

WEFINTECH & WERISE BY FINTECH ASSOCIATION OF UZBEKISTAN

December, 2025

ABOUT US

FinTech Association of Uzbekistan (FAU) is a non-profit, non-governmental organization founded in 2022 to drive fintech innovation, digital transformation, and inclusive entrepreneurship in Uzbekistan and Central Asia. FAU works across capacity building, ecosystem development, policy dialogue, and early-stage startup support, with a strong focus on women-led businesses and underserved communities.

Out Team



Nargis Dustmatova

Expert in fintech, digitalization and entrepreneurship

Serial entrepreneur with 15+ years of experience in fintech sales, account management, and digital transformation. Led fintech business launches and worked with clients across the US, UK, EU, MEA, and APAC. Educated at Middlesex University, Harvard Executive Education, and Oxford FinTech Program.



Madina Mirzakhilova

Project Manager

Project Manager with extensive experience in FinTech and the startup ecosystem. Leads FinTech projects at the Fintech Association of Uzbekistan and manages projects at Hackconnect, combining analytics, team leadership, and Delivery & Discovery strategies.



Nana Hovhannisyan

SME coach/executive consultant

Management development trainer, executive coach, and consultant with 19+ years of experience across FSU countries and Europe. Specializes in leadership development, people management, and executive and team coaching to drive performance, culture, and business growth.



Anna Belovodskaya

Expert in marketing and ecommerce

Marketing and e-commerce expert, co-owner of Sellerlab Uzbekistan fulfillment company. Former E-commerce Director at Kant sports retail chain (Russia) and former Head of Performance Marketing at Otto Group Russia.



Sayora Ataeva

SME programme coordinator

Experienced project manager with a background in managing large-scale international events and operations for global companies. Oversees projects and international relations with MFIs at the Fintech Association.



Muslimiddin Maxsutaliev

Expert in ecommerce

E-commerce Director at Samo textile company. Online sales professional since 2018, selling on Uzum since December 2022. Manages multiple Samo brand accounts on Wildberries.



Laylo Ataeva

Expert in tax, legal and business formation

Expert in international and corporate law, advising local and international clients on business setup, tax, reporting, AML compliance, and trade-related legal matters. Acts as an advisor in private and public working groups and supports women in managing business risks.

WEFINTECH

A flagship regional program by the Fintech Association of Uzbekistan empowers micro-businesses and individuals, particularly women, by building practical digital, financial, and e-commerce skills. The program supports inclusive economic growth and helps unbanked and underserved populations turn digital knowledge into real business opportunities across Uzbekistan, Kazakhstan, and Tajikistan.

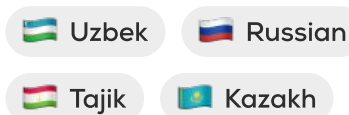
Recognized by Kursiv Media in 2024 as the *Best Regional Initiative for Women's Entrepreneurship*, the program delivers hands-on training led by e-commerce platforms and experienced sellers.

Participants learn how to set up and manage online stores, select niche products, handle orders and payments, and apply AI-powered digital marketing tools for pricing, product presentation, and online promotion. Trainings are conducted in groups of approximately 50 women per day across the region.

Countries covered



Languages



Training Intensity

10,000+ hours

offline training delivered

Participation & Reach

2,000+

registered women
entrepreneurs

1,500+

women trained
offline

Planned 2026

1,500+

new entrepreneurs

50+ engaged

consultants & mentors

Economic Impact

489 new jobs
created

76 existing jobs
improved

350+

new legal
entities
(IP/LLC)
registered

\$30,000+ in direct grants
to WEFINTECH alumni

Financial Support & Scale-Up

\$75,000+

grants allocated
to fintech startups

Over 15 bank partners in
Uzbekistan for special loans and
micro-finance for women led
businesses.

