

AFRICA

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Team

Founder: Alaba Ayinuola

HR/Partner: Bolaji Adelani

Contributing Consultant: Heath Muchena

Chief Strategy Officer Seipati Mokhuoa Design/Layout Ismail Oluwaseun

Technology (consultant) Adelodun Damilare

Production (consultant) Yinka Egbetokun

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





Olivier Arrindell was the Managing Director of Financial Planning, Investor Relations, & Corporate Planning for Grace Aviation Holdings, LLC, and in December of 2019 was appointed as the CEO of Ava Airways by it's Board of Directors. In this role, he is responsible and accountable to the Board of Directors for carrying out his duties and possesses a demonstrated track record in interacting with a policy board. Mr. Arrimdell plans, coordinates, directs, and is responsible for all activities associated with the operation of Ava Airways and it's related economic development activities.

During his career, Mr. Arrindell has been instrumental in several initiatives including the development of Antigua & Barbuda's new International Airport and many others, in addition, he has led the communications efforts around Grace Aviation's company's investment negotiation with investment partners and debt offerings. Most recently, he played a key role in the development and communication of Ava Airways balanced capital deployment strategy plan for its commercial airline plans which have resulted in favorable terms and conditions through a dividend principle policy.

Prior to joining Ava Airways and leveraging his professional experience and business acumen, Mr. Arrindell became one of the youngest members of the Caribbean American Chamber of Commerce and Industry Inc Mr. Arrindell's ongoing success in Latina America, Central America, North America, and the Caribbean has been facilitated by his knowledge of financial management, Strategic Alliances, airline/aviation strategist, and a track record of successfully pulling together exceptional teams and business partners.

Could you briefly tell us about Ava Airways and the gap its fill?

With Ava Airways, we didn't want to just envision a bunch of loosely connected potential innovations. Instead, our goal was to create a cohesive concept for the future airline. To do this, we organized all of our design innovations around principles: three core "Taking Out of Crazy Flying"—making Ava Airways actually worthy of passenger affection; "Know the Journey"—designing that touch points are tailored to the unique moments comprising a passenger's journey with Ava Airways; and, "Membership Matters"-creating a business model that goes beyond fare-based transactions.

Ava Airways is an Airline carrier of the Dominican Republic with a clear plan and vision to properly connect and operate scheduled flights via its Hub in this city of Santo Domingo, to the Caribbean, Latin America and Africa. The Service Ava Airways plans to provide would allow Latin American and Caribbean enraptures and corporations to properly connect with each other in commerce and trade specially in the tourism sector.

· As its new Chief Executive, what are your set milestone in terms of growth and impact?

In this role, I am responsible

and accountable to the Board of Directors for carrying out my duties and my number one goal is to properly connect Africa with the Americas and the Americas with each other. Being the CEO of an airline is not the kind of job that someone just slips into. Typically, these airline big wigs worked their way up the corporate ranks. In some cases, they've been recruited from similar positions in other industries. Historically, most airline CEOs have spent a considerable amount of time in some type of management structure. I did not have that kind of road map. I was appointed CEO of Ava Airways because of my row core entrepreneurial spirit. Entrepreneurial spirit is a mindset. It's an attitude and approach to thinking that actively seeks out change, rather than waiting to adapt to change. It's a mindset that embraces critical questioning, innovation, service and continuous improvement. "It's about seeing the big picture and thinking like there is no tomorrow."

"То me, being of African descendent, that's the spirit I live by and is the way of approaching situations where you feel empowered, motivated, and capable of taking things into your own hands, "Like connecting Africa with the Caribbean". Companies that nurture an entrepreneurial spirit within their organization encourage their employees to not only see problems, solutions and opportunities, but to come up with ideas to do something about them." Entrepreneurial CEO's like myself tend to have a more innovative approach to thinking



about their products or services, new directions to take the company in, or new ways of doing old tasks.

 One of your major priorities at Ava Airways is to connect Africa with the Caribbean and Latin America. What sparked the interest and why now?

The second largest African population in the world is Brazil, The USA, Then Spanish Specking Americas, then we have the Caribbean. Why now you ask? Because now its our TIME!

Kindly tell us more about your Africa expansion strategy with emphasis on your unique offerings?

This is a technical question hahaha, for the simple reason I cannot provide key secrets to our strategy and game plan. Keep a close eye on Ava Airways and see the strategy manifest itself.

How is the current global pandemic affecting your operations and how are you navigating the challenges in these dire times?

To be frank we have been given a gift from the higher powers, because just in time for the launching of Ava Airways here comes Ms. Corona Virus with her attitude, so we have escape all of the issues that others are currently facing and I am great to the gift.

What are the safety measures and assurance you have incorporated in your operations? Are you Post COVID-19 prepared?

YES, we are. Ava Airways Director of SQS and the rest of the team shall implement all of the recommendation that is provided by IATA and Local Authorities.

How would you describe the state of aviation in Africa and where do you see the industry in 5 years?

I believe I am not the correct person to answer this question at this time, however I do see the state of Aviation in Africa as one of the same kind you are seeing today with the movement of people from Africa to the movement of people from Africa to the Caribbean and Latin America.

What is the future for Ava Airways in terms of its size, products and impact?

I believe Ava Airways future is bright and you will be around to see what kind of product and impact we shall have on the industry.

What is your leadership style and philosophy?

Simple, Entrepreneurial Spirit. My fundamental believe is, if you want to make people happy sell ice cream!

Your message to the industry and the critical stakeholders who depends on it for survival?

Financial disciple and change the way you think



WHAT IS THE END FUND?

The END Fund is the only private, philanthropic initiative dedicated to controlling and eliminating the five most common neglected tropical diseases (NTDs), which affect over 1.5 billion people globally.

VALUE OF TREATMENTS DELIVERED*

\$1.36B

NUMBER OF TREATMENTS*

724M

PEOPLE TREATED
IN 2018
MORE THAN
134M



WHERE WE WORKED*





WE INVEST IN ENDING:



INTESTINAL WORMS Over 1.5 Billion People in Need of Treatment



SCHISTOSOMIASIS 220 Million People in Need of Treatment



LYMPHATIC FILARIASIS 894 Million People in Need of Treatment



TRACHOMA 157 Million People in Need of Treatment



RIVER BLINDNESS 205 Million People in Need of Treatment COMMUNITY

Growing and engaging a community of activist philanthropists dedicated to ending NTDs;

FUNDING

Raising and allocating capital effectively to end NTDs;

PLATFORM

Serving as a platform for donor coordination, collaboration, and leverage;

OUTREACH

Engaging as a technical, strategic, and advocacy partner with governments, local and international non-governmental organizations, academic institutions, pharmaceutical companies, multi-laterals, funders, and private sector business leaders;

INVESTMENT

Actively managing a portfolio of high-impact, strategic investments to scale treatment and reach disease elimination goals;

TECHNOLOGY

Fostering innovation and fast-tracking the deployment of new NTD tools and technology;

LEADERSHIP

Leading targeted outreach, advocacy, and awareness efforts to share the investment opportunity and large-scale social impact of ending NTDs with key public and private sector leaders and decision-makers;

ANALYSIS

Monitoring and evaluating the impact of our portfolio of investments and contributing learnings and best practices to the broader NTD and global health communities; and,

SYSTEMS

Taking a systems approach to understanding, engaging with, and influencing the broad ecosystem of stakeholders working on ending NTDs.



