



# **THE FUTURE OF THE LIBERALIZATION OF THE TECHNOLOGICAL AND FINANCIAL ECONOMY IN AFRICA**

**BY JAVIER CLEMENTE ENCONGA AVOMO**

**CASHLESS  
ÁFRICA!**





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Every day is an opportunity  
to do things right; and  
every moment is an  
opportunity to do things  
better.

**Javier Clemente Engonga.**



*Technology and innovation really  
make everything possible through the  
power of imagination and effort..*

**Javier Clemente Engonga**

## METAMORPHOSIS

Change or transformation of one thing into another, especially a change that is surprising or extraordinary and affects a person's fortune, character, or state.

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**It is not a question of good or bad policies, but precisely of ceasing to do politics, because politics is anything but practical.**

**Javier Clemente Engonga.**

Javier Clemente Engonga

# Foreword

Financial freedom connects us with life because in the end we are all entrepreneurs, both in our professional and personal lives.

It is the ability to be able to live without a boss, or rather, being your own boss, and moving forward with experience with initiatives that will not necessarily provide immediate results, but long-term results.

Thanks to the technological advances of the last few years and more specifically after the unexpected financial revolution initiated by Satoshi Nakamoto, the possibilities of

a different financial future for African entrepreneurs are truly exponential.

The Future of the Liberalization of the Technological and Financial Economy in Africa is the subject of the present book which, always from a purely technical and experimental point of view, we are going to take a look at the real possibilities for the African continent to collectively jump on the bandwagon of the technological evolution that is already changing the world.

Money is much more than a paper instrument that substitutes an estimated value for the cost of production minus the benefits with

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which financial and economic transactions are formally carried out.

In the end, freeing oneself from the bondage of cash is the first step to financial growth.

The important thing is not money, but what we want to do and our goals to keep producing more and make our assets more productive; that is why, regardless of whether or not you have a lot of money, there is a big difference between being poor and not having money, just as there is a big difference between being rich and having a lot of money.

Many people have a lot of money but it is never enough for them, they live

their lives accumulating so they are really always poor.

Others are happy with what they have and aspire to different things, and if they always make good decisions or at least the right ones then their financial future is transformed, and that is what is happening in many African countries with investment and the development of new technologies.

Bitcoin, for example, is the first cryptocurrency, and it is the one that has the longest run for investors and is generating huge profit opportunities

Since its creation in 2009, Bitcoin has increased exponentially in value over the last decade, and is even referred to as "digital gold".

In fact, and for quite some time, Bitcoin attracted interest and capital from investors who bet on the digital currency as a possible replacement for the traditional monetary system, which might have seemed like science fiction, until January 2021 when the Government of the People's Republic of China announced the launch of the Digital Yuan or Yuan Coin, with the technical support of Alibaba and under the Bank of China, the national bank.



Change for Africa is not long in coming, and the digital ecosystem is transforming so rapidly that perhaps in the rush we all forget that digital colonization is a level of financial enslavement that the African market could not withstand and the most fragile economies may be taken over by financial forces beyond their full control.

The Future of Liberalization of the Technological and Financial Economy in Africa is ultimately the path to financial freedom for all Africans.

Thank you for reading these lines.  
Javier Clemente Engonga, 09.07.2021

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**Dear God:**

**I want to take advantage of these lines to say one thing and for the world to hear me well, loud and clear:**

**I have done nothing, you have done everything; I do nothing, you do everything; And I am afraid of nothing, nor of anyone who is not stronger than you, and no one is greater, stronger and more powerful than you.**

**God is the faithful Father to all who seek Him, and to God I thank Him for always being faithful to me.**

**My God, You are Great.**

**Socioeconomic satisfaction creates political stability, socioeconomic dissatisfaction creates political instability:**

**There has never been any state, country or region that has had political stability with socioeconomic dissatisfaction.**

# COLLECTIVE NEUROLINGUISTIC REPROGRAMMING

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The conditions that make Africans, many Africans, despite not having been born in the most favorable conditions or having had the best opportunities for education and training, succeed in entrepreneurship, are conditions that do not exist equally in all regions of the continent.

