

Fintech Special Edition: Get that Money!



Afghan-UK Bridge



Afghanistan – UK Bridge Special Edition

Our Special Issue dedicated to your Financial Technology Opportunities in Afghanistan brings you the latest Business Information and Data relevant to your strategic expansion.

We hope you are ready to move into the Afghanistan FinTech Market.

How much is Afghanistan money worth for your Business Needs?



You can trade in US Dollars, transfer your money in and out of Afghanistan and make use of International Supply Chains to cut expenses and channel your profit to different locations in the Globe.

You can make millions trading in manufacturing, commodities, natural resources or by simply supplying Financial technology solutions to Businesses trading in Afghanistan.

You can MAKE MONEY and in this Special Issue we explore the most profitable opportunities in the sector.







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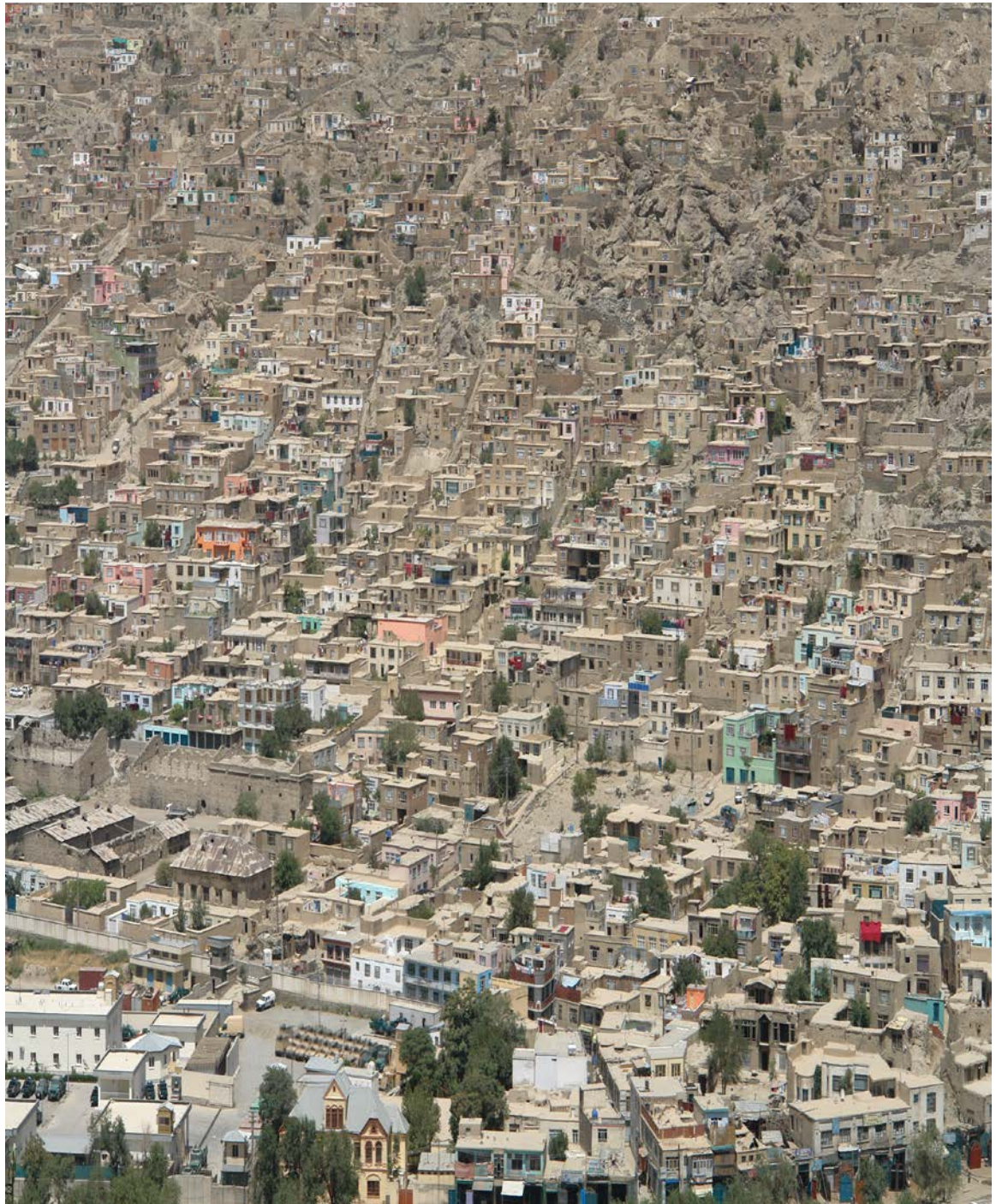
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The City of Kabul has a population of over 3.1 million







