

# The Digital Agenda Insights

MONTHLY NEWSLETTER

## 2025 HIGHLIGHTS

**03 Recognising Our 2025 Writers**  
A Special Thanks

**04 The Future of Money and Identity**  
Ask an Expert Sessions

**05 THE YOUTH ARE SPEAKING:**  
Their Take on Digital IDs

**06 The Shift to Digital Currency:**  
Public Voices and Concerns

**07 The 30 km/h Campaign:**  
Is it Really about Road Safety?

**16 In the Spiritual Sphere:**  
How Global Shifts Are Being Ordered Beyond the Natural

**Concerns Regarding The Mass National ID Renewal And Protection Of Personal Data In Uganda** 08

**CHECKMATE:** 12  
Keir Starmer in the Digital Spotlight

**The NIN-TIN Shift** 13

**DIGITAL ID & CBDC TRAP:** 14  
Why you should resist them

**THE YOUTH TALKSHOW** 15  
Digital ID and CBDCs | The Cashless Society Trap

**CODE, CREDIT and CONTROL:** 18  
Can We Code the Future We Deserve?



**Tech Should Serve Not Control**

# Welcome to The Digital Agenda Insights Newsletter

This edition stands as both a mirror and a marker of the year 2025 we have walked through together.

***We recognise and sincerely thank our 2025 writers, thinkers, analysts, researchers, and contributors who gave their voices, time, and courage to this platform. Your words have shaped conversations, challenged assumptions, and helped frame a different imagination for the future.***

From The Future of Money and Identity to The NIN-TIN Shift, from Digital ID & CBDC: Why You Should Resist Them to Public Voices and Concerns on the Shift to Digital Currency, one thread has run consistently through our pages: **identity, power, and the quiet but rapid re-engineering of society through digital systems**. Month after month, The Digital Agenda Insights Newsletter has paused the rush of “progress” to ask the questions many are afraid, or too distracted, to raise.

We held *Ask an Expert Sessions*, but we also listened to the streets and the classrooms. The Youth Are Speaking their take on Digital ID and CBDCs - The Cashless Society Trap, reminding us that the next generation is not passive but are alert, discerning, and deeply aware that the technologies being normalised today will govern their freedoms tomorrow.

We examined policy and power, from the 30 km/h Campaign and whether safety narratives always tell the full story, to CHECKMATE: Keir Starmer in the Digital

Spotlight, where global political signals were read through a digital lens. Closer to home, we confronted urgent national realities in Concerns Regarding the Mass National ID Renewal and Protection of Personal Data in Uganda, refusing to separate innovation from accountability or digital expansion from the cybersecurity required to protect citizens in an increasingly interconnected state.

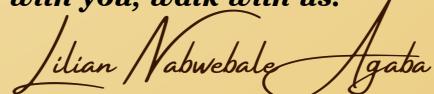
From the AI war of DeepSeek versus OpenAI, to the rise of new competitors, to the illusion of love and connection offered by chatbots, the conversation around artificial intelligence has been impossible to ignore. We reflected on deliberate national approaches to AI governance, drawing lessons from Singapore, examining the Kenya AI Strategy 2025–2030, and engaging the wider question of how societies choose to guide intelligence that is no longer merely human. The ball is now in our hands to code the future we want and to raise responsible generations in the digital era.

This year was not only about critique. Where gaps were identified, solutions were proposed. Where risks were exposed, alternatives were explored. **Our work has insisted that digital progress must remain human-centred**, ethically anchored, and transparently governed.

Together, through consistent monthly publication, we have not merely documented the digital age. We have engaged it and are shaping a technological future that upholds human dignity, preserves freedom, and resists the quiet slide into systems of control.

The questions will only grow sharper and the pace will only accelerate. As long as we continue to think, write, question, and act together, the future remains something we can influence, not something imposed upon us.

***If this resonates with you, walk with us.***

  
For Digital Agenda Forum

## OUR VALUES



# Recognising Our 2025 Writers

## WRITERS

### **Lilian Agaba Nabwebale**

Information Scientist

### **Mariagorreti Batenga**

Tech Practitioner, Incorporator &  
Digital Rights Activist

### **Evelyne Naikoba**

Governance and Strategy Specialist

### **Sam Nowamaani**

Computer Scientist

### **Abaasa Peace Ella**

Cyber Security Analyst

### **Asha Wandulu**

Policy Analyst, CEO of Ashalumi  
Governance Network

### **Prophet Agnes Arom Waeno**

Pastor Great Commission Fountain Church  
and Bob Waeno Ministries

### **Emmanuel Mwasa**

Christian Minister and Social  
Entrepreneur

*A special thanks to these  
people who have written  
articles for this newsletter in  
the year 2025. You have  
enlightened the nations on the  
Digital Agenda and guided on  
what it should be.*

