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## Business

September 17, 2024 by [Our Reporter](#)

# Flutterwave and EFCC: A Public-Private Partnership To Secure Nigeria's Digital Future

**FLUTTERWAVE AND  
EFCC:  
A PUBLIC-PRIVATE  
PARTNERSHIP  
TO SECURE  
NIGERIA'S  
DIGITAL FUTURE**



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**NO ALCOHOL CHALLENGE ACCORDING TO THE AGE**

**25-33**  
Breakfast  
1 medium pear  
1 slice of toast  
2 boiled eggs  
Lunch  
Sliced turkey or chicken  
1/2 cup of yam  
1 cucumber

**44-55**  
Breakfast  
1 slice of toast  
1/2 mashed avocado  
1/2 cup of yogurt  
Lunch  
1 cup of quinoa  
1/2 cup of lentils  
1/2 cup of chickpeas  
1/2 cup of spinach  
Dinner  
1 cup of salmon  
1/2 cup of sweet potato  
1/2 cup of green peas

**55+**  
Breakfast  
1 medium pear  
1 slice of toast  
1/2 cup of yogurt  
Lunch  
1 cup of quinoa  
1/2 cup of lentils  
1/2 cup of chickpeas  
1/2 cup of spinach  
Dinner  
1 cup of salmon  
1/2 cup of sweet potato  
1/2 cup of green peas

**33-44**  
Breakfast  
1 medium pear  
1 slice of toast  
1/2 cup of yogurt  
Lunch  
1 cup of quinoa  
1/2 cup of lentils  
1/2 cup of chickpeas  
1/2 cup of spinach  
Dinner  
1 cup of salmon  
1/2 cup of sweet potato  
1/2 cup of green peas

**MAD MUSCLES**

## Start Applying for Grants

Updated weekly with the newest grant applications. Start applying to multiple sources.

Flutterwave, Africa's leading payments **technology company**, recently announced<sup>[1]</sup> it's partnering with Nigeria's Economic and Financial Crimes Commission to establish a state-of-the-art Cybercrime Research Center. The center will address the rising threat of financial fraud as the digital payment ecosystem continues to evolve.

According to Flutterwave, the public-private collaboration will intensify the fight against internet crime, enhancing the security of business transactions to strengthen financial systems' stability and consumers' level of trust while paving the way for a more secure and prosperous economy within Nigeria and across Africa.

"As the largest payments infrastructure company in Africa, we are committed to promoting secure and safe transactions," said Flutterwave founder and CEO Oluigbenga Agboola. "This initiative underscores our commitment to creating a fraud-free financial ecosystem and leading the charge in safeguarding transactions across Africa. We applaud the EFCC's relentless efforts to combat internet fraud and other illicit activities in the financial sector."

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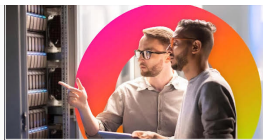
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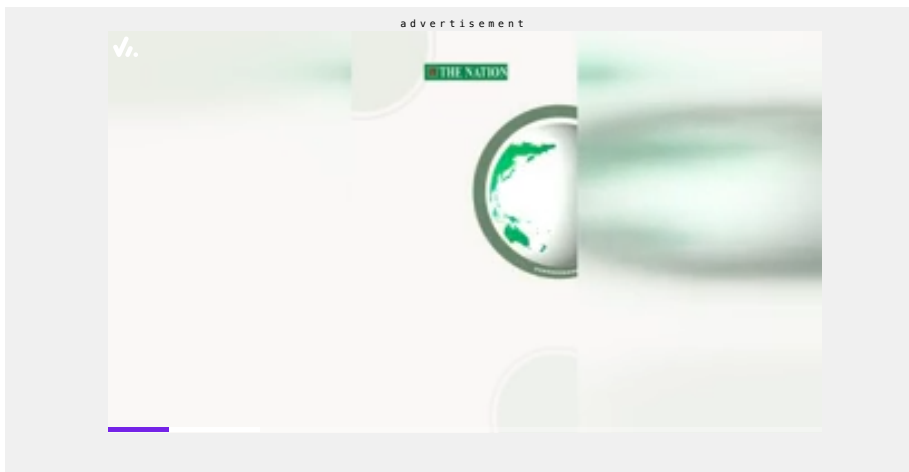


