

MARCH 2024 EDITION

WOMEN IN FINTECH

LEVEL ONE PROJECT: SHAPING WOMEN'S FUTURE IN FINTECH

TOP 100 WOMEN

PIONEERING CHANGE IN
FINTECH AND BEYOND



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CROSSLAKE

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FOREWORD

It is expensive to be poor, a truth I see daily in supporting grassroots initiatives such as the HiPipo Include Everyone program. The program reveals this through female innovators aiding low-income users. These innovators tell stories of resilience, as villagers sell chickens for emergency funds, avoiding predatory lenders.

In the HiPipo Women In FinTech space, solutions emerge. Women transition from cashboxes to digital savings through solutions like Tawaza and WomenSave, integrating with village savings cooperatives. This shift empowers their financial control and future security.

Affordable micro-credit solutions providers like FutureLink, Numida, and CardPesa foster new business opportunities in informal settings. HiPipo is also focusing on supporting micro-insurance solutions to safeguard these ventures. Women in East Africa now conduct complex transactions instantly via mobile phones, a testament to FinTech's impact.

However, over 350 million people, mostly women, still need access to secure digital financial services in Africa. The HiPipo Women In FinTech initiative is a blueprint for bridging this gender gap and creating a more prosperous, inclusive world.

HiPipo's initiative ensures sustainable women's inclusion at all stages. Women Innovators are crafting interoperable digital financial systems and supporting the creation of equitable digital identification systems. This would provide the necessary formal identity for financial inclusion, especially for women. According to the World Economic Forum, approximately 500 million people in sub-Saharan Africa do not have proof of legal identity.

Working closely with HiPipo over the years is such a privilege. Their passion and commitment to inclusive digital finance, guided by the Level One Project (L1P) principles for inclusive digital payments systems, i.e., scalable, open, interoperable, real-time, safeguarded, and highly accessible at the last mile, is inspiring. I am always delighted to see that the HiPipo team lives those principles. Their work acknowledges the need for a diverse, inclusive digital economy.

The WEE FI Group at the Bill and Melinda Gates Foundation enhances Women's Economic Empowerment through Digital Cash Transfers: D3 Criteria (Digitize/Direct/Design) for designing and delivering social transfers to women.

Women's financial inclusion and leadership in FinTech resonate deeply with me. Similarly, HiPipo and the Bank of Uganda share a vision of equal digital financial access for women. This enhances their economic resilience, social status, and overall agency.

Yet, challenges remain. Unstable inflation rates and unemployment in East Africa threaten digital economy gains, primarily in Uganda. Disparities persist; according to the Uganda National Household Survey, 60% of women in Uganda are excluded from formal financial services, compared to 45% of men. In the digital sphere, only 24% of women in Uganda have used a "full-service digital value account" compared to 36% of men. Hence, more work is required to include everyone and achieve equality in accessing and using digital financial services. Success will depend on solid advocacy and innovative and affordable solutions.

The Women In FinTech Magazine is vital to this advocacy, spotlighting women leaders and innovators. It's a call to recognise and support the untapped potential of Women in FinTech.

The Women In FinTech magazine celebrates 'New Voices & Women Leaders', showcasing 100 Women In FinTech and special recognition for Women FinTech leaders and innovators of solutions that can close sticky gaps in access among previously excluded, untapped, or underrepresented markets. I hope this publication inspires and promotes undiscovered talents, innovators, and entrepreneurship.

The Women In FinTech Hackathon catalyses women-led innovation in inclusive digital finance. It challenges norms on funding recipients and representation. This year's edition supports products like BorePay and AgriMarket Connect, addressing vital needs.

Now in its fourth year, the Women In FinTech Hackathon and Summit continue to evolve, fostering industry disrupters like Kuzimba Services, Kawu, PesaJet, and Kanzu Money. The 2023 winners, Team E-Parking, exemplify this growth with their web-based e-parking platform.

Congratulations to the women highlighted in this year's magazine, the hackathon participants, and the HiPipo team. Keep innovating, going, and growing—your voices, leadership, and heroism matter now more than ever.

With gratitude and respect,

Justine Namata,

Head of Financial Innovations and Development,

National Payment Systems Department,

Bank Of Uganda.

NURTURING EMERGING WOMEN LEADERS AND SHAPERS WITHIN THE FINTECH SECTOR

In this Women In FinTech magazine edition, we present a fascinating array of feedback accentuating the transformative impact of HiPipo's Women in FinTech initiatives across Uganda and East Africa. These narratives highlight the program's pivotal role in driving financial inclusion, empowering women, and nurturing emerging entrepreneurial talent within the FinTech sector. From illuminating insights by Hon Joyce Nabbosa Sebugwawo and Prof. Maggie Kigozi, who advocate for women's empowerment and gender equality, to the cross-border innovation journey of Team HPaysa, each story is a testament to the power of collaboration, education, and technology in reshaping the financial landscape.

Our contributors, including mentors and industry leaders like Sheila Nankanya, Flavia Eleanor Kasenge, Lyn Tupei, and Vivienne Kikoni, delve into various aspects crucial for success in FinTech. They discuss the importance of mentorship, diversity, strategic communication, financial management, and the art of pitching and presentation. These perspectives provide a holistic view of the challenges and opportunities within the FinTech

ecosystem, offering valuable lessons and strategies for budding entrepreneurs and innovators. The experiences shared by Tracy Atukwaste, from her journey in the hackathon to her role as a mentor, embody the full circle of growth and impact that HiPipo's programs have facilitated.

We present a reflection of a dynamic movement towards inclusive and transformative financial technology in Africa—a narrative of empowerment, resilience, and innovation. As we explore these diverse tales, we witness the unfolding of a new era in FinTech, where women are not only participants but also leaders and shapers of the future. Join us in celebrating these milestones and the promising journey ahead for Women in FinTech.



HiPipo's WOMEN IN FINTECH IS AN INSPIRATION OF HOPE IN UGANDA'S FIGHT AGAINST POVERTY

– HON JOYCE NABBOSA SSEBUGWAWO, MINISTER OF STATE FOR ICT

In the heart of Uganda's vibrant financial sector lies a transformative initiative: HiPipo's Women in FinTech. This ground-breaking program is more than just a training platform – it's a cornerstone in Uganda's journey towards eradicating poverty and fostering inclusive financial growth.

Despite numerous global efforts, financial inclusion for women still needs to be achieved. In Uganda, where women constitute 50.71% of the population as of 2020, a significant proportion is still among the unbanked. They face daunting challenges, from accessing digital technology to acquiring the necessary skills and financial products. This is where HiPipo's Women in FinTech program steps in, offering a solution and a promise of empowerment and hope.

HiPipo equips women with essential tools, skills, and financial support in collaboration with partners like the Level One Project. This

all-encompassing approach ensures that every individual, irrespective of gender, can leverage digital financial services to enhance their quality of life.

Our pride in HiPipo and its partners' commitment cannot be overstated. Their untiring dedication is pivotal in propelling Africa towards realising its full digital potential, ensuring that the benefits of digital financial services are accessible to all.

The partnership between HiPipo and the Ministry of ICT is particularly significant. It transcends the provision of services and delves into the heart of social norms that hinder women's financial advancement. Insights from the Level One Project enrich this understanding, offering a nuanced perspective on these complex challenges.

HiPipo's steadfast focus on gender sensitivity and proactive measures to promote women's financial and economic empowerment deserves commendation. The Women In FinTech Summit is a shining example of their dedication.

On behalf of the Ministry of ICT and National Guidance, the Ugandan Government, and myself, I extend heartfelt congratulations to the contributors of the fourth season of the Women in FinTech initiative. Our gratitude goes to HiPipo and valued partners such as the Bill and Melinda Gates Foundation, Mojaloop Foundation, Cyberplic Academy, INFITX, Ideation Corner, and Level One Project. Special recognition is also due to the 30 outstanding teams of Women Innovators who reached the 2023 finals.

Your collective efforts have turned this extraordinary initiative into a reality.

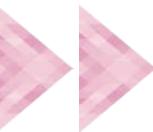
Our excitement is palpable as we witness the remarkable journey charted by the Women in FinTech program for Uganda and Africa. This initiative is not just about financial inclusion; it's about reshaping the future, paving the way for generations of women to thrive in a digitally inclusive world.

May the seeds sown by this program bloom into a future where every woman has the opportunity to achieve her financial dreams. May we all be part of this incredible journey, witnessing the dawn of an era where financial inclusion is not just a goal but a reality for every woman in Uganda and beyond.



