[ALKEBULAN (AKB) CRYPTOCURRENCY]
[ONE AFRICA]

1. SOLVING THE PROBLEM OF CROSS BORDER TRANSACTIONS IN AFRICA 2. ONE AFRICA SOLAR ENEGRY PROJECT WITH

BLOCKCHAIN TECHNOLOGY

[3RD November] [2017]

Complied by

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INTRODUCTION

1.1The Original name of Africa: **Alkebulan** is the oldest and the only one of indigenous origin. It was used by the Moors, **Nubians**, Numidians, Khart-Haddans (**Carthagenians**), and Ethiopians

1.2 Crypto currency, as a solution for cross-border money transfers.

How it works:

Someone requests a transaction.

The requested transaction is broadcast to P2P network consisting of computers, known as nodes.

Validation
The network of nodes validates the transaction and the user's status using known algorithms.

A verified transaction can involve cryptocurrency, contracts, records, or other information.

Once verified, the transaction is combined with other transactions to create a new block of data for the ledger.

The transaction is complete.

The new block is then added to the existing blockchain, in a way that is permanent and unalterable.

Cryptocurrency

Cryptocurrency is a medium of exchange, created and stored electronically in the blockchain, using encryption techniques to control the creation of monetary units and to verify the transfer of funds. Bitcoin is the best known example.

Has no intrinsic value in that it is not redeemable for another commodity, such as gold.

Has no physical form and exists only in the network.

Its supply is not determined by a central bank and the network is completely decentralized.
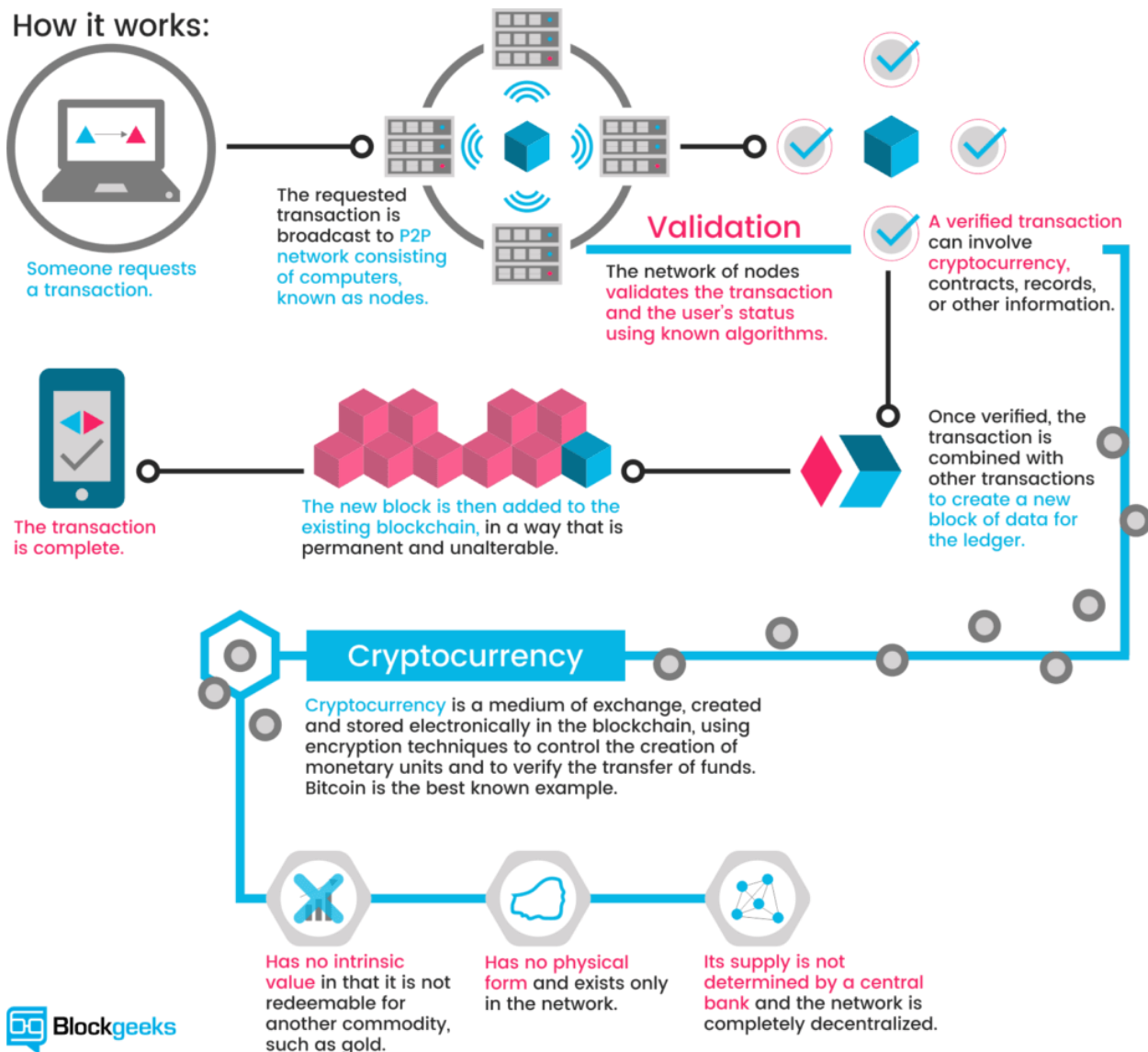
Blockgeeks

IMAGE SOURCE: Click here

The digital currency bitcoin, first of all, was created with the goal of making international transfers simple and safe.

