

INTERNATIONAL BLOGGERS ASSOCIATION Award of Positions in Busing and Durp

The Growth Of Digital Wallet is a Global Trend -Steve Onwuka

The Founder's Quagmire: Finding The Right Share Formula -Morenike Okebu

Interview With April Jefferson Founder And CEO, Black Space App

NJAYUK

A Leading Energy Lawyer And Executive Chairman, (Africa Energy Chamber)

ONTENI

UGANDA Pearl Of Africa

^{U4} n7

Interview with NJ Ayuk

FEATURED CREATIVE Ismail Oluwaseur **12**

IMMPLOYMENT
CONNECT
Zandile Dube

Interview With April Jefferson

16

22

The Growth
Of Digital
Wallet Is a
Global Trend
Steve Onwuka

THE FOUNDER'S QUAGMIRE Morenike Okebu

24

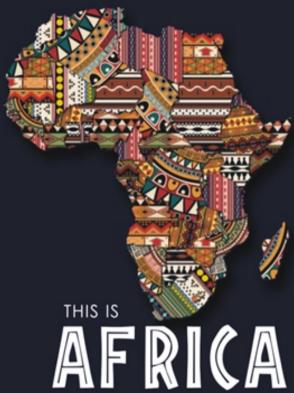
start ups emerge winners @ UK government's lagos immersion program

Afri-commerce Tshiwela Ncube

28

THE 7 ESSENTIALS OF CHILD ABUSE Amira Kamel

31



Business Africa Online Jul 2019 4

UGANDA,

THE PEARL OF AFRICA.



Uganda is a landlocked country in East Africa that lies within the Nile basin, and has a varied but generally a modified equatorial climate. Famously called the Pearl of Africa by Winston Churchill, it is home to one of the most diverse and concentrated ranges of African fauna including the highly endangered mountain gorilla and the endangered common chimpanzee. Popular dishes include matoke(a staple made from bananas), millet bread, cassava (tapioca or manioc), sweet potatoes, chicken and beef stews, and

Bwindi Forest is famously known for being the home of half the world's population of endangered Mountain Gorillas as well as being one of the most biologically diverse areas on earth. Bwindi Impenetrable National Park, is part of Bwindi Impenetrable Forest consists of 120 species of mammals, 346 bird species, 202 butterfly species, 163 tree species, 100 fern species, 27 frog species, as well as other many endangered species including chameleon, gecko to mention a few.

The best time, the best months of the year to visit would be December to late February and from June to September.

The Murchison Falls National Park is one of Uganda's oldest conservation areas.

Tourists who visit there normally have five regular launch trips to the base of the falls offer fine game viewing and bird watching. Boat trips to the Lake Albert delta are also taken which provide the best chance in Africa of sighting Shoebills. There is also chimpanzee tracking at Rabongo Forest, and thereafter en route from Masindi in the Budongo Forest.



There are so many cultural and historical sites that you would not love to miss in the Western region including; Kitagata hot springs, Sempaya hot springs, Karambi Royal Tombs, Igongo Cultural Center in Mbarara, Great Lakes Museum in Kabale, Amabere Caves, Mparo Tombs, and Bigo Bya Mugyenyi among others. Uganda is an awesome and beautiful place to visit as it is rich in wildlife, nature, culture, heritage and history.