MISSION

To control and eliminate the most prevalent neglected diseases among the world's poorest and most vulnerable people.

VISION

To ensure people at risk of NTDs can live healthy and prosperous lives.



BlockChain

Breakthroughs in Africa Signal enterprise adoption readiness

Technological breakthroughs such as blockchains and distributed ledger technologies are digital infrastructures that enable innovation. Businesses across the globe are already benefiting from blockchain-based technologies which are predicted to create over \$3 trillion in business value by 2030 according to Gartner. Despite the huge potential, ClOs overestimate the capabilities and short-term benefits of blockchain technology to help them meet business objectives which creates unrealistic expectations when it comes to assessing offerings from blockchain platform vendors and service providers.

Companies such as IBM were early adopters of blockchain. "We have used it now to solve issues with the management of our supplier ecosystem and, most recently, we are working to use the technology to improve the way in which we onboard and manage the suppliers we work with (known as the Trust Your Supplier)," said Anthony Butler, IBM's leader and CTO for blockchain services in Africa and Middle East.

Aligning blockchain projects to fit the overall business strategy of an organisation is key for companies looking to pursue blockchain-based implementations. "We are led by the market and we will build whatever capabilities we need in order to address market demand. We see a lot of companies now wanting to implement blockchain networks at scale so helping them with this, as well as the associated business challenges, is a core part of our strategy. "We are seeing customers who look to us, the general contractor, for convening blockchain networks across different countries, industries, and technologies," said Butler.

There are also increasing opportunities to create even more value by applying Al and IoT to blockchain networks. This is also an area of focus for companies like IBM. For example, integrating sensors with a blockchain network to gather real time and immutable data on the temperature and conditions under which a product has been transported through a cold chain; or using Al to make predictions based on the data that is sourced via the blockchain network. "There are many emerging cases now and our research organisation is focused on what comes next so we are looking at the implication of quantum or how technologies such as crypto-anchors can be used to further strengthen supply chains with blockchain for example," Butler explained.

over \$3 trillion in business value by 2030



The role of Cloud in implementations of blockchain solutions for African enterprises

African based companies are making blockchain technological implementations. "We completed the Cranberry Cognitive Operational Management Engine which provides the most relevant real-time business service and operational data to the relevant individuals and business units across all service levels of client organisations through interactive dashboards," said Stin Mulunda, CIO at Cranberry AB. The company has delivered a future-proof business management system which will run optimally 24/7 by leveraging all aspects and elements of data and the environment to ensure an accurate understanding of current realities and how to enhance the future. "We are now able to provide businesses with:

- A single version of the truth through the implementation of smart contracts and the Business Node Consensus Ledger (BNCL);
- Real-time and predictive SLA compliance with bottleneck and business node identification;
- Customer, human resource, provider and operational trend analysis.

The scalability and reduction of total cost of ownership as energy consumption, system upgrades, hardware and software updates as well as infrastructure expert remuneration costs are axed from business expenses upon migration to cloud. The other benefit associated with cloud-based infrastructure is the myriad of software solutions which are compatible with an environment with the option to deploy remotely. "Agility and service optimisation have become an essential trait for survival for businesses in every sphere of the economy, this has led to the mass adoption of enabling technologies such as artificial intelligence, blockchain and loT which are all fundamentally cloud-based (distributed infrastructure)," said Mulunda. Cloud platforms such Microsoft Azure, Google Cloud and AWS offer businesses the ability to leverage world-class infrastructure, artificial intelligence capabilities as well as blockchain and loT solutions.

Cloud, automation, AI, machine learning, blockchain and advanced analytics are just some of the innovations being speedily implemented worldwide to combat business disruption. "The Cranberry Operational Engines's machine learning and natural language processing algorithms provide organisational correlative analytics on all events, transactions and interactions across all business units and their underlying internal and external resources," said Mulunda.

"The business interaction module harnesses node data to calculate the business proficiency of all business units, individual human resources, and client interactions to provide business leaders a full view of the organization's performance against set objectives, SLAs and targets at any given time This brings the unprecedented possibility to observe and predict current and future organisational efficiency, achievements, profitability, client sentiment, and customer experience by creating a seamless flow of information across internal and external business environments as is the case with a client such as Pay, Pick n thereby future-proofing of everv aspect of an organisation's operations."

"We're currently in the final phase of the development of our neural analytic dashboards which will harness the Engine's machine learning capabilities to provide executives with accurate real-time organizational correlative analytics," Mulunda explained. These dashboards are programmed to analyse the most important/relevant metrics and KPIs to provide summarized intelligence on all events (i.e new customer returning customers, human resource punctuality vs revenue vs expenditure per province, store type, etc).

Written by:

Heath Muchena

founder of Proudly Associated. Heath works with international companies looking to launch products and services in African markets. He is also the brains behind Block Patrol - a technology adoption and business development startup that pushes the value advanced of tech upstream. He is also the author of 15 books ranging from tech, political economy, business and finance.





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+234 8137010250 +2348096365657



alaba@sterlingreach.com



www.sterlingreach.com



Paxful sees more

Young Women in Africa turn to Bitcoin amidst Pandemic



Paxful believes women are playing a key role in crypto adoption and success in Africa

COVID-19 pandemic has strained the global economy and put millions of people under financial stress. Understandably, people from all walks of life started looking for alternative income streams. honour of Women's Month this August, a global peer-to-peer bitcoin marketplace, Paxful, (Paxful.com) is shining a spotlight on women who have started successful side hustles powered by bitcoin.

Not only are these side jobs providing women with additional income, they are also giving individuals an opportunity to develop new skills in the bitcoin and blockchain space. Blockchain skills are in high demand internationally and may unlock new

career opportunities or set the ground for running a successful business in the future.

Beyond speculative activities, bitcoin already drives a whole range of entrepreneurial ventures including arbitrage, remittance, e-commerce and educational projects, to name a few. Paxful is committed to encouraging more women to consider pursuing opportunities in bitcoin and blockchain; the company has rolled out a number of educational programs globally to educate more people about the crypto industry.



report released by CoinMarketCap in April revealed that the number of women in the cryptocurrency industry increased by 43.24% in the first quarter of 2020. In addition, a study published in December 2016 by Pitasin (PTC) fund appears

in December 2019 by Bitcoin (BTC) fund operator, Grayscale, showed that 43% of investors interested in Bitcoin are women (13% up from 2018), with the number actively growing. "Our sector can still do better to attract more female blockchain professionals and entrepreneurs. At Paxful, nearly 40% of our global workforce is female and we continuously keep our eyes out for more female collaborators, community builders and problem solvers," says Tugba Abadan, Paxful's newly appointed Head of Middle East and Africa.