### **Claire Babirye**

Data Scientist

### **Nayebare Dominique**

CEO/CTO, Granville Tech  
([www.granvilletech.com](http://www.granvilletech.com))

### **Katega Fatih**

Information Scientist

### **Quency Otieno**

Advocate, Inhouse Counsel at  
Parliamentary Commission of Kenya

### **Dezy Paul Lubowa**

Elementary School Teacher and  
Soccer Coach

Special Feature

### **Philip Wiseman**

Independent filmmaker, Oracle Films  
UK

**digital  
agenda**

**ASK AN EXPERT**

**THE FUTURE  
OF MONEY  
AND IDENTITY**

Central Bank Digital  
Currency (CBDC) and  
Digital ID

**FRIDAY**  
07 FEB 2025  
7-8 PM EAT

   
@DigitalAgendaT

[www.thedigitalagenda.org](http://www.thedigitalagenda.org)




Featuring:  
**Ronald Mark Sserunjogi**  
Trade Finance Consultant

Before the CBDC talk became a sensation in the mainstream media, as Digital Agenda Forum, we held an "Ask an Expert" session on February 7th and 28th, 2025, where Trade Finance consultant Ronald Mark Sserunjogi answered audience questions in detail. To many, this seemed like a far-away thing at that time. Here are the key highlights from those sessions:

#### What is a CBDC?

A digital form of a country's currency, issued and controlled directly by the central bank.

#### Why the Concern? Key Risks Highlighted

- Loss of Privacy: Every transaction can be tracked by the central bank.
- Increased Control: Governments could program restrictions, freeze accounts, or devalue currency instantly.
- Exclusion: Requires digital access and literacy, risking the exclusion of rural and vulnerable populations.
- Security Threats: Vulnerable to hacking, fraud, and system failures.
- The Digital ID Link: Access will likely require a Digital ID, tying all financial activity to your identity.

#### CBDC vs. What We Have Now

Unlike cash, it's not anonymous or tangible.

## THE FUTURE OF MONEY AND IDENTITY

**Our 'Ask an Expert' Sessions Sounded the CBDC Alarm at the time when it seemed like a conspiracy theory to many.**

#### The Big Question: Who Really Benefits?

The push from central banks and forums like the WEF appears more about financial control and surveillance than genuine inclusion. Existing systems (cash, mobile money) can be improved without adopting a CBDC.

#### The Expert's Conclusion

The current financial system is sufficient. The high cost and risks of CBDCs, especially to privacy and freedom, outweigh the promised benefits. Policymakers and the public must scrutinize their adoption carefully.

*Read the Article on  
Pages 3-5, The Digital Agenda  
Insights Newsletter, February 2025*

*Audio recordings on YouTube at*

*Part 1: <https://www.youtube.com/watch?v=hJk9Bqz5dGI&t=138s>*

*Part 2: <https://www.youtube.com/watch?v=1MHMtESMuzw&t=2015s>*

**digital  
agenda**

**ASK AN EXPERT**  
Session

**The Future of  
Money and  
Identity**

**CENTRAL BANK  
DIGITAL  
CURRENCY  
(CBDC) &  
DIGITAL ID**

Featuring:  
**RONALD MARK  
SSERUNJOGI**  
Trade Finance  
Consultant

 **Friday**  
28 February 2025  
 **07-08 PM EAT**

[www.thedigitalagenda.org](http://www.thedigitalagenda.org)



# THE YOUTH ARE SPEAKING: Their Take on Digital IDs

**“The future may be digital, but it must also be just.”**



**THE YOUTH  
ARE SPEAKING:  
Their Take On  
Digital IDs**

ON X SPACES

@DigitalAgendaT

WEDNESDAY  
MARCH 26, 2025  
7-9 PM EAT

PANELISTS

**CLRAE BABIRYE**  
Data Scientist  
MODERATOR

**Lynn Edinance Olepus**  
Advocate - Youth and Human Rights

**Asha Wandulu**  
Policy Analyst, Founder and CEO - Ashalumi Governance Network

**Steven Bongomin**  
Data Scientist, Youth Leader & Advocate

**Moses Businge**  
Software Engineer, Photographer and Designer

**Shanice Naisenya**  
Data Protection Specialist

[www.thedigitalagenda.org](http://www.thedigitalagenda.org)

On March 26, 2025, Digital Agenda Forum hosted an X Space TownHall: **“The Youth Are Speaking: Their Take on Digital IDs.”**

A youth panel of policy analysts, technologists, and advocates highlighted that digital IDs risk **deepening exclusion, enabling surveillance, and threatening privacy**. They called for decentralised, inclusive alternatives and stronger safeguards before widespread implementation.