Bitcoin remains the preferred solution for those who want to send money abroad without using the services of banks and payment systems.

Nevertheless, crypto-currency payments lack the simplicity of traditional payment mechanisms, such as plastic cards.
When you want to send money abroad through international money transfer services, you do not need to learn how to work with stock exchange crypto-currencies.

Despite the fact that most of them are trying to offer a user-friendly interface, they are mostly focused on traders, not on those who want to exchange currency for crypto, and then forget about it as soon as possible.
In any case, when dealing with crypto currency transactions, you have to do much more manipulation than when transferring money from the card to the card.

Due to the relative complexity of working with bitcoins, many start-ups and companies began developing solutions that could make the whole process simple even for users with insufficient experience in the field of crypto-currency.
There are quite a few solutions that try to facilitate money transfers - both international and domestic.

One of the most promising markets in this respect is Africa, where most people do not have access to bank accounts and rely heavily on mobile phones. There are quite a few services, such as BitPesa or Bitwala, which offer instant money transfers. Such start-ups are mainly based on hiding crypto currency from users.

The user's currency is anonymously translated into BTC, transferred to another user, and then also anonymously translated back to Fiat. For example, BitPesa exchanges bitcoins for local fiat currencies with the sending of the asset to the user's mobile phone account.

The central bank of Nigeria banned citizens of the country from using credit cards for international operations as early as 2016 due to the deliberate devaluation of Naira, the country's national currency.

Many of the new local and international start-ups offer money transfer services that can circumvent the ban on public authorities.

1.3 The growing need to create a method that would make possible quick and inexpensive transfers of money in Africa to any part of the world or Vice-versa.
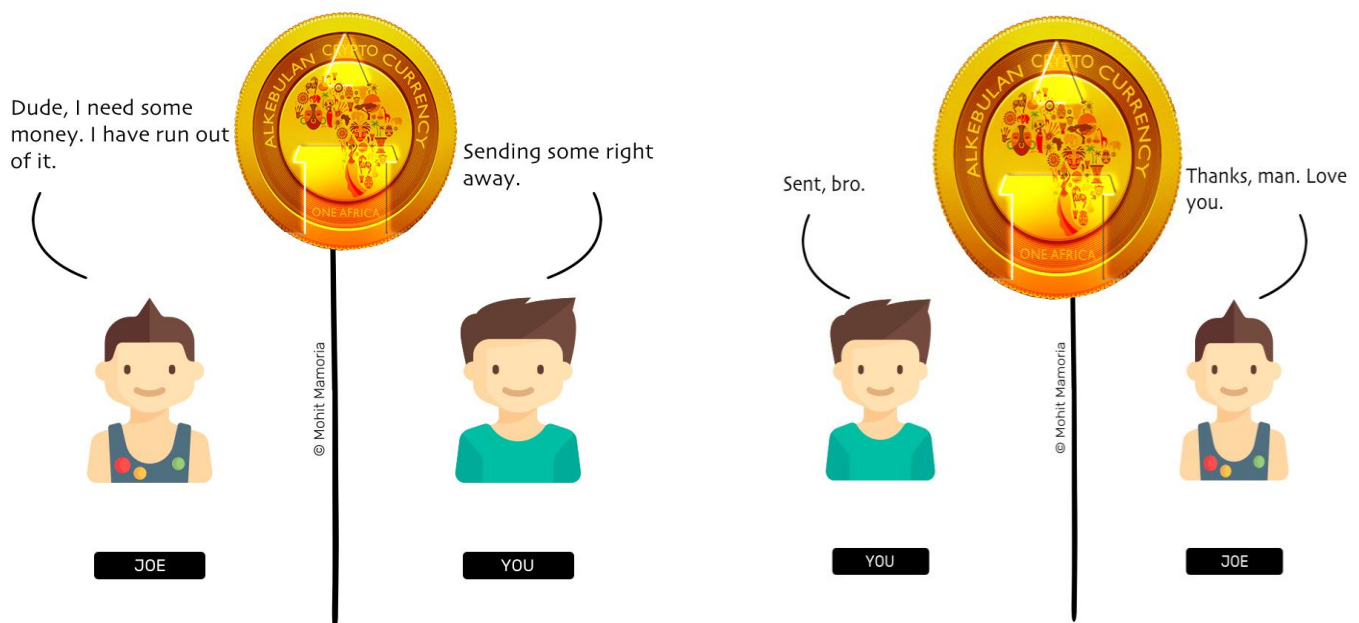
The growing need to create a method that would make possible quick and inexpensive transfers of money to any part of the world makes both small players and whales of the financial world look for new solutions.

Most of them, however, have to deal with crypto-currencies, because they offer speed and low prices, which cannot be achieved with the use of traditional methods of translation.

The wide recognition of the crypto currency, today, looks like an unrealizable ideal, or a matter of a distant future. It is most likely that the industry in its further development will try to combine the advantages of the old and new approaches, and the examples examined here can be the forerunners of the killer application, which ultimately revolutionizes international finance.
However, such a decision has yet to be found.

