



# SENIOR LICENSEE BIOS

[WWW.FREGAFORCE.COM](http://WWW.FREGAFORCE.COM)

## CLIFF WALKER – GLOBAL LICENSEE



Cliff is a world-renowned leader in network marketing, bestselling author, and corporate transformation specialist with over 40 years of combined experience spanning multinational corporate leadership, management consulting, and building international sales organizations exceeding 100,000 distributors. As FREGA's Global Licensee, he brings an unparalleled combination of executive-level business acumen, systematic training expertise, and proven track record of building scalable, sustainable growth across diverse markets.

Cliff spent over two decades in the corporate world, rising to Senior Executive Management with multinational companies including United Distillers (London International HQ), where he developed and implemented national sales training programs for 14,000 people globally. His corporate career took him across Japan, Hong Kong, Taiwan, Australia, the United States, Canada, and throughout Europe, where he specialized in sales development, training excellence, and performance optimization.

Following his corporate success, Cliff became a highly sought-after Management Consultant, working with blue-chip clients including Johnson Wax (United States) and British American Tobacco (Taiwan), helping organizations increase sales productivity and develop world-class sales competence.

In 1998, Cliff made a strategic decision to apply his corporate expertise to network marketing—and the results were extraordinary. He quickly became a top income earner with every company he partnered with, building organizations of 60,000 to 100,000+ distributors and achieving consistent seven-figure annual income.

## CLIFF WALKER – GLOBAL LICENSEE

As the top earner in Europe with Fuel Freedom International and top income earner globally with Euphony Communications, and Jeunesse Global, Cliff proved that when corporate-level business skills meet the right opportunity and system, exponential growth becomes inevitable.

Cliff is the Wall Street Journal bestselling author of *From Striving to Thriving*, creator of *The Integrated Framework for Network Marketing Success*, and co-founder of Global Home Business, a world-class training and support system. He has been featured on *Modest to Millions (The Success Training Network)*, *Net Millionaire Buzz Radio*, and is a contributing author to *The Ultimate Guide to Network Marketing*. His acclaimed *Accelerated Success Programme* and hundreds of other training programs have empowered thousands of entrepreneurs worldwide.

Known for his no-nonsense attitude, systematic approach, and practical "hands-on" training style, Cliff teaches people exactly what they need to do to achieve rapid, sustainable success. His ability to distill complex business strategies into actionable frameworks has made him one of the most respected coaches and mentors in the industry.

As FREGA's Global Licensee, Cliff is applying his decades of sales leadership, training expertise, and international market development experience to drive the platform's revolutionary mission: transforming digital commerce, empowering SMEs, and creating a co-partnering ecosystem where businesses and customers thrive together. His vision is to build FREGA into a global movement that redefines how value is created, shared, and distributed—leveraging his proven ability to scale organizations internationally while maintaining local relevance and impact.

Cliff is passionate about helping ambitious professionals and entrepreneurs achieve financial and time freedom. He is driven by a singular mission: to help others cross the finish line and achieve goals they never believed possible—and to build a legacy of empowered, successful business owners around the world.

## JOHN KLENSCH – MASTER LICENSEE, EMEA REGION



John is a veteran of international network development with over 25 years of proven expertise in direct selling, team building, and cross-border market expansion. Originally from Luxembourg and now based in Sofia, Bulgaria, John has built his career on the ability to scale organizations rapidly across diverse cultures and regulatory environments.

Throughout his career, John has repeatedly demonstrated an exceptional talent for building large, sustainable international networks from the ground up.

As a former Corporate Distributor and leadership developer, he's personally recruited, trained, and managed thousands of distributors across multiple markets. His experience spans both operational leadership and strategic consultancy, where he's guided startups in the direct selling space through critical growth phases, helping them refine compensation structures, compliance frameworks, and go-to-market strategies.

A multilingual communicator fluent in four languages (German, French, English, and Luxembourgish), John operates with ease across European, Middle Eastern, and African markets. His extensive global network, built over decades of relationship-driven business development, positions him uniquely to accelerate FREGA's adoption across the EMEA region. He understands the nuances of local commerce, the power of person-to-person advocacy, and the importance of creating systems that reward genuine value creation.

John joined FREGA in late 2024, drawn by the platform's revolutionary approach to digital commerce and its mission to empower SMEs and everyday users alike.