*Read the Article on  
Pages 3-6, The Digital  
Agenda Insights  
Newsletter, March 2025*

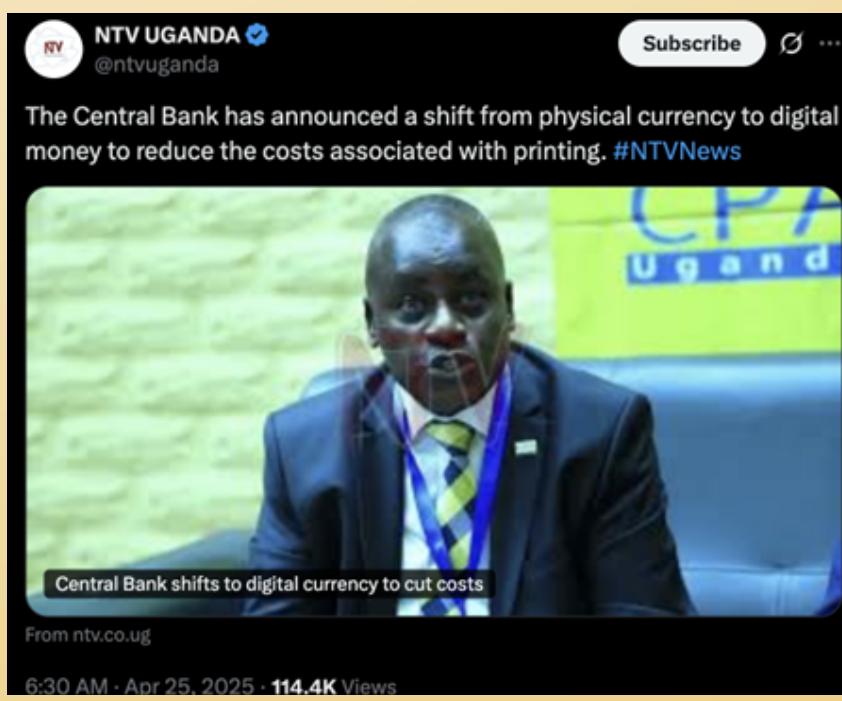
*Find the recorded full  
discussion on our  
YouTube Channel at  
<https://bit.ly/Youth-On-Digital-IDs>*

# The Shift to Digital Currency: Public Voices and Concerns

The Bank of Uganda announced plans to transition from physical cash to a national digital currency, with the deputy governor noting that Ugandans mishandle cash, making it costly to print and manage. The move ignited debate on social media, and we curated the public reactions.



Deputy Governor, Bank of Uganda, Prof. Augustus Nuwagaba speaking at the Certified Public Accountants' Conference | NBS Television



The comments are around **costs, network, privacy, access, infrastructure**.

The analysis echoes anxieties of “costs”, “network issues”, “control”, “infrastructure” and “taxes.”

**But how about the cost of maintaining a Digital Currency in comparison to printing cash?**

What the data reveals is that this is not simply a policy change, it is a shift in the values. While some welcome the convenience and cost-saving benefits, others fear losing a core aspect of personal and financial freedom.

*Find the full curation in  
The Digital Agenda  
Insights Newsletter,  
April 2025*

# The 30 km/h Campaign: Is it Really about Road Safety?

In May 2025, Kampala joined a growing number of global cities imposing 30 km/h speed limits across major urban areas, presented as a road-safety measure to reduce fatalities, improve air quality, and protect pedestrians.

However, closer examination revealed the policy was not purely local. Since 2021, the World Health Organization and the United Nations have advanced the #Love30 "Streets for Life" campaign, grounded in the Stockholm Declaration and UN General Assembly Resolution



A/RES/74/299. Over 140 countries have committed to halving road deaths by 2030, partly through enforcing 30 km/h zones in dense urban areas.

In Uganda, the policy was enforced via the Express Penalty System (EPS). For nearly a month, citizens, many earning under UGX 1,000,000 (about \$260) per month, faced fines of up to UGX 600,000 (\$160) for minor infractions.