2.1 ALKEBULAN CRYPTOCURRENCY WILL SOLVE THE PROBLEM OF CROSS BORDER TRANSACTIONS IN AFRICA (and other developing countries).

IMAGE SOURCE: click here

If we look at the USA, we have 50 states using one currency. Similar tax laws, same exchange control.

If we looked at Europe, we have many countries, mostly using the Euro, with a few others.

If we look at Africa, we have 54 countries, using many different currencies. More than 50 to be exact. Each country has its own legal system, own governments, own tax systems, own exchange controls, own constitution, own regulatory systems, well basically their own everything actually.

This is the source of a major dilemma, which are faced by most of the citizens of the countries in Africa. To be honest, it is probably easier to do a cross border transaction between any specific African country and a European or USA company vs doing a transaction between two neighboring African countries.

2.2 Migrant Labour

Source:click here

Let's look at just one real world example. The discovery of gold in South Africa, way back in the 19th century, started the practice of migrant labour, which is still used and practiced today. When we look at the mining industry in South Africa, Zambia, DRC or any mining country today, it is not unusual, to find South African, Kenyan, Zambian and Mozambique residents, working the same shift. Miners, go where the work is.

Now if we look at a Zambian, working in South Africa, we are speaking about a few hundred kilometres drive, but the Zambian resident, will need to go through a multitude of applications which includes Visa's, work permits. I do not have any problem with this, as each country for their own. The problem however is that it is very difficult for the migrant worker to send money back to his home country without massive issues.

2.3 unbanked individuals

Percentage of total adult population who do not use formal or semiformal financial services
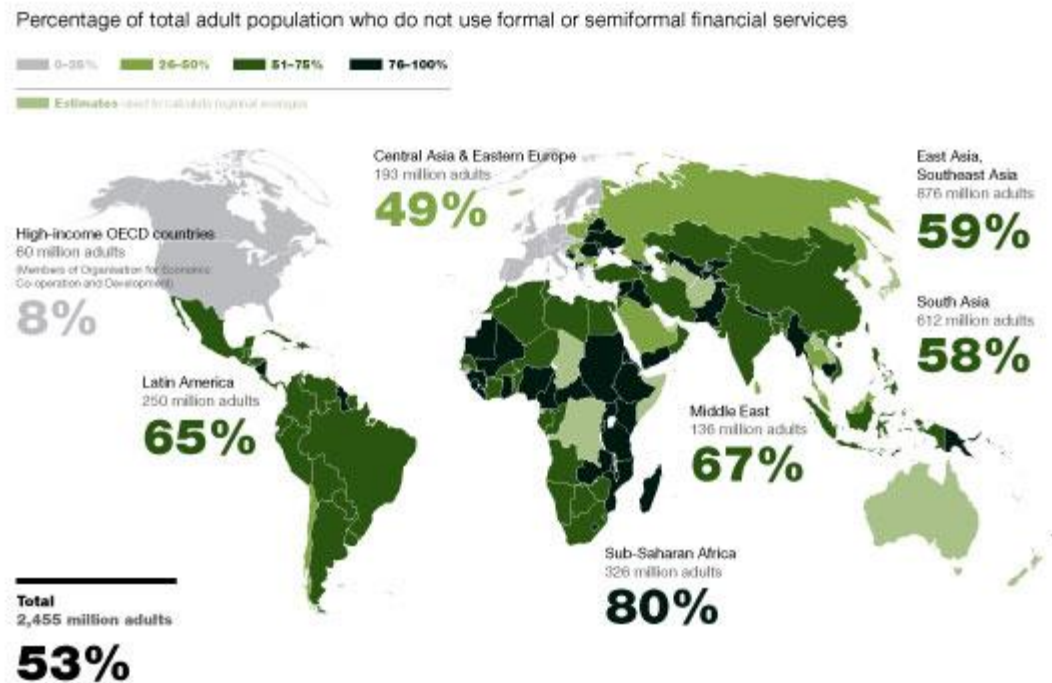
Source: [Click here](#)

I will cover this aspect in a separate post, but most of the migrant workers, are being paid fortnightly in cash. They now need to send the money to their families.

What do they do? Well various things:

1. They pay a taxi driver 30% of the money being transferred in a brown envelope, and hope for the best that the taxi driver is not robbed, or dishonest.

2. There are informal money exchanges in the various countries, where the brown envelopes are exchanged.

3. There are the formal money exchanges, like Moneygram, Western Union only to mention a few.

4. Those whom are lucky enough to be banked, can also do the normal transfers through a bank as all of us are used to.

2.4 Regulations

Each country has its own financial regulations, which makes it very complicated to transact across border. This results in the opportunity for corruption as there is currently no transparency.

2.5 Travelling between two countries

Image Source: [Click here](#)

If you drive across the border between Uganda and Kenya, you will pay with Kenya Shillings on the one side, and pay with Uganda Shillings on the Uganda side. For us travelling across borders on holiday, it is not really an issue, as we do not have to face it every day of our lives. There are people living in Uganda and working in Kenya on a daily basis. Yes sure, you can use US Dollar in most African Countries, but you really lose out in the long term, as when you pay with USD, you will get you change in the local currency, because the USD is high demand for that specific reason.

