

DIGITAL MONEY MOVERS

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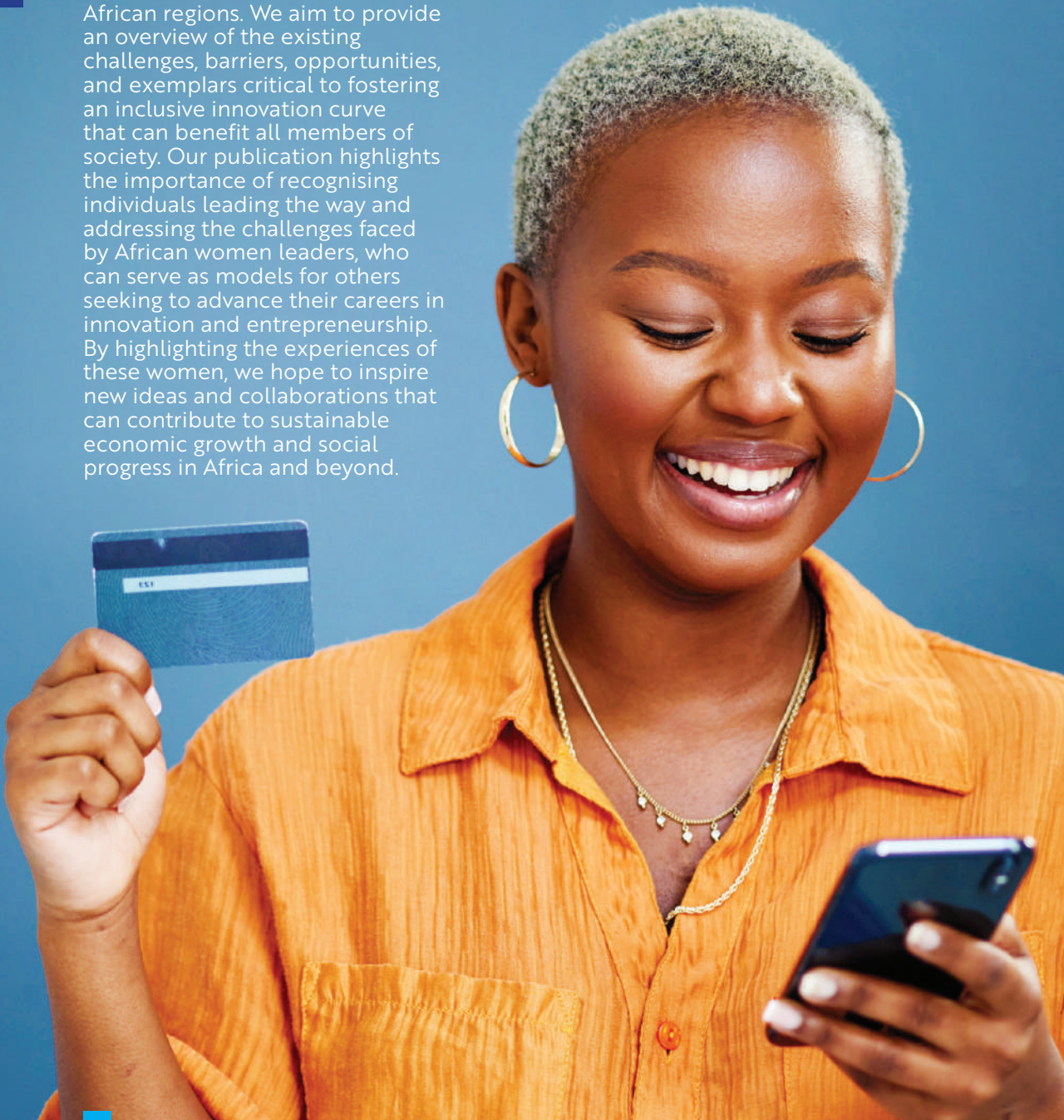
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AFRICAN
WOMEN
LEADERS
SHAPING
THE FUTURE
OF TECHNOLOGY
AND FINANCE



40 AFRICAN WOMEN LEADERS SHAPING THE FUTURE OF TECHNOLOGY AND FINANCE.

In the March 2024 issue of Digital Money Movers, we present profiles of 40 women leaders from diverse African regions. We aim to provide an overview of the existing challenges, barriers, opportunities, and exemplars critical to fostering an inclusive innovation curve that can benefit all members of society. Our publication highlights the importance of recognising individuals leading the way and addressing the challenges faced by African women leaders, who can serve as models for others seeking to advance their careers in innovation and entrepreneurship. By highlighting the experiences of these women, we hope to inspire new ideas and collaborations that can contribute to sustainable economic growth and social progress in Africa and beyond.



Africa has seen a rise in entrepreneurship, with women playing a crucial role in this growth. According to reports and analyses from various organisations such as the World Bank, the African Development Bank (AfDB), WEE&FI, HiPipo and specific ecosystem reports like those from Disrupt Africa or the GSMA, women in Africa are increasingly launching businesses across a wide range of sectors including FinTech, EduTech, health tech, agri-tech, and more.