Usage of the Paxful platform is soaring, and the company has also witnessed a steady increase in the number of women participating in its entrepreneurship program, the Paxful Peer Program. The program helps crypto enthusiasts become their own bosses, and women have been topping the list of best performers since it's launch in November 2019.

Yvonne Kagondu, Paxful's Community Coordinator in Kenya, says: "It's not easy to be a young African at the moment. Unfortunately, many of us suffer the consequences of high levels of unemployment and poverty. It's very important to be on the lookout for as many opportunities as possible and find one that suits you best. I found blockchain technology intriguing and decided to focus on bitcoin, which eventually led me to mentoring other young female professionals and fellow small business owners. I feel so fortunate to be able to help and inspire fellow Africans to take control of their finances through bitcoin."

Paxful's Peer Program participant Nkhensani Nyalungu is a Bachelor of Commerce student at the University of Johannesburg. She shares her experience with the program: "I had never considered setting up a tech-related business until I learnt more about the opportunities in the blockchain industry. Once I became familiar with the technology, it was quite easy to dive into the crypto world. I am extremely passionate about educating my peers about the crypto-economy, as I feel I'm carving the path towards economic freedom for our communities."





Victoria
Chauke, a
student at Johannesburg's Wits University, used to work as a
part-time promoter before

part-time promoter before she started her bitcoin side-hustle to earn some extra cash, "Trading bitcoin was a better option for me as I could learn on the go; it's much more flexible as I can make money while at home, in-between classes or while busy with other commitments."

She adds: "I believe we need a lot more women in the bitcoin community. From my experience, I think we can operate as effectively as men, if not better, in the blockchain ecosystem".

Entrepreneurial aspirations in a time of crisis

According to a study, an estimated one in three working South Africans have a side job to bring in extra income. The COVID-19 lockdown has put millions of people under challenging circumstances as they faced losses of jobs and income opportunities. The pandemic pushed people to look for alternative income sources, so the interest in crypto and bitcoin entrepreneurship grew rapidly, which Paxful confirms as the number of platform users skyrocketed since the beginning of 2020. As contactless payments are encouraged, people are opting for non-cash in-person trades using bitcoin.

Abadan concludes: "We're very excited to see how the number of trades on Paxful from South African users have grown by more than 36% in Q2 of this year. Blockchain technology has created a new frontier for the global economy, and I believe that the industry offers plenty of opportunities to achieve greater economic independence" Source: Paxful









Made fresh in Nigeria, with locally sourced fruits and natural ingredients: strawberries, oranges, mangoes, pineapples and more! we have a wide range!

our pops are guitless as each one contains less than 100 calories, we have 30 flavours of fruit pops, yogurt pops, creamy pops and even poptails! (alcohol infused), royal pops is a fun and healthy refreshment alternative to ice cream, yogurt, fruit, smoothies, beverages, and more. It satisfies sweet cravings and the best thing to have when it's hot outside. They aren't just for kids alone! Adults are more than welcome to try it, especially the Poptails. Royal pops is produced, and sold in major stores in Lagos and will be expanding to other cities in Nigeria and Africa soon.

Lola Okunola, the founder of Royal Pops started the business in 2012. Her background in Public Health sparked her interest in wellness. She learned the importance of healthy eating and gained an overall hard working ethic from years of working in IT and Public Health.

Lola saw a need when she moved to Nigeria and decided to fill it. At the time there weren't any healthy frozen treats that were locally made. She was coming out of a bout with stomach issues and She started to make small batches of popsicles as a treat for her family and friends and through word of mouth, people started calling her to order them. She realized that there was a real demand and opportunity so she decided to get some training, purchased equipments to produce large quantities, and apply for a NAFDAC license.

66Royal Pops
Is Not Just Popsicle.
It's A Rich, Gourmet,
Healthy Treat. 99





Serah is an outstanding sustainability Development advocate with experience in SDGs 2 and 12.

Co-Founder and CEO of African Harvesters, an agribusiness startup specialized in AgriMedia, agric marketing and Agvocacy based in Lagos, Nigeria. She helps organisations position their brands on traditional and digital media.

Serah is a reputable Digital Transformation Trainer with experience in Digital Marketing, Social Media, Email Automation and Customer Experience. A Techpreneur and founder of TragitalAfrica.com



Kindly tell us about African Harvesters and the gap it's filling?

African Harvesters is an agribusiness hub for agricultural stakeholders across the African agribusiness value chains (farm to table)

We fill the information gap in the industry, we agvocate youth engagement and investment in Agriculture, we also agvocate for women inclusion in Agribusiness.

· What sparked the interest?

Wow! I would say unemployment and passion for food security.

I was a graduate out of the university searching for a job and I got an opportunity to work with an agribusiness association, that's where was my interest in Agriculture rose

Could you share some of your challenges and how you're navigating them?

Challenges are milestones to be crushed!

As an organization, our major challenge is getting quality human resource as our volunteers.

We resolved the challenge by giving incentives to our volunteers across Africa.

How does Agriculture interact with SDG goals?

The main SDG that is Agriculture inclined is the SDG2 which is zero hunger.

Zero hunger basically means no hunger. For this SDG to be achieved by 2030, this means that there would be no hunger as the case may be. For this to be achieved climate smart agriculture needs to be upheld which is SDG 14, gender equality and women inclusion in agricultural decisions which is SDG 10 and 5 respectively. Aquaculture needs to be explored to attain food sufficiency which is SDG 14.

SDG 15 interacts with Agriculture in the aspect of land degradation, biodiversity, afforestation etc.

The Covid-19 pandemic has negative impact on the Agricultural value chain. What solutions will you proffer?

There should be synergy between every Agriculture stakeholders across the value chain. The Covid-19 pandemic has shown the significance of synergy; government, developmental partners and private sectors needs to work together to achieve zero hunger by 2030.

Are we post Covid-19 ready and what are the prospects to look out for?

Yes we are post COVID-19 ready. As an organisation, African Harvesters has always embraced digital solutions to our operations as we are in strategic countries across Africa, the pandemic has made us to re engineer our mode of operations



• What support do you expect from the government?

The pandemic has added to the responsibility of the government to do better. I expect the government to create an enabling environment for businesses to thrive. Multiple taxations is not the solution.

Could you tell us more about your initiative, Agriculture for SDGs (Ag4SDGs) and it's impact?

Agriculture for SDGs (Ag4SDGs) is our sustainability initiative at African Harvesters, we enlighten the public on the impact of Agriculture in solving the Sustainability Development Goals (SDGs).

We hold online sessions to share more light on the relationship Agriculture has with the SDGs. We also teach kids on sustainability, food waste, hand washing, recycling, water management among other things.

• What other initiatives do you have in incubation?

We plan to expand our reach on the Ag4SDGs initiative to schools and other African countries outside Nigeria.

• What's the future for African Harvesters?

We envision being the go to resource platform for opportunities, agribusiness happenings across Africa. We also want to open up frontiers for funding opportunities for the platform-African Harvesters.