Afghanistan Carpet Industry is a profitable industry without Fintechs. What Financial Solution can your Business Team supply to Afghanistan Carpet Producers?

Afghan Bazar Carpets Manufacturing, with a turnover between 1 – 10 Million US Dollars is the perfect example of a business that took advantage of the country rich manufactured goods to make the owner a young millionaire. The Manufacturing Company is based in Kabul-Mazar Airway and is set to dominate this sector of the country exports completely.





The UK market moguls like Asda Supermarkets are very open to meeting up with importers of products in demand in our markets. If you are an Investor, Exporter or Software Developer why not contact Afghanistan Export Development Agency? This Governmental Agency is based in Kabul but accepts co-exhibition requests from private businesses and links up Foreigners with Producers and Exporters.





Fintech Solutions applied to Afghanistan Army of Widows and Orphanage Girls

In this special edition, we bring you the key Business indicators for Entrepreneurs wanting to start up or expand their FinTechs in Afghanistan.

Indeed, the country is full of potential and one of Afghanistan-UK Bridge Magazine missions is to unveil human potential as a source of investment by the part of Entrepreneurs like you that one day will own or be part of a very powerful multinational operating in the UK and in Afghanistan. The human potential to achieve goals beyond our limitations is a key element in opening new doors and chapters of families and societies. A perfect example is Shaharзад Akbar, the first Afghan Woman to Study in Oxford University.

Afghanistan Women are performing at the highest levels of society and hence why the country has Associations as the Afghan Women Judges Association and the Afghanistan Women Business Federation (AWBF). However, the admission of an Afghan Woman to study in Oxford University, the same University that produced so many UK Government Leaders as our formal Prime Minister David Cameron, is indeed a deed of its own that opened a world of international opportunities in the shape of dreams and ambitions in the minds of young Afghan Women.



The International Community of Entrepreneurs and Investors should equally share the dreams and ambitions of these young ladies by making it reality to the many deprived girls in need of help. The number of these young girls have increased tremendously over the years because of the series of conflicts that have taken place in Afghanistan. These orphans and these widows mourning their husbands are now, forcibly or not, in a work market with high percentage of female unemployment.



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How can Afghan Expats, Entrepreneurs and Investors in the UK provide Fintech Solutions to empower these women financially and morally?

The ideal solution would be for the International Community of Entrepreneurs and Investors to elaborate a multinational business that would generate capital that in turn would be invested into Funds and from Funds interests directed to the several NGO's working in the country. However, Empowerment is more than creating a dependence , is more than Charity. Empowerment is mostly and fundamentally providing the tools for the recipient to work in their individual path to independent subsistence and success.