Despite facing challenges such as access to funding, networks, and resources, African women entrepreneurs are making notable strides. Initiatives and programs aimed at supporting women in business, such as those offered by various NGOs, government bodies, and international organisations, are helping to increase women-led enterprises' visibility and success rate.

It is recognised that women-led startups in Africa, particularly in the tech sector, have historically received less venture capital funding compared to their male counterparts. Despite this, there has been a growing awareness and an increasing number of success stories of women-led or co-led startups securing funding rounds, driven by both the quality of the ventures and an ever-increasing focus on gender diversity in the investment community.

Women-led innovation in Africa is rising, covering various industries like FinTech, health tech, and e-commerce. Despite funding challenges, these success stories show a positive trend towards inclusive investment practices, supporting innovative solutions across the continent.

By December 2023, several startups had successfully secured funding. Some examples include:

1. Izere Education, Ideation Corner, Kuzimba Services, E-Moments, and HPAYSA, among others, are notable Ugandan startups founded and led by women, raising funding and making an astounding impact in society.
2. LifeBank is a Nigerian health tech startup that aims to improve access to blood transfusions and critical medical supplies. Founded by Temie Giwa-Tubosun, the company has raised funds to expand its operation across Africa.
3. SweepSouth is a South African online cleaning services platform that connects clients with domestic cleaners. Co-founded by Aisha Pandor, the company has raised over \$1 million to fuel its growth and expansion across Africa.
4. mPharma, co-founded by Gregory Rockson, has significant female leadership and influence in its operations. The company aims to improve access to medicines across Africa through innovative supply chain solutions and has secured substantial funding.
5. Kasha is an e-commerce platform founded by Joanna Bichsel. It discreetly focuses on women's health and personal care products in East Africa and beyond. It has attracted funding to expand its reach.

Navigating the Dual Realities

The dynamic landscapes of the financial technology (FinTech) and digital innovation sectors have witnessed the emergence of women entrepreneurs under 40 who are constantly forging paths, breaking barriers, and shaping the future of technology and finance. However, their journey is a complex interplay of challenges and supports, wherein deterrents and enablers intertwine to define the contours of female entrepreneurship in these sectors. This section delves into the factors that aid and impede Women in FinTech and digital innovation. It presents a balanced view of their entrepreneurial ecosystem by exploring the diverse challenges and opportunities that shape their entrepreneurial endeavours.

UNDERREPRESENTATION IN STEM VS. EDUCATIONAL OPPORTUNITIES

The severe underrepresentation of women in STEM poses a challenge, as it restricts their access to the necessary skills and knowledge to excel in tech-driven industries. However, the recent proliferation of educational opportunities such as hackathons, incubators, online courses, boot camps, and specialised programs in FinTech and digital skills represents a powerful countervailing force. These learning opportunities are critical for women to gain the knowledge and confidence to enter and succeed in these fields.

FUNDING DISPARITIES VS. INCREASING INVESTMENT

Securing venture capital for women-led startups has been a long-standing challenge. However, a noticeable shift towards more equitable funding practices has recently occurred. Promising signs

of change include the proliferation of women-focused investor groups such as **Pivot Ventures** and a growing awareness among the broader investment community about the untapped potential of women-led ventures. These efforts aim to close the funding gap and provide the capital for scaling innovative solutions.

NETWORKING AND MENTORSHIP GAPS VS. SUPPORTIVE NETWORKS

The emergence of supportive networks and communities devoted to women in tech has addressed the challenge of gaining access to predominantly male business networks. Programs such as the HiPipo Women in FinTech initiative have played a pivotal role in accelerating efforts to launch several projects dedicated to women. Organisations and initiatives that connect women with mentors, allies, and peers in the FinTech field are closing the gap, providing crucial resources for growth and development.

WORK-LIFE BALANCE CONCERNS VS. FLEXIBLE WORK ARRANGEMENTS

The arduous and demanding nature of startup life, coupled with the cultural expectations and responsibilities assigned to women in their familial roles, poses a challenge for women entrepreneurs. However, the recent shift towards remote work and adopting flexible work arrangements can offer a viable solution, empowering women to balance their entrepreneurial aspirations with their personal lives more effectively. The ability to work remotely and flexibly results in a better work-life balance and allows women to devote more time and energy to building their businesses while fulfilling their familial obligations. As a result, women entrepreneurs may be better positioned to overcome the barriers that have historically impeded their success and strive towards achieving their professional goals.

CULTURAL AND SOCIETAL BIASES VS. CORPORATE AND GOVERNMENT INITIATIVES

In contemporary society, deep-seated biases and stereotypes often hinder women's ambitions for entrepreneurship. These social norms include ambivalence or antagonism towards women's financial independence, the expectation that men control household finances, women's disproportionate performance of unpaid care work, and biases that centre men as financial customers. Research indicates that women's financial independence is crucial in establishing businesses and enterprises. Thus, solutions that address financial independence will likely play a critical role in this context, mainly since women may often rely on mobile saving wallets and other financial tools to raise startup capital.

In response to these challenges, many corporate diversity initiatives and government programs have been developed to support women entrepreneurs. These initiatives provide training, resources, and platforms to elevate women's businesses. By promoting gender diversity and economic inclusion, these initiatives aim to foster a supportive environment for women entrepreneurs to thrive.