SHI International

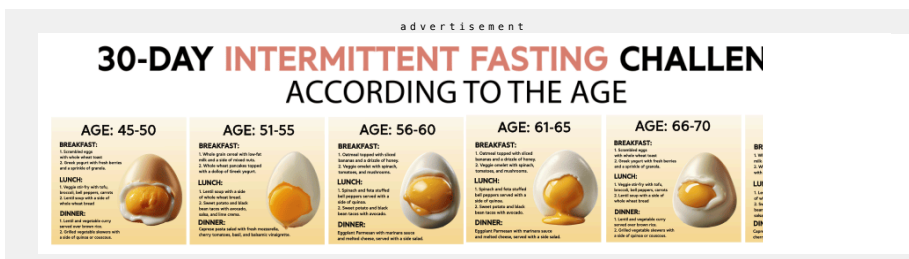
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### Flutterwave and the EFCC Tackle Cyber Concerns

Located at the EFCC Academy<sup>[2]</sup>, which develops and delivers training to EFCC staff, law enforcement and security agencies, and other entities in and outside of Nigeria, the Cybercrime Research Center will facilitate advanced financial crime-related research and training, focusing on several key areas.



The center will, for instance, **work to develop new advanced fraud detection and prevention technologies**; offer instruction to law enforcement and industry professionals about how to effectively combat modern financial crimes; and engage in joint research and policy initiatives to further financial crime comprehension and regulation, according to financial technology research firm IBS Intelligence.



In addition to creating a repository of resources to help support financial crime investigations — such as protocols for addressing cryptocurrency-related crime — the center will also provide training and research opportunities to 500 young participants, helping them obtain critical digital economy-related skills.

EFCC and Flutterwave announced their Cybercrime Research Center partnership and formally signed a Memorandum of Understanding in June at an event held in Nigeria's capital, Abuja.

Attending the event with additional senior officials from both the EFCC and the FBI were Ola Olukoyede, the executive chairman of EFCC, **Olugbenga Agboola**, Mobolaji Bammeko, and Christopher Wray, FBI director.



capabilities to prevent, detect, and prosecute financial crimes.”

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A Concentration on Service

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# 30-DAY INTERMITTENT FASTING CHALLENGE