How can this be achieved when NGO's point illiteracy and Islamic Financial principles as the main barriers to Financial inclusion? The injection of capital into start ups and sme's founded by women will not solve the majority of the problem but creating businesses networks that provide specifically to widows and orphans will solve most of the problem because these businesses will be,

1. Covering the basic needs of the women, like the production, processing and distribution of food. E.g. Phone apps that weekly credit widows with a basic budget token to be used at a specific food merchant payment outlet.
2. Matching women in need of work with Local Manufacturing Entrepreneurs who can distribute raw materials and collect weekly artisan finished products like clothing and football balls.
3. Matching family households with International Distributors of Clothe and School Book Aids.
4. Train women in areas of construction and decorating and fund Women Construction Companies that build Shelters for Widows and Orphans in vulnerable provinces. Tetra Tech Engineering Company has trained Afghanistan women with funding from several entities like USAID and this should be an option to consider if your Business would struggle to find the extra funds to invest in staff training.
5. Award vulnerable widows with free Telecoms close groups mobile networks where women can network via mobile with other women and Support Groups . This friendship and solidarity network will eventually foster natural event promotions , Religious private services and most of all a Community life that will take over the despair and isolation that most of the widows face in Afghanistan.
6. Match Widows with Business Investors that would like to expand their Food or Services Franchise into Afghanistan and need quick recruitment of staff to meet their logistical and operational needs.



Applying Western Business models to financial initiatives like peer lending , crowd-funding will require more than meeting the Da Afghanistan Central Bank Regulations because the holistic approach to this vulnerable sector of society will have to take on board a worker that more than often have 5 jobs at a time - mother, carer to elderly relatives, carer to disabled or war injured husband or relative, carer to small children and wife to her loving husband.

Family Unit in the war tarnished provinces of Afghanistan also have a very delicate definition of it's own , being a unit that involves family members, relatives and community leaders opinions. Again, this is other element to weigh when approaching communities to meet their needs through commercial or socially oriented FinTech companies.

The exact business approach will have to be devised after extensive research near key players of Afghanistan Women Development. We recommend you conducting your research near the following Women Institutions and Bodies,

- Refugee Women In Development
- Female Members of the Provincial Peace Councils
- Refugee Women in Development
- Afghanistan Women's Business Federation
- Women For Women International
- Afghan Women Mission
- Ministry of Women Affairs

Ariane Brito

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Taiwan, China

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available online in English.

<http://www.trade.gov.tw/>

Are you Buying Land in Asia?
Remember that China's Silk
Road is coming to reality so
make sure to BUY LAND
nearer to where Afghanistan
is closer to this transnational
route.





Your Fintech can Compete with Banks in Afghanistan but are you ready to Compete with the ICT and Telecoms Key Players of Afghanistan?

Who are the strongest players in the sectors of Afghanistan Technology Services and Telecoms Services and are you a match against them?

GTR, Grand Technology Resources is a powerful ICT Key Player with IT contracts across Asia and the Middle East. The Company, founded in Dubai, United Arab Emirates, by an Afghanistan Expat, Mirwais Alizai, has secured heavy weight contracts with Governments and Multinationals.

GTR portfolio includes:

- Machine Readable Passport (MRP) for regularization of citizens of Bangladesh in UAE.
- Education Management System for Dubai, UAE
- E Passport for the Kingdom of Jordan
- Afghanistan National Data Centre
- Afghanistan Electronic National I.D. Document (emid)



- AFMIS, Data Centre, Treasury / MoFA

Roshan, Telecom Development Company Afghanistan Ltd. Launched M-Paisa Tech Solution in 2008 to financial and banking services in Afghanistan. This Fintech solution meets private and customer needs as merchant payment, international money payments, loans, deposit, transfers and money withdrawals.

This Telecoms Company also provides Business Telecoms Services tailored for Companies securing Private Company User Groups, mobile and media T.V. services. For more information on their Personal and Business Services for Businesses Please Email roshanca@roshana.af. Are you tempted to conquer this market?