CARRY YOUR SISTER ALONG, YOU WILL NOT GO SO FAR ALONE – PROF. MAGGIE KIGOZI

In this edition, we are honoured to carry forward the legacy of Prof. Maggie Kigozi's influential article from our 2023 collection. Celebrated as the most read and deeply appreciated piece, it resonates profoundly within our community, according to the overwhelmingly positive feedback we've received. Prof. Maggie Kigozi, a champion of inspiration for young Africans, especially women, continues to shine with her impeccable leadership and entrepreneurial spirit. Her words in this article are a powerful message of empowerment, echoing her commitment to champion women-centric initiatives. Her dedication to fostering an inclusive society is a testament to her willingness to encourage and uplift all. Join us in embracing the profound impact



of Prof. Kigozi's journey, a narrative that truly exemplifies the spirit of empowerment and progress.

As we mark another milestone in the journey of Women in FinTech, I am thrilled to contribute again to this transformative platform. Following the overwhelming response to my previous message in the 2023 edition, it's clear that our collective efforts in championing women-centric initiatives are resonating deeply across Uganda and beyond.

The Women in FinTech Hackathon and Summit have been a perfect example of innovation and resilience, especially in the wake of challenges posed by the COVID-19 pandemic. I extend my heartfelt gratitude to HiPipo and its partners for their firm support of this noble cause, and congratulations to this year's participants for their dynamic energy and groundbreaking ideas.

Reflecting on my tenure as head of the Uganda Investment Authority, I am proud of the government's significant strides in promoting Information and Communication Technology (ICT). The education-for-all program has been a game changer, particularly for the

girl child, propelling women from the confines of homes and farms to the forefront of breaking barriers.

In the early 2000s, our push for accessible ICT laid the groundwork for today's advancements. Government initiatives in infrastructure, such as procuring underground cables, have been instrumental in enhancing connectivity and empowering the youth with technology. These efforts have culminated in inspiring initiatives like the Women in FinTech Hackathon.

I commend the Bank of Uganda for its exemplary role in regulating FinTechs, creating a thriving environment for established players like MTN and Airtel, and growing FinTechs. This synergy between the government and the private sector is vital for our journey towards technological advancement.

The Women in FinTech Hackathon has been a cradle for innovative groups focusing on grassroots solutions, enabling women's access to financial services safely and regulated. The essence of FinTech, rooted in integrity, is paramount. It's reassuring to see participants prioritise security and trust in their solutions.

My gratitude extends to HiPipo, Mojaloop, and partners like INFITX, Crosslake Technologies, Include Everyone, Ideation Corner, Cyberplc, Level One Project, and the Bill and Melinda Gates Foundation. Your focus on empowering women through this initiative is admirable.

I have been a steadfast advocate for women's empowerment throughout my career. I urge every participant and reader to take advantage of every opportunity to uplift your sister. Our collective responsibility is dismantling societal barriers and establishing an egalitarian landscape, especially in the ICT sector.

To the young innovators of this year's Hackathon: extend your success to those who couldn't participate. Remember, the path to a more inclusive and equitable society in ICT and FinTech is one we must tread together, ensuring no woman is left behind.

Let us embrace the ethos of inclusivity and solidarity. As we forge ahead, let's carry each other along, for in unity and mutual support lies our greatest strength and the key to a more equitable future in FinTech and inclusivity.



A JOURNEY OF INNOVATION AND EMPOWERMENT – TEAM HPAYSA'S EXPERIENCE

A CROSS-BORDER FORAY INTO FINTECH INNOVATION

As Team HPaysa, hailing from Nairobi, Kenya, our journey to Kampala, Uganda, for HiPipo's Women in FinTech Hackathon was an inspiring foray into innovation, gender empowerment, and financial technology. In the vibrant heart of Kampala, we joined a diverse group of fellow innovators, embarking on a collaborative odyssey to redefine the financial technology landscape through female ingenuity and determination.

CHALLENGING NORMS AND CELEBRATING INNOVATION

The Women in FinTech Hackathon, part of the "Include Everyone" initiative by HiPipo, transcended being a mere event. It evolved into a dynamic seven-day marathon where finance and tech-savvy

women teamed up to ideate solutions to improve everyday life. In its fourth year, the hackathon showcased 30 exceptional teams selected from over 100 submissions, with our team, HPaysa, among the fortunate ones participating.

HPaysa was conceived to address a common yet overlooked problem – the challenge of tracking personal loans among friends, often leading to strained relationships and lost accountability. This event was not just a competition but a celebration of ideas, growth, and the spirit of innovation, with each participant being a winner in their own right.

A WEEK OF LEARNING, CREATING, AND INNOVATING

Each of the seven days of the hackathon unveiled new layers of knowledge and creativity. Facilitators and mentors played pivotal roles, guiding us in transforming our ideas into compelling presentations and viable business cases. We were



CELEBRATING ACHIEVEMENTS AND LOOKING FORWARD

The hackathon culminated in a summit graced by Hon. Joyce Nabbosa Ssebugwawo, Uganda's Minister of ICT, announcing the overall winners. The panel discussions, led by experienced specialists, provided insightful roadmaps for our future endeavours in FinTech.

A GATEWAY TO FUTURE SUCCESS

As part of the winning teams, we were privileged to enter the three-month incubator program, covering various topics crucial for start-ups. From decision-making to product management, this program equipped us with skills indispensable for our growth and success in FinTech.

A LASTING IMPACT

The HiPipo Women in FinTech Hackathon and the subsequent incubator program have profoundly reshaped our perspective on innovation, collaboration, and FinTech's potential. We extend our heartfelt thanks to the organisers and generous sponsors for this invaluable experience. Though the hackathon and incubator programs have concluded, their impact on our journey is just beginning.

Team HPaysa, comprising Beth Njoroge, Hellen Wainana, and Ainea Obura, is grateful for this remarkable journey and is eager to apply our newfound knowledge and skills to impact the FinTech landscape significantly.

introduced to the integration of Mojaloop into our FinTech solutions and the principles of the Level One Project, which are essential for our final submissions.

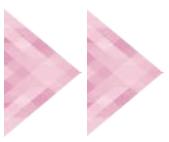
The mentors, experts in various fields, provided invaluable insights into entrepreneurship, innovation, fundraising, product management, and more. Their real-world experiences and tailored advice were instrumental in refining our strategies and approaches.

THE CLIMAX OF INNOVATION

The seventh day, the climax of the hackathon, was dedicated to presentations. Each team had a mere 10 minutes to showcase their projects, focusing on the problem, solution, value proposition, and the production of the Minimal Viable Product (MVP) integrated with Mojaloop. The panel of judges, a mix of on-site and virtual experts, assessed each presentation to identify the victors.



**REFLECTIONS FROM
THE 2023 HiPipo
WOMEN IN FINTECH
HACKATHON AND
SUMMIT – SHEILA
NANKANJA, CHIEF
DIVERSITY OFFICER AT
HiPipo.**



The 2023 HiPipo Women in FinTech Hackathon and Summit, a cornerstone event in Uganda's FinTech landscape, provided an enlightening glimpse into the growing talent and innovative potential within East Africa's FinTech sector. As a judge and panellist, I witnessed this initiative's transformative power.

The HiPipo Include Everyone program, alongside the Mojaloop Foundation and INFITIX, unveiled the Level One project. This groundbreaking effort aims to democratise digital financial services for low-income individuals using open-source software, underlining our commitment to equitable and inclusive financial solutions.

The hackathon brought together 30 teams from Uganda and Kenya, each demonstrating their creativity in applying Mojaloop principles to tackle complex socio-economic challenges. Through workshops on product development, marketing, business management, and legalities, spearheaded by experts like Mr. Paul Baker from INFITIX, participants developed innovative Minimum Viable Products (MVPs). These MVPs, integrated with Mojaloop, exhibited a remarkable fusion of innovation and strategic application.

As judges, our evaluation criteria extended beyond mere technical proficiency. We focused on integrating Mojaloop, L1P principles, and adherence to robust coding practices, assessing the presence of Minimum Marketable and Lovable Products within the MVPs — critical indicators of a project's market success and acceptance.

The 2023 HiPipo Women in FinTech Summit at Mestil Hotel Uganda was a vibrant celebration of the best-performing teams. Distinguished guests included HiPipo's CEO Innocent Kawooya, Hon Joyce Nabbosa Ssebugwawo (Minister of State for ICT), Keynote Speaker Jemima Kariuki Njuguna, and Guest Speaker Rowena Turinawe.

The summit addressed crucial topics like the future of Women in FinTech and strategies for success, featuring panellists from Uganda's FinTech, corporate, and legal sectors.

Discussions emphasised the promising future for women in FinTech, highlighting the impact of emerging technologies like AI, Machine Learning, and Blockchain. The summit underscored the importance of an environment that promotes diversity, equal training access, and inclusivity, advocating for educational programs, mentorship, networking events, and leadership training to empower women in these transformative fields.