## **JOHN KLENSCH – MASTER LICENSEE, EMEA REGION**

He is deeply inspired by FREGA's co-partnering philosophy and is committed to making FREGA a household name globally by 2030 —leveraging his experience, network, and unwavering belief in the power of community-driven growth.

With his combination of operational excellence, strategic insight, and multinational reach, John is a driving force behind FREGA's ambitious European expansion.

## GARY SMITH – UK NATIONAL LICENSEE



Gary is a seasoned entrepreneur, qualified Chartered Accountant (Price Waterhouse Coopers, London), and corporate finance specialist with an honors degree in Economics from Lancaster University. His career spans equity investment management, corporate ventures, film production, and venture capital—bringing a rare combination of financial acumen and operational leadership to FREGA.

After qualifying as a CA, Gary worked as an Equity Investment Manager in the City of London, delivering exceptional returns exceeding 30% per annum for three consecutive years on behalf of pension funds.

Gary's entrepreneurial spirit led him to establish and scale two film businesses as CEO and majority shareholder, both of which he successfully listed on the London Stock Exchange. With over 40 movie credits representing budgets exceeding \$400 million, his experience spans finance, production, marketing, and distribution. His achievements earned him multiple Entrepreneur Awards and an appointment to the AIM Advisory Committee of the London Stock Exchange.

In recent years, Gary has returned to venture capital and corporate finance, successfully arranging transactions including \$8m for video technology, \$5m for social media apps, \$16m for a California winery (where he served as co-owner and Chairman, increasing production 70% through cash flow management during COVID), and \$10m for cannabis cultivation. He is passionate about helping companies raise capital and achieve strategic growth.

Beyond business, Gary is deeply committed to philanthropy.

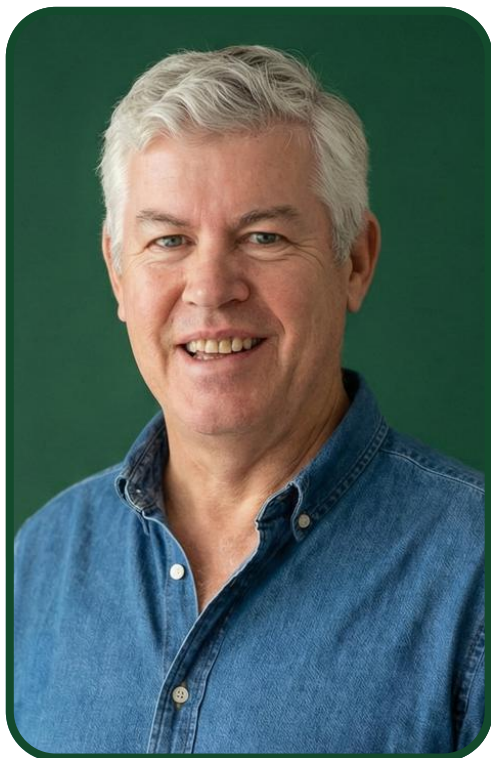
## **GARY SMITH – UK NATIONAL LICENSEE**

He has served as a trustee of several charities, including as a founder trustee of Cure Leukaemia, and currently sits on the Board of Voices Beyond Assault. His most notable fundraising event hosted Princess Diana and 600 guests, raising over \$500,000. An avid marathon runner with 16 international races completed, Gary has personally raised over \$100,000 for charity through his running. He was also the catalyst behind the \$6 million construction of the first Fisher House in the UK—supporting families of veterans.

Gary is a British citizen and US resident based in Los Angeles, California. He is married to a US citizen, has three adult children and two grandchildren (with another on the way), and remains a devoted Blackburn Rovers supporter.



## MARK RIDDELL – REGIONAL LICENSEE, REGION 1 - SCOTLAND AND NORTHERN IRELAND



Mark brings 45 years of commercial experience spanning financial services and telecommunications, with a particular expertise in channel development, partner enablement, and building scalable resale networks.

After 15 years in financial services, Mark transitioned into the telecommunications sector where he spent three decades building and supporting wholesale resale channels. His deep understanding of indirect go-to-market strategies, partner economics, and multi-tiered

distribution models makes him uniquely equipped to lead FREGA's licensee infrastructure—a business model built on empowering local operators to drive regional growth.