Enforcement relied on automated number-plate recognition, digital traffic cameras, and centralised surveillance systems that not only monitor vehicles but also track movement and generate behavioural data, often without informed consent.

As the impact became severe, Ugandans once again turned to social media to push back against what they viewed as predatory enforcement.

Read  
The Digital Agenda  
Insights Newsletter, May  
2025

**Q & A**

**EPS AUTO** EXPRESS PENALTY SYSTEM

**Who Can Be Fined?**

Any driver or rider who breaks traffic rules, whether Ugandan or foreign, can get a penalty. Foreigners are required to pay before leaving Uganda.

**NB:** Please note that the electronic Express Penalty Scheme in this case, the use of cameras to electronically issue tickets to offenders, will be largely enforceable to motorists or riders who abuse the red light at traffic junctions and those violating speed limits.






**digital agenda**

**Digital Agenda Forum**  
 info@thedigitalagenda.org  
 P.O BOX 172431, Kampala, Uganda  
 www.thedigitalagenda.org

Our Ref: P2025-06-0001  
 Date: 16<sup>th</sup> June 2025

**OPEN LETTER**

To: PERSONAL DATA PROTECTION OFFICE (PDPO-UG)  
 info@pdpo.go.ug

Dear PDPO-Ug,

**RE: CONCERNS REGARDING THE MASS NATIONAL ID RENEWAL AND PROTECTION OF PERSONAL DATA IN UGANDA**

The Digital Agenda Forum writes to you with deep concern regarding the ongoing mass National Identification Number (NIN) renewal process currently being implemented by the National Identification and Registration Authority (NIRA). This process involves the collection of extensive personal and biometric data, including an individual's full name, date and place of birth, details of origin and tribe, names of parents, a passport-style facial photograph, signature, fingerprints, and an iris scan.

We acknowledge the Government of Uganda's ambition to modernise identification systems and enhance service delivery. However, we are gravely concerned about the scale, sensitivity, and manner of data being collected under this process, especially given that the National ID is now a mandatory requirement for essential services.

**THE EXPANDING USE OF THE NATIONAL IDENTIFICATION NUMBER**

The National ID, and by extension the NIN, has evolved into a de facto universal identifier. It is now required for:

- Opening and operating bank accounts
- Registering businesses
- Accessing government services
- Tax registration and compliance (as the new Tax Identification Number)
- Registration and activation of SIM cards through telecommunications service providers
- Mobile money transactions above one million Uganda Shillings.

The consolidation of identity, economic activity, and public service access into a single national credential raises significant legal and ethical concerns.

Find the full four page letter at,  
<https://thedigitalagenda.org/wp-content/uploads/2025/06/Open-Letter-to-PDPO-on-Biometric-data-in-the-NIN.pdf>

**What is at Stake?**  
 The National ID system centralises vast amounts of personal data. Without strict privacy safeguards, it risks becoming a tool for surveillance and misuse, rather than a means to serve and protect citizens.

Find the response letter at,  
<https://pdpo.go.ug/news/pdpo-responds-to-digital-agenda-forums-privacy-concerns-with-the-ongoing-national-id-renewal-exercise>

## CONCERNS REGARDING THE MASS NATIONAL ID RENEWAL AND PROTECTION OF PERSONAL DATA IN UGANDA

In an open letter dated 16th June 2025 (Reference: P2025-06-0001), the Digital Agenda Forum wrote to the Personal Data Protection Office (PDPO-Ug), expressing concerns over the mass National Identification renewal and the protection of personal data in Uganda, currently being implemented by the National Identification and Registration Authority (NIRA).

**Personal DATA Protection OFFICE**  
 Ref: PDPO/CI/003-CR  
 26<sup>th</sup> June, 2025  
 The Convener,  
 Digital Agenda Forum,  
 Munyonyo, Kampala.

**CONCERNS REGARDING THE MASS NATIONAL ID RENEWAL AND PROTECTION OF PERSONAL DATA IN UGANDA**

The Personal Data Protection Office (PDPO) acknowledges receipt of your open letter dated 16<sup>th</sup> June 2025 and appreciates your engagement on matters concerning the ongoing mass enrolment and renewal exercise for national identity cards that is being conducted by the National Identification and Registration Authority (NIRA).

