



NAME: Afifa Nayeb

TITLE: Owner

BUSINESS: Nayeb Group

STUDENTS: Razia Mangal & Sima Sahar

Born and raised in Kabul, Afghanistan, Afifa and her family fled to the U.S. in 1987 when the Soviet Union invaded. They settled in Dallas where she graduated from Berkner High School. After graduation, she received an Associate Degree from Collin County Community College.

She was planning on transferring to the University of Texas, Dallas to continue her education when she came across a business opportunity. A location in Carrollton was for lease - the location was perfect for a check cashing store. While it was not her professional intentions to go into the check cashing business, she went for it. Divorced and a single mother, Afifa knew it would be a big risk. She put her heart and soul into this store and created her first business, which is now called 1/2 Checks Cashed.

People come in to cash their checks and in return, 1/2 Checks Cashed charges them only one percent for this service. As part of her business, she was introduced to Western Union, the money-transferring program where customers come and send money to anywhere in the world.

In addition to the check cashing business, she has added other services such as worldwide money transfers, bill pay services, tax preparation, buying gold and jewelry. She now owns five (5) locations. In 2009 and 2010 she received the Top Agent award and attended the awards ceremony in Singapore.

She is proud to say she is happy with the decisions she has made in my career and life, feeling they have made her stronger and looks to the future for more great opportunities.