REGULATORY AND POLICY BARRIERS VS. TECHNOLOGY ACCESSIBILITY

The regulatory landscape of the FinTech industry remains a complex and challenging arena for many professionals. Furthermore, women's access to and utilisation of digital tools and ingenious mobile devices continues to impede their ability to leverage technology to empower their operations. Nonetheless, advancements in technology, such as cloud computing and open-source software, have reduced the barriers

to entry, providing women with the opportunity to innovate and compete more effectively in these sectors.

ADVANCING INNOVATION WITH INCLUSIVE STRATEGIES

The advancement of Women in FinTech and digital innovation requires a delicate balance between obstacles and opportunities. As the industry progresses, it is crucial to accentuate the factors that foster inclusivity while systematically addressing the challenges that impede it. The growth of supportive networks, the increasing investment in women-led startups, and implementing comprehensive policies are critical components of this journey.

Women's success stories in FinTech and digital innovation are inspirational and demonstrate the profound impact of diversity in driving innovation. These trailblazers and the supportive ecosystem that nurtures their ambitions represent the potential for a more inclusive and equitable future in technology and finance.

The journey of women entrepreneurs in FinTech and digital innovation reflects the broader struggle for gender equality in the tech and business worlds. By advocating for greater access to funding, education, and networks and challenging cultural and societal norms constraining women's participation, the FinTech sector can serve as a model for innovation powered by diversity. The dual realities women face in this field highlight the importance of a concerted effort to support and empower them. This will ensure that diverse voices and visions shape the future of FinTech and digital innovation.

Strategies for Empowering Women Under 40

Women under 40 in FinTech and digital innovation may face unique challenges that deter their participation and success. These challenges include underrepresentation in STEM fields, limited access to industry networks, challenges in securing funding, balancing personal life with the fast-paced nature of the industry, stereotypes and cultural biases, a lack of role models and mentors, fear of failure, navigating regulatory complexities, building credibility, and unwelcoming workplace cultures. Efforts to overcome these deterrents include creating more inclusive networks, increasing access to capital, providing mentorship opportunities, encouraging more women to enter STEM fields, offering entrepreneurship education tailored to the FinTech and digital innovation sectors, and highlighting successful female role models.

INCREASING INVESTMENT

As earlier noted, the absence of venture capital funding for women-led startups has been a longstanding issue. However, investors increasingly realise the value and potential of investing in diverse teams. According to PitchBook, venture capital investment in women-founded companies in the U.S. reached \$3.54 billion in the first quarter of 2021, indicating a growing trend in supporting women-led initiatives.

The FinTech and digital innovation sectors are seeing a rise in the support extended to women entrepreneurs for starting and scaling businesses. This positive shift can be attributed to several factors, such as a surge in investment in women-led startups, the emergence of women-

focused investor groups, supportive initiatives, networks and communities, corporate diversity initiatives, government and policy support, educational and skill development opportunities, success stories and role models, flexible work arrangements, technology accessibility, and increased emphasis on financial inclusion.

While much work remains to bridge the gender gap in funding, these trends create a more supportive environment for women in these fields.

“The journey of women entrepreneurs in FinTech and digital innovation highlights the potential for a more inclusive and equitable future in technology and finance. By pushing for greater access to funding, education, and networks, the sector can become a leading example of innovation powered by diversity,” noted Innocent Kawooya, CEO of HiPipo.

40⁺ WOMEN UNDER 40

2024 TOP 40 WOMEN LEADERS UNDER 40

Pioneering Change in FinTech and Beyond.

In commemoration of Women's Month, we continue to celebrate women making a difference in their communities. The "40 Women Leaders Under 40" initiative, which featured one outstanding woman daily from January 27, 2024, to International Women's Day, added to the celebratory discussions. The list was purely generated from public nominations by individuals who these fantastic women have impacted. The "40 Women Under 40" awards have sparked conversations and activities to empower women in various communities. This is a culture that will become an annual HiPipo event. Under the HiPipo Include Everyone program and Women In FinTech awards portfolio, we will celebrate these unique game changers alongside the annual 100 Women In FinTech awards and listing. In this edition of Digital Money Movers, we present 40 profiles of women leaders under 40 from across Africa.

These women are aware of the structural barriers that limit women's inclusion. Despite the numerous challenges, they seek opportunities

to serve and improve access to digital tools and financial services. They are exemplary as they work tirelessly to ensure no shortage of women in leadership positions in digital financial services (DFS) providers and policymaking circles. They also set an example for millions of others – peers, family, and network members – who need to use DFS and other digital tools. Additionally, they are actively participating in accelerating knowledge acquisition around numeracy, digital literacy, and financial literacy. By creating digital products that cater to women's needs, they are ensuring that there is no lack of products and services, thus creating value for women and broader communities.

Referencing the Women's Economic Empowerment & Financial Inclusion program of the Bill and Melinda Gates Foundation, these women are working to solve the 35 barriers inhibiting women's access to and usage of secure digital financial services.



Bridget Nakakuyu Wamai, Head of Finance at HiPipo, remarked that more platforms must provide a secure and motivating environment for women, especially young women. She mentioned that this series has been instrumental in propelling her career aspirations and has reinforced the notion that even the most minor changes women make can collectively lead to substantial progress.