In some countries, technology is still almost forbidden, and both the cost of living and the cost of internet services make a real digitalization of financial systems at a level that can be considered relevant for the change of social financial habits unthinkable.

In countries where commercial activity is more dynamic, e-commerce has really become the

mechanism of change and transformation of many lives, starting with the interaction of informal or alternative trade.

Nigeria, Kenya, Libya and Mauritius are the leading digital markets in Africa, which together represent a market value of between 280 to 560 million users.

It is estimated that the revenue generated by online shopping in Africa will increase considerably in the coming years, mainly in the food and cosmetics sectors, which have grown by 56% in 2020 and 33% in 2021.

The African digital market represents great potential in the

communication and electronic technology sectors, and as a whole the online fashion sector alone in Africa generated €4.8 billion in 2020.

The Covid-19 pandemic has accelerated the expansion and growth of digital commerce on the African continent.

In countries such as South Africa, Kenya and Nigeria online sales have increased by up to 33% and the use of fintech solutions as a banking alternative has greatly helped the bankarization of millions of people, aiding their formal integration into the legitimate financial system.

Crises bring out the best and the worst in people and in every situation, and in terms of potential and authenticity, the performance of the digital commerce sector in Africa in the coming years will be the main source of business and commercial growth and opportunity across the continent.



**Throughout history, the world has told the same story;  
the history of peoples is nothing more than the history of  
progress and development.**

**Javier Clemente Engonga**

**To liberate a country takes a short time;  
but to build a country takes a lifetime, so  
neither liberating a country nor building a  
country is the task of a single person.**

**Javier Clemente Engonga.**

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# THE ANSWER TO THE OBSTACLES

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The best response to obstacles is to embrace innovation.

In today's world, the speed at which decisions are made prevents success from being a matter of chance.

Effort is the necessary element that opens the way to any responsibility, whether social or emotional.

The answer to adversity is commitment and maximum effort.

The main obstacle in many regions in Africa is financial colonization, in addition to technological colonization.

Technological colonization can be broken with good cooperation before

change is forced by a transformation that regulators cannot control.

The very characteristics of the African market are conducive to such a scenario, since the markets are already separate in terms of supply and consumption.

The recently adopted African Free Trade Agreement, which came into force on January 1, 2021, is the best opportunity to accelerate sub-regional trade, also integrating e-commerce, with a common African digital currency.

It is no joke to put an end to financial colonialism, otherwise it will only

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prolong the agony of African nations, especially the smaller ones.

An African digital currency, to reinforce the implementation of the African Free Trade Area, will certainly slow down the proliferation of many of the digital currency and cryptocurrency alternatives that already exist and would exist on the continent, but it will facilitate one very important thing, and that is the natural order of inter-African trade.

It is not a quick and easy path, because it has been built precisely as a technological and economic prison with the name of innovation, and in this way Africa has become the testing ground for everything possible and impossible, which is

facilitating the e-commerce sector in the continent at the moment is presenting its maximum performance.

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A black man cannot be a racist  
because his life symbolizes the  
struggle against racism.

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Freedom cannot be killed or fought against,  
for freedom is neither a person, nor an idea,  
nor a thing: Freedom is Truth, the only  
truth that matters.