Credit: Team Afrikaziara www.afrikaziara.com







We ore The Start ups & ScMEs Choice

Web

PR

Marketing

Advisory

E-reputation

Content



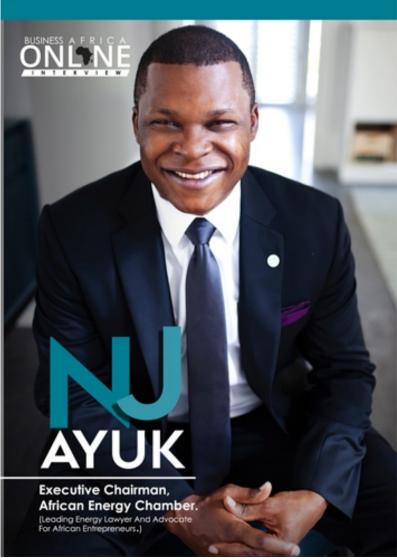
+234 8137010250 +2348096365657



alaba@sterlingreach.com



www.sterlingreach.com



9JROFILE



leading energy lawyer and a strong advocate for African entrepreneurs, NJ Ayuk is recognized as one of the foremost figures in African business today. A Global Shaper with the World Economic Forum, one of Forbes' Top 10 Most Influential Men in Africa in 2015, and a well-known dealmaker in the petroleum and power sectors, NJ is dedicating his career to helping entrepreneurs find success and to building the careers of young African lawyers. As founder and CEO of Centurion Law Group, a pan-African law firm, NJ strives through his work to ensure that business, and especially oil and gas, impacts African societies in a positive way and drives local content development. He is the current chairman of the African Energy Chamber and author of 'Big Barrels: African Oil and Gas and the Quest for Prosperity'. His second book, 'Billions at Play: the Future of African energy' is due for release at the end of the year.

The African Energy Chamber

The African Energy Chamber is based on a network of public and private executives that have been working towards the development of Africa's oil & gas industry for several years now, mostly focusing on local content development. Seeing the need for Africa to have a stronger voice on the global energy scene and communicate better, we have opened up the organisation to all interested parties two years ago. Since then both the Chamber's network and its activities have considerable grown. We have welcomed over a 100 new partners, both institutional and corporate from across Africa and have multiplied initiatives. especially when it comes to institutional capacity building, local content development and facilitating foreign investment and advisory.

The Chamber's impact

We work for the interest of African companies and entrepreneurs. Seeing the number of them reaching out to us for support over the past year has been the strongest indicator of our impact and ability to both represent African interests and unite the right network of

ONLT NE

partners towards common goals. We have increasingly received requests to assist African SMEs and larger oil services companies to expand across sub-Saharan Africa. This is a very good sign for the future growth of the African content: our companies are hungry and want to expand. We are also bringing lots of support to governments and governmental institutions in capacity building, especially within rapidly growing markets like South Sudan.

Unexploited
Potential
Is Massive,
And
Quite Frankly
Overwhelming.

The Chamber's Perception

Internationally, we are mostly perceived as a source of information and an access door to some of Africa's fastest-growing or most complex markets. The need for on-the-ground information and data on Africa is growing very rapidly and foreign investors are looking for reliable local partners and information providers. especially when it comes to finding their ways around Africa's many different jurisdictions and ways of doing business. From within the continent, we are increasingly seen as being a voice and conscience for the sector. We advocate for the issues at heart for African companies. entrepreneurs and people. Our industry needs a strong voice pushing for local content development and domestic capacity building and we are proud to have

positioned ourselves as a key advocate in this regard.

Energy challenge in Africa

Africa is plagued by many energy challenges, which are all opportunities, from energy affordability to infrastructure and lack of financing. While we address all of those as an institution, we do insist on the challenge of monetising resources. especially gas ones. By flaring gas like we have for decades, we have concretely burned billions of dollars worth of resources that could power our entire continent, hundreds of factories and create millions of jobs. We believe gas is the future of Africa's energy industry, and creating monetisation opportunities across the board, from petrochemicals to power, from cement to petrochemicals manufacturing units. should be a priority.



The right steps

African nations have taken positive steps in engaging each other and exploring common opportunities. This manifests itself first on the international stage. Equatorial Guinea and Congo Brazzaville joined OPEC in 2017 and 2018. strengthening the African voice within the industry's most influential organisation. But many other African countries have also joined the Declaration of Cooperation and frequently attend OPEC meetings like South Sudan, Chad, Uganda etc. International engagement from Africa is something that was missing and has been corrected. As a result of that, African governments and companies have also been increasingly talking to each other. Major projects are moving ahead thanks to this dialogue, be it the Tortue field between Senegal and Mauritania, or the recent gas unitisation agreement between Equatorial Guinea and Cameroon

The sector's future

The unexploited potential is massive, and quite frankly overwhelming. In terms of oil & gas exploration, we believe that world-class global discoveries are to be made in the near future. The recent ones in Mozambique and Senegal are just the beginning. Beyond mere exploration, the potential for meeting the continent's growing energy needs, addressing increasing energy consumption, and providing jobs to millions of young men and women is what will define the future of the sector.



This represent billions of dollars at play, both for foreign investors willing to take risks and make lucrative deals, but especially for us Africans if we are able to seize the opportunities offered to us by our land.