Nineteen individuals among the 40 Women Under 40 cohort are explicitly identified as founders or co-founders of their respective enterprises. Among these individuals, 17 describe themselves as single founders, indicating that they have not been involved in co-founding their enterprises. On average, these founders have been operating their self-founded or co-founded enterprises for approximately 3.05 years. Seven individuals hold titles,

including CEO, Executive Director, or other leadership roles indicative of leading business operations. These individuals add to the 19 founders and co-founders who are, by default, leaders of their founded organisations.

Funding is the primary challenge cited by a notable number of individuals, affecting 27. This indicates that financial constraints hinder the founding of sustainable enterprises and growth among established ones. Eight individuals out of thirteen who are not founders cited the absence of a supportive or similar peer network as a notable challenge to starting up businesses. Three individuals cited both funding issues and a lack of peers as barriers. One individual mentioned the lack of peers and fear of starting as barriers, while another noted the lack of peers and fear of investing their resources.

These findings suggest that while many women have taken the initiative to found or co-found enterprises, they face obstacles, with funding being the most prevalent. Most mentioned that the lack of women in leadership at the levels of digital innovation providers and policy-makers is a limiting barrier.

The above relates to the need for a supportive peer network and the fear of starting or investing in their ventures. These are considerable challenges that must be addressed to foster more female entrepreneurship and the growth of their enterprises, particularly in the digital innovation space.

Despite the progress made by women in obtaining higher education, many still need help with inadequate or ambiguous information regarding the optimal approach to establishing a business and determining the appropriate time to do so. This lack of guidance is particularly pronounced among fully employed women, as they often need more credible examples from their peers, family, or professional networks of individuals who have successfully launched and sustained business ventures.

DESPITE FACING ONGOING CHALLENGES AND BARRIERS, WE ARE PLEASED TO INTRODUCE THE 2024 COHORT OF 40 WOMEN LEADERS UNDER 40. WE ARE PRIVILEGED TO PRESENT THESE ACCOMPLISHED AND INSPIRING WOMEN, EACH OF WHOM HAS ACHIEVED REMARKABLE SUCCESS IN THEIR RESPECTIVE FIELDS. WE ARE HONOURED TO RECOGNISE THEIR CONTRIBUTIONS. AS WE WORK TOGETHER TO OVERCOME THE OBSTACLES THAT LIE AHEAD, WE TAKE PRIDE IN CELEBRATING THE ACHIEVEMENTS OF THESE EXCEPTIONAL WOMEN.

Immy Nakyeyune

Immy is a distinguished Founder and Lead at Mkazipreneur, a women's enterprise support organisation in Uganda. Under her leadership, Mkazipreneur has successfully unlocked over \$900,000 in seed funding for women's businesses, thus promoting gender equality, equity, and women's empowerment through entrepreneurship.

She has a background in service management analysis, with a demonstrated history of working in the telecommunications industry. Mkazipreneur has trained over 8,000 female entrepreneurs pro bono through funding and partnerships. The organisation has also been able to convert non-tech-enabled women-led SMEs to technologically enabled businesses while connecting them to markets for their businesses through technology.



**IMMY
NAKYEYUNE**

Atwine Sabrina

Sabrina is the Chief Executive Officer at Nimarungi, known for her dynamic leadership, community building skills, and passion for technology. Sabrina is a law graduate with an intimate relationship with tech-related products. Her mission is to influence positive change, champion sustainability, and fortify resilience in the world. As the Product Manager at Innovation Village, Sabrina is the driving force behind future tech integration in social-economic industries. Her work is a true inspiration to those working alongside her, and she has become an inspiration to many young women leaders as well.

ATWINE
SABRINA



ELIZABETH
NGABIRE

Elizabeth Ngabire

Elizabeth is a young leader with an exceptional commitment to environmental protection through sustainable green solutions. She founded Green iElevate Africa Ltd, a non-profit organisation promoting environmentally friendly practices and solutions. Elizabeth has been a critical advocate for women and young people, having been voted the youngest youth councillor in the Masaka district council. Additionally, she has held leadership positions such as the vice guild president of the International University of East Africa and the National guild presidents' coordinator for the Uganda National Students Association.

Elizabeth mobilised young African leaders for the 77th UN General Assembly. She collaborated with several organisations to promote environmental conservation, such as the Lake Victoria Region Local Authorities Corporation, the Kenyan High Commission in Uganda, the Tanzanian High Commission, KCCA, Entebbe Municipal Council, and UWEC.

As an agribusiness pioneer, Elizabeth brought together over 1,000 college and university students to invest in large-scale farming, creating income generation and sustainability opportunities for over 1,000 young people. Her dedication to promoting environmental sustainability and her leadership in championing women and young people make her an outstanding role model for the youth.

Esther Poya

Esther is the Manager of Customer Experience at ARMADA Credit Bureau. Before this role, she served as a Relationship Manager at FITSPA Uganda and held the Client Services Manager position at Stanbic Bank. Esther is passionate about people management, business development, and social relations with partners, clients, and customers. She strives to achieve the best possible business and social outcomes while maximising value for all stakeholders. Esther holds a degree in International Relations and Diplomatic Affairs from Makerere University.