How are you encouraging young female entrepreneurs into the agribusiness ecosystem?

We at African Harvesters support women inclusion in Agriculture which is SDG 5 and SDG 10. We uphold gender equality, as a female founded startup we include women in all our opportunities with our developmental partners and negotiate equal benefits for our male and female beneficiaries.

Improving the

South Africa's economic revival depends on digital inclusion

Unless we ensure digital inclusion for all South Africans, any efforts to build a vibrant and growing economy will fall flat.

South African consumers and businesses need safe, convenient and accessible cash alternatives that simplify the payments process. As it stands, too many are excluded from online and other value-added services simply because they lack access to a bank card. While there are lower

levels of banking services penetration in other African countries, 80% of South African citizens are banked, a commendable increase from only 46% in 2004 [2]. However, only one in eight adults have access to a credit card. For the rest, many online services remain inaccessible. The over-reliance on card payments to facilitate online and other transactions continues to exclude a large portion of the country's consumer market.

Cash still dominates the South African economy. Even though it is still growing change is sweeping through the ecosystem. Market-led payments companies are introducing new innovations that enable non-card users to transact safely and conveniently, greatly improving digital inclusion especially in underserved markets. Judging by recent developments, government is also searching for solutions that replace cash with more convenient and safer forms of electronic payment, and bring opportunities for underserved communities to access new payment and financial services options.

Digital inclusion a national priority

The South African government has set its sights on fostering greater digital inclusion, as is evident in the President's State of the Nation address in February, which highlighted the need for improved digital literacy among the country's citizens. The SA Reserve Bank's Vision 2025 has also emerged as a roadmap to establishing a vibrant open banking ecosystem [4] in the country.

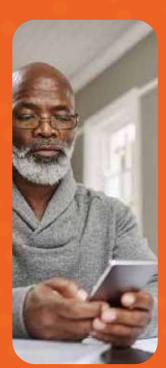
In a bold step earlier this year, regulators instructed South Africa's mobile operators to adjust their pricing in order to reduce inequality in digital inclusion.

The Competition Commission found that lower-income mobile users were disproportionately disadvantaged by higher per-MB costs than larger data bundles for higher-income users.









This will certainly aid greater adoption of online services and alternative payment types among the country's large middle-to lower-income groups, who were previously unable to afford high ad-hoc data costs.

Solutions to low adoption of new payment types

In a 2019 global report [5], McKinsey identified cloud-based, API-driven architectures built on open banking principles as accelerators of innovation and competition in the payments industry. And that's one

vital role I believe companies such as Ozow fulfil in the African market: combining new technologies and new thinking to offer simplified payments to all. This is evident in how some of the main barriers - lack of data, low-end smartphones - are being overcome with innovative workarounds.

While South Africa's smartphone penetration is currently over 80%, a lack of data means many consumers are often locked out of using online services and alternative payment methods such as QR code based payments.

One solution is to zero-rate mobile data costs. In our experience, this helps ensure consumers can make electronic, mobile or app-based payments even when they have no data on their devices, and directly contributes to greater adoption and usage.

Many of the smartphones used by lower-income consumers also lack

sufficient space for the growing list of apps used to facilitate electronic payments. Here, offering the option of a progressive web app that can be accessed via a browser allows consumers to pay without having to permanently store a native app.

South Africa - and the rest of Africa - needs to put concerted effort into driving digital inclusion among the continent's 1.3 billion citizens. I'd suggest starting with improving access to simple, safe payment options that remove the reliance on cash.





ignore. The Covid-19 pandemic is definitely one that has in a morbid way, united us globally.

In the face of this global pandemic, increased poverty and growing insecurity, humanitarians and front-line workers are going beyond their duty call to make life bearable for those who have been most affected by the pandemic and insecurity crisis.

Many of us grew up watching cartoons and movies of action heroes like Voltron, Captain America etc. and we all strived in our imaginations to be like them because they were super cool; however, the front line workers and humanitarians knee-deep in responding to this pandemic are definitely the Heroes worth celebrating today as their needs, pains and challenges have taken a back seat to serving others in need.

Let me introduce you to some of our real-life heroes: Dr Marie-Roseline, a field coordinator with the World Health Organisation (WHO) and an epidemiologist has a first- hand experience in fighting epidemics under harrowing conditions. She led her team during the Ebola response in the Democratic Republic of the Congo amid a series of violent attacks and this year, WHO sent Marie to the Central African Republic (CAR) to help set up the COVID-19 response.

crisis." she explains. "We have to build a health system while dealing with an emergency. It makes it very complicated. As doctors, we have committed ourselves to save lives. This is what we do. We cannot leave people to die."





Nkem Okocha, a social entrepreneur and founder of fintech social enterprise Mamamoni Nigeria went above and beyond for low-income women living in rural and urban slum communities in Lagos state. During the lockdown, Nkem and her team gave relief food packages to these women week after week, putting their safety on the line. As the lockdown gradually eased up, they launched a COVID 19 emergency grant for female micro-entrepreneurs whose businesses were negatively impacted by the pandemic. The grant would help them restart their businesses.

Adaora "Lumina" Mbelu started an accountability group- The Switch-On Bootcamp in April 2020 to teach enhance focus and productivity; ensuring that people could still execute their ideas in the middle of the pandemic. Since its inception in April 2020, the Bootcamp has hosted 2 cohorts and helped over 200 'Tribers". The best part of this story is the group decided to do a Fund-The-Flow campaign as part of their team project aimed at providing sanitary products to adolescent girls and women in underserved communities in Nigeria.

"Given the priority to food distribution during the pandemic, sanitary needs are ignored and it is important for these women to manage their menstruation and associated hygiene with dignity and ease"

They have given out over 6,000 sanitary pads across 12 communities in Nigeria and they intend to continue this campaign.

The WIMBIZ group and Rendra Foundation focused on forcibly displaced women and their families in Northern Nigeria. The WIMBIZ group and Rendra Foundation provided food palliatives to 290 women in the Durumi IDP camp and 130 Women in the Kuchingoro IDP camps respectively.

Today, World Humanitarian Day, I join the rest of the world to applaud and honour every one working in their little corner of the world, going through extraordinary lengths to help the most vulnerable people whose lives have been upended by COVID-19 pandemic. Your response through commitment, sacrifice and tenacity has gone a long way in managing the increase in humanitarian needs triggered by this global pandemic. Well done!!

Onyeka Akpaida is a financial service professional with 9+ years of experience in financial inclusion, consumer-centric digital banking and public sector engagement in a top tier leading International Bank and the founder of Rendra Foundation where she works to promote financial inclusion for low-income and migrant women in northern Nigeria.

www.instagram.com/rendrafoundation

https://www.linkedin.com/in/onyekakakpaida onyeka@rendrafoundation.org

Live A Full Life With Sickle Apple Cell Disease and Apple Cell Disease

The World Sickle Cell Day is a United Nation's recognized day to raise awareness about sickle cell disease (SCD) at a national and international level. On 22nd December 2008, the UN General Assembly adopted a resolution that recognizes sickle cell disease as a public health issue and "one of the world's foremost genetic diseases." The resolution calls for UN member states to raise awareness about sickle cell on June 19th of each year.

