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Fintech and Professional
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Guest
Speaker



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Data Analyst



Guest
Speaker

FinTech Innovation & Youth Empowerment



Session 1 (15 Mins)
Digital Tools & FinTech



Session 2 (15 Mins)
Preparing Somali Youth



Learn



Innovate



Lead

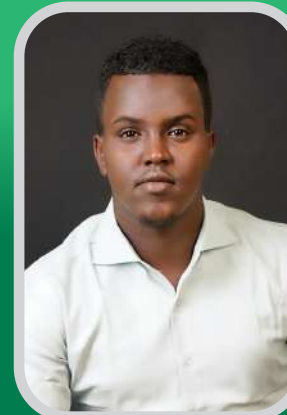


Place
Google Meet



04 Dec 2025
Thursdy 8:00pm

WEBINAR SERIES:
UDUB INSTITUE



Host
Pogram



Webinar Agenda



Digital Ecosystems

00:15 – 00:30

Addressing the skills gap, education reform, and youth entrepreneurship.

Future Workforce

00:15 – 00:30

Trends in Somali mobile money, adoption rates, and economic impact.



FIRST SESSION

A Digital Tools & Innovation in FinTech



Abdirizak Tarabi

Fintech and Professional
Gold Trader



The FinTech Revolution **Digital Skills**

Financial technology is reshaping how we bank, invest, and transact globally. Digital tools are democratizing access to financial services, creating unprecedented opportunities for inclusion and growth.

From mobile payments to block chain solutions, FinTech innovations are breaking down traditional barriers and empowering individuals and businesses with seamless, accessible financial solutions.

The Cashless Revolution

70%

Mobile Adoption

Of adult Somalis use mobile money services regularly.

36%

Mobile Adoption

Of GDP
Represents total value of annual digital transactions.

155M

Transactions

Recorded monthly, showing high velocity of money.



The Gateway: Computer Literacy

Digital skills are the abilities required to use digital technologies effectively from basic computer use to advanced technical expertise like coding or programming, Multimedia, Software Development, Computer Networking, data analysis and Cyber Security.

For youth, these skills are vital for finding jobs, starting businesses, & adapting to the changing world of work.

Key Digital Tools Driving Change

◆ Mobile Banking

Access accounts, transfer funds, and manage finances anytime, anywhere through intuitive apps

◆ AI & Analytics

Smart algorithms that personalize services, detect fraud, and optimize decision-making

◆ Blockchain Technology

Secure, transparent transactions that eliminate intermediaries and reduce costs

◆ Digital Wallets

Contactless payments and crypto storage revolutionizing how we handle money

Essential Skills for Entrants

Digital Literacy

The ability to navigate digital platforms, use productivity software, and troubleshoot basic hardware issues is the first step.

Data Basics

Understanding how to input, retrieve, and interpret basic data sets is critical for any role in financial technology.

Security Awareness

Knowledge of phishing, secure passwords, and data privacy principles to protect financial assets.

The Mobile Ecosystem

Beyond Basic Payments

- ✦ **Ubiquity:** Services like EVC Plus have replaced cash for everything from market groceries to utility bills.
- ✦ **Financial Inclusion:** Providing banking-like services to the unbanked population without traditional infrastructure.
- ✦ **Trust Factor:** In a dollarized economy, mobile wallets offer a secure and trackable alternative to physical currency.



Emerging Frontiers

Blockchain & Transparency

Exploring distributed ledger technology to enhance trust in remittances and land registry systems.

AI-Driven Credit

Using transaction history data to build credit scores, unlocking micro-loans for small business owners previously locked out.

FinTech's Impact on Emerging Markets

1.7B

Financially Included

Adults gained access to financial services through digital innovation since 2011

80%

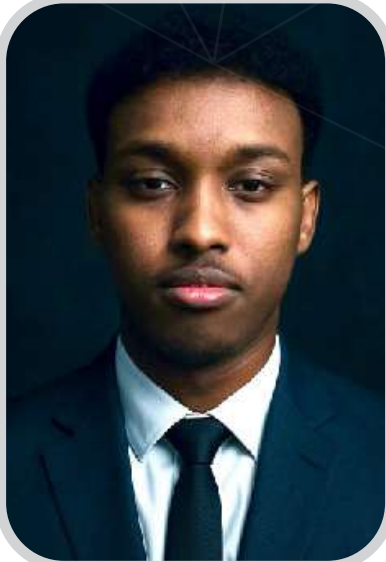
Mobile Penetration

Of Sub-Saharan Africa uses mobile money services, leading global adoption

\$2T

Transaction Volume

Of Sub-Saharan Africa uses mobile money services, leading global adoption



SECOND SESSION

Preparing Somali Youth
for Tomorrow's Opportunities



Liban A. Isse
Data Analyst

The Demographic Dividend





Bridging the Skills Gap

Education for the Modern Economy

- ◆ **TVET Programs:** Shifting focus from purely academic theory to vocational training in high-demand sectors like ICT.
- ◆ **Digital Literacy:** Making coding and digital skills a core part of the curriculum to prepare for remote work opportunities.
- ◆ **TSOFT Skills:** Emphasizing leadership, critical thinking, and adaptability to foster a generation of problem solvers.

Pathways to Success

Remote Economy

Leveraging high-speed internet to export skills globally through freelancing platforms and remote employment.

Entrepreneurship

Supporting innovation hubs (like iRise) that incubate local startups solving local problems.

Green Energy

Training youth in renewable energy technologies to address Somalia's power needs sustainably.

Building Tomorrow's Skills Today



Digital Literacy

Essential tech skills from coding to data analysis that open doors to global opportunities



Entrepreneurship

Business fundamentals, innovation mindsets, and startup strategies for creating value



Professional Networks

Mentorship programs and connections that accelerate career growth and learning



Continuous Learning

Adaptability and lifelong learning habits to thrive in rapidly changing markets



Together We Build the Future

Innovate

Leverage digital tools and FinTech solutions to create accessible financial services for all

Educate

Invest in youth development programs that build the skills needed for tomorrow's economy

Collaborate

Partner across sectors to create pathways from education to meaningful employment

Thank you for joining us today. Let's continue the conversation.

“ The youth are not just beneficiaries of development, but the essential architects of Somalia’s future.”

Webinar Closing
Thought

Thank You for
Your Attention
Any Questions



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