Throughout his telecommunications career, Mark developed a reputation for fostering long-term partnerships, driving adoption through education and support, and creating win-win commercial frameworks—skills that translate directly into the FREGA ecosystem, where success depends on collaboration, shared value, and sustainable growth.

Now officially retired but far from inactive, Mark splits his time between Italy and Scotland, bringing an international perspective and a genuine passion for supporting small businesses and local commerce. He understands firsthand the value of community, quality of life, and building enterprises that serve people—not just profit.

Mark has been happily married to Diane since 1989. They have two children: Madeline (34), based in Glasgow, and Hamish (28), living in Auckland, New Zealand. The family is completed by Lottie, their beloved 13-year-old furry companion.



## **MARK RIDDELL – REGIONAL LICENSEE, REGION 1 - SCOTLAND AND NORTHERN IRELAND**

Outside of business, Mark enjoys travel, fine food, tennis, golf, cookery, and following his beloved Manchester United, Napoli SCC, and the Scotland national team—pursuits that reflect his curious, sociable nature and love of connection, competition, and craftsmanship.

## **BARRY UNDERWOOD – REGIONAL LICENSEE, REGION 2 - NORTH EAST AND EASTERN COUNTIES**



Barry is a seasoned commercial leader with over three decades of experience driving growth across some of the world's most prestigious FMCG and leisure brands. After initially qualifying as a metallurgist, Barry quickly recognized his true calling lay in sales and marketing—a pivot that would define a remarkable career trajectory.

From the age of 22, Barry progressed through every level of commercial leadership, from Sales Trainee to Main Board Director, across blue-chip organizations including BAT, Fort Sterling, United Distillers, Diageo,

Whyte and Mackay, Fortune Brands, and Gamestec Leisure. His expertise spans brand strategy, international market development, distribution excellence, and P&L management at scale.

Upon leaving the corporate arena, Barry founded and successfully scaled his own alcohol export business, navigating complex international markets and building lasting trade relationships. Following a successful exit, he took early retirement—though his entrepreneurial drive and passion for transformative business models soon led him to FREGA.

Beyond business, Barry is an accomplished sportsman and adventurer. He holds qualifications as both a licensed pilot and a yacht skipper (sail and motor), pursuits he jokes have kept him from being "a wealthy guy"—but have undoubtedly enriched his perspective on leadership, risk, and calculated decision-making.

Barry is married with one daughter, and brings to his Regional Licensee role not just commercial acumen, but a genuine belief in empowering SMEs and reshaping local commerce for the better.

## SCOTT LUCY – REGIONAL LICENSEE, REGION 3 - NORTH WEST AND NORTH WALES



Scott is a seasoned business development consultant, entrepreneur, and deal-maker with a proven track record of building, scaling, and repositioning businesses across property, hospitality, wellness, technology, and energy sectors. His expertise lies in turning complex ideas into commercial reality—structuring partnerships, raising capital, and opening markets with speed and precision.

Throughout his career, Scott has operated at board level, working alongside founders, investors, and operators who demand traction, not theory.

His ability to cut through complexity, identify the critical path to growth, and execute with clarity has made him a trusted advisor to businesses seeking rapid expansion and strategic repositioning. Whether launching new ventures, securing investment, or entering challenging markets, Scott brings a commercial instinct honed through decades of real-world deal-making.

Scott's skill set spans business strategy, partnership structuring, capital raising, market entry, and operational execution. He specializes in taking businesses from concept to scale, navigating regulatory environments, and building the relationships and frameworks necessary for sustainable growth. His straight-talking, no-nonsense approach ensures that strategies are grounded in reality, resources are deployed effectively, and results are delivered on time.

Before his career in business development, Scott was a BBC television presenter, where he developed his talent for clear communication, audience engagement, and distilling complex subjects into accessible narratives.

## **SCOTT LUCY – REGIONAL LICENSEE, REGION 3 - NORTH WEST AND NORTH WALES**

This unique combination of media presence and commercial acumen enables him to represent brands with credibility, articulate value propositions with impact, and build stakeholder confidence across diverse audiences.

As a FREGA Regional Licensee, Scott brings his deal-making expertise, strategic vision, and execution focus to building a thriving ecosystem of businesses and users. He understands that FREGA's success depends on rapid adoption, strong partnerships, and a relentless focus on delivering tangible value to SMEs and consumers alike. His ability to open doors, structure win-win relationships, and drive commercial momentum makes him a formidable force in FREGA's mission to revolutionize digital commerce and empower local economies.