ESTHER
POYA



EVA
GACHOKI

Eva Gachoki

Eva is an accomplished Legal and Compliance Advisor at Africa FinTech Network. Her in-depth knowledge and expertise match her unique persona as an entrepreneur and non-conformist in various fields. Eva's areas of specialisation include FinTech Regulatory Compliance, Data Protection and Management Compliance, Technology and Innovation Law, Corporate Governance, and Financing for Tech Corporations. Eva has a wealth of experience in Agribusiness, Food Policy, and AgriTech, further complementing her expertise.

Olga Kiconco Muheki

Olga is the Team Lead for Living Labs at Future Africa. Her contribution to the FinTech industry has been nothing short of remarkable. She has engaged with key change makers and played an instrumental role in shaping policies and publications in the field. Olga has an extensive track record of nurturing talent in the space, having previously worked with Wave Uganda and The Innovation Village before joining Future Africa. She focuses on advocating for and establishing a platform for young African minds to compete globally. Through her work, she has established herself as a thought leader in the FinTech industry and is recognised for her contributions to the field.

OLGA
KICONCO
MUHEKI



Penny Kamusiime

Penny has been serving as the Manager of Customer Experience at Yo! Uganda Ltd, where she has amassed extensive and remarkable experience in the FinTech sector for almost a decade. Under her stewardship, she has demonstrated outstanding leadership skills in enhancing customer experience and providing support at Yo Uganda. Her contributions to the industry have been acknowledged through her inclusion in the list of the top 100 Most Influential Women in FinTech by HiPipo in 2022 and 2023.

PENNY
KAMUSIIME



GLORIA
PRISCILLA
NAKIGULI

Gloria Priscilla Nakiguli

Gloria is the Chief Operations Officer at Kanza Code Limited. With a wealth of experience in collaborative partnerships, she has successfully led multiple initiatives with financial institutions and agencies. Her exceptional relationship management and resource mobilisation skills have played a crucial role in propelling the growth of Kanza Code Limited.

Under her leadership, the team partnered with Stanbic Bank and Housing Finance Bank to grow grassroots Saccos. As a result, over 90 Saccos have been digitised, leading to growth and impact. Her mastery of these skills has been instrumental in catalysing impactful initiatives, which have positioned Kanza Code Limited as a leading organisation in the industry.

Joy Mwesigwa

Joy is a leader with two high-ranking positions: Vice Guild President at UCU and PRO at Probono Health. Despite her young age, she has accomplished much and can perfectly balance her professional and personal responsibilities. Joy's outstanding leadership skills were recently recognised when she was awarded the TIG Network Afrika Youth Champion of the Year 2021-2022.

Even as a medical student, Joy is keenly interested in digital innovation and financial inclusion. Her diverse range of interests reflects a well-rounded individual with a passion for making a positive impact in multiple areas.

JOY
MWESIGWA



Sharon Alice Namugerwa

Sharon is the visionary behind the mobile application Belle Beauty Uganda. This innovative beauty lifestyle solution and organisation is an intermediary that seamlessly connects vendors with customers through a single button tap. The Belle Beauty application is designed with a women-centric focus, recognising women as the backbone of the economy, an often-overlooked aspect.

TRACY
ATUKWATSE



NICE
MSANGI

Nice Msangi

Nice is a marketing and communication strategist adept at helping entrepreneurs, organisations, and brands achieve their objectives through multimedia storytelling. With five years of experience in the field, she has collaborated with numerous institutions in various capacities. She is passionate about creating content and weaving narratives that positively impact communities. Additionally, she is a co-founder of a leadership consulting firm that equips executives, managers, and mid-managers with unique perspectives to engage talent effectively. The firm believes this approach is the most sustainable source of competitive advantage.

Olga Naiga

Olga is a proficient innovation and technology enthusiast with a forward-thinking approach and over five years of experience in various roles. Her expertise includes client onboarding, strategy and planning, digitalisation, business process reengineering, creative thinking, customer support, operational efficiency, and finance management. She is an authority in business model design, proposal writing, human-centred design, pitching and startup coaching. Olga has worked with renowned organisations such as Stanbic Bank, Innovation Village, My Doctor and Citi Bank. She holds a master's degree in Innovation and Entrepreneurship from Antwerp Management School.

OLGA
NAIGA



Angel Adam Kobelo

Angel serves as the Managing Director at Founders Academy Africa. She is a professional with strategic planning, market analysis, and relationship-building expertise. Her ability to identify and pursue new business opportunities and partnerships through the creative incorporation of technology and market analysis is a testament to her strategic prowess. In her role, Angel is committed to helping companies achieve their strategic goals and long-term success. She develops market entry and growth strategies tailored to each organisation's needs. Her expertise in this area is complemented by her exceptional ability to build and maintain strong relationships with key stakeholders. Angel's dedication to her profession and pursuit of excellence make her an important asset.