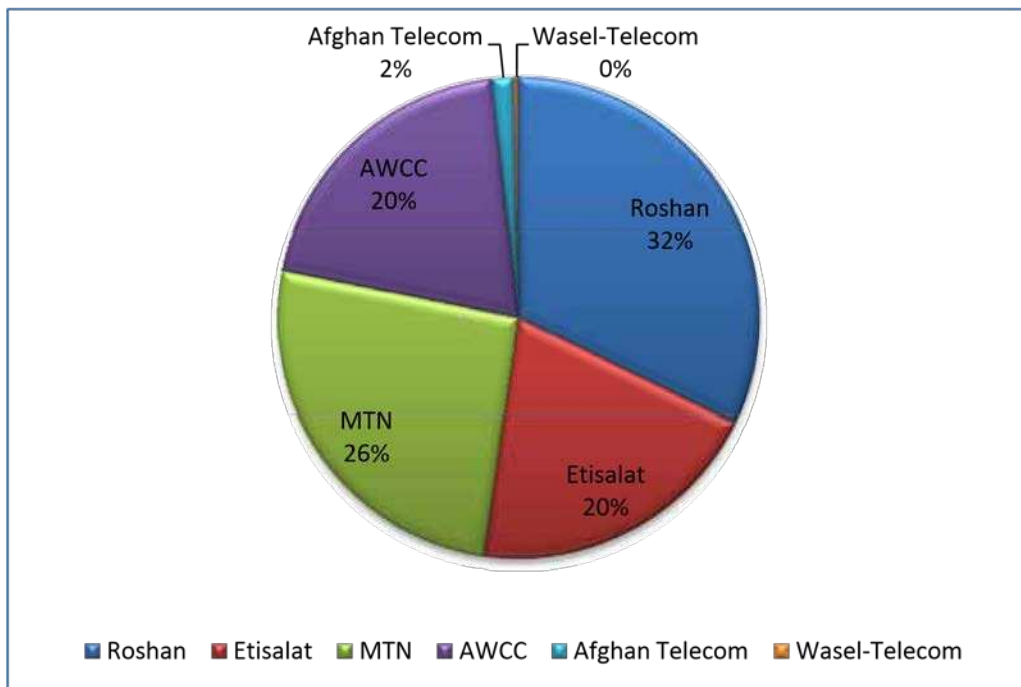


Fig.1 Market Share by Subscribership, Telecom Operators Survey. Internews , 2012

Etisalat, is an Afghanistan Telecoms provider with a high competitive drive and expansionist ambition towards e-platforms and e-procurement partners. The Company promotes Campaigns Around Religious Ceremonies and this year started outreaching for e-procurement partners. If you would like to partner with Etisalat download their Guide for Becoming a Supplier and contact them on +93 786 786 786

Entrepreneurs looking to start up or expand their Fintech Business into Afghanistan must bear in mind that their competitors might have partnerships with International Companies like Vodafone that put them ahead of their business. Roshan is one of these strong Companies.

Afghanistan – UK Bridge Magazine editorial advises all our Readers to consider applying for International Funding available to Companies working to develop Financial Inclusive Services. The now closed USAID Financial Access for Investing in the Development of Afghanistan (FAIDA) Program funded many startups in this field. Currently there are several opportunities available in the private sector in Dubai. If you are adventurous might be worst while putting a Project Funding request near a Multinational that is familiar with Islamic Finance, as according to USAID, this is the most in demand product among the Adult Population restraining themselves from having a Bank account for Religious reasons.

Crimson Capital Bank is a perfect example of a Bank that has developed projects with International Funding in multiple countries. The option of establishing your Fintech Business to meet Afghanistan Financial Market needs is not a limitation but an advantage as the country is a Developing Country and therefore your Business will qualify for a wider range of funding opportunities as Grants, Bursaries and Low Interest Business Loans.

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Afghanistan Banks Association Profile

A Private Association of Banks operating in Afghanistan that works as voice and training provider of its members. This Association pushes the Financial sector to adopt new practices of modernization and customer service delivery.

Their website [www. Aba.org.af.com](http://www.Aba.org.af.com) stores a comprehensive Digital Library of Afghanistan Financial Regulations.