Progress and challenges were acknowledged in assessing the journey of women's financial inclusion in Uganda and Africa. Digital innovations and mobile money platforms have been instrumental, but issues like limited education access and cultural barriers persist. Government policies and collaborative efforts are essential in shaping this landscape, necessitating context-specific initiatives.

The summit highlighted the importance of mentorship, safe spaces, work-life balance, and career pathways for women in FinTech. Alum stories illustrated the hackathon's transformative impact, reinforcing Uganda's role as a vibrant hub for FinTech innovation and women's leadership.

The 2023 HiPipo Women in FinTech Hackathon and Summit showcased East Africa's dynamic FinTech ecosystem. They affirmed the critical role of collaboration and innovation at the nexus of technology and women's leadership. This platform is set to drive significant change in the FinTech landscape, marking a new era of inclusive and transformative financial technology.

Sheila is the Chief Diversity Officer at HiPipo.

HARNESSING PR AND MARKETING AS CATALYSTS FOR FINTECH INNOVATION - LYN TUKEI

In the evolving world of financial technology, the Women in FinTech Hackathon, spearheaded by HiPipo, inspires hope and empowerment. This trailblazing initiative accentuates the importance of diversity, collaboration, and innovation, propelling women from varied backgrounds to excel in FinTech.



ADDRESSING THE GENDER GAP IN FINTECH

Despite making weighty strides, women entrepreneurs and professionals in FinTech face a notable gender gap, particularly in leadership roles. Consider these statistics:

Women constitute only 20% of the global FinTech workforce (World Economic Forum).

Women-founded FinTech start-ups receive less than 3% of venture capital funding (Pitchbook).

73% of Women in FinTech believe PR and marketing are crucial for their success (Women in FinTech Hackathon Survey).

THE POWER OF PR AND DIGITAL MARKETING

PR and digital marketing are vital for success in a business landscape characterised by rapid change and intense competition. They serve multiple functions:

Building Credibility: PR is vital in establishing trust and credibility. It enhances reputation, instils confidence, and differentiates businesses in competitive markets.

Creating Brand Awareness: Digital marketing is critical to building brand visibility. It allows for reaching broader audiences, customising messages, and effective competition, which is especially important for women to amplify their presence.

Showcasing Expertise: PR allows women in business to overcome scepticism and bias by highlighting their knowledge and capabilities.

Navigating Regulatory Challenges: Effective PR aids in navigating regulatory landscapes, ensuring compliance and transparency.

Attracting Investment: A strategic PR campaign can make businesses more appealing to potential investors.

ADOPTING EFFECTIVE PR AND MARKETING STRATEGIES

Women in FinTech must leverage PR and digital marketing to assert their influence and leadership. These strategies level the playing field, allowing leaders to showcase their expertise, attract investment, and leave a lasting impact.

Here are key PR and marketing tactics to consider:

Develop a strong brand identity and maintain consistency across all channels.

Produce high-quality, industry-relevant content to establish thought leadership.

Cultivate relationships with media outlets and influencers.

Engage audiences via social media and content promotion.

Network at industry events and conferences.

Execute a comprehensive PR plan and media outreach campaign.

Create engaging content like blog posts, articles, infographics, and videos.

Collaborate with industry partners for cross-promotion.

Establish a dedicated website and social media presence.

Share customer testimonials to inspire potential clients.

Continuously measure results and adjust strategies accordingly.

By embracing these PR and marketing strategies, women in FinTech can enhance their credibility, demonstrate their expertise, secure investment, and positively influence the business world. It's not just about innovation; it's about making that innovation known and accessible. As we forge ahead, let's remember that visibility and communication are as crucial as technology in shaping the future of FinTech.

Lyn is Capital Markets Authority, Uganda's Public Relations and Communications Manager.

THE CRITICAL ROLE OF PRODUCT MANAGEMENT FOR BUDDING INNOVATORS. - MERCY ANGELA NANTONGO.

In the dynamic world of innovation and entrepreneurship, a crucial navigator exists for aspiring visionaries: Product Management. This field is about marshalling ideas and skillfully transforming these concepts into tangible, impactful products and services. Understanding product management is critical to unlocking success in the fast-paced digital era.



WHY PRODUCT MANAGEMENT MATTERS

Imagine scaling the Rwenzori Mountains without a guide or proper gear. A similar challenge exists in the world of innovation. Launching an idea without understanding the intricacies of 'why,' 'how,' and 'when' is like embarking on an arduous climb unprepared. It's about navigating the valleys of possibilities toward the summit of success. For instance, consider developing a payment system for parking spots that only supports one payment method when customers desire multiple options. Such a scenario leads to customer dissatisfaction and emphasises the need for a comprehensive approach.

THE ESSENCE OF PRODUCT MANAGEMENT

Product Management is the art of uncovering your customers' deepest needs beyond their spoken words. It involves using data to turn vague ideas into concrete, user-centric solutions and orchestrating a team's efforts toward a harmonious goal. It's about ensuring developers, designers, marketers, senior management, and stakeholders are aligned and moving in the same direction.

In Uganda's entrepreneurial landscape, like a modern gold rush, passion, and hard work are essential but not

enough. Entrepreneurs need a well-defined plan—a map, compass, and the right tools—to navigate the industry landscape effectively.

PRODUCT MANAGEMENT AS A JOURNEY

Engaging in Product Management is not about rigidly adhering to a set plan. It's a dynamic journey filled with trials and failures that lead to growth and success. It's a continuous learning process, listening to customers and adapting accordingly.

Each day in Product Management is a new adventure. It's about being agile, responsive, and innovative in solving problems and meeting market needs.

EMBRACING THE PATH OF PRODUCT MANAGEMENT

As we venture into Uganda's diverse and innovative entrepreneurial environment, embracing Product Management is critical. It equips innovators with the necessary tools and insights to realise their visions.

So, to all the innovators and future industry titans, embrace Product Management. It's not just a discipline; it's an essential guide to navigating the complex terrain of entrepreneurship and turning your innovative dreams into successful realities.

Mercy is a Digital Product Manager at Village Enterprise.

MASTERING THE ART OF PITCHING AND PRESENTATION

- FLAVIA ELEANOR KASENGE

Participating as a mentor in the 2023 Women in FinTech Hackathon was an eye-opening experience, reinforcing the critical role of pitching and presentation in bringing innovative ideas to fruition.

The hackathon, a traditionally male-dominated event, showcases a welcome shift towards diversity. This inclusivity is vital in the FinTech industry, where diverse perspectives fuel innovation. The presence of primarily female participants indicated a growing eagerness among the youth to engage in FinTech innovation, regardless of gender barriers.

One significant observation was that many young innovators have creative minds brimming with business ideas but often need help pitching or presenting them to potential investors or clientele effectively. In a world characterised by volatility, uncertainty, complexity, and ambiguity (VUCA), mastering the art of communication is paramount for navigating and sustaining innovative ideas.

My interactions with various teams stressed the importance of developing winning pitches and presentations. Innovators had remarkable business concepts that needed refinement to resonate with their intended audience. The hackathon provided a crucial guidance and skill development platform in this area.





The anxiety and excitement were palpable as the 30 groups deliberated on refining their ideas for compelling pitches. From addressing needs like fuel and water scarcity to banking and parking solutions, the focus was on delivering affordable and accessible services to end-users – the hallmark of a compelling business idea.

The teams likely to see the most remarkable success are those that identify pressing needs and offer simple yet satisfying solutions. As the saying goes, “People are willing to pay for a problem solved in real time.” This principle was evident in the diverse ideas presented, highlighting the importance of practicality and relevance in business solutions.

The mentorship sessions were a teaching moment and a learning experience for me. Interacting with different teams provided fresh perspectives on applying practicality to emerging business needs. The passion and determination displayed by the participants were inspiring, showcasing the depth of talent and innovation present in the cohort.

Platforms like HiPipo are crucial in identifying and nurturing young business talent. Their support in guiding these young innovators through the initial stages of their entrepreneurial journey is invaluable. I appreciate HiPipo for spearheading this initiative and am grateful for the opportunity to contribute.

While a good pitch or presentation is crucial, it's important to remember that successful businesses require more. As Harvey Diamond aptly said, "If you don't know what you want to achieve in your presentation, your audience never will." This emphasises the need for clarity and purpose, not just in presentations but in all aspects of the business.

As Albert Einstein said, "Life is like riding a bicycle. To keep your balance, you must keep moving." This philosophy applies to the world of business and innovation. Constant movement, learning, and adaptation are essential for success, especially in the dynamic world of FinTech.

Flavia is the Chief Operations Officer at EzeeMoney.



UNEARTHING GEMS OF INNOVATION AND GROWTH - TRACY ATUKWASTE

In September 2022, I embarked on a life-changing journey by participating in the Women In FinTech hackathon organised by HiPipo. This event began a series of incredible opportunities that shaped my career and perspective on technology and entrepreneurship.