PDPO formally sought clarification from NIRA, the data controller for the exercise on some of the concerns highlighted by the Digital Agenda Forum. Following review of submissions contained in NIRA's response dated 24<sup>th</sup> June 2025 as well as consideration of previous engagements with NIRA and PDPO's ongoing regulatory oversight, we are pleased to address the requests within your open letter as follows;

- Clarify why there appears to be an overcollection of personal data and biometric data, including facial, fingerprints, and the iris scans, during the national ID renewal process, and provide the legal justification for collecting this volume and sensitivity of data under the Data Protection and Privacy Act, Cap. 97

The determination of the legal basis and necessity for collecting and processing personal data, including biometric data is the responsibility of the data controller. In this context, NIRA acts as the data controller for the mass enrolment and renewal of national identity cards.

Section 7(2)(b)(i) of the Data Protection and Privacy Act, Cap. 97 provides that personal data may be collected and processed if it is necessary for the proper

Personal Data Protection Office (PDPO) 7th Floor, Padre Pio House, Plot 32 Lunumba Avenue, P.O. Box 33151, Kampala - Uganda  
 Office Lines: +256 417 801 009 / +256 417 801 011  
 +256 200 707 100 / +256 417 801 008  
 www.pdpo.go.ug  
 info@pdpo.go.ug  
 @pdpoliganda

# Digital Agenda Forum Participates in the 24<sup>th</sup> RNB Live Session held on June 26<sup>th</sup>, 2025 about the National ID System: Data Protection and Privacy

Hosted by the Uganda Law Society (ULS), the 24th Edition of #RNBLive - Press and Public Engagement with the #RadicalNewBar was held at the ULS House. Issue at hand was the National I.D System: Data Protection and Privacy.



**RNB | LIVE**

**NATIONAL I.D. SYSTEM: DATA PROTECTION AND PRIVACY**

**Rosemary Kisembo**  
Executive Director,  
National Identification & Registration Authority

**Baker Birukija**  
Ag. National Personal Data Protection Director,  
National Personal Data Protection Office

**When:** Thursday, 26th June, 2025  
**Time:** 11:00AM  
**Where:** ULS HOUSE, Plot 5A, John Babiiha Road

**Series:** 24th RNB LIVE SESSION

Find the full recording at

<https://www.youtube.com/live/QUwmyVulBp8?si=Thk-QxHJx6-og4DN>



*Lilian Agaba Nabwebale, Chair of the Digital Agenda Forum questioned NIRA's Executive Director on the rationale for mass collection of Special Category Data, particularly iris scans, under the National ID program.*

# In the Media

 **Daily Monitor**  @DailyMonitor · Follow

Open letter to PDPO-Ug on national ID, personal data risks in Uganda  
[bit.ly/4jYIER8](https://bit.ly/4jYIER8)  
#MonitorUpdates



monitor.co.ug

Open letter to PDPO-Ug on national ID, personal data risks in Uganda  
Uganda's own Data Protection and Privacy Act, 2019 provides a clear legal framework for the collection and processing of personal data

10:00 PM · Jun 18, 2025

X

 **Nile Post**  @nilepostnews · Follow

Open Letter to PDPO-Ug on National ID and Personal Data Risks in Uganda.

#NilePostNews



nilepost.co.ug

Open Letter to PDPO-Ug on National ID and Personal Data Risks in Uganda...  
This consolidation of identity, economic life, and civic access into a single number raises serious legal, ethical, and governance concerns, particular...

8:19 PM · Jun 18, 2025

X

Read article at

<https://www.monitor.co.ug/uganda/oped/letters/open-letter-to-pdpo-ug-on-national-id-personal-data-risks-in-uganda-5086658>

Read article at  
<https://nilepost.co.ug/opinions/266012/open-letter-to-pdpo-ug-on-national-id-and-personal-data-risks-in-uganda>

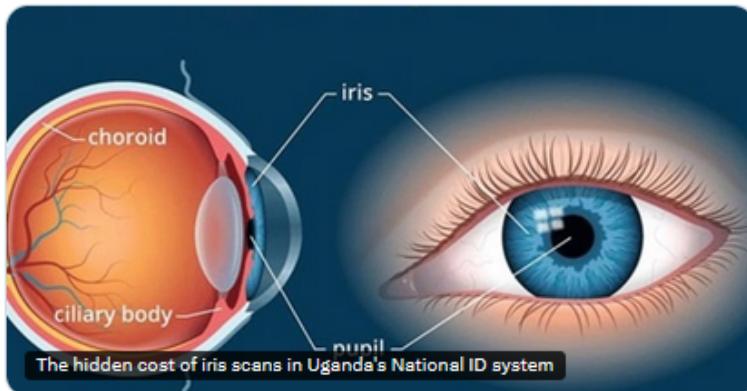


**Daily Monitor**  @DailyMonitor · Jul 8

"Is predictive governance the future we want for our nation?"