ANGEL
ADAM
KOBEL



LYN
TUKEI

Lyn Tukey

Lyn is a well-known public relations and personal branding consultant recently recognised as one of the world's top 100 influential PR professionals. With over eight years of experience in media and communications, she has gained a reputation as a proficient Strategic Communications and Personal Branding specialist. Her proficiency in Personal Branding has helped numerous industry leaders enhance their online presence and boost company growth. Lyn is a renowned leader in the Uganda PR industry, currently serving as the Communications and PR Manager for the Capital Markets Authority of Uganda.

Mercy Nekesa

Mercy is an accomplished entrepreneur, founder, and chief executive officer of Raining Vegetables and Sundetails. Her academic background is in computer science, and her passion lies in using technology to drive economic growth in developing countries. Her current focus is working with small and medium-sized enterprises (SMEs) and farmers in East Africa to promote business growth. In addition to her interests in technology and finance inclusion, she is also interested in finance, development, and youth employment.



MERCY
NEKESA



DELILA
KIDANU

Delila Kidanu

Delila co-founded Koa, a FinTech enterprise specialising in micro-savings, micro-investment finance, and technology. She commenced her professional career with the European Union, where she was involved in developing social responsibility programs. Later, she relocated to Kenya and established her consulting firm, where she worked with technology companies. She has also worked with ThinkYoung and MEST Africa. During her leisure time, she prioritises her health by maintaining a healthy work-life balance.

Cleopatra Kanyunyuzi

Cleopatra is a stack software engineer with over ten years of experience in the field of computer science. She has obtained Linux and CCNA certification and is pursuing an MSc. in Software Engineering and Data Communication at Makerere University. She is widely recognised as a capable and hands-on leader adept at coordinating cross-functional teams, offering mentorship, and providing instruction. Cleopatra is the co-founder, CEO, and coding instructor at Club Tangaza, a virtual academy specialising in Computer Science, AI, and Software Engineering.



CLEOPATRA
KANYUNYUZI

Doreen Nanfuka

Doreen is a Senior Program Officer at HiPipo, managing the youth mentorship and incubation programs. Before joining HiPipo, Doreen was a program manager at Godlife Limited, planning and executing various programs and events. Additionally, Doreen is the CEO of Fuuka Star, an events management company that specialises in organising corporate events, weddings, and special occasions.

Doreen is a Senior Program Officer (Consultant) at My Doctor, a digital healthcare services and telemedicine provider. She has extensive experience in project management and event planning, focusing on youth mentorship and incubation. Her work has earned her widespread recognition for her ability to empower and inspire young people.

DOREEN
NAFUKA



ELIZABETH
ATUKUNDA

Elizabeth Atukunda

Elizabeth is a seasoned compliance and risk management professional with extensive experience in the financial services industry, including banking, asset management, and digital financial services, with a particular emphasis on FinTech. She is a qualified lawyer and a staunch advocate for the High Court of Uganda. She holds the position of Head of Risk and Compliance at Yo Uganda LTD, where she oversees all risk and compliance-related functions. Before this, Elizabeth served as the Legal and Risk and Compliance Manager at Stanlib Uganda.

Mercy Angela Nantongo

Mercy Angela is the Product Manager overseeing Poverty Graduation programs in East Africa operated by Village Enterprise. She previously worked in the Agriculture/ Food Systems industry, focusing on developing FinTech, Access to Markets, and e-Commerce Solutions with EzyAgric. Angela is also the founder of Simbi Mall.

Angela earned her degree from New York University and has established herself as a prominent figure in the FinTech sector, particularly among women. Her expertise in the field is highly regarded, and she is widely recognised for her contributions to the industry.

**MERCY
ANGELA
NANTONGO**



**CERINAH
NALWOGA**

Cerinah Nalwoga

Cerinah founded Trillion Looks Store, a handicraft social enterprise that strives to enrich the lives and communities of marginalised artisans in Uganda by producing, marketing, and selling their products globally. In addition, she coordinates the Afri-Art and Fashion Show, which showcases the unique designs created by marginalised girls and youths with an African aesthetic. In 2023, Cerinah utilised the show as a platform to combat the stigma associated with vitiligo.

Tracy Atukwatse

Tracy has an exemplary professional profile, working in various capacities, such as founding Benoz Crafts and being a tech lead at Passion Success Enterprises and Na Moni Media Company. Tracy is an alumna of Mbarara University of Science & Technology, where she graduated with a degree in Computer Science. She describes herself as a flexible, audacious, and passionate multi-tasker. Additionally, she has actively participated in various tech competitions, boot camps, and hackathons organised by reputable institutions such as CyberTalents, HiPipo, Strathmore University, and FundiBots.

A portrait of Tracy Atukwatse, a young woman with braided hair, smiling. The image is overlaid with a blue and green gradient.

TRACY
ATUKWATSE



MAUREEN
ATIM

Maureen Atim

Maureen graduated from Lira University with a degree in public health. She has established herself as a dynamic force in the technology industry, breaking down barriers and empowering women in the male-dominated field of FinTech. Her natural leadership abilities are evident in her accomplishments as a student innovator in the tech field, which catalysed her to pursue a career as a full-stack developer. Maureen is engaged in self-study to enhance her skills further and is committed to advancing her knowledge and capabilities in the technology industry.