The hackathon, held from 10th to 16th September 2022, was more than a competition. It was a hub of learning, collaboration, and innovation. Alongside my team, Insure Wallet, we developed a platform to offer affordable insurance plans and quick claim processing for vehicle owners. This experience was enriching and a testament to the power of diverse ideas converging to solve real-world problems.

Our Women In FinTech Summit, victory on September 16th, 2022, was just the beginning. Winning a share of the USD 10,000 prize was exhilarating, but the subsequent participation in the three-month Women In FinTech Incubator program was even more impactful. The incubator phase, marked by mentorship from HiPipo CEO Innocent Kawooya and other experts, was a period of intense learning and growth.

HiPipo's support continued well into 2023, culminating in my participation in the Inclusive FinTech Forum in Kigali, Rwanda. This global dialogue, endorsed by African presidents and attended by various dignitaries, expanded my horizons and understanding of financial inclusion and FinTech.

In November 2023, I

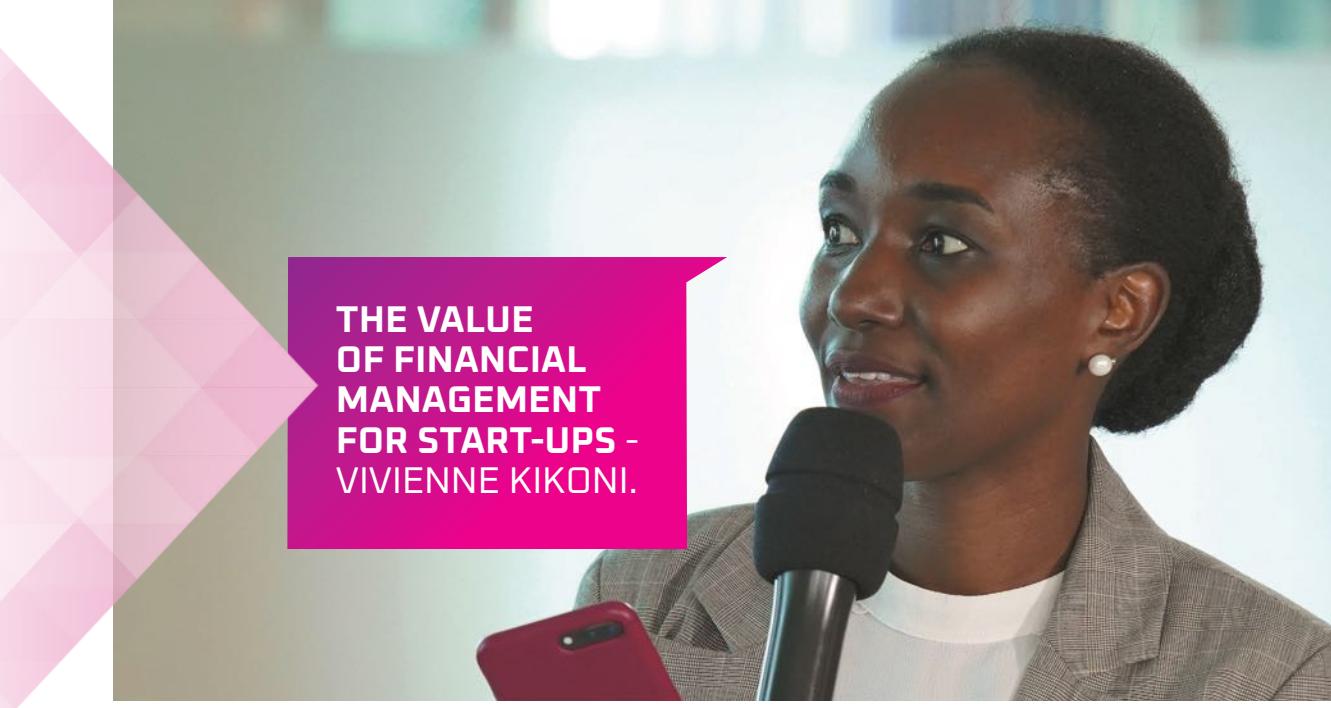
led a mentorship session in the Women in FinTech incubator program. Transitioning from a mentee to a mentor was a profound experience, symbolising the full circle of growth and learning.

The skills and confidence gained from the HiPipo programs propelled me to new heights. I successfully participated in the NSSF Hi-Innovator Program, securing seed funding for Passion Success, which offers mothers affordable, safe delivery packs. My involvement in various platforms like UBC national television and speaking engagements at events like DevFest and Women TechMakers panel sessions further solidified my role as an influencer and innovator.

The journey with HiPipo also led to networking opportunities and recognition. I secured a position as an IT Assistant at Kazire Health Products through a connection made during the incubator program. The late Maria Vivian Awori (RIP), a friend and mentor I met through HiPipo, played a pivotal role in this opportunity.

The Women In FinTech hackathon and subsequent experiences have been instrumental in my journey. They have unearthed my potential and amplified my desire to contribute to science, technology, and innovation, especially among women. My message to young innovators is to relentlessly pursue their dreams, embrace growth opportunities, and remain resilient in the face of challenges.

Tracy is the Founder of Benoz Crafts and tech Lead at Passion Success & Na Moni Media Company.



THE VALUE OF FINANCIAL MANAGEMENT FOR START-UPS - VIVIENNE KIKONI.

In 2023, I had the privilege of mentoring bright, enthusiastic young minds at the HiPipo Women In FinTech Hackathon. This experience was about imparting knowledge and fostering a spirit of leadership, collaboration, and innovation among Uganda's and East Africa's youth. This nurturing environment contributes significantly to the FinTech and regional economies.

In Uganda, a notably enterprising economy per the Global Entrepreneurship Monitor (GEM), over 28% of people own or co-own new businesses. Despite this entrepreneurial spirit, Micro, Small & Medium Enterprises (MSMEs) face numerous challenges, particularly in financial management and fundraising. The Hackathon provided a platform to address these crucial aspects.

At the heart of a successful startup lies effective financial management. Whether a startup is in its nascent stages or a sustainable company seeking funding, a solid business plan is the foundation for attracting

investment. Investors are keenly interested in how a business intends to grow, the risks involved, and the efficient use of capital.

Financial management, integral to the business plan, outlines a comprehensive financial strategy. This forward-looking plan encompasses goals, investment levels, and resources required. It's a projection and a preparatory step for real business scenarios. A well-crafted financial plan ensures focus, aids in smart budget allocation, facilitates practical cash flow management, and allows cost reductions and risk mitigation. Without a clear financial plan, businesses are left merely hoping for success rather than strategically planning for it.

Through sessions like these, HiPipo has significantly equipped young entrepreneurs with the knowledge essential for thriving in their business ventures. These interventions are a source of hope for the future of MSMEs.

As Kop Kopmeyer, a success guru, said, "**Learn from the experts; you won't live long enough to learn it all yourself.**"

This philosophy resonates with me and all the participants who absorbed invaluable knowledge during the hackathon. The experience was mutually enriching, underlining the importance of continuous learning and knowledge sharing.

The HiPipo Women In FinTech Hackathon is more than just an event; it catalyses change and growth in Uganda's and Africa's digital innovation and financial inclusion landscape. I am grateful to the HiPipo team and partners for championing this great initiative, and I am optimistic about the brighter future it heralds for our entrepreneurs.

Vivienne is the Senior Manager of Bank Tech, Commercial & FSP Relationship Manager at MTN Group FinTech.



WOMEN THROUGH DIGITAL FINANCIAL INCLUSION POST COVID-19 – OLGA NAIGA

Initiatives like HiPipo Women In FinTech are pivotal in integrating women into the mainstream STEM dialogue. This simultaneously expedites the spread of knowledge among a broad spectrum of previously financially marginalised women. Historically, women have lacked ample role models to inspire financial inclusion. However, FinTech emerges as a crucial conduit, inviting numerous women onto formal financial platforms. The scaling of these efforts is vital; it represents a direct growth trajectory in the right direction. Such initiatives inspire women, some to venture into innovation

and others to ensure they are included in the evolving financial landscape.

In the wake of the COVID-19 pandemic, Africa's financial inclusion landscape, especially for women, has shifted significantly. The pandemic has accelerated the adoption of digital finance and spotlighted the unique opportunities and challenges in women's economic empowerment.

Drawing insights from the 2023 HiPipo Women In FinTech initiative and integrating the latest 2023 statistics by GSMA and Aripo, this article delves into the transformative role of digital technology in promoting financial inclusion among African women.



As of 2023, the mobile money sector in Africa experienced a 17% growth, boasting 781 million accounts. This growth was particularly pronounced during the pandemic, with 400 million accounts added in this period alone. The number of active accounts has also substantially increased, with a 13% year-on-year growth to 401 million in 2022. This expansion indicates how mobile money has become instrumental in fostering financial inclusion, especially in regions where traditional banking is scarce.