Senegal, a Western African country, just announced that they are introducing a national digital currency which will be pegged to the CFA Franc, The new currency called eCFA, and will be accepted across a few countries.

2.6 Real life story by Tim Lunstaden Co-founder (Alkebulan A.K.B) Cryto currency

Image source: [Click here](#)

Normally sending money to Africa is an expensive problem, starts with "how can I send money there" and ends with "hopefully the money reaches the target". Personal experience: as I booked a hotel for my vacation, I had to send money to verify the booking, it was like 10% of the total amount. So I sent 90€ to the hotels bank

account, sadly the hotel was closed for renovation at this time and so the contract was deleted, but we had the chance to go to the hotel to get our money back. The hotel manager showed us the incoming payment and it was like 75€ so I wonder and still couldn't find out where the other 15€ were lost. That is a sad experience, by the way it took some days before the money reached the bank account of the hotel. A Cryptocurrency/Blockchain based currency is much faster, you receive the payment within seconds. Also I made some other experience with sending money to Africa, in this case Madagascar – a family member needed medical treatment ASAP. Our solution was Western Union, it works great and of course fast, but we had for a payment like 100€ a fee of 8€ | block chain technology is much cheaper| and to get the money you have to go to the Western Union store and that means you lose time, time that you could use to bring your family member to the doctor. One family member already died because the money came to late, to prevent events like this its necessary to bring the money much faster to where its needed. Also safety is a problem, with AKB you don't need to walk around with a lot of money like in Madagascar where 100€ are 380.000 Ariary at the moment, what means that you really need a big bag to transport all the money and with a big bag you always get the attention of robbers. Join us today in building a better tomorrow for Africa.

3.0 Adopting Alkebulan CryptoCurrency in Africa

According to a research conducted in 2016, 67% of the African population is interested in blockchain technologies from a startup point of view. This interest is inspired by the change in the ways cryptocurrencies can be used and thus to enable Africa to have an increasingly open trade. Cross-border transfers will be made easier, as cryptocurrencies offer users little to no fees. Having in mind that the banking system is underdeveloped compared to, for example, Europe, these developments can shift the way payments are made in Africa. Despite M-PESA (mobile payment system launched in Kenya in 2007), over 70% of the transactions continue to be done in cash, which is the cause of very high transfer fees.

In the past few years countries in Africa have started to demonstrate a progressively higher economic growth, compared to other developing

countries. The fastest growing economies on the continent are the Ivory Coast, Tanzania and Senegal, where GDP is continuously increasing. The population becomes more technologically orientated and its enthusiasm for education is growing. Telecommunications, retailing and banking are flourishing. Private investment inflows are surging and construction has reached an unseen before level.

Despite all recent achievements, there are still financial and economic challenges. People who want to start or set up a business, face many issues when they try to register a company, access insurance or do business internationally. In African countries, even land purchase can be challenging because of corruption in the land registry.

Alternative payments can provide a solution and be more effective while disrupting the traditional methods for resource management, international trade and governance. Experts believe that the adoption of new blockhain technologies could lead to the integration and adoption of more advanced technological solutions, and solve both economic and social problems.

3.1 Alkebulan crypto currency as a solution to problems related to corruption and land ownership rights in Africa.

Alkebulan Cryptocurrency can be a solution to problems related to corruption and land ownership rights in Africa via the creation of virtual land and property registers. This will secure properties with private contracts, written in a public form and protected by strong encryption technologies.
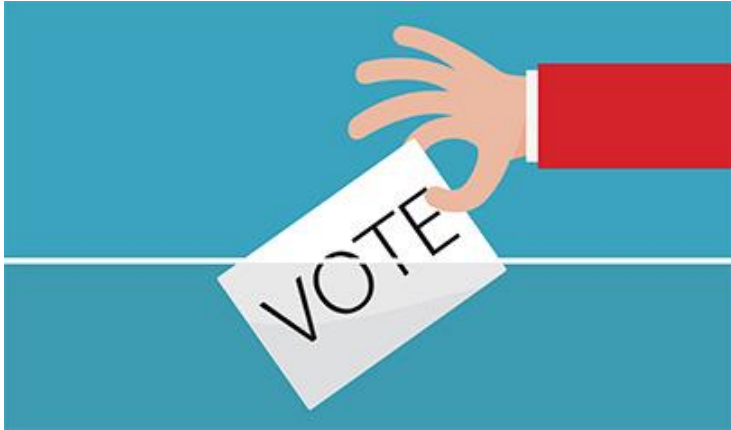
3.2 Transparency of Alkebulan Currency