Scott is committed to building businesses that matter—and to helping others do the same through FREGA's co-partnering model.

## CURT JOHNSON – REGIONAL LICENSEE, REGION 4 - CENTRAL ENGLAND



Curt brings four decades of corporate expertise in IT, business transformation, and programme management to his role as FREGA Regional Licensee. His career spans some of the world's largest financial services organizations, where he progressed from programmer to senior consultant, delivering complex, global systems solutions across multiple continents.

Starting as a programmer, Curt advanced through roles as Business Analyst, Integration Test Manager, and ultimately Programme Management Consultant,

working on high-stakes transformation initiatives. His experience includes a posting in California and multiple projects on the US East Coast as an IBM Consultant, where he honed his ability to lead cross-functional teams, manage stakeholder expectations, and deliver mission-critical technology deployments on time and within budget.

For the last 20 years of his corporate career, Curt operated as a freelance consultant through his own limited company, Systems Talk, providing strategic transformation services to blue-chip clients. This entrepreneurial chapter sharpened his commercial instincts and reinforced his belief in the power of independence, flexibility, and value-based partnerships.

In 2023, Curt retired from his "regular" career—but retirement didn't last long. With energy and curiosity to spare, he turned his attention to a lifelong passion: wine. In 2024, he obtained a professional wine qualification and established Six-Pack Wines, a sole trader venture that reflects his love of quality, craftsmanship, and connection.

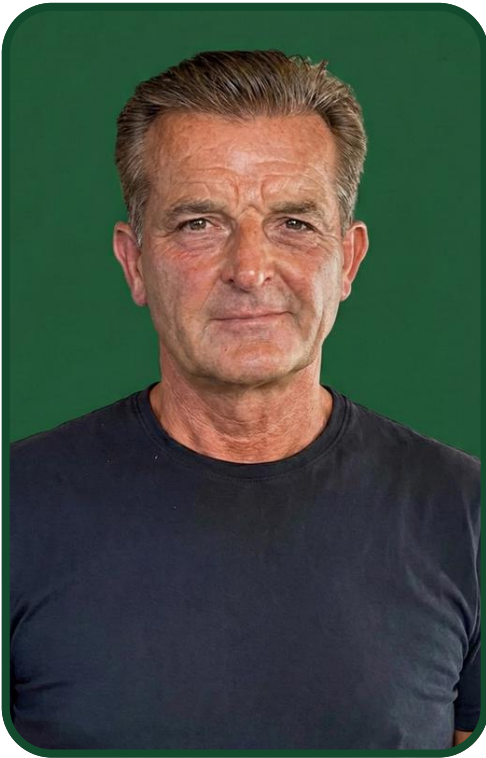
## **CURT JOHNSON – REGIONAL LICENSEE, REGION 4 - CENTRAL ENGLAND**

In October 2025, Curt was introduced to FREGA. After thorough due diligence and analysis—applying the same rigor he brought to multi-million-pound transformation projects—he recognized the platform's revolutionary potential and acquired UK Regional License 4, covering the strategic corridor from Birmingham through Oxford and Cambridge to Norfolk and Suffolk in East Anglia. He has since secured four strategic Territory Licenses and is building a robust, scalable network across the region.

With a background in systems integration, transformation delivery, and entrepreneurial ventures, Curt approaches FREGA with the strategic mindset of a programme manager and the passion of a business owner. He is committed to driving adoption, empowering local businesses, and making 2026—and beyond—a transformative period for digital commerce across his region.



## ANDREW DUNCAN – REGIONAL LICENSEE, REGION 5 - SOUTH WALES AND SOUTH WEST



Andrew is a highly accomplished performance coach and corporate transformation specialist with 25 years of experience unlocking potential in individuals, teams, and organizations. His work spans some of the UK's most prestigious blue-chip companies, and his client list reads like a who's who of financial services and social enterprise: Legal and General, Royal Bank of Scotland, Scottish Widows Investment Partnerships, Lloyds Banking Group, Aviva, NatWest Bank, Coutts Bank, Young Epilepsy, Barnardo's, Royal British Legion Industries, and St James's Place, among many others.