In this article, I would be creating awareness on sickle cell disease, the causes, symptoms, treatment and prevention.

What is sickle cell disease (SCD)

Sickle cell anemia (sickle cell disease) is a disorder of the blood caused by inherited abnormal hemoglobin (the oxygen-carrying protein within the red blood cells). The abnormal hemoglobin causes distorted (sickled) red blood cells.

Occurrence

SCD is more common in certain ethnic groups, including:

- People of African descent,
- Including African-Americans (among whom 1 in 12 carries a sickle cell gene)
- Hispanic-Americans from Central and South America
- People of Middle Eastern, Asian, Indian, and Mediterranean descent

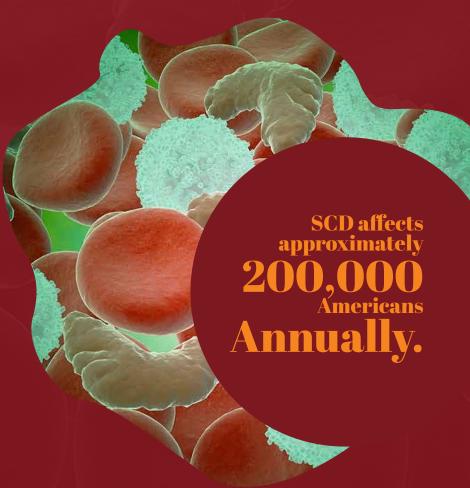
- Approximately 2000 infants are born annually with the disease
- SCD affects approximately 200,000 Americans annually
- 1 in 365 African Americans
- 1 in 13 African Americans have the traits (carrying only 1 of the gene, S) (CDC August 2017, Mayo Clinic)

Economics of SCD

10 years ago; Medical expenditure for children with SCD averaged \$12,000 yearly for those with Medicaid and \$15,000 yearly for those with commercial insurance.

There were also 113,000 hospitalizations costing over \$500,000 paid by Medicare and Medicaid of which 75% of the visits were in adults and each with at least 3 Emergency Room visits per year. Children with SCD miss a minimum of 18 days per school year Total healthcare costs nowadays for SCD is estimated at \$2billion per year.

According to (David A.N et al 2018), 'In Nigeria, the prevalence of SCD is 20–30/1000 live births.



The burden of the disease has reached a level where it contributes 9–16% to under-five mortality in many West African countries. Hemoglobinopathies alone represent a health burden comparable to that of communicable and other major diseases'.

Causes of SCD

Healthy red blood cells are round, and they move freely through small blood vessels to carry oxygen to all parts of the body. In SCD, the red blood cells become hard and sticky and look like a C-shaped called a "sickle" and they are not able to carry enough oxygen. When they travel through small blood vessels, they get stuck and clog the blood flow. The sites most often affected by clogging or stacking of sickle cells are found in the lungs, liver, muscle, bone, spleen, eyes, and kidneys and other parts and tissues of the body: explains why patients complain of a lot of pain in these areas as the symptom of the disease. Patients also have immunity suppression which leads to infections by bacteria, and viruses.

Symptoms of SCD include

- Excessive fatigue, irritability from anemia
- Jaundice (yellowing of eyes and skin), may also include retina damage
- Swelling and pain in hands, and feet, Pain in chest, back arms and legs, also damage of hip
- Frequent infections
- Pain and problems in the spleen, (Nausea, vomiting, diarrhea)
- Delayed growth
- Stroke (20–30% of children stroke, 23% in African Americans)
- Genitalia (priapism, a constant erection, in which severe episodes may lead to impotency)

Treatment of Sickle Cell Anemia

Treatment of SCD pain or crisis is done in the following manner: Rehydration: with IV fluids, helps Red blood cells return to normal shape#

Drugs:

- Antibiotics: used to treat underlying infections. In some cases antibiotic prophylaxis, penicillins are recommended.
- Pain medications to treat acute pain.
- Hydroxyurea: helps increase production of red blood cells.

Immunization: Pneumococcal and Meningococcal vaccines have drastically reduced the rate of infections in SCD. Blood transfusion: improves oxygen and nutrients needed Supplemental oxygen by mask makes breathing easier and improves oxygen levels in the blood

Bone marrow transplant: for severe complications and matching donors.

Prevention

- Genetic counselling and testing (better before marriage and at pregnancy) can help prevent the likelihood of passing gene to your child
- Preventing infections can be achieved by practising simple hand washing techniques at every opportunity. Hand sanitiser gels and wipes are also available and affordable
- Immunisation is very important and one must assure shots and records are current to cut down on the rate of common infections.
- Re-hydration with fluids at all times is essential.
- Avoid staying in places with low concentration of oxygen, e.g. unpressurised air planes, or high altitudes

For more information about SCD, please speak to your Pharmacist or Doctor.







African Harvesters

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Why Virtual Staffing is Important for Business Growth

You may have come across the term virtual staffing or outsourcing before but if you haven't then you need not worry because by the end of this piece you'll have all the information you require to determine whether virtual staffing is the right solution for your business.

Essentially, the term virtual staffing is broadly associated with outsourcing, which is simply a process by which companies either contract individuals or agencies in order to meet their business objectives. Contrary to some myths perpetuated by the industry's critics, virtual staffing tends to actually begin when organisations understand their unique competitive advantage and gain insight into the areas of their offering that others can perform better. For example, if a company's core competencies are in product design

or development, it is sensible that it seeks expert resources to meet its non-core competencies from those individuals or agencies that are more specialised in those areas in order to achieve optimal efficiency outcomes. In short, it is getting the best talent wherever it may be located even if it means outsourcing.

Virtual Staffing Varieties

Most businesses today currently use some form of outsourcing at some point in their value chain. Technology has advanced the virtual staffing process and we have to remember that these developments have been largely driven by consumer and investor needs. For instance, most manufacturers today outsource significant portions of the components of their

finished products. Similarly in the service industry, businesses now regularly make use of virtual staffing to run their back office operations from customer service, HR, accounting to technical functions.

Virtual staffing can be classified according to location. As far as the different kinds of companies, their operation can be identified by three main areas of activities:

- Local staffing applies to companies whose operations are restricted to the local market in terms of their labour requirements.
- Offshore staffing refers to instances where businesses tend to seek expertise outside their national borders in order to access the specialised labour which may not be easily available locally.



• **Nearshore staffing** – refers to strategic outsourcing to areas which share commonalities such as language and these tend to be within the creative industries where communication is key to the success of undertakings.

Furthermore, virtual staffing can split into two categories. These are Business Process Outsourcing (BPO) and Knowledge Process Outsourcing (KPO). Some of the main differences between the two include:

BPO

This implies outsourcing particular process tasks for instance customer service or payroll. The nature of the work is typically front office or back office related. This includes tasks such as technical support and customer orientated work like marketing. Other types of activities that are associated with business process outsourcing include virtual staffing for data entry services, writing, typesetting, or transcription services, bookkeeping, multimedia and design related jobs.