Despite the remarkable growth in mobile money adoption, a concerning gender gap persists. Women in low- and middle-income countries are 28% less likely than men to own a mobile money account. This disparity is

influenced by factors such as mobile phone ownership and cultural norms, which continue to limit women's access to digital financial services.

The surge in mobile money accounts has empowered women in rural communities, giving them unprecedented access to financial services. However, closing the financial inclusion gender gap remains a significant challenge. Continuous efforts are needed to overcome cultural barriers and ensure women access digital financial resources equally.

The backbone of the mobile money ecosystem is the robust cellular telecommunication standards, ranging from 2G to 5G. These technologies support USSD communications, a key component of most mobile money services. However, network performance remains a challenge, as approximately 50% of Africans report they would use mobile money more if they experienced better connectivity. Enhancing network quality is thus critical for further adoption and effectiveness of mobile money services, particularly for women and youths in Africa.

The post-COVID-19 era presents an unmatched opportunity to reshape the financial inclusion landscape for women in Africa. Leveraging tools like L1P and digital technology and implementing targeted strategies are crucial to creating a more equitable financial ecosystem. By acknowledging the challenges and harnessing the potential of mobile money, stakeholders can empower women, driving sustainable economic growth across the continent. The journey towards financial equality for African women is complex, yet it is undoubtedly achievable with continued effort and innovation. By harnessing resources such as the Level One Project Guide, among other valuable tools, we can collectively strive to build an inclusive economy that benefits everyone. This approach represents a unified step towards a more equitable and prosperous future.

Olga is an innovation and change management enthusiast.

ENTREPRENEURSHIP AND INNOVATION ARE CLOSELY INTERCONNECTED AND MUTUALLY BENEFICIAL – DAMALI SSALI (AMB)

It was an absolute pleasure for me to mentor the HiPipo Women in FinTech Hackathon participants, and I was happy to see many young women eager to learn and commit to their FinTech journey. I greatly appreciate the unwavering dedication and commitment that HiPipo has demonstrated to provide young women with the practical fintech skills they require to compete in the fintech space.

It is always a pleasure to see the Mojaloop Foundation, Bill and Melinda Gates Foundation, the Level One Project, and the Ideation Corner, continue their unwavering support of this noble cause. I have been privileged to be a mentor to the Women in FinTech over the last four years, and I hope and promise to continue sharing my knowledge, skills, and experience with these young women who are the future of our country.





In the 2023 mentorship session, I mainly spoke about the interplay between innovation and entrepreneurship and how closely interconnected they are. Entrepreneurship and innovation often go hand in hand in disrupting existing industries and markets. Entrepreneurs challenge conventional thinking and find creative ways to solve problems. Innovation enables entrepreneurs to develop disruptive and game-changing ideas that can transform industries, leading to new markets or the overthrow of established players.

Therefore, whilst entrepreneurship is often driven by new ideas, solutions, or opportunities to meet unmet needs or solve existing problems, innovation plays a vital role in generating these new ideas and solutions. As such, upcoming and existing entrepreneurs rely on innovation to create unique value propositions that differentiate their products or services and give them a competitive advantage.

Entrepreneurs face significant risks when entering new markets or introducing new products. Innovation can help mitigate these risks by making their offerings more unique, desirable, or market-ready; for example, developing a tech solution that adopts Level One Principles ensures that it is accessible to everyone, thereby enabling market access. Applying innovative strategies allows entrepreneurs to adapt to changing market dynamics and competition while minimizing risks and gaining a competitive edge.

Furthermore, entrepreneurship and innovation are critical drivers of economic growth. Entrepreneurs introduce new ideas, products, and services and stimulate job creation. Innovation contributes to productivity growth, which fuels economic development. That interplay between entrepreneurship and innovation creates a positive feedback loop, facilitating social economic development.

Overall, entrepreneurship and innovation are interdependent and synergistic. Entrepreneurship thrives on innovative ideas, while innovation stimulates entrepreneurial activity. The successful interplay between the two leads to the creation of new ventures, economic growth, and the advancement of society.

Each entrepreneur may be driven by different motivations to do what they do. Some entrepreneurs are driven by a deep passion for a particular idea, others are driven by their desire to make a positive impact and create something meaningful for their legacy and communities, and others aspire to be their bosses, make their own decisions, and have control over their professional and financial destinies. It is important to note that individual drivers may vary, and entrepreneurs are often influenced by a combination of factors unique to their circumstances, personal goals, and aspirations. These aspirations trigger the kind of innovation relevant to fulfilling that dream.

In conclusion, as a young female FinTech entrepreneur, you are called to leverage and harness the benefits of innovation. Still, first, you must understand what motivates and drives you on a personal level.

Ambassador Damali is the Chief Programs and Projects Officer at Private Sector Foundation Uganda (PSFU).



WOMEN IN FINTECH SUMMIT

THE 2023 HACKATHON IS PROOF THAT WOMEN ARE TAKING CENTRE STAGE –

CHARLOTTE NEEZA, THE HiPipo
FINTECH EVENTS MANAGER

The 2023 HiPipo Women in FinTech Hackathon marked a significant milestone in innovation competitions, standing out with its unique blend of creativity and technology. This year's event saw the participation of 30 dynamic teams, each brimming with a zeal for groundbreaking ideas. Their concepts spanned various sectors, including FinTech, AgriTech, MobiTech, and an innovative approach towards borehole infrastructure.

These nascent ideas evolved dramatically throughout an intensive 7-day ideation and development sprint. Under the meticulous guidance of industry experts, these concepts matured into polished Minimum Viable Products (MVPs). The transformation from mere ideas to MVPs benefitted immensely from Entrepreneurship, Start-up Guidance, Product Management, pitch, Public Relations, and Marketing expertise.

A key highlight was the integration of Mojaloop, an open-source software, and adopting Level One Project principles in their solutions.

This was made possible through the intellectual leadership of our skilled Mojaloop and Level One Project facilitators.

We owe gratitude to the Hackathon Facilitators: Cleopatra Kanyunuzi, Co-Founder at Club Tangaza; Dorothy Kabarozi, a full-stack software engineer; and Simon Kamya, a Developer. Their insightful guidance was instrumental in steering the projects towards success.

The Hackathon culminated in the Women in FinTech Summit. This prestigious event unveiled the seven triumphant teams: E-Parking, BorePay, Business Banking Hub, FinHub, Hpaysa, Tax on Point, and Simbula Tugende Services. The Summit also featured panel discussions with FinTech experts, fostering a rich exchange of ideas and emphasising the event's commitment to innovation and inclusivity.

The winning teams earned the chance to join the HiPipo Women in FinTech

Incubator, receiving in-depth mentorship to evolve their prototypes into market-ready products.

We express our deepest thanks to all participants whose courage and initiative were crucial to the hackathon's success. This event would not have been possible without the partnership of the Mojaloop Foundation, INFITX, Crosslake Technologies, Cyberplc Academy, Ideation Corner, The Level One Project, and the generous support of the Bill and Melinda Gates Foundation.

We look forward to the endless possibilities and untold success stories in Financial Technology Innovation.

Here is a detailed list of participating teams and their innovative solutions, showcasing the breadth and depth of talent and ingenuity at the 2023 hackathon.