Maria Gorrettie Namuddu

Maria is the Customer Success Manager at Kanza Code Limited, contributing to transforming the organisation's customer experience process. She has recently introduced a new approach that involves pivoting every team goal towards a product-led mindset. This approach has proved highly effective, particularly during the onboarding and data migration of Saccos & MFIs, greatly improving the customer experience.

Maria's expertise and leadership skills were instrumental in successfully executing a recent project involving the data collection, migration, training, and onboarding of over 30 Stanbic Bank Saccos.

**MARIA
GORRETTIE
NAMUDDU**



**WENDY
NANFO**

Wendy Nanfo

Wendy has taken on the role of Country Manager for Yabx Uganda, a cloud-based digital lending platform. Before this, she was the Head of Business Operations at Kuda Bank (Uganda). This mobile application charges zero maintenance fees and offers seamless money transfers, automated savings, and investment options. Wendy holds a bachelor's degree in Accounting and Finance from Kyambogo University.

Primah Kwagala

Primah is a seasoned human rights lawyer and activist focusing on health communication and advocacy issues related to sexual reproductive health, access to medicines, and healthcare services. She serves as the executive director of the Women's Pro Bono Initiative, where she has been instrumental in supporting women's startups.

As an advocate for inclusive macro and microfinance policies, Primah has initiated and registered at least five Savings and Credit Cooperatives (Saccos) for low-income women and girls. Her work in this regard has had a profound impact on the lives of many women, providing them with access to financial resources and empowering them to achieve financial independence.

PRIMAH
KWAGALA



PHIONA
N. BUKULU

Phiona N. Bukulu

Phiona is a proficient engineer, entrepreneur, consultant, and community volunteer with extensive experience in ICT innovation, business development, data analysis, scientific research, media, and TV production. She excels in grant proposal writing, public relations and communication, and project management. Currently serving as the Projects Lead Coordinator at the International Trade Centre, Phiona aspires to leverage information technology to enhance lives and businesses by deploying efficient and reliable technology solutions that guarantee security.

Charlotte Neeza

Charlotte is a proficient FinTech Events Manager at HiPipo. She is also a co-founder of E-Moments, a FinTech innovation enterprise making remarkable market progress. Charlotte possesses a Bachelor's degree in Information Technology from Kampala International University and certifications in Digital Money, Digitizing Humanitarian, and Foundations for Gender Equity from Digital Frontiers Institute. She is a techpreneur and the lead product manager at PesaJet, a financing platform/ start-up for agriculture, education, merchants, and utilities.



**CHARLOTTE
NEEZA**



**AFRAH
KARAMA**

Afrah Karama

Afrah is the Human Resource Manager at Trade Lance Limited, a prominent Ugandan FinTech that provides innovative solutions to telecommunication companies and financial institutions using USSD code *252#. With nearly a decade of experience in the FinTech industry, Afrah has gained unparalleled expertise in various key areas, including selection and recruitment, staff management, client relations, partner management, and marketing. Afrah's dedication to professional growth is reflected in her master's degree in Human Resource Management.

Emily Sonia Nakabuye

Emily, a 16-year-old entrepreneur, is the CEO of E-Moments, a FinTech company established in 2020. The company was born out of Emily's participation in the inaugural Women in FinTech Hackathon organised by HiPipo. E-Moments has expanded beyond remittance and payment services to event management and e-commerce. Emily's entrepreneurial spirit also led her to create Erizon, a YouTube platform that highlights the perspectives of the young generation.

In her own words, Emily founded Erizon to raise awareness of her peers' experiences and encourage their social participation. "We cannot afford to be left in the dark," she says. Emily's accomplishments demonstrate a remarkable sense of purpose and a commitment to innovation.

EMILY
SONIA
NAKABUYE



MARJORINE
NANTAMBI

Marjorine Nantambi

Marjorine is a renowned personal growth and finance coach. She has helped numerous individuals realise their full potential by fostering a mindset of continuous improvement and financial literacy. Marjorine's approach is highly personalised and tailored to equip her clients with the tools they need to make informed decisions and achieve their personal and financial goals. Numerous prestigious institutions have sought Marjorine's expertise, including the World Bank, Uganda Development Bank (UDB), Centenary Bank, Pepsi, Pride Microfinance, Roswell Hospital, Reproductive Health Uganda, and various Rotary Clubs. Her clients appreciate her personalised guidance based on sound financial principles and best practices.

Doreen Orishaba

Doreen is the Managing Director of BasiGo Rwanda, a company spearheading a pilot project involving electronic buses in Rwanda. With a background in electrical engineering, Doreen has amassed over ten years of professional experience, having previously worked with Kira Motors Uganda Limited and Ford Motor Company. Her exceptional performance has earned her recognition and commendation from her superiors.

According to Jit Bhattacharya, BasiGo's CEO/Co-founder, there are few professionals in East Africa as experienced in the electrification of public transport as Doreen Orishaba. Her experience from Kiira Motors and BasiGo makes her the ideal leader to help Rwanda achieve its ambitious goals for sustainable public transport.