KPO

Knowledge Process Outsourcing on the other hand typically requires much more virtual staff involvement in tasks. Companies seeking to employ advanced levels of research, analytical and technical skills such as those sought after in research and development work, legal services, intellectual property research, architectural and industrial design, just to name a few. There tends to be higher engagement and advanced sourcing negotiations associated with KPO work.

Finding The Right Talent

The great thing about virtual staffing is that there are higher chances of finding the right talent because of increased availability when looking beyond borders. If your hiring is restricted to the local market then there are also chances that companies can miss out on a better or more equipped labour force. To get access to a wider talent pool businesses



have long been searching for the best candidates across borderlines. Due to the competitive nature of many industries it's no longer adequate for businesses to use local resources only for the simple fact of keeping things local. Today, with many businesses now part of the digital economy, entrepreneurs are waking to the fact that to be successful, utilizing the appropriate online tools is key.

The pressure to deliver the best quality in order to maintain competitive advantage has never been greater so businesses are using the convenience of technology to locate the best talent. Often it is as simple as registering a business on internet platforms, advertising the positions and providing the necessary jobs specifications and then drawing workers from all over the globe to your offer and doing the necessary assessments and due diligence and actually getting projects underway is a very short space of time. That is the power of social networks today.

However, it's sometimes better for companies to find the right virtual staffing partners who are reliable and have the reputation and proof to back up their claims and let them handle the recruiting.

There are also a number of trusted online platforms which help connect clients and virtual staff including online sites such as Upwork and BidModo.

Why Virtual Staffing Might Be Ideal for Your Business

There are numerous reasons why so many companies are turning to virtual staffing services. Some of the benefits of outsourcing include:

- Greater access to a highly skilled workforce.
- Increased flexibility allowing businesses to hire according to their business requirements.
- Virtual employees tend to be happier workers because increasingly more people want greater employment flexibility to allow them to work as and when it suits them.
- Higher scalability because companies do not need to rent or buy larger office or industrial space in order to carry out their business functions and this also strengthens business balance sheets since there are less operational costs.
- There is increased efficiency because tasks can be outsourced to workers in different time zones allowing companies to operate on a 24/7 basis.

How to Get Started

It's actually not complicated to find the right virtual staffing solu-

tions and start benefiting your business. What companies need to do is find a reliable virtual staff provider, outline their specific requirements, provide detailed project briefs and preferred candidate profiles and set up a system for quality checking the virtual staffing services and literally start giving the green light on projects and achieve the desired business objectives.

There are several reliable freelance sites where you can get skilled labour to meet your virtual staffing needs. There are a variety of expertise you can outsource to Upwork, Fever and such virtual staffing sites including design, writing, marketing, and administrative tasks. Another reputable site is Toptal where businesses can find quality virtual staff to execute tasks that are particularly tech related. It's well known for having great clients from some of the biggest corporations in the world. Other sites like Freelancer are also good for outsourcing jobs quickly. A new wave of outsourcing is also emerging with the likes of TaskRabbit and AirTasker which are platforms where you can virtually find people to do almost any type of job fast and efficiently. There is also the potential to network with freelancers and virtual staff who are willing to work remotely through platforms such as LinkedIn,Behance, 99 Designs and PeoplePerHour.



Author of The Digital Economy Survival Toolkit, a book that highlights why being online is important for startups and small businesses and The Digital Entrepreneur Manual, a comprehensive list of descriptive links to free resources, tools, platforms and apps that you need to set up an income generating business on the internet.



CHIDI NWAOGU:

Multi Award-Winning Entrepreneur Launches Global Fellowship Program for Aspiring And Early-Stage Entrepreneurs

On the journey to impact over 10,000 professionals before year-end, Nigerian serial tech entrepreneur and software developer, Chidi Nwaogu, launches a global fellowship program for those passionate about solving some of the world's most pressing problems through innovation. Savvy Fellowship is built for those who want to build their own impact-driven business but don't know how to, or for those who own an early-stage business and want to grow and scale their impact into new markets or verticals. It is a 12 weeks e-learning, assessment, and mentorship program, where individuals learn everything from ideation to venture-scaling. After going through the 12-week program, Fellows receive a Certificate of Completion to proudly share with their professional network.

"Due to the COVID-19 pandemic, many have lost their jobs and are now living in an uncertain world. I have decided to start the Savvy Fellowship, to equip passionate individuals with the necessary knowledge and skill they need to start their own impact-driven business and succeed as entrepreneurs," says Chidi Nwaogu, co-founder at Savvy, multi-award-winning serial entrepreneur, and author of the 'Dear Entrepreneur' book series.



"It's no news that every day, I love sharing with others what I've learned from my experience as an entrepreneur, and Savvy is just an extension of that personal journey of sharing for me. Savvy is a 12-week-long virtual fellowship program that runs throughout the year. Some of the things Savvy Fellows learn include fundraising for their business, building the right team to execute their business strategies, building buzz around their product or service, achieving product-market fit, scaling into new markets and verticals, and building customer loyalty and retention."

Savvy Fellowship kicks off with a rigorous 12-weeks e-learning experience. Savvy Fellows get to learn how to start, build, and scale an impact venture. Using visual presentations, they get to answer all the relevant questions they need to kickstart their impact venture, gain early traction, achieve product-market fit, and scale into newer markets. Some of the things they learn during the program are 'understanding their customer', 'building a product or service that effectively solves their key challenges', and 'effectively positioning their solution in the market.' Savvy is for every impact entrepreneur, no matter what stage their venture is.

During the 12 weeks of learning, unlearning, and relearning, Fellows can test their understanding by taking weekly multiple-choice quizzes. Fellows use the weekly assessments to identify their strengths and weaknesses and work on improving their areas of weaknesses. While learning, Fellows are offered mentorship as well, from entrepreneurs who have built post-revenue businesses in diverse sectors, which is a great way to have a better understanding of their industry. The Savvy mentorship team includes nearly 60 changemakers from 20 countries, with a combined experience of over 250 years. Savvy also runs a peer-to-peer mentorship program that helps Fellows learn from each other, as they ask questions, and have other Fellows help answer them.