## ACCORDING TO THE AGE

| AGE: 45-50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | AGE: 51-55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | AGE: 56-60                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | AGE: 61-65                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | AGE: 66-70                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| <b>BREAKFAST:</b><br>1. Omelette (egg)<br>2. Whole grain cereal with berries and a glass of orange juice<br>3. 1/2 cup of Greek yogurt<br>4. 1/2 cup of blueberries<br>5. 1/2 cup of almonds<br>6. 1/2 cup of walnuts<br>7. 1/2 cup of cashews<br>8. 1/2 cup of pistachios<br>9. 1/2 cup of pecans<br>10. 1/2 cup of hazelnuts<br>11. 1/2 cup of macadamia nuts<br>12. 1/2 cup of pineapples<br>13. 1/2 cup of kiwis<br>14. 1/2 cup of papayas<br>15. 1/2 cup of mangoes<br>16. 1/2 cup of guavas<br>17. 1/2 cup of passion fruits<br>18. 1/2 cup of limes<br>19. 1/2 cup of lemons<br>20. 1/2 cup of grapefruits<br>21. 1/2 cup of tangerines<br>22. 1/2 cup of mandarins<br>23. 1/2 cup of clementines<br>24. 1/2 cup of blood oranges<br>25. 1/2 cup of pomegranates<br>26. 1/2 cup of figs<br>27. 1/2 cup of dates<br>28. 1/2 cup of raisins<br>29. 1/2 cup of currants<br>30. 1/2 cup of cranberries | <b>BREAKFAST:</b><br>1. Whole grain cereal with berries and a glass of orange juice<br>2. 1/2 cup of Greek yogurt<br>3. 1/2 cup of blueberries<br>4. 1/2 cup of almonds<br>5. 1/2 cup of walnuts<br>6. 1/2 cup of cashews<br>7. 1/2 cup of pistachios<br>8. 1/2 cup of pecans<br>9. 1/2 cup of hazelnuts<br>10. 1/2 cup of macadamia nuts<br>11. 1/2 cup of pineapples<br>12. 1/2 cup of kiwis<br>13. 1/2 cup of papayas<br>14. 1/2 cup of mangoes<br>15. 1/2 cup of guavas<br>16. 1/2 cup of passion fruits<br>17. 1/2 cup of limes<br>18. 1/2 cup of lemons<br>19. 1/2 cup of grapefruits<br>20. 1/2 cup of tangerines<br>21. 1/2 cup of mandarins<br>22. 1/2 cup of clementines<br>23. 1/2 cup of blood oranges<br>24. 1/2 cup of pomegranates<br>25. 1/2 cup of figs<br>26. 1/2 cup of dates<br>27. 1/2 cup of raisins<br>28. 1/2 cup of currants<br>29. 1/2 cup of cranberries | <b>BREAKFAST:</b><br>1. Omelette (egg)<br>2. Whole grain cereal with berries and a glass of orange juice<br>3. 1/2 cup of Greek yogurt<br>4. 1/2 cup of blueberries<br>5. 1/2 cup of almonds<br>6. 1/2 cup of walnuts<br>7. 1/2 cup of cashews<br>8. 1/2 cup of pistachios<br>9. 1/2 cup of pecans<br>10. 1/2 cup of hazelnuts<br>11. 1/2 cup of macadamia nuts<br>12. 1/2 cup of pineapples<br>13. 1/2 cup of kiwis<br>14. 1/2 cup of papayas<br>15. 1/2 cup of mangoes<br>16. 1/2 cup of guavas<br>17. 1/2 cup of passion fruits<br>18. 1/2 cup of limes<br>19. 1/2 cup of lemons<br>20. 1/2 cup of grapefruits<br>21. 1/2 cup of tangerines<br>22. 1/2 cup of mandarins<br>23. 1/2 cup of clementines<br>24. 1/2 cup of blood oranges<br>25. 1/2 cup of pomegranates<br>26. 1/2 cup of figs<br>27. 1/2 cup of dates<br>28. 1/2 cup of raisins<br>29. 1/2 cup of currants<br>30. 1/2 cup of cranberries | <b>BREAKFAST:</b><br>1. Omelette (egg)<br>2. Whole grain cereal with berries and a glass of orange juice<br>3. 1/2 cup of Greek yogurt<br>4. 1/2 cup of blueberries<br>5. 1/2 cup of almonds<br>6. 1/2 cup of walnuts<br>7. 1/2 cup of cashews<br>8. 1/2 cup of pistachios<br>9. 1/2 cup of pecans<br>10. 1/2 cup of hazelnuts<br>11. 1/2 cup of macadamia nuts<br>12. 1/2 cup of pineapples<br>13. 1/2 cup of kiwis<br>14. 1/2 cup of papayas<br>15. 1/2 cup of mangoes<br>16. 1/2 cup of guavas<br>17. 1/2 cup of passion fruits<br>18. 1/2 cup of limes<br>19. 1/2 cup of lemons<br>20. 1/2 cup of grapefruits<br>21. 1/2 cup of tangerines<br>22. 1/2 cup of mandarins<br>23. 1/2 cup of clementines<br>24. 1/2 cup of blood oranges<br>25. 1/2 cup of pomegranates<br>26. 1/2 cup of figs<br>27. 1/2 cup of dates<br>28. 1/2 cup of raisins<br>29. 1/2 cup of currants<br>30. 1/2 cup of cranberries | <b>BREAKFAST:</b><br>1. Omelette (egg)<br>2. Whole grain cereal with berries and a glass of orange juice<br>3. 1/2 cup of Greek yogurt<br>4. 1/2 cup of blueberries<br>5. 1/2 cup of almonds<br>6. 1/2 cup of walnuts<br>7. 1/2 cup of cashews<br>8. 1/2 cup of pistachios<br>9. 1/2 cup of pecans<br>10. 1/2 cup of hazelnuts<br>11. 1/2 cup of macadamia nuts<br>12. 1/2 cup of pineapples<br>13. 1/2 cup of kiwis<br>14. 1/2 cup of papayas<br>15. 1/2 cup of mangoes<br>16. 1/2 cup of guavas<br>17. 1/2 cup of passion fruits<br>18. 1/2 cup of limes<br>19. 1/2 cup of lemons<br>20. 1/2 cup of grapefruits<br>21. 1/2 cup of tangerines<br>22. 1/2 cup of mandarins<br>23. 1/2 cup of clementines<br>24. 1/2 cup of blood oranges<br>25. 1/2 cup of pomegranates<br>26. 1/2 cup of figs<br>27. 1/2 cup of dates<br>28. 1/2 cup of raisins<br>29. 1/2 cup of currants<br>30. 1/2 cup of cranberries |

Since its founding, Flutterwave has worked to provide effective payment options for both individuals and businesses, ranging from startups and small organizations to corporations.