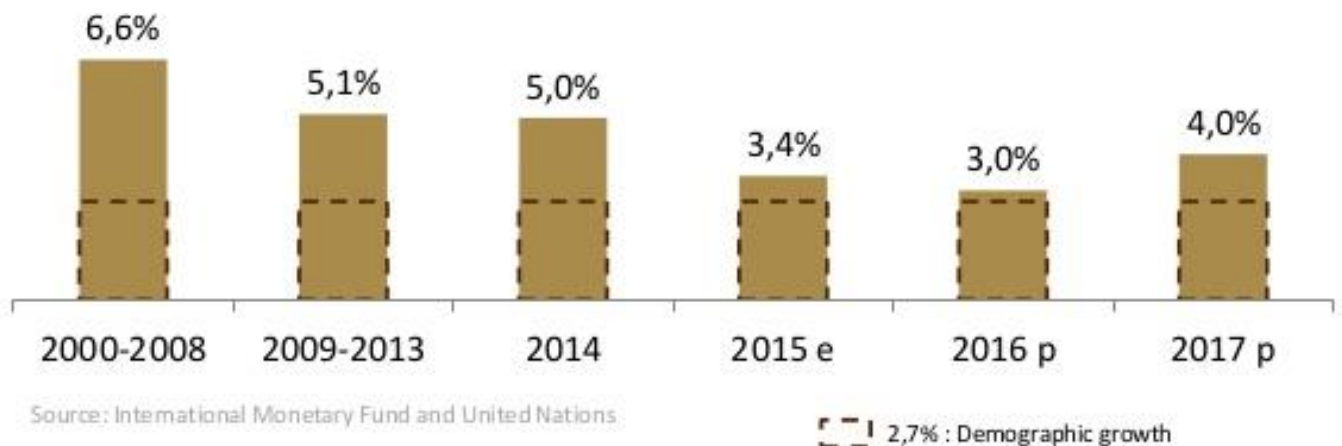IMAGE SOURCE: [Click here]

IMAGE SOURCE: [click here]

Another impact of the blockchain technology is its transparency, which when reviewed in perspective of voting can provide a solution for the high levels of corruption practices in different African countries. A potential e-voting system could bring transparency to the voting process, since the blockchain stores anything of value in unbroken sequence, meaning that after being cast, no vote can be changed or lost. This will lead to transparent elections, freed from allegations for manipulated votes.

Africa has been very popular for its unique art, which attracts many investors worldwide. However artists struggle with intellectual property rights. By using the blockchain as an IP registry, it could give clarity regarding copyright of authors, owners and users. When an artist or an author registers original work in a blockchain, he would obtain a tamper-proof evidence of ownership. Once a work has been registered on the

blockchain, the information cannot be lost or changed, as blockchain transactions are immutable.

3.3 The setbacks of economic growth in Africa

Economic growth has slowed down in 2015-2016 …

6,6%
5,1%
5,0%
3,4%
3,0%
4,0%

2000-2008   2009-2013   2014   2015 e   2016 p   2017 p

Source: International Monetary Fund and United Nations

2,7% : Demographic growth

Main Factors

- Deceleration of growth in emerging countries – leading to a drop of export demand, and a decrease in commodity prices and inflows of FDI

- Deteriorating conditions in the global financial market – resulting in capital exit, exchange rate depreciation, inflation, and larger spreads on sovereign debt

IMAGE SOURCE: click here

IIP INVESTISSEURS & PARTENAIRES

The setback of economic growth in Africa due to the lack of regional trade can also be aided by the adoption of the blockchain. Currently each country in the continent has their own currency and this creates difficulties for Africans to make fast and cheaper transfers. Essentially cryptocurrencies can enable cross-border transactions in a more efficient manner than the currently popular

mobile payments. Even though mobile payments are well-established and trusted, they carry much higher fees and are not as efficient as cryptocurrencies.

Cryptocurrencies can broaden market possibilities for both individuals and countries, which will eventually contribute to Africa's growth. When adopted, digital currencies will enable users to purchase products and services from other countries, previously unavailable to them due to high exchange fees and additional expenses.

3.4. Alkebulan cryptocurrency will widen the scope of work for freelancers

IMAGE SOURCE: Click Here

Alkebulan (AKB) cryptocurrency will widen the scope of work for freelancers, as they would have the opportunity to accept payments in

widely accepted cryptocurrency of their choice and do business not only in Africa, but also worldwide. The receiving of payments will no longer be a challenge, as cryptocurrency can be sent and received quickly anywhere in the world at any time, despite bank holidays, bank fees etc.

3.5 Alkebulan Cyrptocurrency will provide a high level of security and trust.

Alkebulan Cryptocurrency will provide a high level of security, trust and transparency. In much of the developed world, people are progressively using the digital currency as an alternative to traditional centralized banking and payment systems. Nations across Africa are continuously making an effort to adopt alternative cross-border payment solutions like cryptocurrencies and implement them not only in business structures, but also in everyday life