Private-Public Partnership

We do not think there has been a serious deepening of private-public partnerships, which remain a major need for the sector. This would require a market-by-market analysis, as in some places the lack of PPPs is a regulatory one, while in others you actually do have successes but in other sectors such as infrastructure

Overall, the need for PPPs in the industry is there, and the power.

sector offers tremendous opportunities for such projects. However, many regulations need to be revised, public institutions need to adhere to stronger governance standards, and private investors must be made aware of the right opportunities and projects to get involved in.

Chamber's vision

The AEC is becoming the entry door to Africa's oil & gas sector. We are already receiving lots of queries from new investors wishing to enter fast growth markets, and having local representatives on the ground is positioning us as a strong advisor and facilitator for foreign investors, while being able to properly communicate what is happening on the ground to the international energy community. On the second hand, we also want to be building domestic capacity, both by training and skilling Africans so they can take on additional responsibilities across the value chain, but also by bringing in more technology and best practices to our local companies so we contribute to boosting local content.

About Centurion Law Group

Centurion is a pan-African legal and advisory business specialised in oil & gas. We are leaders in frontier jurisdictions like Equatorial Guinea and South Sudan and do not shy away from working in what many wrongly perceive as challenging markets. More importantly, we are a firm who believes in African talent and have dedicated ourselves to train the next generation of African lawyers. It is very upsetting to see the amount of legal work on Africa that goes to London or New York when we have high-quality and highly-trained legal talent present on the continent. As such we are more than offering legal services; we are a law firm with a mission.



A young art enthusiast from Lagos, Nigeria. Seun has a wide interest in activities relating to the creative industry.

Practitioner of traditional and digital art, he is known to be involved in the pure arts such as: drawings, paintings and print making; However, during his years of study in the renowned higher institution, university of Lagos akoka, he was able to a c quire some skills in digital/computer generated art, therefore has some knowledge in graphic design, basic illustration

as well as branding and advertising.

As stated he holds a bachelor's degree in creative art, The lad is currently making plans to put up his debut exhibition, he is also still looking to further studies in art sch and probably get involved in the creative mainstream.

The story Behind IMMPLOYMENT CONNECT

Zandile Dube

Due to varying factors, black girls and women have been struggling to break into the corporate world, arguably more than the average aspiring professional across the world. Some common factors include the lack of access to inside information on the desired career path from practicing professionals. Also, culturally, a lot of families have held the belief that only hard work will propel one into a future they desire however, in a progressive world like ours, it is evident that it requires more than studying to successfully debut as professionals into the desired field. Some families are also simply unaware of the other opportunities available outside of the classroom, as they did not have them for themselves, therefore they are unable to expose their children to unfamiliar experiences.

This results in underwhelming CVs, causing a loss for both the individuals and the industries they were aiming for as they mostly are hard-workers who were merely unfortunate. In the worst-case scenario, families may not be supportive of a woman going into male-dominated industries, therefore they may withdraw their support financially, leaving her with little to no access to other extra-curriculum activities that may boost her chances at future employment. These are realities for a number of black, female aspiring professionals.

We believe that success is best prepared for early on, therefore the objective of Immployment Connect is to encourage black females by bridging the gap between the opportunities made available to them and those available to the rest of the world who may be of more privilege than them. We intend to do this by connecting professionals with, for instance, students on a mentorship basis at no cost.

This will enable professional relationships to be established and allow the mentees some insight on their desired industry, we believe this will be a fulfilling experience for the mentors too to be able to impart their knowledge onto eager individuals. Such a program will open doors that some of our mentees would have only worked hard and hoped for, without actually believing it could be their reality. On a larger scale, our program will help the corporate world by increasing diversity, which almost always equates to progress as different experiences/ backgrounds offer a fresh perspective to any situation.

This program was founded by Zandile Dube who migrated to Australia from Zimbabwe at the age of 16/17. Soon after she had enrolled in the Bachelor of Business and Commerce - Accounting and finance, she was told by the people she came across that as a Black Woman in Australia she wouldn't be able to secure a corporate job especially her having an African accent. This motivated her to get a job in the industry as soon as she could. In her first year of Uni, she decided to also partake Vocational studies through ARC (part of TAFE) where she was put on work placement at a boutique firm called Pride Advisory in Sydney. During her work placement she worked hard and was able to secure fulltime employment at the end of her first year of university.