Andrew's coaching philosophy centers on helping people reach levels of performance they never believed possible—an approach he famously applied when coaching the 'Coxless Crew,' four women who rowed unaided across the Pacific Ocean, setting two world records in the process. His ability to inspire resilience, focus, and breakthrough thinking makes him uniquely equipped to lead FREGA's expansion, where success depends on empowering licensees, consultants, and business owners to step into bold, transformative action.

Before dedicating himself to coaching, Andrew enjoyed a stellar career in financial services. He began as a Financial Consultant at just 19 years old and was promoted to Team Manager before turning 21, managing individuals more than twice his age. After joining a blue-chip financial services firm, he rose rapidly through the ranks to Sales Director, leading a 1,500-strong sales force generating over £150 million in income. His leadership earned him numerous industry awards, with Investors in People assessors remarking that "The degree of managerial effectiveness is amongst the best we have ever observed."

# ANDREW DUNCAN – REGIONAL LICENSEE, REGION 5 - SOUTH WALES AND SOUTH WEST

Andrew discovered the need for quality attitudinal coaching and corporate transformation within the commercial sector 18 years ago and has since become a trusted advisor to leaders and organizations seeking sustainable, human-centered growth.

## **Qualifications:**

- NLP Practitioner & Master Practitioner
- Diploma in Performance Coaching – Newcastle University
- Diploma in Coaching – Newcastle University
- New Level Results Coach & Team Coach

Beyond his professional life, Andrew is a passionate salmon fly fisher, pursuing his craft in some of the world's most majestic locations, including Chile. He practices yoga daily, bringing discipline, mindfulness, and balance to both his personal and professional pursuits.

Andrew's combination of elite coaching credentials, frontline sales leadership, and deep belief in human potential positions him as a transformational force within the FREGA ecosystem.

## PAUL TURNER – REGIONAL LICENSEE, REGION 6 - LONDON



Paul is a Chartered Surveyor, dual-qualified Business Management graduate, and serial entrepreneur with a distinguished career building and scaling market-leading operational and holding companies across Europe. His businesses have won national and international awards for sales excellence, marketing innovation, and technical performance—earning him a reputation as a strategic architect of high-growth, customer-centric enterprises in rapidly evolving markets.

Paul's most notable achievement was creating and operating the largest field marketing company in Europe during the critical period spanning the UK's entry into the European Union. His client roster included many of the world's most prestigious blue-chip corporations, and his ability to deliver measurable results at scale across diverse regulatory and cultural environments established him as a leader in operational excellence and cross-border commercial strategy. Throughout this period, Paul pioneered innovations that gave his organization significant competitive advantages—none more impactful than his introduction of seven-day accounting across his group in the 1990s and 2000s, a breakthrough that delivered transformational cash flow visibility and client reporting capabilities long before real-time financial analytics became industry standard.

Under Paul's leadership, his companies achieved 1,000% growth over a ten-year period—a remarkable feat accomplished during the volatile boom-bust cycles of the late 20th and early 21st centuries. His businesses won numerous industry awards for innovation, operational management, and market performance, demonstrating that even in uncertain economic conditions, disciplined execution and customer-focused strategy create sustainable, scalable success.

## **PAUL TURNER – REGIONAL LICENSEE, REGION 6 - LONDON**

Paul joined FREGA after recognizing the platform's unique positioning at the convergence of AI, technology, and commerce. He saw that FREGA represents far more than a digital tool—it is a strategic solution to the fragmentation and confusion currently plaguing the service, retail, marketing, and distribution industries as they navigate AI-driven customer expectations and rapidly shifting market dynamics. FREGA's ability to create closer personal and commercial relationships between businesses and customers, while providing measurable incentives and unified guidance, resonated deeply with Paul's decades of experience building systems that align stakeholder interests and deliver mutual value.

As a FREGA Regional Licensee, Paul brings his strategic vision, operational expertise, and commitment to innovation to the mission of transforming local commerce across the UK. He understands that meaningful change takes time, disciplined execution, and the right incentives—and he is committed to building a thriving ecosystem of businesses and customers who benefit from FREGA's revolutionary co-partnering model.

## AMANDA ALLEN – REGIONAL LICENSEE, REGION 7 - SOUTH EAST



Amanda is an entrepreneur, investor, brand strategist, and creative director with a distinguished career spanning global corporates, high-growth startups, and purpose-led ventures. Her expertise sits at the intersection of creativity, strategy, and wellbeing—combining commercial rigor with a deep understanding of brand innovation, digital transformation, and holistic health.