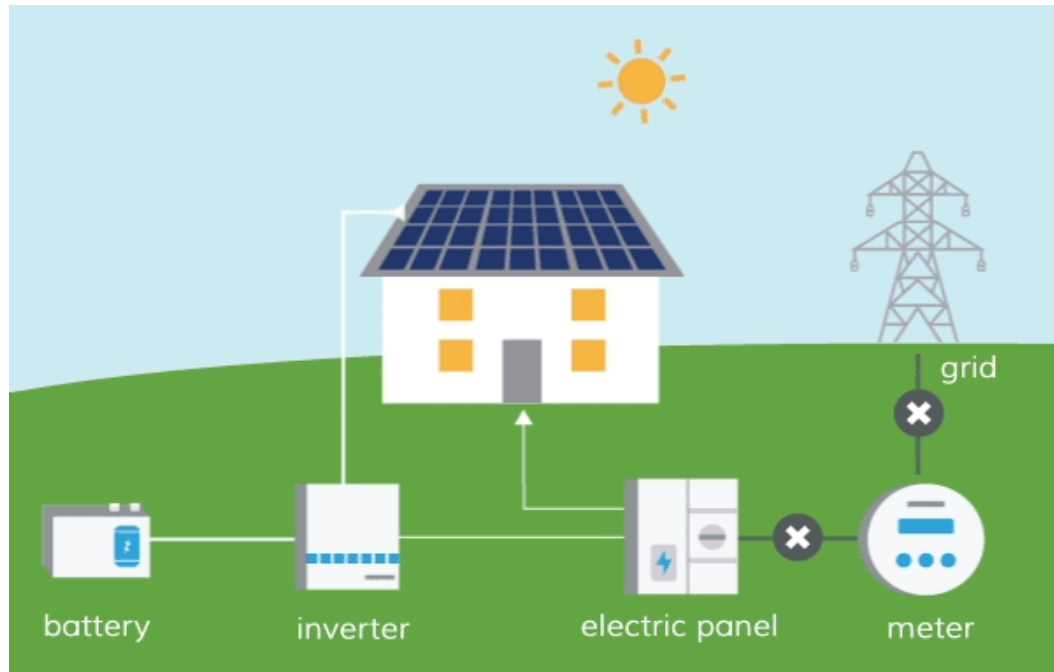# 4.1 ALKEBULAN (AKB) CRYPTOCURRENCY SOLAR ENEGERY FOR AFRICA

Image Source:

Some people say that if you look at the African continent from outer space at night, it looks empty and pitch black.

Maybe this is why the rest of the world refers to Africa as the 'dark continent'.

The poor supply of electricity to support everyday needs like lighting up bulbs, pumping water and charging mobile phone batteries is a big and very serious problem in many parts of Africa.

In many countries on the continent, less than 20 percent of the population have access to electricity; the situation is much worse in rural areas where fewer than 5 percent are connected to the electric power grid.

Electricity is such a serious problem for Africa that the growth and prosperity of its economy and the convenience of our daily lives depends on it.

Did you know that all the 48 countries of Sub-saharan Africa (with a combined population of more than 750 million people) generate roughly

the same amount of electricity as Spain (a single country of less than 50 million people)?

According to the WorldBank, Africa arguably has the worst electric power infrastructure in the world with the lowest scores in power generation, consumption and security of supply! (source: WorldBank).

The explosion of mobile phone use across Africa has increased the demand for electricity and escalated the seriousness of the problem.

In many countries of the continent, people have to travel several kilometers to find the electricity they need to charge their phones which they depend on for communication with close family and access to business-critical information (like fertilizer or farm crop prices).

4.2 ALKEBUALN (AKB) SOLAR ENEGERY PROJECT-INTRODUCING RESIDENTIAL SOLAR POWER SYSTEMS

Image Source http://www.kurzweilai.net/images/Using-WWS-energy.jpg

Residential solar power systems are among the most impressive applications for solar power, but they're far from the only way to use it. From cars to water heaters, laptops, and even furniture, solar power can be used for a variety of uses in everyday life. Curious about how else solar power can be used? Read on to learn about 17 uses for solar power that aren't residential solar electricity.

Solar Water Heaters

One of the most common ways home owners use solar power other than electricity, solar water heaters do just what it sounds like: they heat up water using the power of the sun. Smaller than a full solar power system, a solar water heater is often more affordable and offers a quick return on investment.

Solar Powered Ventilation

Solar powered fans can circulate air throughout a home, cutting down on heating and cooling bills. Fans using solar power can include ceiling fans, bath fans, even fans in your kitchen.

Solar Lights

Many home owners are familiar with solar lights, particularly small garden lights on stakes. Portable solar lights can be used to illuminate backyards, or you can even take them camping or use them on emergencies. Solar bricks can be used to illuminate pathways at night. Solar indoor lights can also be used, soaking up sunlight during the day and storing the energy in small batteries to power lights at night. This concept can also be extended to solar powered street lights.

Solar Furniture

Another solar powered idea for the outdoors, solar patio furniture can generate and store energy from the sun. They soak up sunlight during the day, and then flow in the dark. Some models even come with adapters for mobile devices.

Portable Solar Chargers

You can't run a refrigerator on a portable solar panel, but you can charge your laptop, phone, camera, and other mobile devices. Either stand alone

panels or those attached to bags can be used conveniently to keep items running even when you're on the go.

Solar Powered Tents

Camping takes on an entirely new level with plenty of available power. Solar cells on a tent generate power during the day and can be used for lighting and equipment at night.

Solar Signs

You've probably seen one on the road: a sign with a little solar panel on top. School zone signs, billboards, and more can all be powered using simple solar panels.

Solar Flashlights

Light up the night with a solar flashlight. These flashlights soak up and store solar power, then deliver hours of light on a single charge. Some even come with emergency cell phone chargers, making it easy to make it through a blackout even without batteries.

Solar Ovens

During the summer, people love to joke about frying an egg on the sidewalk. But with a solar oven, you really can cook using just the power of the sun. Using a solar oven, you can direct sunlight to raise the temperature of a box in order to make it high enough to cook food. This is a great resource for outdoor cooking.

Solatubes

Solatubes offer a convenient day lighting option for rooms without enough window light or inadequate space for a skylight. Sola tubes are clear, reflective tubes that direct sunlight into a particular space. They offer natural light without using electricity, and they're typically inexpensive.