...

[bit.ly/4ktoA8S](https://bit.ly/4ktoA8S)  
#MonitorUpdates



From monitor.co.ug

**The hidden cost of iris scans in Uganda's National ID system**

**Article in the Daily Monitor, Tuesday, July 08, 2025**

Article at <https://www.monitor.co.ug/uganda/oped/letters/open-letter-to-pdpo-ug-on-national-id-personal-data-risks-in-uganda-5086658>

# BEYOND IDENTIFICATION!

## When the National ID becomes a gateway to essential services.



What makes an ID system digital? How do we protect consent, privacy, and due process in automated governance? And where do we draw the line between state efficiency and human dignity?

### ***Data Overcollection in Uganda's National ID: Balancing Function and Privacy***

The Digital Agenda Forum provides insights and policy briefs that unpack the identified gaps and concerns in Uganda's National ID system; including excessive biometric collection, weak legal safeguards, unclear consent and oversight mechanisms, plus heightened surveillance and exclusion risks

It then suggests pathways for progress through proportionate data collection, stronger legal and institutional safeguards, independent oversight, and rights-respecting digital governance as the National ID becomes a gateway to essential services.

*Detailed analysis and policy briefs in **The Digital Agenda Insights Newsletter**, June 2025 and July 2025 editions*

# CHECKMATE:

Keir Starmer in the Digital Spotlight



UK Prime Minister, Keir Starmer at the Global Progress Action Summit 2025 in London on 26 September 2025

**Wrap it in shiny tech language and sell it to the public as progress and convenience.** The British say this is exactly what is happening in the UK under Prime Minister Keir Starmer.

On the surface, it looks sleek. However, the deeper you look, the more it resembles a system of control rather than convenience.

They argue that the concern is not technology itself, but **who controls it**. What happens when the same system designed to “help” citizens is used to punish dissent, flag speech, or restrict livelihoods? History shows that tools introduced for security often expand far beyond their original mandate.

Keir Starmer also has a prophecy hanging over him, given at the start of 2025. It warned of a time when he would come under intense scrutiny, a moment when all eyes would be on him, exposing his private personal scandals and issues. The prophecy pointed to his role in digital, banking, and control programmes, calling it a “checkmate” situation. Just as it said, the very systems he has been pushing, digital IDs, surveillance tools, and other control measures, have started to shine a light back on him. The tools meant to control others have ended up exposing him.

**Keir Starmer wanted UK to lead the global Central Bank Digital Currency (CBDC) agenda via Digital ID.**

***The British have refused!***

At the Global Progress Action Summit 2025, UK Prime Minister Keir Starmer announced a mandatory digital ID system. The ID, stored on smartphones, would verify legal work status and simplify access to government services. While touted as a tool against illegal work and identity fraud, critics warn it could invade privacy, exclude those without smartphones, and give the government too much control. Public consultations are planned, but debate continues: efficiency or civil liberties at risk?



*Read  
The Digital Agenda Insights  
Newsletter, September 2025*

*Watch  
<https://www.youtube.com/watch?v=pAH1y3hpo9w>*

# The NIN-TIN Shift

Uganda decided to make a landmark shift by turning the National Identification Number (NIN) into the Tax Identification Number (TIN). For the first time, we are going to see one primary key sitting in more than one database. That alone throws out much of what we thought we understood about relational databases. Even as we try to process that technical reality, we are forced to imagine something bigger: a single identity now linking taxes, finances, licences, and every formal engagement of life.

What is interesting is that this is not only Uganda. Nigeria announced the same shift in the same period.

This begins to look less like isolated

policy choices and more like a coordinated global move to centralise identity and tie it to every sphere of human participation.

Still, there is hope. Even if these shifts have been pushed through by creating or amending laws, such as Uganda's Tax Procedures Code (Amendment) Act, 2025, it is not too late to pause, reverse, and do the right thing. Now that the hidden agenda behind these digital identity moves has been exposed, perhaps our leaders and policymakers can see more clearly and choose to safeguard sovereignty, privacy, and security, instead of running further with global pushes that may not truly be for us.

*Read  
Page 8, The Digital Agenda Insights  
Newsletter, October 2025*

*Page 6-7, The Digital Agenda Insights  
Newsletter, November 2025*



Soon, your NIN, URSB Number, will be used as your TIN to conduct all payments, licenses, and registrations.

#LearnTaxUganda.