Most recently, Amanda served as Founder and Chief Marketing Officer of Vio Wellness

an award-winning skincare and CBD brand where she led brand strategy, product development, and international expansion. She is also the owner of a tourism and advertising business focused on promoting Spanish destinations, blending her passion for storytelling with place-based marketing and cultural connection.

Earlier in her career, Amanda was a Creative Director at Deloitte, where in 1996 she collaborated with IT specialists to design and implement Deloitte's first in-house new media studio—a pioneering methodology that paved the way for other global organizations to adopt integrated digital and creative capabilities. This forward-thinking approach to marrying creativity with technology positioned her as an early innovator in digital transformation.

Amanda has since held senior creative leadership roles at several prestigious institutions, including KPMG, Reuters, and the Wellcome Trust, where she led brand strategy for the Wellcome Collection Museum and Library. Her ability to craft compelling narratives, build authentic brands, and drive engagement across diverse audiences has made her a trusted authority in both the health and beauty sectors and the broader world of strategic communications.

## **AMANDA ALLEN – REGIONAL LICENSEE, REGION 7 - SOUTH EAST**

With her unique blend of entrepreneurial experience, blue-chip credentials, and creative vision, Amanda is committed to building FREGA's presence as a platform that empowers businesses to connect authentically with their communities, grow sustainably, and create real value for both merchants and customers.



## AMANDA BISHOP – REGIONAL LICENSEE, REGION 7 - SOUTH EAST



Amanda is a seasoned sales and marketing leader, entrepreneur, and investor with over 25 years of experience driving commercial growth within the FMCG sector. Her career is defined by her ability to identify opportunity, build high-performing teams, and deliver measurable, sustainable results across diverse markets and business models.

Amanda's professional background includes 15 years working within leading FMCG agencies,

where she honed her expertise in brand strategy, account leadership, and market activation. For the past 10 years, she has operated as a self-employed consultant, partnering closely with a major blue-chip retailer to deliver revenue growth across multiple territories. Her work has consistently focused on building long-term commercial partnerships, optimizing go-to-market strategies, and creating scalable frameworks for success.

As an entrepreneur and active investor, Amanda is involved in multiple ventures and professional networking organizations, where she champions business development, strategic collaboration, and the entrepreneurial mindset. Her reputation is built on a relentless focus on exceeding targets, turning ambitious ideas into reality, and maintaining a customer-first, commercially minded approach to everything she does.

Amanda's combination of agency expertise, blue-chip client experience, and entrepreneurial drive makes her uniquely equipped to lead FREGA's expansion. She understands what it takes to win in competitive markets, build trust with business owners, and create systems that reward performance and participation.



## **AMANDA BISHOP – REGIONAL LICENSEE, REGION 7 - SOUTH EAST**

Customer-focused, results-driven, and deeply committed to empowering SMEs, Amanda is a powerful advocate for FREGA's mission to transform local commerce and create shared value across communities.

## GABRIELLA INGRAM – REGIONAL LICENSEE, SOUTH AUSTRALIA & VICTORIA



Gabriella is a Money Wellness Guide and seasoned small business professional with deep operational expertise across accounting, hospitality, franchise operations, and business advisory. As the FREGA Regional Licensee for South Australia and Victoria, she brings a rare combination of financial acumen, frontline business experience, and genuine empathy for the challenges facing SME owners.

Her career has taken her from accounting and hospitality—including ownership and

operation as a Hotelier—to building and running a successful bookkeeping practice and extensive work in franchise operations. This diverse background has given Gabriella an intimate, practical understanding of what it takes to run a sustainable business: managing cashflow, staying compliant, building effective teams, implementing scalable systems, and navigating the relentless demands of growth without burning out.

Throughout her career, Gabriella has worked alongside families, tradies, and business owners across a wide range of industries. Her focus has always been on helping them simplify their finances, strengthen their foundations, and make confident, informed decisions—replacing stress and overwhelm with clarity and control. She is deeply passionate about helping business owners and families create true life balance, where financial confidence supports wellbeing, relationships, and time for what matters most.