Some even come with accessories such as dimmer switches and light bulb fixtures so that you can control the brightness.

Solar Screens

Similar to blackout shades, solar screens allow home owners to keep rooms cool or warm depending on whether the screen is up or down. Lowered shades can keep the sun out and make a room cooler, while open shades invite the sun to make a room warm.

Solar Heated Pools

Even when it's sunny out, pools can be a little too cool for comfort. But with a solar pool cover or a solar pool heater, pools can stay warm even when it's cold outside. Solar pool covers are insulated pool sheets that retain heat in the water, and solar pool heaters pump water through tubes where they're heated by solar panels.

4.3 ALKEBUALN (AKB) SOLAR ENEGERY PROJECT- INTRODUCING COMMERCIAL SOLAR POWER SYSTEMS

Image Source: http://nazaninde.ghost.io/content/images/2017/10/shell-future-highways-new.jpeg

Solar Road Studs

On dark roads at night, road studs can be life saving, keeping drivers in the right part of the road. Solar road studs are glowing markers that light up the outlines of roads at night, making it easy to see the clearly defined areas of the road.

Solar Powered Cars, Boats, and Planes

It sounds like science fiction, but vehicles that are powered by the sun already exist. Solar cars, boats, and planes can be designed to run solely on solar power and can even take long range trips.

Solar Trash Compacting Bins

Placed in public spaces and designed to look like ordinary trash cans, solar trash compacting bins use the power of the sun to charge the device that compacts trash into a smaller space.

Solar Internet Cafes

In Africa, ZubaBoxes are mobile Internet cafes with solar panels on the roof. Constructed from used shipping containers, they're outfitted with computers and monitors that exclusively use solar power to offer Internet access to rural areas and disaster zones.

Solar Powered Electronics

Consumer electronics from mobile phones to laptops have been developed with solar options. And most have seen solar powered calculators in use for decades. These electronics are designed to operate solely using solar power or simply go several hours without an electronic charge by filling the gap in power with solar power.

5.0 ROAD MAP

ROAD MAP
ALKEBULAN (AKB) CRYPTOCURRENCY (ONE AFRICA)

MARCH 2018

Conduction of Pre-Ico

SEPT - NOV 2018
Add Alkebulan (AKB) on New Exchanges

MAY 2018
Conduction of ICO Test wavesplatform

DECEMBER
Adoption by businesses & startups

JUNE 2018
official platform startup Trading (AKB) on (DEX)

JANUARY 2019
More adoption by companies & organizations

JULY-AUGUST 2018
Using Alkebulan (AKB) for cross border transactions

March 2019
Solar Engery project for Africa

5.1 TOTAL SUPPLY – PRE ICO- ICO.

ALKEBULAN (AKB) TOTAL SUPPLY = 200,000,000 (MILLION)

PRE ICO + ICO COMBINED = 25,000,000 (AKB) WILL BE RELEASED

Price ratio of AKB to USD:

- 10,000 USD = 200,000 AKB
- 1,000 USD = 20,000 AKB
- 100 USD = 2,000 AKB
- 10 USD = 200 AKB
- 1 USD = 20 AKB

Pre-ICO Sale

Consist of AKB Whales Club

We accept (BITCOINS, ETHERUM, WAVES) FOR PRE ICO.

(Whale) March 2nd - 16th when you buy at this period you get 80% BONUS

Which means for example you **buy 10,000USD Worth of AKB = 200,000 AKB**

After the Pre–Ico And Ico is over you will be

credited with = 280,000AKB (80%) Increase

(Orca) March 16 – 30th when you buy at this period you get 60% BONUS

Which means for example you buy **1000 USD Worth of AKB = 20,000 AKB**

After the pre–ico and ico is over you will be

credited with = 32,000AKB (60%) Increase

(Shark) March 30TH – April 13th When you buy at this period you get **40% BONUS**

Which means for example you buy **100USD Worth of AKB = 2000 AKB**

After the Pre–Ico and ico is over you will be

credited with = 2,800 AKB (40%) Increase

(Dolphin) April 13 – 27th when you buy at this period you get **20% BONUS**

Which means for example you buy 10USD Worth of AKB = 200 AKB

After the Pre-ICO/Crowdsales and Ico/Crowdsales is over you will be

credited with = 240 AKB(20%) Increase

APRIL 28- 30TH: 2DAYS BREAK. (MORE PROMOTIONS)

MAY 1ST – 29TH MAIN ICO.

(ICO FIRST ROUND May 1st – 15th when you buy at this period you get

10% BONUS which means for example you buy 10,000USD Worth of AKB = 200,000 AKB

After ICO/Crowdsales is over you will be credited with = 220,000AKB (10%) Increase

(ICO ROUND 2) May 16th – 29th when you buy at this period you get

10% BONUS which means for example you buy 10,000USD Worth of AKB = 200,000 AKB

After ICO/Crowdsales is over you will be

credited with = 210,000AKB (5%) Increase

END OF ICO & PRE ICO.