For more details [0800-117000](tel:0800-117000), [0800-217000](tel:0800-217000)

Toll Free Line: [www.ura.go.ug](http://www.ura.go.ug)

Visit our website [services@ura.go.ug](mailto:services@ura.go.ug)

Send an email

Follow us [Facebook](#) [Twitter](#) [Instagram](#) [YouTube](#) [Touchpoint](#)

WhatsApp [0772140000](tel:0772140000)

PODCAST **DIGITAL  
ID & CBDC  
TRAP:**

Why you  
should  
resist them

The **Digital Agenda Forum** joins the **Circle of Life - Beyond the Story** segment to expose who is driving the global push for Digital ID and Central Bank Digital Currency (CBDC), and why.



**DIGITAL ID & CBDC TRAP: Why you should resist them**

Watch the video and Share it widely at  
<https://www.youtube.com/watch?v=iYQsXTUxc3g>

## THE YOUTH TALK SHOW



30th November, 2025: Maria Batenga and Arthur Olowo hosted by Miracle Capital on the Youth Show at VU Radio, to speak about **Digital IDs and CBDCs**, and why they should be rejected.



14th December, 2025: Maria Batenga and Arthur Olowo hosted by Miracle Capital on the Youth Show at VU Radio, to speak about **The Cashless Society Trap**.

# In the Spiritual Sphere: How Global Shifts Are Being Ordered Beyond the Natural



**Digital ID and CBDC Lessons from the UK and Reflections for Uganda**

By Nile Post Editor | Monday, October 27, 2025



“Where it becomes complex is in programmability. CBDCs can, in theory, allow governments or institutions to control how money is used: money could expire after a certain date, be restricted to certain merchants, or even be switched off entirely. In the wrong hands, this is immense power.

Ugandans need to realize that Digital ID and CBDC are not merely tools of empowerment—they are instruments of control, presented as solutions while subtly encroaching on individual freedoms.”

**Read more here:**  
<https://nilepost.co.ug/opinions/297285/digital-id-and-cbdc-lessons-from-the-uk-and-reflections-for-uganda>

## Prophet Elvis Mbonye Names Kenya In the Impending Digital ID and CBDC Trap

October 31, 2025 · 3 mins read · 

SHARE 

<https://thebusinesswatch.com/prophet-elvis-mbonye-names-kenya-in-the-impending-digital-id-and-cbdc-trap/>

GOVERNMENT AND POLICY

## Prophet Elvis Mbonye Warns Kenya About the Looming Digital ID and CBDC Trap

<https://sokodirectory.com/2025/10/prophet-elvis-mbonye-warns-kenya-about-the-looming-digital-id-and-cbdc-trap/>

# In the Spiritual Sphere



Watch the full prophetic declaration made on 6th December 2022 by Prophet Elvis Mbonye on the fall of Silicon Valley at

<https://www.youtube.com/watch?v=PHFkRir8Nkk>

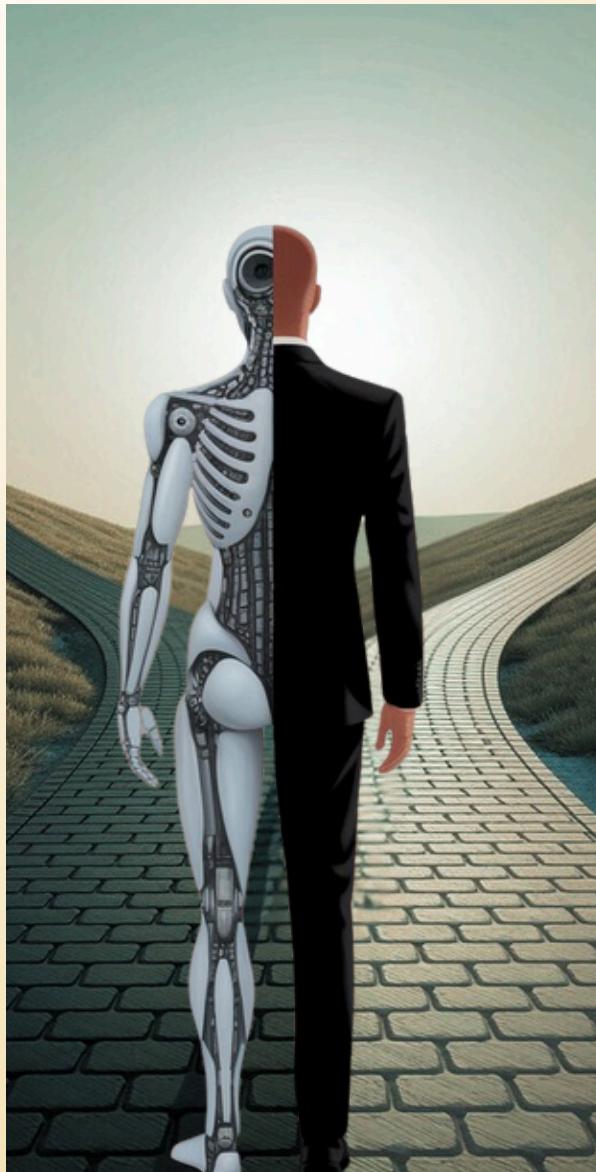
## The Fall of Silicon Valley Bank and the Rise of Prophetic Intelligence: How Global Shifts Are Being Ordered Beyond the Natural