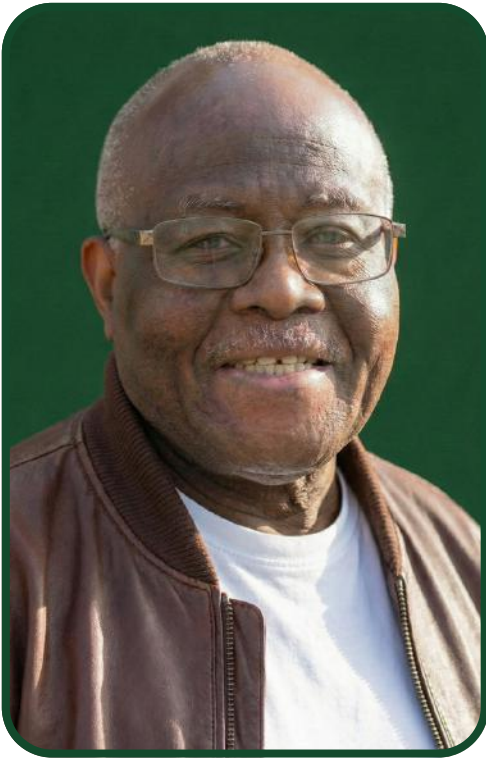
Gabriella's approach is practical, empathetic, and judgment-free—shaped by years of being both in business herself and walking alongside others on their journeys.

## **GABRIELLA INGRAM – REGIONAL LICENSEE, SOUTH AUSTRALIA & VICTORIA**

She understands that profitability matters, but not at the expense of lifestyle, values, or mental health.

As FREGA's Regional Licensee for South Australia and Victoria, Gabriella is committed to building a network of strong, values-led businesses and empowering owners to create not just profit and stability, but a sustainable way of working and living that truly serves them and their communities.

## JIM JETER – REGIONAL LICENSEE, NEW JERSEY



Jim brings over three decades of experience in administration, operations, and public sector service—skills that translate directly into the structured, people-focused work of building FREGA's presence across New Jersey.

For 23 years, Jim held progressive leadership roles within a large national insurance company, advancing from Assistant Manager to Assistant Director while overseeing Medicare Part B and COBRA administration. In these roles, he managed complex regulatory frameworks, coordinated

multi-stakeholder processes, and ensured compliance and service delivery for thousands of beneficiaries—experience that has honed his ability to navigate detail-intensive systems while keeping the human element front and center.

Jim has also served as a Defined Benefits Administrator, where he managed pension plans and retirement programs, and spent over five years as a Public Sector Social Worker, supporting individuals and families through challenging transitions. This combination of financial administration and frontline community work has given him a unique perspective on the importance of accessible systems, trust-based relationships, and equitable value distribution—principles that sit at the heart of FREGA's co-partnering model.

A lifelong learner and strategic thinker, Jim enjoys reading, traveling, exploring good food, and part-time passive investing. His disciplined, methodical approach to both work and life makes him well-suited to building sustainable, community-driven commerce networks across New Jersey.

## **JIM JETER – REGIONAL LICENSEE, NEW JERSEY**

Jim is committed to empowering local businesses and consumers through FREGA, bringing his operational expertise, regulatory knowledge, and genuine belief in systems that serve people—not just profit.

## ABIOLA HAMID – REGIONAL LICENSEE, LAGOS



Abiola is the Chief Executive Officer of AGE Communications International, a media and communications consulting firm based in Nigeria, and a Youth Policy Consultant with both the United Nations and the African Union. His work sits at the intersection of policy, entrepreneurship, and social impact—making him uniquely positioned to lead FREGA's mission of empowering SMEs and transforming local commerce across one of Africa's most dynamic economic hubs.

As the Founder of the African Network of Youth Policy Experts (AFRINYPE)

Abiola has built a pan-African platform that federates youth policy expertise across the continent, with active chapters and membership in 40 African countries. AFRINYPE has become a vital voice in shaping youth-centered development strategies, economic empowerment initiatives, and inclusive governance frameworks across the region.

Abiola is also Co-Founder of the Young Africa Enterprise Project (YAEP), an initiative dedicated to fostering entrepreneurship, skills development, and economic opportunity for young Africans. His commitment to creating pathways for economic participation and self-sufficiency aligns directly with FREGA's co-partnering philosophy and its mission to democratize commerce and wealth creation.

His consulting portfolio includes strategic projects for the Lagos State House of Assembly in partnership with the prestigious London School of Economics, where he provided expert advisory services on governance, policy development, and institutional capacity building.