TEAM	MEMBERS	SOLUTION	DESCRIPTION
FinHub	Josephine Nankunda Martha Namugga Zahara Bidin Namiiro Emmanuel Katwebaze	FinHub	FinHuB is a student mobile application and web admin dashboard. It seamlessly offers eased access to financial education, savings accounts, and loans, helping students manage their money better and succeed academically.
Kampus washup café	Auma Eunice Mariam Nakayizza	Kampus Washup Café	Kampus Wash-up Cafe revolutionises laundry services through its innovative app. Combining modern convenience, women's empowerment, and advanced technology, this App transforms traditional laundry into a sustainable, tech-driven solution.
PesaJet	Angella Kansemiire Aksam Lwanga	PesaJet	Pesajet is an intelligent solution in a mobile phone application that makes it easy for users to request financing to suit their needs in the agricultural, education, utilities, and merchant stock fields.
Cyananse	Patricia Giramira John Viannie Wasswa	Cyanase	Cyanase is an innovative African FinTech company focused on democratising investing. With a mobile app and API, Cyanase makes it easy for individuals to invest and enables other FinTechs to integrate investment features seamlessly.
Opportune	Gum Priscilla Peninnah Cecilia Aparo Rashid Kisejere	Opportune	Opportune is a web application that allows skilled individuals to showcase their skills and connect with potential funders, employers, and investors.
CarCare Connect	Evelyne Nakanwagi Pauline Ayaa Benjamin Manirakiza	CarCare Connect	Transforming Car Repair in Uganda, CarCare Connect is a game-changing mobile App powered by Google Maps. CarCare Connect quickly, reliably, and affordably locates nearby mechanics for Ugandan car owners facing breakdowns, ensuring dependable on-demand repairs that enhance safety, convenience, and financial stability.
Maamas Dailly Cookie	Sauda Nassanga Lisa Kaitesi Ivan Jalagatha Mugisha Patra Higenyi Namulwa	MDC	MDC allocates 15% of its sales to finance refugee businesses in camps and conducts financial literacy training to help Refugees sustainably grow their finances and improve their creditworthiness for formal financial credit and loan services.
U-Pay	Bridget Abitegeka Patricia Nairuba Dankan Tibesigwa	AgriMarket Connect	AgriMarket Connect is a game-changing platform that empowers farmers and transforms markets. Directly sourcing from farmers at fair prices creates seamless market access for small-scale growers. Simultaneously, these innovative product loans open doors for budget-conscious buyers, fostering economic growth.
Kikumi	Maureen Atim Collins Atuhaire Jean Claud Mbisa Jennifer Bukenya Namyalo	KiKumi	A market vendors' wallet for vendor-to-vendor lending and receiving digital money.
E-Parking	Christine Amutuhaire Charity Ainembabazi Elian Mwesiga	E-Parking	This is a groundbreaking Mobile App transforming the parking landscape in Ugandan cities.

Elite	Patricia Mutesi Jocelyn Nalubanga Robert Ssenono	Elite	Users can effortlessly explore diverse properties – houses, lands, apartments – through a user-friendly interface. Overcoming upfront payment challenges, users start with a manageable deposit and pay the balance with interest over time. The app includes a savings wallet feature, allowing gradual accumulation towards property purchases. The App aims to democratise property ownership by offering financial flexibility and an easy path to finding one's dream property.
Xhome.com	Stisha Margaret Amase Angella Nakato Suzan Nabbanja Winnie Nandudu	Xhome.com	XHome.com is a website people can use to locate and find houses when reallocated to different countries, districts, or areas for some time or stay.
Financial Education Platform For Women	Moureen Asiumwe Patrick Kaweesi Anita Ayakira	Financial Education Platform for Women	The Financial Education Platform offers an accessible and comprehensive online learning experience for Women. It provides interactive content, simulations, and tools to teach budgeting, saving, investing, debt management, and retirement planning. The platform fosters the practical application of financial concepts and decision-making skills.
Infix Empowerment Hub	Fortune Agnes Tusiime Patricia Linda Namayanja Daisy Nakisanze	Infix Empowerment Hub	Infix Empowerment Hub provides startup loan services to financially underserved and unprivileged women aged between 20 and 45 years in rural areas.
E-Fuel	Yasmin Hassan Peter Wasswa Ssemakula Mariam Ndagire	E-Fuel	A cutting-edge digital platform that provides Boda riders with on-demand fuel lending services
Safe and Free	Happy Betty Amooti John Stephen Gabula Racheal Lorna Mbeiza Linda Arwa	Safe and Free	Safe and Free is a web application that enables the youth to access affordable sexual health services confidentially from experts in addition to discrete purchasing of sex-related products within a secure and stigma-free space.
HPaysa	Beth Njoroge Hellen Wainana Ainea Obura	HPaysa	HPaysa provides borrowing and lending services to people of various social and economic backgrounds. It has a voice option to harmonise emotional relationships. It also helps in tracking money they have lent/borrowed.
Agam	Mastulah Sarah Nakisozi Esther Boonabaana	Agam	Agam is a platform where a customer orders something, and it's delivered upon payment using any device with internet access, including feature phones.
SheCapital	Allen Ayebare Esther Namutebi Desire Ssensalire	SheCapital	SheCapital is a groundbreaking FinTech venture to bridge the gender gap in entrepreneurship by connecting women entrepreneurs in Uganda with vital funding opportunities. This platform will revolutionise women's access to financial resources, fostering an inclusive ecosystem that empowers women-led businesses and accelerates economic growth.

TaxOnPoint	Marion Olivia Kiyiga Joseph Opio Ndugu Mariam Blaize Asimwe	TaxOnPoint	TaxOnPoint addresses the prevalent challenges faced by individuals and small businesses in Uganda regarding complex and time-consuming tax compliance processes. By offering a tailored mobile application that automates tax calculations, facilitates digital record-keeping, ensures secure mobile wallet functionalities, provides tips and education resources regarding tax regulations in Uganda, and sends timely tax filing reminders, the solution seeks to simplify tax processes, enhance financial management, and promote accurate tax filings.
Forexpress	Elizabeth Ashley Aceng Agatha Rachael Akullo Shamia Namagembe	Forexpress	Forexpress is a mobile and web application that performs instant currency conversion using real-time and transparent currency conversion rates, transferring money from the sender's account to the receiver's account instantaneously.
The Achievers	Haulah Tumukunde Aisha Mudagazi Naelah Bayiga Gibson Isingoma	The Achievers	People need help finding freelancers to help them do domestic jobs like electric wiring, plumbing, household help, and more. However, we have supplemented the problem with the Chap Chap Workers.
Simbula Tugende Services	Mary Vanessa Nansumba Rahmah Nanyonga Saul Mwegenya Amanda Ann Kirabo	STL Bus Management System	STL Bus Management System represents an innovative approach customised to elevate the oversight of bus fleets within transportation networks. Acting as a central hub, this solution empowers bus operators and administrators to navigate operations effortlessly, guaranteeing effective performance tracking and an enhanced passenger journey.
BorePay	Diana Najjuma Komuhangi Tumuhairwe Michael Tumwesigire Olga Esther Akello	BorePay	BorePay is a tech startup whose product is designed to streamline the collection of maintenance fees for boreholes in rural and sub-urban communities through seamless digital payments.
Hands of Women Foundation	Jennifer Anena Brendah Ayot Peace Adong Susan Grace Lalam Babra Auma	HOWFU-PAY	This is an E-commerce platform that links Women sellers to a digital marketplace.
Game Changers	Sarah Agemo Sumaiy Nalukwago Daniel Amecu Oluga	Game Changers	It is an affordable, easily accessible, and reliable mobile app that detects and verifies fake notes in real-time. This app aims to foster trust in the national currency system and promote economic stability.
Business Banking Hub	Sunita Namujumbi John Kennedy Ssebadduka Zaujah Nambogo	Business Banking Hub	The business banking hub is a digitalised way to register businesses and make business banking convenient with a few click steps. It is designed to give companies access to their credit worth, transparency, bulk payments, and money transfers.

THE HiPipo WOMEN IN FINTECH INCUBATOR'S TRAILBLAZING JOURNEY

In an era where technological advancements and financial innovation go hand in hand, the HiPipo Women in FinTech Incubator Program has emerged as a guiding light of empowerment and transformation. Building on the success of the HiPipo Women in FinTech Hackathon, this groundbreaking program commenced on September 8th, 2023, and concluded on December 12th. The program sets a new precedent in nurturing female-led financial technology ventures.

The program's rigorous and rewarding journey guided seven trailblazing teams from their nascent stages to market-ready triumphs. The teams were - E-Parking, BorePay, Hpaysa, FinHub, TaxOnPoint, Business Banking Hub, and Simbula Tugende Services. They were cautiously selected to transform their Minimum Viable Products (MVPs) into disruptive market solutions under the tutelage of seasoned industry experts.

The incubator's inaugural day marked more than just a beginning; it was the genesis of a transformative journey. Participants were thoroughly oriented with the program's framework, encompassing essential principles, schedules, and goals, all aimed at fostering a nurturing and productive environment.

The weeks that followed were nothing short of an enlightening odyssey. A constellation of HiPipo Team members and external experts, including Nicholas Kalungi (COO of HiPipo), Paul Baker, Innocent Kawooya, and George Kasakya, led sessions covering critical topics from 'Fundraising and Finance Management' to the technical intricacies of 'Mojaloop and Level One Project.' These sessions were interwoven throughout the program to ensure a robust technological foundation.

However, the learning extended beyond technical skills. Participants dove deep into 'Business Strategy & Development' with Sheila Nankanja, absorbing essential business fundamentals. Steven Kimuli illuminated the art of crafting a compelling brand identity, while Bridget Wamai Nakakuya explored the 'Fundamentals of Accounting,' an indispensable skill for any aspiring entrepreneur.

The true essence of the incubator lies in its holistic approach. CEOs and founders of dynamic FinTech organisations imparted their wisdom on diverse topics, from 'Product Management' to 'Entrepreneurship Skills,' and even 'Videography and Cinematography,' reflecting the multifaceted

nature of modern financial technology ventures.