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**In short, so many things have been missing that everyone has forgotten that everything is done in its own time, and you can't do everything at the same time, just as you can't do everything wrong all the time.**

**Africa is so dependent on the West that it has forgotten that it can be independent and has Stockholm syndrome.**

**Equatorial Guinea is an independent country.**

Intelligent people have no reason to steal,  
because they are creative and know how to  
generate wealth even in poverty, that is,  
they are self-sufficient:

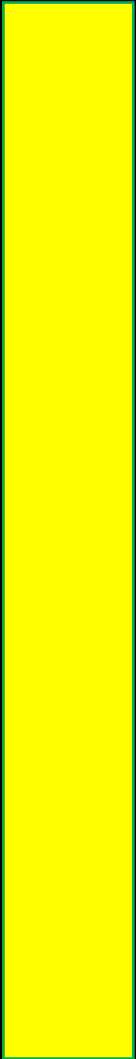
That is the greatest wealth of Equatorial  
Guinea, the intelligence of its children, of its  
inhabitants.

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**Message:**

**The truth is an open secret and that is why everyone is looking for it but not everyone finds it, and some just hide it.**

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# **LIVING WITHOUT LIMITS OR MENTAL BLOCKS**

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**MESSAGE:**

*History is precisely the justification that this  
world deserves a big change.*

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Mauritus is a good example of what Africa should be.

Everyone wants to have money and do business but it is not necessary to plunge the country into corruption.

There are systems that simply work when they are designed intelligently and with the objective of increasing productivity.

With tourism, exports, agriculture, and financial services, Mauritus has become an example of genuine growth and development in a country that has decided to eliminate poverty from its geography.



After Equatorial Guinea, Mauritius is the country with the highest literacy rate in Africa, and the entrepreneurial spirit of its people has encouraged the international community and the private sector to support its government in the dream of setting in motion a modern economy in a young country.

Mauritus, or Mauritius in Spanish, has managed to change its future by turning its weaknesses into advantages, and by adopting an active and diversified economic model.

In this way, and independently of the political party in power and since the 1980s, Mauritius has adopted a

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system that protects the economy and industry from any disturbance or vulnerability or external influence, whether political or social, thus creating a system that promotes financial freedom and free markets.

**It is not enough to  
dream, because  
dreams come true  
when we decide to  
start creating.**

Javier Clemente Engonga

Integrating what we are with what we want to be  
is the first step to really do what we can do and  
thus go very far.

*Javier Clemente Engonga*

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# BETTER FINANCIAL HABITS.

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The goal of financial freedom is to have better financial habits.

In terms of Africa as a rich and abundant region, the collective goal must be to stop allowing rich countries to be the poorest, and above all to avoid capital flight.

The objective must be very simple and clear, real development and diversification, not science fiction on fictitious budgets.

The initial objective must be the maximization of local and regional exports to attract regional inter-African investment in the first place, and international investment, to increase labor and industrial production capacity.

In this way the countries will start earning more money, generating an alternative, natural and profitable source of income

which will help to change the financial pattern of each country.

Likewise, investment in eco-tourism should be parallel to the growth of the commercial sector, and that should be the task of foreign direct investment, because it is not necessary to invent the wheel to do things right.

The inter-African tourism potential is in itself one of the biggest businesses to invest in the coming years and that will internationalize to levels that could not be contemplated before, thanks mainly to the internet and new technologies.

The tourism industry in Africa has long been a major revenue earner for most countries, reflecting total values of \$168

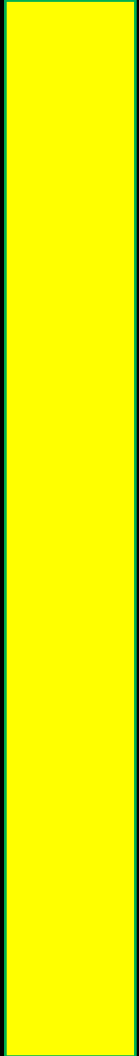
billion and creating jobs for 24.6 million people in 2019 alone.

Thanks to the development of new internet businesses, undertaking in the tourism sector as a service provider whether as a hotel or room owner, even for specific service issues such as travel guides, translators and interpreters, has become very easy.