Africans in the diaspora can utilize Send App, Flutterwave’s flagship remittance solution to send money home to loved ones. [\[4\]](#) [\[5\]](#) [\[6\]](#)

Businesses can use Flutterwave’s **platform** to make and to accept payments in more than 30 currencies from anywhere in the world via methods such as debit and credit cards, point-of-sale capabilities, M-Pesa, and other mobile money transfer and financing services in Africa, mVisa QR Codes, and USSD. This is often useful for enterprise businesses and multinationals expanding into and within Africa.

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| AGE: 45-50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | AGE: 51-55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | AGE: 56-60                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | AGE: 61-65                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | AGE: 66-70                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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Flutterwave’s announcement about the new Cybercrime Research Center follows a robust year of growth for the company, which ultimately increased its business and retail product customer base by more than 160%.

Flutterwave announced a collaboration with Audiomack in June 2023, which has allowed the music-streaming and discovery platform to use Flutterwave’s seamless and secure payment processing functionality to provide premium music experiences and fee-based features to customers and artists.

Flutterwave also debuted partnerships with European payment infrastructure provider Token.io, providing bank account-to-account payment services to its customers, and the International Air Transport Association, involving an integration with IATA’s payment platform that’s helped position more than 200 international airlines to process card, bank transfer, mobile money, and other payment methods.