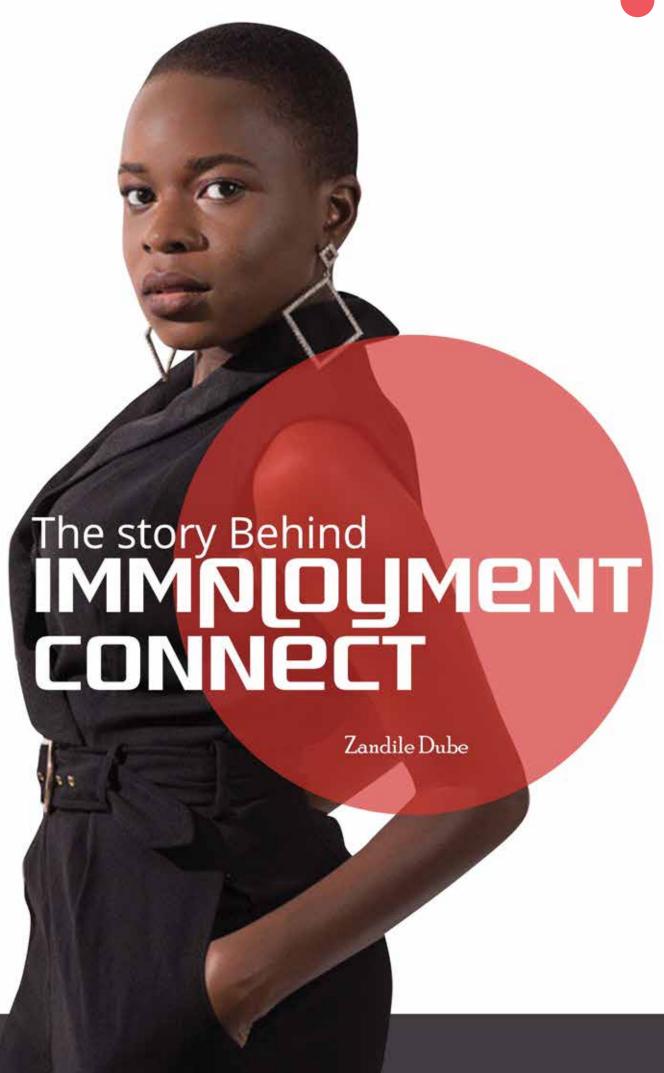
Savvy Fellowship launched on August 4, 2020, with its call for application. So far, nearly 10,000 applications from 71 countries have been received for the Savvy Fellowship program, and 1,222 Savvy Fellows (~10%) from 64 countries around the world, has been selected. The program intends to select 2,000 Fellows, so call for application is still open. There is no cohort, no application deadline, and no ethnic restriction, so you can apply today. Savvy accepts new Fellows between the ages of 18 to 40. It's a rolling Fellowship program, so new applications are accepted, every day, year-round. Interested individuals can apply to the Fellowship program from https://savvyfellows.com/apply/



The Savvy mentorship team includes nearly **60 changemakers** from **20 countries** with a combined experience of over **250 years**



savvyfellows.com



The story Behind IMMNIOUMENT 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.





I understand and appreciate the sacrifice my parents made of leaving the conflicted Democractic republic of the Congo some years ago in hopes to offer my siblings and I a better chance at life, and until this day, I consider that to be the greatest gift they've given me. As time passed, I've learned over the years that problems aren't stopsigns but guidelines instead. Running away from your challenges is the equivalent of turning your back on the opportunity of finding a solution.

Although I'm undoubtedly grateful for my canadian citizenship, the world-class education and the quality of life amongst many other benefits of growing up in the western world, the fact remains that it's just not where I feel I genuinely serve a purpose. Growing up in the west has granted this young african boy the ability not only to dream but to realize those dreams if I put my mind to it. With that said, it would be a blunder on my part if I didn't utilize that advantage to do my part in helping build an Africa I'm proud of can all my home.

Thus, let's get straight to it. But, let's get straight to it. But, let's keep in mind that this isn't a template for all, just my honest and most conspicious reasons.

1. opportunity

I find this to be accurately with common entrepreneurs; the fact that our perspective when coming across something intriguing is always to see it for what it could be and not what it is. we're problem solvers by nature, and we understand the benefits and see value solving some of the world's most significant challenges. We get goosebumps thinking about hows when put in front of a problem, the challenge of problemsolving keeps us up at night pondering on the right codes, strategies and tactics. For this reason alone, you'll probably similarly react to this fact; "Africa's population is the fastest growing in the world. It is expected to increase by roughly 50% over the next 18 years,

growing from 1.2 billion people today to over 1.8 billion 2035." Some might look at this as a burden, while I can only see it as an ample amount of opportunity.

"The opportunities that everyone cannot see are the real opportunities."

Jiack Ma

2. Majority Priviledge

For the longest time, I thought white privilege was a thing... I was exposed to it throughout my whole life! Don't get me wrong here, it is a thing, but it appears to be the case only in the western world. The fact is, Asian privilege is a thing too, in Asian countries. This statement might sound extremely foolish to some readers, but black privilege is alive and thriving, in majority black countries, which all happen to be in sub-saharan Africa. Use it to your advantage; the possibilities are endless when you have the support of your people.

3. wakanda forever?

Goes without being said- just a subtle yet essential reminder... wakanda won't build itself.

4.challenges

"most African governments aren't sta..." blah blah. "it's hard to do business in Africa becau.." go on, let's hear! We've heard it all before. Do yourself a favour, become antifragile. Allowing myself to be challenged by the hurdles of conducting business in this continent will only make me a better entrepreneur, there's no other way around it. If it's too easy, believe me when I say it's just not worth having... Rome wasn't built in one day, neither was it easy to complete.

I don't condone corruption in any shape or form, but I do have this to say to entrepreneurs thinking of starting up in Africa; when raising rounds of capital, always ask for slightly more than you think you need. you'll need extra cash because bribery is a common practice here, let's just say it helps cut the time in half for when in need of some services

5 Rea Sons

why i left the western world and moved back to Africa to start a business

David lit

5. It's Home

When it's all said and done, it's home. I was born here, and although my parents' sacrifice significantly impacted my life, I don't believe removing a child from his natural habitat should be something young African kids should experience.

The challenge is simple, helping economics across Africa- to allow our people to have access to jobs, education, and the quality of life they deserve. We as Africans must innovate at a rapid rate if we hope not to be left behind. It's time we understand that home is what we make it and it's our duty as entrepreneurs to play our role in helping create the Africa of tomorrow.

"Time waits for no one, and it's certainly not going to wait for us to get this right..."

-David Lit



ver the years, the FinTech industry has seen consistent innovations that not only make it fit for present-day users but it a lot also makes 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, — A digital 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 Sub-Saharan Africa.

A key reason behind the rampant growth of digital wallets across the world is the ability to have one platform that makes all your transactions easier and faster as you don't need to input your details every single time. Because of the quick transaction facility that digital wallets allow, it has been able to become one of the most used elements of the FinTech Industry. The rise in digital transactions is then another trigger issue which has resulted in the growth of 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.

Of course, there are difficulties in the adoption of digital wallets. Most grown-up customers have not fully adopted digital payment practices, and changing from a traditional purse to a digital one will take some time. A lot of consumers have still not seen the need to change their payment behaviors, although most people would be inclined to switch if the new payment method would shorten the checkout procedure and if offered incentives as research has shown that discounts, rewards, and coupons could get customers to switch their payment type over to mobile wallets.

Written by Steve Onwuka | Community Manager at Korapay. The Growth Of Digital Wallet Is a

GLOBAL TREND

The Entrepreneurial Skills No One Can Teach You

ost people understand that entrepreneurshi p is not easy. But there are many ways to make the journey less arduous. You can get a coach or mentor; Go through an accelerator/incubator; Work with a great team. The list goes on and on. Based on my experience, I came to the realization that to be a successful entrepreneur, there are some traits that must be innate.