Regional Impact

20+ women led businesses

from Kazakhstan and Tajikistan registered and started online
business in Uzbekistan as part of business tour

Planned 2026

20+ women

train as regional consultants
(ToT)

Member of
WE-FI Code



WEFINTECH

Success Cases

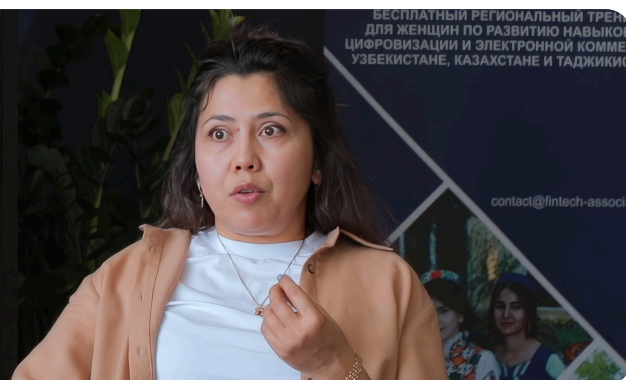


Nargis Tasheva

Transitioned from offline retail to full online sales. Closed physical store, optimized costs, hired SMM staff, and scaled sales on Uzum and Wildberries.

\$3,500/month revenue

100% growth



Optimus Ferro

Integrated marketplace sales into existing business. Improved analytics and digital operations.

+\$5,000 incremental sales



Gulnaz Toyganbaeva

Launched business from zero post-training, entered Kaspi marketplace.

\$1,000–5,000/mo turnover



World Art

Started selling on marketplaces for the first time, moving from social media sales to Wildberries.

+100% marketplace sales

Key partners include



O'zbekiston Respublikasi
Markaziy banki



IT PARK
UZBEKISTAN



Hamkor Bank



ipak yuli
bank



uzum

wildberries



WORLD TRADE CENTER®
UTAH

U-ENTER

WEFINTECH

Strategic Training Roadmap (2025-2026)

Country	Region	Dates
Uzbekistan	Tashkent City	January 22
	Tashkent	January 23
	Andijan	February 5
	Margilan	February 6
	Fergana	February 9
	Samarkand	March 23
	Bukhara	March 24
	Karakalpakstan	April 3
	Tashkent	Every month
Tajikistan	Dushanbe	January 22-23
Kazakhstan	Almaty	March

Expected Results



Enhanced regional cooperation on women's digital empowerment



400+ women trained in three countries



Increase in digital & financial literacy



Mentorship for practical business integration



Strengthened partnerships with fintech and MSME sectors



Improved access to fintech solutions and e-commerce

WERISE

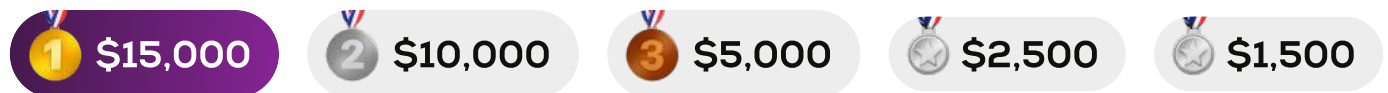
Accelerator exists to support early-stage startups by turning ideas into scalable, sustainable businesses. We help founders overcome market entry barriers by providing practical knowledge, mentorship, and access to fintech, digital, and entrepreneurial ecosystems.

Our mission is to empower diverse founders—especially women-led teams with a focus on social impact—by strengthening their business models, digital capabilities, and investment readiness. By supporting startups at critical growth stages, WERISE contributes to innovation, mentorship, and access to funding.