For the industrial development and the satisfaction of the logistic demand and of goods and products of the whole African continent, it is necessary to bet on, at first, maximizing the yield and the investment of the existing infrastructures by way of tests and in parallel the investment in new and better infrastructures of export and



distribution within the interior of the African continent.



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### MESSAGE:

*Progress is the destiny of all good organization, and disorder is ordered with organization. And do not be discouraged when they say that we Guineans are the dumbest people in the world because they simply lack objective data, they have not seen the best of our country, because the best of our country is inside, as well as outside. Equatorial Guinea makes the sub-region and the African continent shine even brighter, because we are a country full of Stars of Destiny..*

Some believe that their days are numbered, and others that their days are counted by their adversaries; the former are ordinary men, and the latter are warriors: a warrior's days are not numbered; it is his adversaries who count his days, while his own days are numbered.

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# AUSTERITY IN TIMES OF PLENTY

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*Note:*

*Sometimes the worst is the best, to better assess the circumstances and to draw from them the maximum learning: that is what you get from experience.*

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Africa must prepare itself for a period of great development and rapid diversification and the perception of abundance, and experience always recommends not forgetting austerity.

Austerity in public spending should not be an imposition of greed.

Needs should be prioritized, but what is important to the majority should never be ignored, and that is what should always be invested in.

The richest country is not the one that spends the most, but the one that spends the least.

Nothing justifies the continuous indebtedness of Africa's financial

and natural resources except corruption or neo-colonization.

Nothing justifies signing loans and debts that have little regard for the general interests of all Africans.

A united Africa is not a utopia but the true objective of the word independence, a clear and profound objective, the true end of colonial subjugation.

There is no cause more just than African unity.

But when politicians finance projects in Africa, to transform products that are also in high demand in Africa, and focus only on their minimal

personal ambitions to sell outside Africa, then there is no knowledge of economics, trade or African unity.

Until we start investing in the reduction of imports in the different regions of the continent from the general diagnostic framework of the African continent as a whole, resources will continue to be wasted in mediocre projects with the intention of going to compete in Europe with products and brands from those countries that already have better and greater access to raw materials because that has been the triumph of colonization, They have more commercial experience in the market, as well as access to processing technology, so their



products will always be more competitive, cheaper and without the restrictions and trade barriers that many countries generally implement with products from developing countries or countries that are not members of the World Trade Organization (W.T.O.) and which are known as barriers to international trade.

### Message.

A miracle is an inexplicable or very difficult to explain fact, which sometimes escapes the scrutiny of reason and good sense, because it belongs to the realm of the divine..

# THE EXPERIENCE OF LEARNING AND IMPROVING

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Thanks to the introduction of new industrial technology mechanisms, production in certain sectors focused on global demand has created a new vision of the manufacturing industry.

The incorporation of innovations such as artificial intelligence and virtual reality has facilitated the improvement of new models and materials, and has mitigated risks and solved problems that have simply improved and added value to industries that just a few years ago did not even exist or at least did not have the profitability they perceive today.

So really in Africa, technology makes it possible for no one to be condemned to poverty and misery,

as long as they have a computer and the creative and imaginative capacity to convert their ideas into digital material and thus be able to market them.

Whether it is audiovisual material, ideas or products, digital technology and especially e-commerce are a tool for change in developing countries, and are helping societies to make the leap from traditional conditioning to alternative thinking, materializing the economic disengagement inherited from colonization and corruption.

In the end, the important thing is the change of mentality and the acceptance that the future of the

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liberalization of the technological and financial economy in Africa is only in the hands of Africans and is like an unstoppable volcano.

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**I only know that I know  
something, even if I don't know  
everything; he who only knows  
that he knows nothing, well,  
good for him, at least I know  
that I know something, even if I  
don't know everything.**

**Javier Clemente Engonga**

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# THE SUCCESS OF THE UNREPEATABLE

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One does not drown because one falls into the water but because one does not know how to swim.

Africa and its nations must stop diving into underdevelopment by learning well how to swim in the ocean of the technological world and derived commercial services.