However, she quickly noticed that she was one of the few black women in Corporate Australia and there was a significant underrepresentation of the female African society within the Australian workforce. Therefore, she has taken an initiative to bridge the gap by providing African females access to a number of highly qualified and motivated professionals that are already making an impact in the industry.



ONLTNE

In this age of digital disruption, the tourism industry globally has embraced new technologies and changed the way we travel. And these new technology advancements promises to deliver an improved, even more interactive and user experiences. Alaba Avinuola of Business Africa Online interviewed April Jefferson, CEO of Black Space App as she shares her thoughts on entrepreneurship, how are her brand is using technologies to fine-tune travel experiences. connecting black travelers across the globe to their culture and the development of Africa's travel industry. Excerpts.





APRIL JEFFERSON

Founder / CEO Black Space App

<u>ÖNLƏNÊ</u>

Tell us about Black Space App and the gap its filling?

Black Space App is the Ultimate Black Travelers Guide. connecting you to the culture no matter where you are. Our mission is to provide Black travelers with cultural safe. educational, and eniovable travel experiences. Black travelers are looking to experience people. and places that are culturally relevant as they experience comfort and familiarity within these spaces. Not only that but we are in a time where racial discrimination has become prominent, hate crimes have increased every year for the last four years.

Our vision is to become the one stop shop for Black travelers providing them with all they need to plan, navigate and share their travels.

As we curate this community, we are keeping Black travelers safe, informed, entertained, and creating memorable travel experiences.

What is your startup capital and how were you able to raise it?

I have not raised any money to date, we are one hundred percent bootstrapped. We may fund raise in the near future.

What are the major c h allenges, c o mpetition and how are you overcoming them?

The major challenge right now is funding. We are growing quickly, at a demand where it is becoming harder for us to keep up. With limited funding we are only able to travel so much, and or the needed equipment to capture the sites, people and places we'd like. However, we have been very innovative, and resourceful with what we have been afforded. Our Nikon's and Kodak's have allowed us to capture the culture through our eyes, to share with our users.



ONLTNE

Recently there's been competition in this sector, as the Black community is beginning to learn that the only barrier to seeing the world is ourselves. Has there been major competition? I am yet to find any company providing the full scope of the Black travel experience including booking, streaming, etc. that we are providing to Black travelers.

So, we are confident in that we are fulfilling a major gap and breaking into the travel industry in a more innovative, holistic way.

How is your App connecting black across the globe to their culture and heritage?

Our app was created to connect our users to the culture, creating a sense of home no matter where they are. Black travelers are looking to experience people,

places and things that are of their culture, as research shows they show familiarity and comfort within these spaces. Our app provides them with the local cultural experience: so that no matter where they are. they are able to find events, places and people that they are able to connect to. We also will be educating them on local African history and culture as they travel.

Currently we are collecting research on the Green Book and the communities it obtains, documenting and sharing Black historical sites as well as present day institutions that educate and celebrate the African heritage. We will document our experiences, and guide travelers through these spaces encouraging them to experience them during their travels. When we say that we are connecting travelers to the culture. we truly mean in every aspect.

Our near future plan is to add these sites to the app in the form of Augmented Reality, to truly transport travelers through these experiences of African history, and culture. We hope to take this feature into Educational Institutions. introducing them to the auide utilizina technology to innovatively educate, and connect communities to the African culture that surrounds them

What's your view on the development of the travel and tourism in Africa?

We have been following the development and are aware that tourism plays a vital part in the economic development of Africa. Black travelers are traveling to Africa at an increasing rate, and they are looking to learn more about the history, culture and how they can be a positive reinforcement when visiting.

However, with their being a true disconnect to what is truly happening in Africa: tourists are not able to fully experience the culture and contribute to the Economics. We want to provide them with the experience and educate them on how they can visit and be an asset to the country, as well as how they can continue to support outside of their travels, is how we plan to

Through technology, through our app, we can connect travelers to the businesses in Africa for them to patronize the events in Africa they need

bridge the gap.

initiatives that assist in other areas of development. We also plan to educate on the history of Africa and offer tours on the ground providing jobs to locals. Africans inhabit every inch of the planet; therefore, Black Space is looking to be in every city, and country worldwide contributing to develop education as it pertains to African culture. a n d economics as it pertains to Black and African communities.