They can be reached on +93 (0) 793342036.





Spotting Business Opportunities in Afghanistan incipient Fintech Market

Afghanistan Financial Services are still incipient in terms of services provided by banks, what is per se a Business opportunity.

FinTech's – technology applied to financial services to resolve problems or transpose limitations – thrive in incipient markets for the simple basic fact that aim to resolve a problem or to transpose a limitation faced by people who need money transactions platforms suitable of meeting their business or personal circumstances.

Afghanistan Government scored 58% in the Brookings 2015 Financial and Digital Inclusion Project Report - what is a landmark classification considering how most Finances have been concentrated in stagnating the Taliban insurgency and in aiding the Humanitarian catastrophes taking place regularly because of the ongoing conflict.

This effort is well reflected in the Digital Banking services available to businesses banking with Banks as Afghanistan International Bank. A multi award winner, the Bank is the favourite choice of small business owners because of the digital services offered to meet the credit and international expansion needs of Afghanistan producers and exporters. This fast digitalization of services is a top priority of Afghanistan Banks in general.

The Association of Afghanistan Banks, an independent non-governmental union of Afghanistan Banks, is also committed to promote Financial and Digital Inclusion by promoting workshops and Governance reforms.



I was astonished with the World Bank Data published in the 2014 Afghanistan Financial Inclusion Report (Global Findex 2014). The data is taken as a negative value because of the low percentage of Adults using Banking services in proactive modern ways, however I see this as a positive added value to drive business opportunists to conquer the market.

Investors will ask me what market if we can't see incubators, accelerators or proactive tech co-sharing workplaces? I will advocate that financing businesses creation and research will come because of capital obtained from bringing new ways of payment transactions into Afghanistan Financial markets. We as business people don't have to wait for change to come. We choose our platforms and we expand our services accordingly. For example, when I launched Afghanistan-UK Bridge Magazine I signed a contract with Kindle Amazon and I published the Magazine in other digital platform Issuu because my readers are spread across the world and printed distribution proved to easily run out of stock and to not even cover 50% of my readers geographical market.

Fintechs wanting to expand into Afghanistan national market cannot complain of their market structure because the incipient and disproportionately regionally developed setting is an advantage per se – the advantage of a need in need of being fulfilled with commercial financial services.

The country also hosts a well-known Computer Science Department at Kabul University. The Faculty received funding from the World Bank and works in partnership with International Universities. More importantly, is fully inclusive of women at the academic and research level – what reflects the general national climate of women promotion in all sectors of the labor market.

Afghanistan geographical position is a massive advantage as neighboring countries have embraced Fintech incubation and acceleration via Private and Public funding. Furthermore, the Asian continent is in the lead of FinTech's incubation and acceleration development. China, Hong Kong and Singapore hold the leading positions in terms of wealth acquisition through dynamization of FinTech's market.

Afghanistan has the potential to speed the development of their Financial services market and get into the lead by taking the following steps,

1. Sticking with Best friends. Britain and Afghanistan hold a very special relationship materialized in military action against the Taliban and the distribution of Humanitarian Aid to the affected populations. The British Government ambition is to lead Britain into a solid position of leadership in the Financial services market. The 2015 Digital Communication Infrastructure Strategy Report published by the DCMS and HM Treasury laid an ambitious strategy of creation and development of National Digital Communication infrastructures to meet Britain's leadership quest in FinTech competitive markets. This effort is being met at the legislative level by easing on Financial regulations and tax incentives, and at the Industry Governance level by injecting a greater percentage of the National budget into Fintech's



incubation and development. Britain financial market trends are also very favorable to nurture Afghan Expats wanting to develop a career or a Fintech business. Traditional financial institutions like Santander are facilitating international supply chains into their cloud, while in the alternative financial market private companies dedicated to peer lending and crowd funding are promoting the engagement of investors in social projects in developing countries.