Steps on how to get your Alkebulan (AKB) coins on the wave's platform client/apps will be communicated on our website and all our social media platforms

JOIN THE COMMUNITY TODAY

TWITTER: **https://twitter.com/AlkebulanAfrica**

FACEBOOK: https://www.facebook.com/groups/alkebulancurrency/

REDDIT: https://www.reddit.com/user/AlkebulanCurrency/

TELEGRAM: https://t.me/joinchat/HEl9ahDlDHZyK-nYA-Trzw

**YOUTUBE: https://www.youtube.com/watch?v=mZV8gZUYv5k**

5.2 ALKEBULAN CRYPTOCURRENCY & THE TECHNOLOGY BEHIND THE CURRENCY WAVES TECHNOLOGY

Your funds are stored in a blockchain address that only you control. You are the only person who can access your crypto assets.

Receive interest on your Waves account balance
Transfer funds from person to person
Start mining — it's easy with Waves
Create a multiple-currency wallet

Decentralised Exchange (DEX)
Trade without limits
There are no limits on withdrawals.
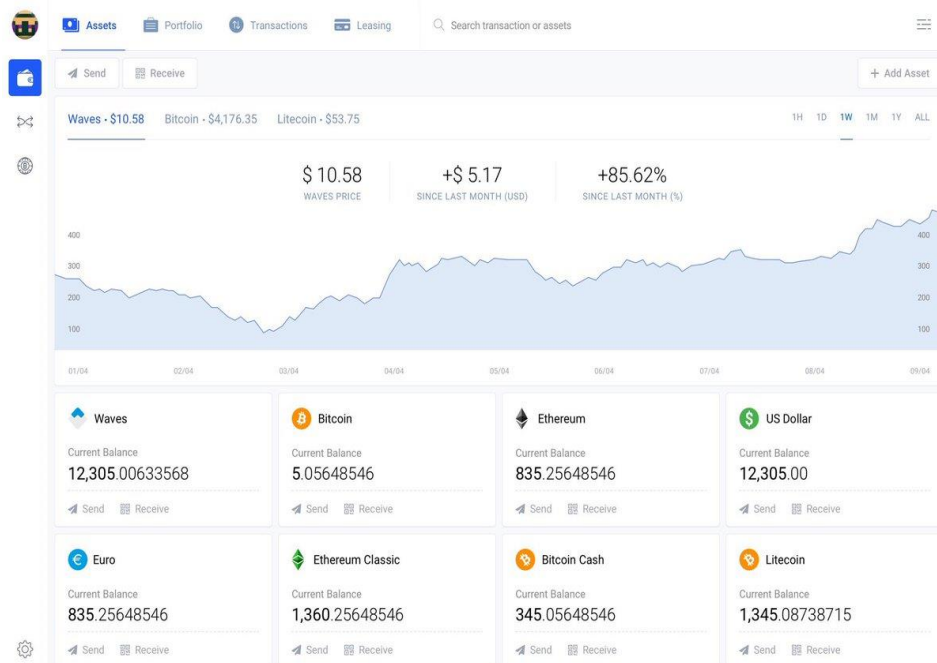
Don't waste money on high commission fees

Our exchange has a small fixed commission on a per-order basis.

Trade quickly and safely

A centralised matcher and high channel capacity allow you to make deals as quickly as on a centralised exchange, but without the risk of losing your money.

Never worry about the safety of your assets

Funds are kept in your wallet, not on the exchange.

INCONCLUSION

The Original name of Africa is Alkebulan (THE GARDEN OF EDEN) Alkebulan (AKB) Cryptourrency will **REBUILD THE POWER OF AFRICA**. In a good and productive way. This project is going to redefine the lives of African people in order for them to be able to meet up with world standards and a better life for the children yet unborn. This project will enhance the way business is been transacted from other parts of the world and African countries in a fast, sufficient, secure, decentralized, transparent and efficient way. Sending of money will be made easy than ever before. Everyone the world is allowed to participate in this project. This project will end the problem of corruption, freelancing payment, business transactions using local African currencies, patient rights, land reforms, and the largest problem in Africa Electricity, without power the continent cannot function properly, this is why we have decided to introduce the *One Africa Solar Energy Project* as our major aim and objective of the Alkebulan (AKB) cryptocurrency and finally The Alkebulan (AKB) cryptocurrency project will put an end to the all-time problem of cross border transactions in Africa. The level of poverty will be reduced drastically because this project will empower African investors, African people and business men

around the world from all races who are interested in doing business with Africa. The money is decentralized. Owned by the people with a secure technology (waves). The future of Africa is here the future of Africa is now.

Our slack/bitcoin talk, Github, blog and other bonuses, bounties/promotions and so on will be communicated through our website and social media platforms. As we progress. Thank you very plenty. Join us today.

JOIN THE COMMUNITY TODAY
(BECOME PART OF A GREAT AFRICA)

TWITTER: **https://twitter.com/AlkebulanAfrica**
FACEBOOK:
https://www.facebook.com/groups/alkebulancurrency/
REDDIT: https://www.reddit.com/user/AlkebulanCurrency/
TELEGRAM: https://t.me/joinchat/AAAAAFGQCL-cwoE1bIAxCQ
YOUTUBE: https://www.youtube.com/watch?v=mZV8gZUYv5k

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http://www.smallstarter.com/browse-ideas/potentials-of-solar-power-business-in-africa/

Tim Lunstaden 2017: A story about solving the problem of Cross border transactions in Africa.

Wavesplatorm technology behind Alkebulan (AKB) Cryptocurrency