> How do you feel as an African entreprene ur?

Underrepres ented, and severely underserved.

Black women receive the least amount of funding within the tech space, making it that much more difficult.

I often feel as if what I'm doing is important. innovative, groundbreaking but, many times within this space it's severely reduced and I can easily feel like I'm not making any leeway. However, I also feel that this makes me stronger and smarter in every aspect, I've learned to use my challenges. and differences to my advantage in all that I'm doing. I believe there's power in being able to say: "I've had to figure most of this out on my own, and I'm still standing" and definitely don't plan on lying down any time soon.





What I'm doing is important to not just me, but my culture if we don't tell our story, who else will?

What's your advice for prospecting entrepreneurs and investors looking towards the tourism and travel sector?

The travel, and tourism sector has been the same for a long time. It has been advertised to the same people, and locations. It is time to include more innovation, and incorporation of various cultures. I think that it is important that those entering into this sector understand the importance of the need for the shift in the industry. Not only that but realize that travel connects us to communities across the globe therefore, it is important to create a positive impact in those communities as we come in contact with them through our companies.

How do you relax and what books do you read?

I love to go to the beach; I love the water which is one of the reasons I relocated to Virginia on the coast. I also read to relax. I can tuck away and read all day. I usually read articles I enjoy biographies as well. I recently finished Nina Simone's biography.



I often watch the documentaries and read the stories I am a very inquisitive person, so I love to look at things from every aspect.

What are your favorite local dish and your favourite local holiday spot?

Well I was born and raised in St. Louis, MO and we are known for some of the BEST foods. My favorite local food from my

hometown is the Chinese Food: no one in the World makes Chinese food like St. Louis makes Chinese food! I'm not a huge Holiday person; I'm more into creating new, individual experiences.



JEFFERSON Founder / CEO Black Space App

pril Jefferson was born and raised in St. Louis, MO the heart of the Midwest. As the oldest of four, she often held the responsibility to nurture and care for those around her, including those in her community. Her parents afforded her many opportunities enrolling her in private schools, where she excelled and encouraged her to take Leadership roles in many community programs, such as the Drill Team, African American Role Model Association, etc. Therefore, her interest and love for Black Culture, and Community was instilled at a young age.

Graduating High School with honors, she was accepted into Saint Louis University-one of the most prestigious schools in the Country. However, after two years at the University and experience culture shock being on of the few Black students on campus she transferred to a Public University. She studied Psychology, until she gave birth to her first son in 2009. She planned to give birth and return back to school immediately however her son was diagnosed with several complications at birth and spent his first month of life in the NICU, with his Mother right by his side. From there she worked in Design picking up contracts with St. Louis Public Schools and several small businesses, and Education working in several capacities from tutor, to registrar. After the uprising in Ferguson, she created a professional organization, Black Businesswomen of St. Louis, where she connected, educated, and elevated hundreds of women in Business. She also hosted Community Events, for several small black businesses, owned by black men and women alike assisting them in connecting with the Community, and increasing revenue. She also hosted a radio show on fergusonhottalkradio.com, acquiring listeners from across the Globe and bringing awareness to issues within Ferguson.

She published her first book "Allowed to be Me," a book she calls an "Ode to my Sista's". A self-help book for Black Women and went on tour to promote the book—landing in Hampton Roads, VA where she currently resides. In 2018 after settling in and processing her tour she created the Black Space App for Black travelers, with all the features she felt she looked for during her travels.

Currently she has participated in Black Enterprises TCX Fellow Program,

Founder Gym, and won the Ulule Social Impact Pitch Competition.



ver the years, the FinTech industry has seen consistent innovations that not only make it fit for present-day users but also makes it a lot easier to access traditional services that once required a bank visit. This FinTech Era has brought to consumers real-time 24/7 access to financial services via mobile banking, digital wallets and virtual cards. As the fintech industry grows.

some of these services
— mobile banking
digital wallets— have
branched out.

In this article, we will be looking at digital wallets, what it means and it's growth globally. Along with that, how the growth of digital payments is synchronous with digital wallets and incentives that make digital wallets lucrative.