Africa's wealth and potential must stop serving to make pirates richer and local people poorer, and sincere and honest trading partners, experienced in foreign trade and alternative trade, is a source of support that can facilitate Africa to experience levels of development similar to what has been experienced in other regions, such as Asia and the Middle East.

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## EPILOGUE

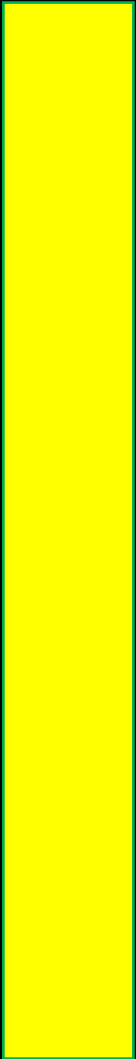
Development does not happen overnight, but once the initial stages have been overcome and market confidence has been generated, it is easy for countries to cease to be and to consider themselves as poor countries.

Positive change in global society is simply the goal of all countries and the passion of all entrepreneurs.

The goal is not only to work hard, but also to achieve everything, first and foremost, peace and development of a globalized world.

Thank you for reading these lines.

Javier Clemente Engonga.10.07.2021



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"Malcolm taught...the truth that our history did not begin in slavery but that our ancestors, refined and industrial African men and women, were the architects of the great civilizations."

Ilyasah Shabazz, daughter of Malcolm X



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oh, Dios Mío y mi Creador, ¿Qué puedo hacer yo  
por tí, sino ser tu amigo?  
Dejame ser tu amigo, para alabarte con todo mi ser,  
todos los días y para siempre.  
Dios, eres Grandioso.

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# ABOUT THE AUTHOR

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Javier CLEMENTE ENGONGA AVOMO, (Chinese name 哈王) is an entrepreneur and businessman, Master in Business Administration (MBA) from the European Graduate Institute (IEP) of Spain, and undergraduate studies in international trade and economics from Xiangtan University (Hunan 湘潭大学), People's Republic of China. As an entrepreneur, Mr. CLEMENTE ENGONGA, Javier is the founding partner

and CEO of a group of companies specialized in providing strategic consulting services for the development of investment projects in Africa and Fintech technology for the promotion of initiatives for the advancement and internationalization of SMEs in Africa.

In addition, Mr. CLEMENTE ENGONGA AVOMO, as a public servant, has served as Director General of National Content in the Petroleum Industry and Inspector General of National Content at the Ministry of Mines, Industry and Energy (2010-2013), Director General of Business Promotion and Private Investments (2013-April 2015) and Director General of Trade (June 2015-2019), respectively, at the Ministry of Trade and Business Development of the Republic of Equatorial Guinea.

He is fluent in Spanish (Castilian), Chinese (Mandarin), English and French.

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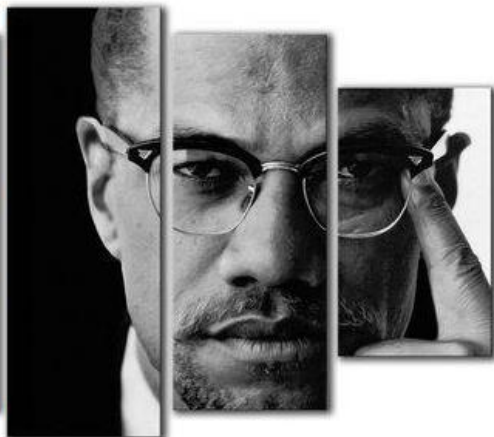
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**OBEDECE  
LA LEY  
RESPETA  
A  
TODO  
EL MUNDO**

**SÉ PACÍFICO  
Y CORTES  
PERO SI ALGUIEN  
TE PONE  
LA MANO  
ENCÍMA,  
ENVÍALE  
AL  
CEMENTERIO  
MALCOLM X.**



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