2. Promoting Afghan Expats international platforms to engage Entrepreneurs, suppliers, investors and other Agents in the International Development scene.

3. Nurturing Private Academic and Financial Partnerships with Asia Blockchain Foundation and Globitex/ Bitcoin Foundation and securing Official relationships with countries like China that currently lead the cryptocurrency development in Asia.

4. Investing in Cryptocurrency as a mean of facilitating international transactions, of attracting International Businesses that seek markets for their financial innovations and can generate wealth initially materialized in digital assets.

5. Financing Afghanistan Computer Scientists in the creation of cryptocurrency models that can match current cryptocurrencies used by International Banks and International Businesses known to invest in developing countries like Microsoft and for financing social projects like Dash. Incubation and Accelerators are just a few Government initiatives that can benefit the country.

This strategy will not undermine Consumer protection as this is secured by Afghanistan Government legislation and regulations. Is a strategy that will without any doubt create new financial markets, jobs and stability for a very promising Asian economy.

Ariane Brito

The Afghanistan Financial Authorities are paring up with Asian Financial Key Players on several fronts.

The Financial Transactions and Report Analysis Center of Afghanistan and the Anti Money Laundering Division of Taiwan signed a Memorandum of Understanding in 2016 to exchange information in the sphere of Financial Intelligence to prevent Terrorism and Money Laundering.

If your Business would like more information about **Afghanistan Financial Intelligence the FTRAC of Afghanistan can be reached via phone on +93202512973 and via email at info@fintraca.gov .**



Afghanistan Financial Regulations can be found online. Below are the best online sources for accessing official Financial Regulations relevant for FinTechs wanting to trade with or operate in Afghanistan.

- Afghanistan Banks Association Digital Library of Laws, Regulations and Circulars.
- Da Afghanistan Central Bank Lists Financial Regulations, Reports and Relevant Data for Businesses. Inclusive Islamic Banking Regulations.
- Afghanistan Lithium Tendering and Mining Regulations available via the website of Afghanistan Ministry of Mines and Petroleum.
- Customs Regulations: Imports and Exports Procedures (inclusive money) available via Afghanistan Customs website
- Banking Laws and Regulations Summary via the Agency Invest in Afghanistan.



Afghanistan UK Bridge Magazine recommends *Malaysia* as the One Stop Country to pitch for investors and business partners for your FinTech. If you would like to find out more about South East Asia's Business Events Conferences and Events Hub contact **Malaysia Convention and Exhibition Bureau**, Suite 22, 3 Level 22, Menara IMC, 8 Jalan Sultan Ismail, 50250 Kuala Lumpur, Malaysia T: +60320342090



'How Predictability Can be Financially resourceful in spotting new Business Opportunities in Afghanistan and in Defeating Terrorism '

This Summer I was lucky enough to attend Several Lectures and Events in the ambit of Science and Technology applied to Finances and to National Security.

One of the most relevant lectures I attended was the 'Barlow Memorial Lecture' lectured by Professor Anthony Finkelstein, Senior Advisor of National Security for the UK Government. He defined National Security as an institution that comprises,

1. Protection.
2. Supporting Democracy and Rule of Law and
3. Ensuring Independence while promoting Global expansion.

This last point 'Ensuring Independence while promoting Global Expansion' is primordial to all Governments around the Globe.



Unfortunately, Private Armed Groups have appropriated themselves of this element of National Security and use it as an argument to overthrow Democratically Elected Governments. Terrorist groups, with a Religious component or not, have claimed to be in better position to defend the interests of their countries natural resources management and global expansion than the Governments they try to overthrow militarily.

Afghanistan have several problems that were created by such violent groups. These problems also now fuel financially these same violent groups, e.g. Poverty and human trafficking.