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| AGE: 45-50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | AGE: 51-55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | AGE: 56-60                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | AGE: 61-65                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | AGE: 66-70                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| <b>BREAKFAST:</b><br>1. Omelette (egg)<br>2. Whole grain cereal with berries and a glass of orange juice<br>3. 1/2 cup of Greek yogurt<br>4. 1/2 cup of blueberries<br>5. 1/2 cup of almonds<br>6. 1/2 cup of walnuts<br>7. 1/2 cup of cashews<br>8. 1/2 cup of pistachios<br>9. 1/2 cup of pecans<br>10. 1/2 cup of hazelnuts<br>11. 1/2 cup of macadamia nuts<br>12. 1/2 cup of pineapples<br>13. 1/2 cup of kiwis<br>14. 1/2 cup of papayas<br>15. 1/2 cup of mangoes<br>16. 1/2 cup of guavas<br>17. 1/2 cup of passion fruits<br>18. 1/2 cup of limes<br>19. 1/2 cup of lemons<br>20. 1/2 cup of grapefruits<br>21. 1/2 cup of tangerines<br>22. 1/2 cup of mandarins<br>23. 1/2 cup of clementines<br>24. 1/2 cup of blood oranges<br>25. 1/2 cup of pomegranates<br>26. 1/2 cup of figs<br>27. 1/2 cup of dates<br>28. 1/2 cup of raisins<br>29. 1/2 cup of currants<br>30. 1/2 cup of cranberries | <b>BREAKFAST:</b><br>1. Whole grain cereal with berries and a glass of orange juice<br>2. 1/2 cup of Greek yogurt<br>3. 1/2 cup of blueberries<br>4. 1/2 cup of almonds<br>5. 1/2 cup of walnuts<br>6. 1/2 cup of cashews<br>7. 1/2 cup of pistachios<br>8. 1/2 cup of pecans<br>9. 1/2 cup of hazelnuts<br>10. 1/2 cup of macadamia nuts<br>11. 1/2 cup of pineapples<br>12. 1/2 cup of kiwis<br>13. 1/2 cup of papayas<br>14. 1/2 cup of mangoes<br>15. 1/2 cup of guavas<br>16. 1/2 cup of passion fruits<br>17. 1/2 cup of limes<br>18. 1/2 cup of lemons<br>19. 1/2 cup of grapefruits<br>20. 1/2 cup of tangerines<br>21. 1/2 cup of mandarins<br>22. 1/2 cup of clementines<br>23. 1/2 cup of blood oranges<br>24. 1/2 cup of pomegranates<br>25. 1/2 cup of figs<br>26. 1/2 cup of dates<br>27. 1/2 cup of raisins<br>28. 1/2 cup of currants<br>29. 1/2 cup of cranberries | <b>BREAKFAST:</b><br>1. Omelette (egg)<br>2. Whole grain cereal with berries and a glass of orange juice<br>3. 1/2 cup of Greek yogurt<br>4. 1/2 cup of blueberries<br>5. 1/2 cup of almonds<br>6. 1/2 cup of walnuts<br>7. 1/2 cup of cashews<br>8. 1/2 cup of pistachios<br>9. 1/2 cup of pecans<br>10. 1/2 cup of hazelnuts<br>11. 1/2 cup of macadamia nuts<br>12. 1/2 cup of pineapples<br>13. 1/2 cup of kiwis<br>14. 1/2 cup of papayas<br>15. 1/2 cup of mangoes<br>16. 1/2 cup of guavas<br>17. 1/2 cup of passion fruits<br>18. 1/2 cup of limes<br>19. 1/2 cup of lemons<br>20. 1/2 cup of grapefruits<br>21. 1/2 cup of tangerines<br>22. 1/2 cup of mandarins<br>23. 1/2 cup of clementines<br>24. 1/2 cup of blood oranges<br>25. 1/2 cup of pomegranates<br>26. 1/2 cup of figs<br>27. 1/2 cup of dates<br>28. 1/2 cup of raisins<br>29. 1/2 cup of currants<br>30. 1/2 cup of cranberries | <b>BREAKFAST:</b><br>1. Omelette (egg)<br>2. Whole grain cereal with berries and a glass of orange juice<br>3. 1/2 cup of Greek yogurt<br>4. 1/2 cup of blueberries<br>5. 1/2 cup of almonds<br>6. 1/2 cup of walnuts<br>7. 1/2 cup of cashews<br>8. 1/2 cup of pistachios<br>9. 1/2 cup of pecans<br>10. 1/2 cup of hazelnuts<br>11. 1/2 cup of macadamia nuts<br>12. 1/2 cup of pineapples<br>13. 1/2 cup of kiwis<br>14. 1/2 cup of papayas<br>15. 1/2 cup of mangoes<br>16. 1/2 cup of guavas<br>17. 1/2 cup of passion fruits<br>18. 1/2 cup of limes<br>19. 1/2 cup of lemons<br>20. 1/2 cup of grapefruits<br>21. 1/2 cup of tangerines<br>22. 1/2 cup of mandarins<br>23. 1/2 cup of clementines<br>24. 1/2 cup of blood oranges<br>25. 1/2 cup of pomegranates<br>26. 1/2 cup of figs<br>27. 1/2 cup of dates<br>28. 1/2 cup of raisins<br>29. 1/2 cup of currants<br>30. 1/2 cup of cranberries | <b>BREAKFAST:</b><br>1. Omelette (egg)<br>2. Whole grain cereal with berries and a glass of orange juice<br>3. 1/2 cup of Greek yogurt<br>4. 1/2 cup of blueberries<br>5. 1/2 cup of almonds<br>6. 1/2 cup of walnuts<br>7. 1/2 cup of cashews<br>8. 1/2 cup of pistachios<br>9. 1/2 cup of pecans<br>10. 1/2 cup of hazelnuts<br>11. 1/2 cup of macadamia nuts<br>12. 1/2 cup of pineapples<br>13. 1/2 cup of kiwis<br>14. 1/2 cup of papayas<br>15. 1/2 cup of mangoes<br>16. 1/2 cup of guavas<br>17. 1/2 cup of passion fruits<br>18. 1/2 cup of limes<br>19. 1/2 cup of lemons<br>20. 1/2 cup of grapefruits<br>21. 1/2 cup of tangerines<br>22. 1/2 cup of mandarins<br>23. 1/2 cup of clementines<br>24. 1/2 cup of blood oranges<br>25. 1/2 cup of pomegranates<br>26. 1/2 cup of figs<br>27. 1/2 cup of dates<br>28. 1/2 cup of raisins<br>29. 1/2 cup of currants<br>30. 1/2 cup of cranberries |

Maiaawi and money transmitter licenses in 13 U.S. states. The expansion allows Flutterwave to serve customers in 29 states in total, which will position the company to **offer[7]** faster, more affordable, and secure money transfers between the U.S. and Africa.

Flutterwave also earned a spot on the **CNBC Disruptor 50** list in 2023 — composed of leading innovators and entrepreneurs selected due to factors such as their scalability, user growth, and breakthrough technology use — and *Fast Company* named Flutterwave **the most innovative company in the Europe, Middle East, and Africa region**, noting it had expanded its remittance product and was targeting a **market** of 200 million abroad.

“We’re thrilled to be recognized as No. 1 in the Most Innovative Company Europe, Middle East, and Africa Category,” Olugbenga Agboola said[8] in a statement about the designation. “Innovation is an integral part of our core values, which we continue to adopt across all parts of our business.”

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| AGE: 45-50                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | AGE: 51-55                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | AGE: 56-60                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | AGE: 61-65                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | AGE: 66-70                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | BR                                                                                                                                                                                                                                                                                                           |
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