## **ABIOLA HAMID – REGIONAL LICENSEE, LAGOS**

With deep expertise in communications, policy advocacy, network building, and youth entrepreneurship, Abiola brings a powerful combination of strategic vision, regional influence, and grassroots credibility to his role as FREGA's Regional Licensee for Lagos, Nigeria. He is committed to building a thriving ecosystem of businesses, users, and advocates who see commerce not as extraction, but as mutual empowerment—transforming Lagos into a flagship market for FREGA's revolutionary model across Africa.

## **ANNAMARIE SMITH & PETER LAMBERT – REGIONAL LICENSEES, NEW ZEALAND**

Annamarie and Peter are FREGA's joint Regional Licensees for New Zealand, bringing over 65 years of combined business experience, deep platform expertise, and complementary skill sets to drive FREGA's expansion from North to South across the country.



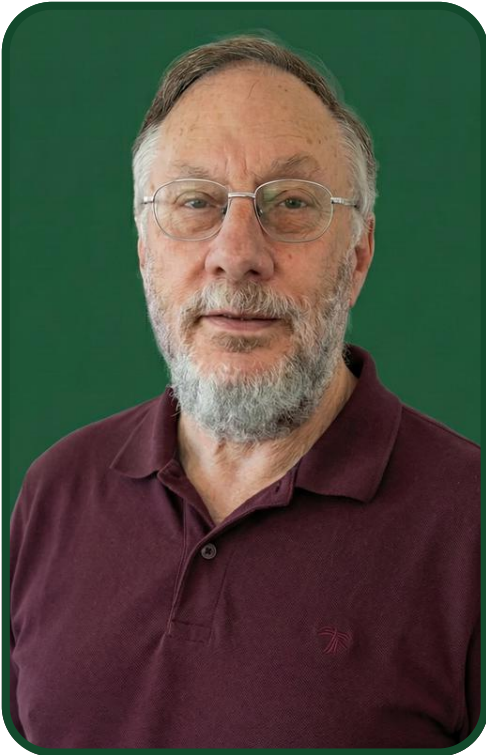
### **ANNAMARIE SMITH – COMPANY DIRECTOR, SOUTH ISLAND AREA MANAGER**

Annamarie brings 30 years of experience as a Business Consultant and Trainer, with qualifications including a B.Ed (Applied), Computer Technician certification, and Programming credentials. She has spent 20 years specializing in online training and digital education, making her uniquely equipped to onboard businesses and users onto the FREGA platform with clarity and confidence.

For the past 9 years, Annamarie has served as FREGA's Development Tester Leader, playing a critical role in refining the platform's functionality, user experience, and commercial readiness. Her intimate knowledge of FREGA's architecture, Growth Points mechanics, and ecosystem design gives her an unmatched ability to turn ideas into digital success and guide merchants through every aspect of platform adoption.

As a dedicated FREGA Growth Points Merchant herself, Annamarie understands firsthand the power of the system and is passionate about helping other businesses leverage Growth Points to build customer loyalty, drive repeat transactions, and create sustainable wealth.

# **ANNAMARIE SMITH & PETER LAMBERT – REGIONAL LICENSEES, NEW ZEALAND**



## **PETER LAMBERT – SOLE TRADER, NORTH ISLAND AREA MANAGER**

Peter is a seasoned entrepreneur with 35 years of business ownership experience, specializing in outdoor power equipment as an Engineer and Sole Trader. His hands-on approach to business, deep understanding of SME challenges, and commitment to practical solutions make him a natural advocate for FREGA's mission to empower local commerce.

As a proven FREGA Tester and top-performing Growth Points Merchant for 6 years, Peter has issued the highest allocation of Growth Points to date—demonstrating not just his commitment to the platform, but his ability to drive real-world adoption and customer engagement. His track record proves that FREGA's model works, and his leadership inspires confidence in merchants looking to make the transition.

### **A Powerful Partnership**

Together, Annamarie and Peter represent the perfect combination of technical expertise, business acumen, and platform credibility. With Annamarie leading the South Island and Peter driving growth in the North, they are rolling out the revolutionary FREGA Super App across New Zealand—helping merchants boost loyalty with dividend-earning Growth Points, deliver targeted Airdrop offers, and build sustainable wealth for businesses and customers alike.

As co-owners and co-leaders, Annamarie and Peter are not just promoting FREGA—they are living proof of its potential, and are committed to ensuring every Kiwi business and consumer benefits from this transformative platform.