DOREEN
ORISHABA



EMILY
QUEEN
TUSSIME

Emily Queen Tusiime

Emily, a graduate of the University of South Africa (UNISA), is an exemplar of resilience and transformation. Her journey, marked by perseverance in the face of adversity, began with her participation in the Women in FinTech hackathon, where she exhibited remarkable fortitude despite recent injuries. Over the past three years, Emily's determination and active engagement with this community have propelled her to the status of a distinguished entrepreneur. Her story inspires, motivating community members to pursue excellence and innovation. Emily's future is bright as she encourages and influences those around her.

Shamim Nirere

Shamim obtained her degree as a secondary school teacher of English Literature. However, her belief that education should foster creativity, problem-solving skills, and solution thinking prompted her to establish Izere Education, a social enterprise and EduTech with a vision of achieving quality 21st-century learning outcomes for all. Their mission is to equip teachers and learners in public schools and underserved communities with technology, life skills, 21st-century skills, knowledge, and mentorship. Shamim has over a decade of experience in Education, focusing on transforming the learning experience for children, teenagers, and young adults through 21st-century relevant Education and skills.

SHAMIM
NIRERE



GLORY JOY
ASANTE
NTI-OBENG

Gloryjoy (Asante) Nti-Obeng

Gloryjoy is the Country Manager at Jumo Ghana and has been instrumental in leading Jumo's efforts to provide micro-credit access to the mass market in Ghana for the last seven years. Under her leadership, Jumo successfully facilitated the inclusion of 800,000 low-income users in 2023, providing them with access to financial services for the first time. This initiative resulted in over \$700 million of micro-loans disbursed via mobile money. Gloryjoy is a fervent advocate for the inclusion of women and eliminating bias in delivering inclusive FinTech in emerging markets. Notably, she was responsible for sourcing over \$10 million in capital to fund micro-loans for previously marginalised groups in Ghana.

Connie Nankya

Connie is a seasoned professional currently serving as the Head of Marketing at Airtel Mobile Commerce Uganda Limited. With over 15 years of extensive experience in communications, she is recognised for her resourcefulness as a leader and her ability to implement high-profile image-based communication programs. Her expertise spans various domains, including crisis communications, stakeholder management, media relations, internal communications, digital communications, and strategic communications.

Connie has a Master's degree in Public Relations and Media Management. She has contributed to the communication strategies of organisations like Movit Products and Housing Finance Bank Limited.

CONNIE
NANKYA



CAMILLUS
NAMATA

Camillus Namata

Camillus is a co-founder of My Doctor, an initiative that provides affordable online healthcare services such as teleconsultation, online diagnosis, prescriptions, and more. My Doctor is creating an affordable digital healthcare community in Africa and is slowly addressing issues such as antimicrobial resistance. This is achieved through its operational nature of providing users with digital access to a professional healthcare provider free of charge. With over a decade of experience in branding and marketing, Camillus has received multiple awards in these fields. She holds a Master of Science in Marketing and a Bachelor's in Business Computing from MUBs. Camillus is highly regarded for her exceptional skills in team management and leadership.

Flavia Nabukeera

Flavia is a seasoned professional serving as the Head of Mobile Banking at Post Bank. With her extensive knowledge and experience in financial inclusion, she has been instrumental in developing and deploying several inclusive financial products and services over the last decade. Flavia's latest innovation, the Wendi mobile wallet, has transformed the distribution of Parish Development Model (PDM) funds to recipients in remote areas without access to financial services.

Flavia's accomplishments in savings, Sacco management, and micro-loan solutions at Airtel Money, Equity Bank, and Postbank are highly regarded in the industry.

FAVIA
NABUKEERA



ROWENA
TURINAWA

Rowena Turinawe

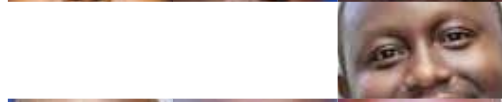
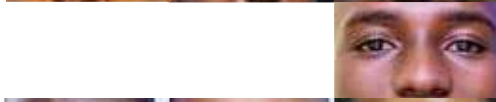
Rowena is the Head of Innovation and Digital Solutions at Centenary Technological Services. She has played a weighty role in driving the transformation and development of Uganda's IT sector. Rowena worked as a project manager at MTN Foundation Hub, where she helped enhance the national ICT hub at Nakawa by supporting FinTech innovation. In addition to her professional accomplishments, Rowena is a National BPO and Innovation Council member. She previously served as a digital transformation manager at the National IT Authority, where she supported ministries, departments, and local governments in developing local ICT-based solutions and promoting financial inclusion.

Flavia Eleanor Kasenge

Flavia is an accomplished Chief Operations Officer at EzeeMoney Ltd, driving growth in the FinTech industry, particularly in the SME and agriculture sectors. Her dedication to building her brand and mentoring young professionals, especially Women in FinTech, reflects her commitment to fostering diversity and inclusion in the industry. Flavia is widely acknowledged as a leader figure in the industry, and her expertise and leadership will undoubtedly continue to shape the future of FinTech for years to come.

FLAVIA
ELEANOR
KASENGE





FINTECH AND IIPS IN AFRICA: SUSTAINABLE SOLUTIONS FOR ALL.

#40Days40FinTechs #LevelOneProject #IncludeEveryone