Program components



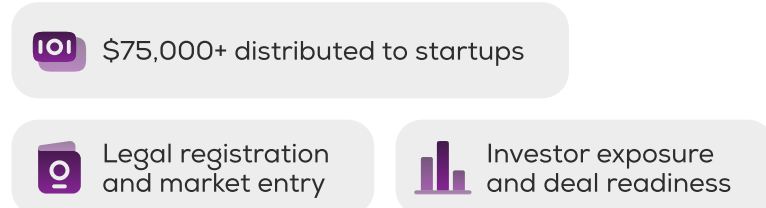
Funding structure



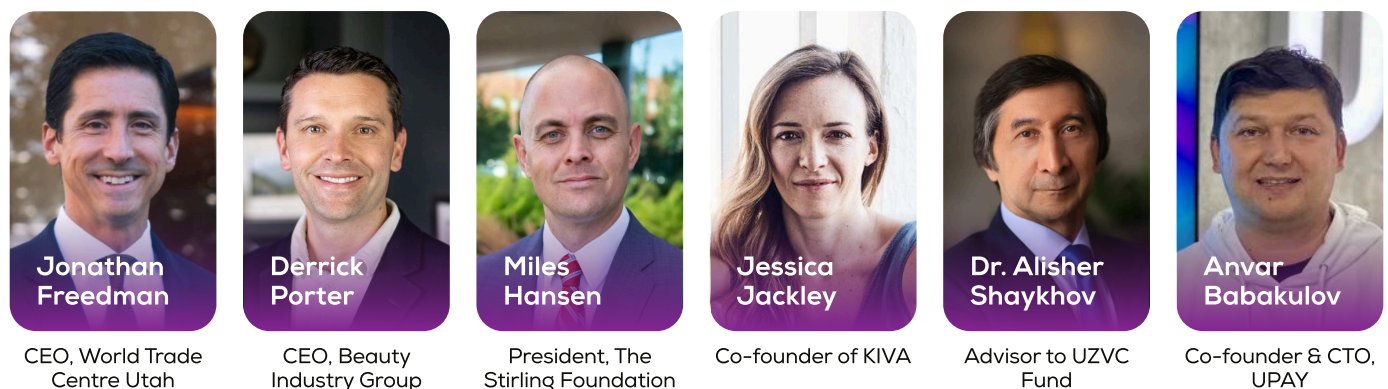
Winners 2024

1. Speaklish
2. Horizon
3. Pdaftar
4. TopBrains
5. Supa

Impact



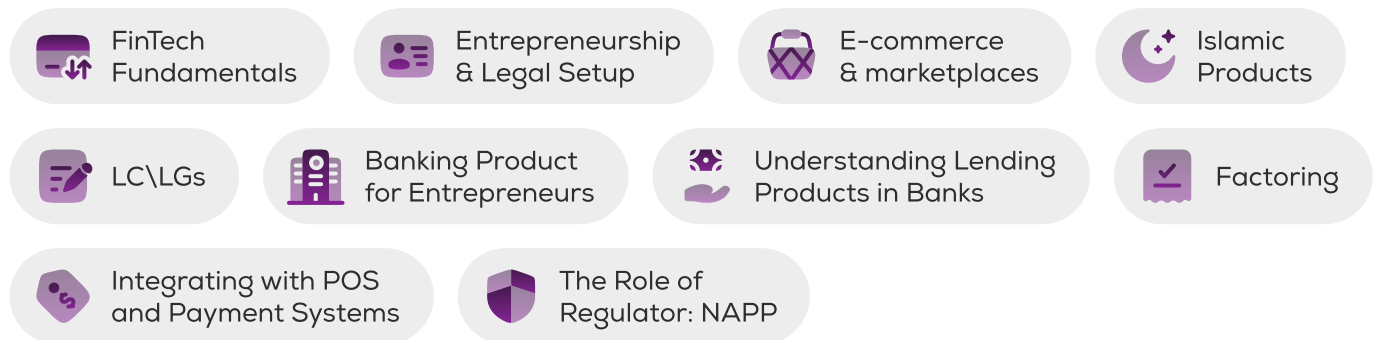
Jury & Governance



FINTECH 360

FAU's scalable online education ecosystem offering free access to fintech, entrepreneurship, and e-commerce knowledge.

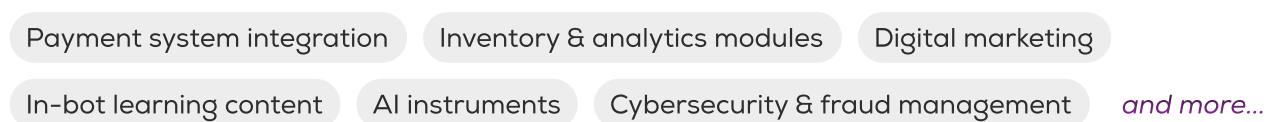
Core modules



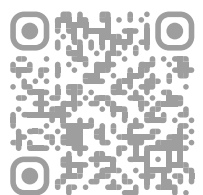
Impact



Planned Enhancements



Watch courses
on YouTube



CONTACT US

Program enquiry & investment discussions

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