As the program unfolded, its efficacy became increasingly evident. The seamless orchestration of sessions, the depth and breadth of mentorship, and the palpable engagement and growth of the participants highlighted the success of this unique initiative.

The closing ceremony was not just an end but a celebration of knowledge, collaboration, and solid commitment. It showcased the transformative journey of the participants and the program itself, with enriching presentations and insights from the HiPipo CEO, the Chief Coding Officer, and the Program Coordinators. Teams like E-Parking, Business Banking Hub, and HPaysa, who successfully incorporated Mojaloop into their presentations, stood as testaments to the program's impact.

The HiPipo Women in FinTech Incubator's journey, thus, stands as a demonstration of the transformative power of knowledge, collaboration, and steadfast commitment. It is more than just a program; it is an example of inspiration for future generations, lighting the way to FinTech eminence and a relentless pursuit of excellence.

OVERVIEW OF MENTORS AND THEIR EXPERTISE TOPICS

DATE	MENTOR	ORGANIZATION & DESIGNATION	TOPIC
8 th Sept 2023	Innocent Kawooya Charlotte Neeza Doreen Nanfuka	HiPipo	Incubator introductory session.
9 th – 10 th	Weekend		
11 th Sept 2023	Nicholas Kalungi	COO - HiPipo	Fundraising and Finance management
12 th Sept 2023	George Kasakya	Chief Coding Officer - HiPipo	Level One Project
13 th Sept 2023	Sheila Nankanja	Chief Diversity Officer - HiPipo	Business Strategy & Development (Lesson 1: Why do most businesses fail)
14 th Sept 2023	Bridget Wamai Nakakuyu	Partner, Head Accounting and Finance at HiPipo	Fundamentals of Accounting
15 th Sept 2023	Innocent Kawooya	CEO HiPipo	Level One Project/Mojaloop
16 th – 17 th	Weekend		
18 th Sept 2023	Steven Kimuli	Creative Director HiPipo	Company and Product Branding
19 th Sept 2023	George Kasakya	Chief Coding Officer - HiPipo	Level One Project
20 th Sept 2023	Sheila Nankanja	Chief Diversity Officer - HiPipo	Business Strategy & Development9 Lesson2: Business Strategy)
21st Sept	Sharon Nambozo	Financial Inclusion Advocate	Incorporation of a company
22 nd Sept 2023	Innocent Kawooya	CEO HiPipo	Level One Project/Mojaloop
23 rd – 24 th	Weekend		
25 th Sept 2023	Richard Nolton Ssekiwunga	Partner, Director of Production HiPipo	Videography
26 th Sept 2023	Kasakya George	Chief Coding Officer - HiPipo	Level One Project
27 th Sept 2023	Sheila Nankanja	Chief Diversity Officer - HiPipo	Business Strategy & Development (Lesson3: Business Model)
28 th Sept 2023	Irene Bileni	Digital communications and administration Specialist at the Ministry of ICT	Communication Skills
29 th Sept 2023	Innocent Kawooya	CEO HiPipo	Level One Project/Mojaloop

30 th - 1 st Oct	Weekend		
2 nd Oct 2023	Richard Nolton Ssekiwunga	Partner, Director of Production HiPipo	Videography (Cont....)
3 rd Oct 2023	George Kasakya	Chief Coding Officer - HiPipo	Level One Project
4 th Oct 2023	Sheila Nankanja	Chief Diversity Officer - HiPipo	Business Strategy & Development (Lesson 4: Business Plan)
5 th Oct 2023	Olga Naiga	Business Planning Expert	Entrepreneurship Skills
6 th Oct 2023	Steven Kimuli	Creative Director HiPipo	Company and Product Branding
7 th – 8 th	Weekend		
9 th Oct 2023	Mercy Angela Nantongo	Digital Product Manager at Village Enterprise	Product Management
10 th Oct 2023	Flavia Eleanor Kasenge	COO at EzeeMoney	Pitching and Presentation
11 th Oct 2023	Sheila Nankanja	Chief Diversity Officer - HiPipo	Business Strategy & Development (lesson5: Business Plan Cont...)
12 th Oct 2023	Olga Naiga	Business Planning Expert	Entrepreneurship Skills (Cont..)
13 th Oct 2023	Paul Baker	Engineering Manager at Infitx	Mojaloop (Mojaloop Training Program)
14 th – 15 th	Weekend		
16 th Oct 2023	Mercy Angela Nantongo	Digital Product Manager at Village Enterprise	Product Management (Continuation)
17 th Oct 2023	Lyn Tupei	Communication & PR Manager at Capital Markets Authority	PR and Marketing
18 th Oct 2023	Innocent Kawooya	CEO HiPipo	Evaluation (quarter way)
19 th Oct 2023	Steven Kimuli	Creative Director HiPipo	Company and Product Branding
20 th Oct 2023	Shamim Nirere	Founder Izere	Personal Branding & Resilience
21 st – 22 nd	Weekend		
23 rd Oct 2023	Angie Nanyonga	Executive Director Meraal Investment Ltd	Monitoring and Evaluation
24 th Oct 2023	George Kasakya	Chief Coding Officer HiPipo	Level One Project
25 th Oct 2023	Sheila Nankanja	Chief Diversity Officer	Business Strategy & Development (Lesson 6: Operations Plan)

26 th Oct 2023	Emily Queen Tusiime	Co-Founder BN Private Beach & Resort/HR Screen Logic Consult	Pushing the Boundaries	
27 th Oct 2023	Paul Baker	Engineering Manager at Infitx	Mojaloop (Mojaloop Training Program)	
28 th - 29 th	Weekend			
30 th Oct 2023	Mark Mpirirwe	Partner, Director of Sound, HiPipo	Broadcast and Content Creation	
31 st Nov 2023	George Kasakya	Chief Coding Officer, HiPipo	Level One Project	
1 st Nov 2023	Sheila Nakanja	Chief Diversity Officer, HiPipo	Business Strategy & Development (Lesson 7: Financial Plan)	
2 nd Nov 2023	Angela Nabitaka Bizimana	Bizimana Assistant Registrar Makerere University	Record Keeping	
3 rd Nov 2023	George Kasakya	Chief Coding Officer, HiPipo	Mojaloop	
4 th - 5 th	Weekend			
6 th Nov 2023	George William Ssevubya	Partner, Director of Production HiPipo	Cinematography	
7 th Nov 2023	George Kasakya	Chief Coding Officer, HiPipo	Level One Project	
8 th Nov 2023	Sheila Nakanja	Chief Diversity Officer, HiPipo	Business Strategy & Development (Lesson 8: Balance Sheet)	
9 th Nov 2023	Innocent Kawooya	CEO, HiPipo	Personal Branding	
10 th Nov 2023	Paul Baker	Engineering Manager at Infitx	Mojaloop (Mojaloop Training Program)	
11 th - 12 th	Weekend			
13 th Nov 2023	Charlotte Neeza	FinTech Events Manager - HiPipo	How to build self-worth	
14 th Nov 2023	George Kasakya	Chief Coding Officer, HiPipo	Level One Project	
15 th Nov 2023	Sheila Nakanja	Chief Diversity Officer, HiPipo	Business Strategy & Development (Lesson 9: Minimum Viable Product-MVP)	
16 th - 17 th	Breakoff for the Summit and Music Awards			
18 th - 19 th	Weekend			
20 th Nov 2023	Doreen Nanfuka	Events & Planning Coordinator	Events and Activations	

21 st Nov 2023	George Kasakya	Chief Coding Officer, HiPipo	Level One Project
22 nd Nov 2023	Sheila Nankanja	Chief Diversity Officer, HiPipo	Business Strategy & Development (Lesson 10: A guide to MVP and MAP Start-up stages)
23 rd Nov 2023	Tracy Atukwatse	Atukwatse Tracy, Founder of Benoz Crafts	Mastering the Entrepreneurial Work-Life Symphony
24 th Nov 2023	Paul Baker	Engineering Manager at Infitx	Mojaloop (Mojaloop Training Program)
25 th – 26 th	Weekend		
27 th Nov 2023	Mathias Kityo Ssali	TV Community and Content Manager, HiPipo	Videography and Cinematography
28 th Nov 2023	George Kasakya	Chief Coding Officer, HiPipo	Level One Project
29 th Nov 2023	Bridget Wamai Nakakuyu	Partner, Head Accounting and Finance at HiPipo	How to prioritise Finance Allocation in a company
30 th Nov 2023	Flavia Eleanor Kasenge	COO at EzeeMoney	Business Administration: how to make reshuffles in the administration. How do you tell it's time to make changes?
1 st Dec 2023	Alawi Mutebi	Alawi Mutebi Founder & CEO Eurosat Group of Companies Ltd	How to run a Start-Up?
2 nd – 3 rd	Weekend		
4 th Dec 2023	Andrew Mugerwa	Internet Entrepreneur	Using AI as a tool for Financial Technology
5 th Dec 2023	George Kasakya	Chief Coding Officer, HiPipo	Level One Project
6 th Dec 2023	Sheila Nankanja	Chief Diversity Officer, HiPipo	Business Strategy & Development (Lesson 11: A guide to MVP and MAP Start-up stages)
7 th Dec 2023	Steven Kakooza	Founder, Kawu	Founder Experience
8 th Dec 2023	Charlotte Neeza	FinTech Events Manager - HiPipo	Evaluation and preparation session for concluding the Incubator
9 th – 10 th	Weekend		
11 th Dec 2023	Joseph Kimbowa	Chief Content Officer, HiPipo	Decision-making

100 WOMEN IN FINTECH

We are honoured to present the second edition of the 100 Women In FinTech listing, an integral part of the HiPipo Women In FinTech Awards. This prestigious awards portfolio is a testament to our commitment to celebrating, recognising, and annually awarding outstanding women at the forefront of financial technology. These exceptional women connect people and revolutionise how we transfer, save, manage money, and share information.