I propose that the way to go about it in fighting this rhetoric is to employ Predictability as a key defense mechanism. For example, Afghanistan is set to be the capital of Lithium. This mineral resource will bring into the country major Global Mineral Exploitation Companies, not just lucrative deals. These Global Companies will bring naturally Lobbies, new social classes due to the access and management of Lithium commerciality and new power groups in the private sector challenging traditional hierarchies, social vassalage and cast or class mobility past obstacles.

Afghanistan Fintech innovators can appropriate themselves of the right to develop this Business opportunity at the digital level before criminal gangs do so by assuming Religious and Nationalist rhetoric as their own. I would suggest them to do so by,

1. Bringing digital design to create futuristic ways of excavating the ground for minerals in an ecological and sustainable way.
2. Developing futuristic infrastructures of exploiting natural resources.
3. Creating digital economic models of setting Afghanistan natural resources prices and of determining the key players according to provincial and local governments integration in the national economy – therefore breaking the terrorist rhetoric of Terrorism as a mean to access provincial social justice.
4. My biggest innovative concept in this subject is the suggestion that Afghans can create a platform with multiple interfaces that implement digital mineral blockchain supply and retail to international Governments that will not allow lease or control of National mines exploration by foreign entities. I am of opinion that this innovative conceptual elaboration of exploitation of resources of developing countries will reduce the risk of Taliban popularity in Afghanistan and promote the incubation and natural acceleration of FinTech innovators eager to engage in their country development.
5. Afghan tech innovators can then incorporate digital retail tech. This is the latest competitive tech in the West well exemplified by Western Union and Up effect rivalry. These two massive international Companies are rivaling to dominate the financial markets of developing countries like Afghanistan so therefore Afghanistan tech innovators should



get in the market competitively by creating innovative forms of payment that facilitate digital financing of Afghan local mineral explorers. Tech innovators should ensure services are accessible via phone - relying more on phone networks than wireless and broadband. For example, the Fintech Endless Solutions, a western Company, provides web and mobile interfaces facilitating an e-wallet interface.

If Afghanistan FinTech innovators support their Government Fight against Terrorism by applying a Predictability variable to assess the tech solutions role in facilitating financial transactions and by including the general population in the fight against terrorism by default access to these same financial services, Afghanistan can rest assured that won unconditionally half the battle to defeat Terrorism Ideological Popularity.

Is truly regrettable that this ideology is fueling the survival of terrorists that regularly bomb and torture Afghans. Fortunately, the biggest asset of Science Technology is in innovation and in the future, so Afghanistan scientists will be building a Future with No Regrets.

Ariane Brito



From 19th to the 21st September 2017, E-Commerce Gateway brings you the 17th ICTN Asia International Exhibition. Host: E-Commerce Gateway. Location: Karachi Expo Center.



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On the 19th of July 2017 , ABC News captured this moment of celebration for the Afghanistan Robotics Team in the US. The Girls Presented their Robotics Project at the Global Event marked by Media controversy over the US Immigration Policy but were awarded a Silver Medal for their Outstanding Resilience under adverse Circumstances. This is not the first time that Afghanistan young women have projected their country in an honorable way at the most highest level of achievements – what is a clear sign that the country young scientists are ready for International Dragons invest and willing to participate in the making of a new Financial Capital of Asia.





What are your Housing or Industrial Needs in Afghanistan? Are you after Industrial Land or just a perfect house to spend your holidays? Are your children ready to University and you are sending them from the UK to Afghanistan to attend top courses like Medicine and Computer Science?



This beautiful property is available for rent for \$8,000 via the Estate Agency Omar Brothers. Their Reference Number is 0790855050. **Omar Real Estate Agents phone number is +93 079085505050**



The pictures posted belong to Omar Estate Agents. Please visit their website for more properties and keep sending us your properties of the month. Thank you.



This beautiful 18 bedrooms and 18 bathrooms property is in Kabul Kart 4.

The following property is a block of flats located in Kabul Kart 4. Is currently advertised via Omar Brothers Real Estate Agency for the price of \$4,500.





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