Fear.

Be afraid, but do it anyway! It's not the absence of fear, but the mastery of fear, that makes the entrepreneur. Be scared, but don't let the fear stop you. Let it propel you. It's almost instinctive to be afraid when you have something bigger than you on the line. Fear can be a self-fulfilling prophecy if not harnessed correctly. Instead of allowing fear to cripple you, take it and use it as fuel to work that much harder on your ideas and your goals.

Grit.

This is the fire in your belly. what drives you. Some The determination to see people say: Forget things through that will passion and do what help you with that pesky you are good at. You fear. It's the helping hand can be passionate that lifts you when you fall about what you are and tells you to try again. I good at, so passion is love what Angela Lee something you should Duckworth shares in her continue to develop. TED Talk on grit. She It's not something that reinforces that it's not the will bring immediate most talented or the success. We must do smartest, but the grittiest what we have to do to that will succeed.

Great ideas.

that go off in your mind about! while driving or taking a shower? That gives you sleepless nights? Have you ever tried exploring these ideas? Ideas are many, but great ideas are scarce. No one can give them to you. You have to find them yourself. They can come from personal need or experience. They can come from a gap that you've identified. They don't have to be novel ideas, but they do have to be ideas that people are willing to pay you for.

Passion.

This goes without saying. Do what keeps you up at

what keeps your adrenaline going, get by. But you haven't lived life to the fullest until you get a chance to do what You know those light bulbs you are passionate

> It's what keeps you believing after you've heard your

20TH "NO."

The Entrepreneurial Skills No One Can Teach You

Adaptability.

I have mentioned in the past that we have to bend and not break. Situations change minute by minute, from morning to night and day-by-day. Your innate ability to adapt to and suzrvive situations can be the difference between success and failure.

Motivation.

Find what motivates you and run with it! Our levels of motivation wax and wane. But if you have something to hold onto, like that pot of gold at the end of the road, you will keep on going until you get there. It's what keeps you going when all the money's gone or when there was none to begin with. It's what keeps you believing after you've heard your twentieth "NO." Don't stop believing.

Empathy.

Putting yourself in someone else's shoes is strength, not a weakness. Entrepreneurs have the responsibility to lead teams and to meet customer demands.

You need to empathize with people so that you you fail, you will be can lead well.

Starbucks CEO Howard your feet again and Schultz is known for showing empathy in running his business. This has led to tremendous benefits for his employees and Starbucks as a company. Even Google values and understands the importance of and short days. There empathy.

According to Project Aristotle, a study they released in 2017, holdontoit. empathy was among the soft skills exhibited by Bteams that brought the most important and innovative ideas. No one can teach you these traits. Having them does not mean that you will always succeed.

It means that when able to get back on keep moving.No one is an island and we all need to collaborate and lean on each other for support and guidance. There will be good days and bad days, long days is no one exact script that you can follow. But whatever is in you, whatever drives you -



Author:

Lola Adeyemi

LEGAL MARKETING TIPS FROM KELECHI ACHINONU



ector round web banner of judiciary service. Modern thin line icons in three colors. Big white letter LAW and icons of scales, courthouse, attorney, jury and prison on a black chalkboard (Image: Demoflick)

A lot of practicing lawyers often do not pay attention to the business development aspect of running their firm. Nowadays, It is no longer sufficient to set up a law firm with a small and modest sign board, and then expect clients to somehow find you. It now takes a lot more than that to let clients know you exist and will do an excellent job. As a lawyer, legal marketing entails connecting with your prospective clients on their terms, earning their trust and having them see you as someone who can help them when they need help.

Legal Marketing is a broad term that refers to practices such as client relations, public relations, networking, participation in professional organizations, etc. It generally includes business development activities and efforts to build the brand of your firm and win more clients, thus increasing revenue.

sales expert, naturally outgoing, or excessively charming. Instead, growing a law firm starts with a strong marketing plan that uses successful strategies targeted at the right audience and performed consistently. While you may not see results overnight, given time, new clients will be calling up your office. The more transparent your marketing efforts, the clearer it is about the type of cases and clients you want.

Some of the mistakes made in legal marketing include:

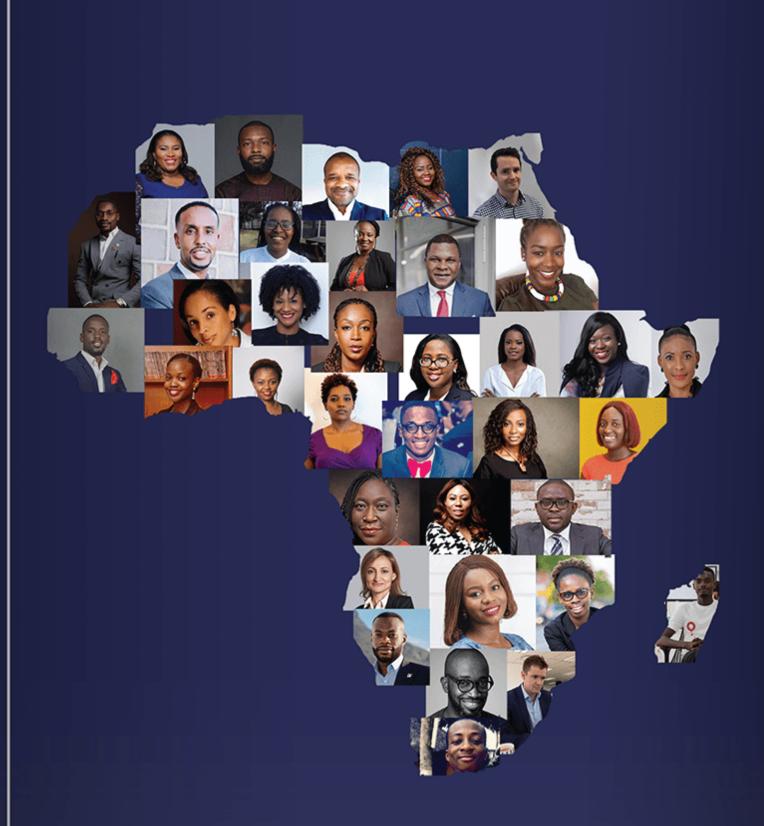
- Marketing for general practice
- Not sure of your target clients
- · Not paying attention to marketing analytics and results
- Not conveying a clear marketing message
- Poor website design and social media presence
- Trying to do everything at once
- Ignoring the world of mobile technology

Some tips for legal marketing:

- Know your target clients
- Being active on social media is a must!
- Attend bar association events.
- Create a blog for your website and add new content on a regular basis
- Give away free resources in your community to connect with individuals and professionals you may not be able to meet otherwise.

Running a law firm is running a business. Your clients are your customers, and you need customers to remain in business. A lawyer can't exist without clients and clients can't find you if they don't know you are in practice.





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