First, what are digital wallets?

A c c o r d i n g t o Investopedia, — Adigital wallet is a system that securely stores users' payment information and passwords for numerous payment methods and websites. Common examples include Apple Pay, Google Pay, Samsung Pay, and PayPal. These platforms are being used to a great extent across

the world. The growth of digital wallets is not segmented to a part of the world, no! It is a global trend. Millions of mobile users make a transaction every day with their smartphones. In the United States alone, 57 percent of users (which amounts to 60 million people) have used a mobile wallet at least once & as of 2016, PayPal has 600 000 users in

to become one of the most digital wallets. Capgemini's World Payments Report 2018 reveals that within 2015-2016 the volumes of non-cash transactions have touched 482.6 billion and are expected to develop by 12.7% by 2021. Digital payments as an industry are anticipated to grow at a yearly rate of 18% between 2018-2023.

most people would be

Vritten by Steve On wuka Community Managera Korapay. The Growth Of Digital Wallet Is a

GLOBAL TREND -Morenike Okebu

founder's auagmire



hen you want to start a business. particularly a small one on a small scale, you will be faced with what I call the founder's quagmire. You will have to decide whether you would own the business alone or whether you will give shares of your business other people (partners). If you choose to give away shares of your business, you would need to decide how many shares you would give away and the terms upon which you would give them First of all, you need to understand that there are rights attached to shares, particularly voting rights. The fact that you have the most shares in your company does not necessarily mean that you have full control of your company. Therefore, in determining how many shares to give away, you should also narrow down the number of people you give shares to as each shareholder ordinarily has a voting right.

At a company meeting, by virtue of your ordinary shares you are ordinarily entitled to just ONE vote.

means if your company has 4 share holders with you owning 70% of the shares and the other three persons owning 10% each, there would be 4 members of the company with rights to 4 votes. If a decision you made comes to a vote and the 3 other members of the company vote against you, your decision would not stand.

This is why founders should be reluctant to give away ordinary shares unless they have carefully chosen their partners. Founders should also ensure that they seek legal advice on the appropriate type of shares to give the persons they want to involve in their business. Shareholders agreements are useful in situations like this to ensure that the founder retains a certain level of control over the business and the decision making powers in respect of the company.

It is not necessary that all the shares you wish to give away to potential partners are given to them instantly. There are ways you can set conditions for vesting shares which would require the potential partners to reach milestones before the shares are vested in them



In the alternative, you can create different classes of shares within your business and only award a certain type of shares to the potential partners.

Before you give away shares of your business ask yourself these questions:

1. How many shares do I want to give away?

2. What type of shares do I want to give away? 3. When do I want to give the shares away?

4. How much control of my business do I want to retain?

5. How many shares do I want to retain for future investors.

These questions will get you off to a good start in determining the correct 'share formula' for your business.



Start ups emerge winners at the UK government 's Lagos immersion program

Lagos-12 July 2019: The Uk Government's government for international Trade (DIT) in partnership with innovation corner launched Lagos Immersion hosted by Microsoft. A program which aims to promote seamless bilateral trade and illuminate the strengths of the Nigerian technology scene and encourage greater investment; especially those which address some of macroeconomic and development challenges of the continent.

Uk High commission ICT Lead, Boma Beddie-Memberr expressed the readiness of the British High Commission's department for International Trade to facilitate trade and investment between Nigeria and the United Kingdom as well as support the thriving technology ecosystem in Nigeria.

On a similar note, Tochukwu Egesi, CEO of Innovation Corner, a social innovation centre, appreciated Social Good Lagos,

Business Africa Online Jul 2019 27



A UN Foundation program for supporting the program with Volunteers and assured the audience that Innovation Corner will continue to create technology products to facilitate social development in Nigeria development in Nigeria for their growth.

Winners at the Immersion hackathon include Wesabi, Utive, Datarica, Econergco and Salubata. The Winners will receive the following benefits:

Links with the Uk's thriving tech sector and work with UK expertise to take their business to the next level.

Winners will be paired with mentors with investment background and access to a wider network for 4 months. Winners will be invited to the Beyond Nigeria networking session with the Deputy High Commissioner of the UK High Commission in August 2019 and subsequent sessions.