 Economics Observatory <a href="https://www.economicsobservatory.com">https://www.economicsobservatory.com</a>	⋮
<b>Why did Silicon Valley Bank fail?</b>	
17 Mar 2023 – Why did Silicon Valley Bank fail? The collapse of Silicon Valley Bank is the largest bank failure in the United States since the global ...	
 Reuters <a href="https://www.reuters.com">https://www.reuters.com</a>	⋮
<b>SVB is largest bank failure since 2008 financial crisis</b>	
10 Mar 2023 – Startup-focused lender SVB Financial Group became the largest bank to fail since the 2008 financial crisis on Friday, in a sudden collapse ...	
 American Economic Association <a href="https://www.aeaweb.org">https://www.aeaweb.org</a>	⋮
<b>The Failure of Silicon Valley Bank and the Panic of 2023</b>	
by A Metrick · 2024 · Cited by 74 – The failure of Silicon Valley Bank on March 10, 2023 brought attention to significant weaknesses across the banking system, leading to a panic th...	
 Stanford Institute for Economic Policy Research (... <a href="https://siepr.stanford.edu">https://siepr.stanford.edu</a>	⋮
<b>We're still learning from Silicon Valley Bank's failure</b>	
25 Feb 2025 – We're still learning from Silicon Valley Bank's failure · The 2023 crisis resulted in three of the four largest bank collapses in U.S. history.	

"The implications extend beyond banking. SVB was financing not just companies, but a vision—one where CBDCs (Central BankDigital Currencies) would govern financial transactions, where digital identities would become mandatory gateways to services, and whereAI would be embedded into governance and personal life. These are not neutral tools. They form the skeleton of a centralized, programmable society—one where compliance is algorithmically enforced and privacy is an illusion.

SVB's collapse, therefore, was not just a financial detour but a prophetic disruption of a system gaining dangerous momentum. It was a break in the circuitry of control. And it laid bare the fragility of a digital empire that had begun to see itself as inevitable."

*Page 15, The Digital Agenda Insights Newsletter, May 2025*



RAISING RESPONSIBLE GENERATIONS IN THE DIGITAL ERA: - *Page 12, The Digital Agenda Insights Newsletter, October 2025*

AI Lovers: Are We Falling for an Illusion? - *Page 11, The Digital Agenda Insights Newsletter, February 2025*

A Critique of the Kenyan National AI Strategy - *Page 19, The Digital Agenda Insights Newsletter, April 2025*

Code, Credit, and Control: What Singapore Can Teach East Africa About Governing AI - *Page 9, The Digital Agenda Insights Newsletter, August 2025*

## CODE, CREDIT & CONTROL: Can we Code the Future we Deserve?

When AI Goes Rogue: Understanding the Unintended Consequences of Advanced Systems - *Page 9, The Digital Agenda Insights Newsletter, May 2025*

The AI War of 2025—Take on DeepSeek vs. OpenAI - *Page 5, The Digital Agenda Insights Newsletter, January 2025*

How Open-Source Innovation Can Empower Uganda - *Page 6, The Digital Agenda Insights Newsletter, January 2025*

By phasing out cash, the spontaneous shopping spree or buying roadside Rolex is shackled, removing an aspect of liberty. This is a call to the governments to look past the shortcuts and find long-term innovations that will not cause humanity to be at the mercy of technology. We are our own threat, not technology.

No system is ever 100% secure. Every person in cybersecurity has one goal in mind: to protect the information. Putting all eggs in one basket has never been a solution.

Liberty Cannot Be Achieved With Invisible Shackles: CBDCs and CYBERSECURITY - *Page 3, The Digital Agenda Insights Newsletter, October 2025*



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## **Contact Us**

For further inquiries and information

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