Pitch their ideas to potential investors and partners in Nigeria and the UK.

Receive support from the Department for international Trade and innovation corner.

Access to local and foreign Immersion corporate partners and much more.

Also in attendance were executives from Private Sector Healthcare Alliance (PHN), Africa Fintech Foundry, Fintech Association, Africa Prudential, AGS tribe, The Papel Packaging Company, Social Good Lagos.



About The Department for International Trade

The Department for International Trade is a united Kingdom government department founded in 2016 responsible for striking and extending trade agreements between the United Kingdom and non-EU states.

About Innovative Corner

Innovative Corner is a social innovation centre focused on using technology to solve social problems and supporting entrepreneurs through learning and her network. Two-technology driven products have been launched via the internal innovation team. These products are, Blueform and RemHealth.



AFRI-COMMERCE:

Giving Customers the Best African Experience. Mckinsey's Lions go Digital report predicts that, online shopping in Africa could account up to 10% of retail sales, with a value of around \$75 billion by 2025. The reason for this rise according to ForFive is as a direct result of the increasing internet penetration in Africa. Online shopping is a form of eCommerce which is the act of commercial transactions conducted electronically on the Internet.

Afri-Commerce is eCommerce in an African context. It is impossible to believe that eCommerce as practised in the rest of world will work in the Africa market.

The African market is a very different market that faces many challenges, it is therefore imperative for African businesses operating in the Afri-Commerce space to find innovative ways to overcome these challenges in order to serve their market.

MY TOP 7
AFRICOMMERCE
CHALLENGES
AND POSSIBLE
WAYS OF
OVERCOMING
THEM:

1. A large segment of the African population

is unbanked: Instead of just relying on online payments. Alternative ways of making payments need to be included such as mobile money and cash on delivery (COD).

2. Online fraud:

As we all know there are many scammers out there in the wide web, therefore Afri-Commerce stores need to ensure that they online security systems are vigorous, they should look for reputable payment solutions that will ensure safety of consumer information such as personal and financial information.

3. Expensive internet:

This is a major challenge which can be changed through putting pressure to change national policy lower internet costs. Alternatively, you can send potential customers catalogues and enable them to buy via text (SMS) and pay using mobile money or COD.

4. High delivery costs: These can be overcome by trying alternatives methods of delivery such as drone delivery or crowd-sourced delivery services which is basically using method of fulfilment that leverages networks of local, non-professional couriers to deliver packages to customers' doors. Companies such as Jumia have in sourced their delivery function to lower costs.

5. Consumer knowledge and awareness:

In Africa online shopping is mostly popular in the growing middle class consumers, some lower class consumers lack awareness of online shopping and may be hesitant shop and make online payments. Africommerce stores need to build awareness of their online channels, through physical pop-ups at markets and malls. Companies such as Jumia and Zando go as far as establishing a physical sales force with tablets that will walk consumers through the online experience, even identifying items to order later by text message or phone.

6. Supplier professionalism:

Most Afri-commerce stores sell on behalf of suppliers mostly those in the informal sector, some of these suppliers are not knowledgeable on how to run a professional business. One of the ways to overcome this is to start from the top to bottom. What does this mean? Start by listing the top end suppliers, then get funding and start listing the informal traders. However, it is important to remember that you need to simultaneously put in considerable time into training and empowering them to become professional.

7. Abundance of Markets: There are many markets selling products at different prices and quality. Afri-commerce need to differentiate themselves based on their customer service, quality and social impact. Nothing beats quality service. Lets do Afri-Commerce and give our customers the best African experience. Remember to buy African brands to boost the African economy. By Tshiwela Noube Co-founder and CTO at Vuuqa



Tshiwela Ncube Co-founder and CTO at Vuuqa





1- What age range do children fall under?

The United Nations Convention on the Rights of the Child (UNCRC) defines a "child" as a person below the age of 18, unless the laws of a particular country set the legal age for adulthood younger. The Committee on the Rights of the Child, the monitoring body for the Convention, has encouraged States to review the age of majority if it is set below 18 and to increase the level of protection for all children under 18.

2-What is child abuse?

Child abuse is any action by another person (adult or child) that causes significant harm to a child.

The World Health Organization distinguishes four types of child abuse: physical, sexual, emotional and neglect. Physical abuse means hitting, beating, and shaking. Sexual abuse means

sexual contact or exposure to sexual acts or materials. Emotional or psychological abuse means threatening, insulting, ridiculing, or confining.

Neglect means failing, despite having the means, to provide medical care, education, shelter or other essentials for a child's healthy development.

An abused child will often experience more than one type of abuse, as well as other difficulties in their lives. It often happens over a period of time, rather than being a one-off event. And it can increasingly happen online.

3- Child Abuse Statistics

- -5 children die every day because of child abuse.
- -1 billion children aged 2–17 years, have experienced physical, sexual, emotional violence or neglect in 2017.
- -1 in 4 adults were physically abused as children.

-23% of the children were physically abused.

- -36% of the children were emotionally abused.
- -16% of the children were neglected.
- -18% girls and 8% boys were sexually abused.
- -90% of abused children know their abuser.
- Only 10% of child abuse victims disclose their story out of fear.
- Every year, about 41,000 children under 15 years are victims of homicide.
- Research shows that children with disabilities are four times more likely to suffer from abuse or neglect.

4- What increases the risks of child abuse?

First: Having parents or caregivers who:

- -Suffered abuse or neglect as children.
- Misuse drugs or alcohol.
- Are involved in other forms of violence, such as intimate partner violence.

Second: Living in communities that:

- Have high unemployment.
- Lack support services for families.
- -Have high tolerance for violence.

Third: Living in societies that:

- Don't have adequate legislation to address child abuse.
- -Have cultural norms that promote or glorify violence.
- -Have social, economic, and health policies that lead to poor living standards or socio-economic inequality.

5-Child Abuse Consequences

Adults who were abused or neglected as children have a higher risk of:

- -Perpetrating or being a victim of violence.
- -Depression.
- -Obesity.

The 7 Essentials of CHILD ABUSE

- High-risk sexual behaviours and unintended pregnancies.
- -Harmful use of tobacco, drugs, and alcohol.
 - -Studies show that child abuse has high economic costs — in medical expenses, legal costs, and lost productivity.
- -Child abuse can actually slow a country's economic and social development.

6- How can we identify a child abuse case?

The appearance and behaviour of a child define the abuse type children are being exposed to.

Some of physical abuse appearance signs are bite marks, burns, frequent injuries, and/or wearing long sleeves to cover them. Children suffering physical abuse are usually shy, hard to get along with, avoidant, anxious, and/or afraid of parents.

Some of sexual abuse appearance signs are torn, stained or bloody clothes, and pain or itching in genital areas. Children suffering sexual abuse have inappropriate sexual touching of other children, extreme reluctance to be touched in any way, abrupt change in behaviour, and/or sexual behaviour or knowledge that is inappropriate for the child's age group.

Emotional abuse behaviour signs are more obvious than appearance signs. Some of them are withdrawal from friends and social activities, frequent lateness or absence from school, loss of self esteem, defiant behaviour, and/or changes in school performance.

Some of neglect appearance signs are poor hygiene, dirty hair, body odour, clothes inappropriate for the weather, and/or in need of medical or dental care.



The 7 Essentials of CHILD ABUSE

MIRA KAMEL

Children suffering neglect are often tired, have no energy, lethargic, and/or beg or steal food.

7- How can we prevent child abuse?

- Raise awareness of parents and caregivers regarding child development and healthy positive strategies for raising children.
- Educate and train children to improve their knowledge of abusive situations and teach them social skills to protect themselves and to interact in positive ways.
- Promote norms and values that support pro-social and non-violent behaviour.
- Strengthen income and economic interventions to increase investments in children.
- Respond and support services to help children that have been exposed to violence.
- Create and sustain safe environments for children.
- Implement and enforce laws, such as laws banning violent punishment of children by parents, teachers or other caregivers.

Resources:

- United Nations International Children's Emergency Fund (UNICEF)
- World Health Organization
- INSPIRE: Seven strategies for Ending Violence Against Children
- National Society for the Prevention of Cruelty to Children
- My Body is My Body Programme
- Prevent Child Abuse North Carolina

Author:

Amira Kamel



For Advert And Sponsorship Call:

+2348137010250 or +2348096365657 Email: editor@businessafricaonline.com Website: www.businessafricaonline.com