The creation of Digital Public Infrastructure (DPI), championed by women, is a critical catalyst in accelerating financial inclusion. These efforts bridge crucial gaps and reshape economies for a sustainable and prosperous future. Today, with approximately three-quarters of the global population accessing financial services through institutions or mobile providers, the impact of financial inclusion is undeniable. It offers millions a potential escape from poverty and fuels broad economic growth.

The women we honour today play a pivotal role in this revolution. They are expanding the availability of affordable and reliable financial services to meet the needs of all. Their contributions are reshaping digital technologies, influencing regulatory standards, transforming national policies, and removing barriers that previously limited access to these essential services.

However, significant challenges persist. These women are the driving force behind partnerships that bolster public and private initiatives on DPI and gender equality. Their work ensures sustained momentum towards fulfilling the promise of financial inclusion.

We take immense pride in recognising and celebrating these trailblazing women shaping FinTech's future and ensuring that financial empowerment is accessible to everyone, everywhere.

INSIGHT

This year's listing offers a compelling statistical insight into the multifaceted nature of success in the FinTech innovation sector for women.

The listing showcases various attributes among the top 100 Women In FinTech, including Entrepreneurial, Influence, Advocacy, and Skills. A correlation analysis of these attributes reveals a harmonious interplay of these factors in shaping their success stories.

Women with high entrepreneurial scores also tend to have increased influence scores. This suggests that those adept at launching and managing startups or innovative projects will likely wield significant influence within the FinTech community. It's a testament to the fact that entrepreneurial success in FinTech is not just about business acumen but also about the ability to inspire and lead within the industry.

A strong positive correlation between advocacy and skills indicates that women actively advocating for FinTech and its broader applications are also highly skilled. This pairing of advocacy with expertise underscores the importance of knowledgeable voices in leading the conversation and driving change within the sector.

This year's listing indicates that success in FinTech is not isolated to a single attribute but is instead a balanced blend of various skills and qualities, each playing a critical role in the achievements of these extraordinary women.

This numerical overview not only celebrates the individual accomplishments of these 100 power women but also highlights broader trends in the FinTech industry. It emphasises the importance of a well-rounded skill set, combining technical expertise with leadership, advocacy, and entrepreneurial spirit.

We delved into a breakdown of these attributes that define the prowess of these remarkable women in the industry. The average entrepreneurial score is 15.19 out of 25, illustrating the commendable level of initiative and innovative thinking these leaders bring to the FinTech landscape. Influence, an integral marker of their standing in the sector, averages 14.36, signalling the significant sway these women hold. Advocacy scores, averaging 14.58, reveal their dedication to championing the FinTech cause, emphasising their commitment to shaping the industry's future. Notably, skills emerge as a standout attribute, with an impressive average of 18.15, highlighting these women's exceptional expertise and competence. The overall average score of 62.28 on a larger scale demonstrates a diverse range of capabilities, painting a picture of a dynamic, skilled, and influential cohort of women who are not just participating in the FinTech world but are actively reshaping it. This overview celebrates their achievements and highlights their pivotal role in driving FinTech innovation and inclusion.

As we move forward, these insights can inform initiatives to foster talent in the FinTech sector, especially for women. Programs and policies designed to nurture these diverse attributes can further enhance the presence and impact of Women in FinTech, ultimately contributing to a more inclusive and dynamic industry.

The 2024 listing is a narrative of empowerment, diversity, and excellence. It provides a statistical mirror reflecting the qualities that define today's leading Women in FinTech. As we celebrate their achievements, we also look forward to the future they are shaping - a future where women's contributions are recognised as integral to the innovation and growth of the FinTech industry and beyond.

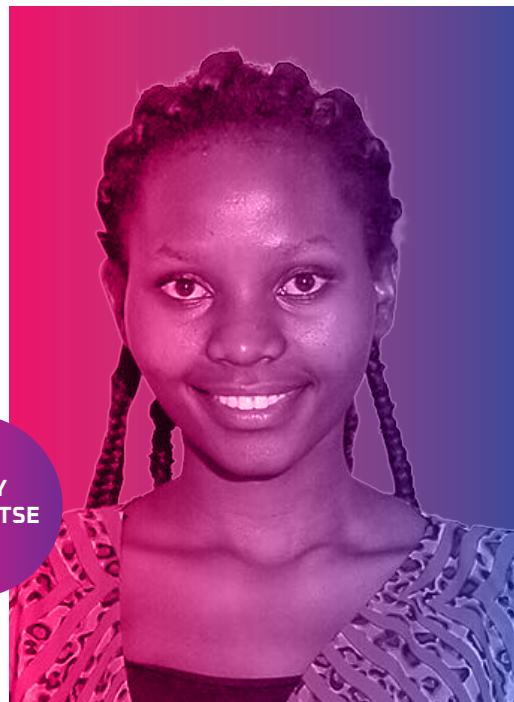
TOP 100

100.

**TRACY ATUKWATSE
(UGANDAN):**

She boasts an impressive track record, including roles such as Founding Benoz Crafts and working as a Tech Lead at Passion Success Enterprises and Na Moni Media Company. She graduated with a Bachelor of Computer Science from Mbarara University of Science & Technology. Tracy describes herself as audacious, passionate, flexible, and an excellent multi-tasker. She has participated in Tech competitions, boot camps, and hackathons organised by companies like CyberTalents, Strathmore University, HiPipo, and FundiBots. Her unwavering dedication to promoting economic empowerment for women, rural populations, and other underserved groups sets her apart.

**TRACY
ATUKWATSE**



**MIRIAM
TEMBO
KAMUHUAZA**

**99 MIRIAM TEMBO
KAMUHUAZA (ZAMBIAN):**

Miriam is a Fulbright Scholar, Fellow Chartered Accountant, and holds a Master's Degree in International Economics and Finance. She has a Master's in Business Administration (MBA) and a Bachelor of Arts in Accounting and Finance. She also completed the Fletcher Leadership Programme in Financial Inclusion. She has 17 years of central bank experience in Zambia, where she works as Assistant Director – Payment Systems. She has a vast knowledge of payment systems policy, regulation, developments, oversight, supervision, and operations of both domestic and international Payment Systems, including digital financial services. She spearheaded and participated in the development/modernisation of the payment systems in Zambia and the regional payment systems under SADC and Comesa.

**98 Atim Maureen
(Ugandan):**

Maureen is a public health graduate from Lira University. She is a confessed role-maker and -breaker in the technology world to champion and empower like-minded females to create a level ground in a male-dominated FinTech sector. 'I am a young, creative, and innovative lady. I was born to be a leader. I tremendously excelled in the student innovation – Tech Field – this was when I discovered the genius in me, hence who I am meant to be in this world. I am on self-studies to become a full stack developer.'

**ATIM
MAUREEN**



**97 Horore Bell Bebga
(Cameroonian):**

Ms. Bedga is a Digital Entrepreneurship Consultant at Stantec and a founder at CyberMuna. She has more than eight years of experience as a Techpreneur. She is a digital inclusion and gender program consultant working with governments and organisations to build innovative and sustainable programs to foster the development of technology education and reduce the gender digital gap and access to technology among African communities. She is a Pan-African award winner in the ICT sector and founder of Likalo Group company, which works in technologies, telecommunications, and education.

**HORORE
BELL
BEBGA**



96 Siyanda Mpambani (South African):

Siyanda is the Digital Marketing Manager at MMT Consulting and founder of Pink Torque Projects, who seek to empower women who were previously excluded from the automotive industry through workshops, training, and development. This is achieved by partnering with key stakeholders to make automotive accessible to all. She is passionate, engaging, loyal, and has a good sense of humour with which she navigates the negativities of certain situations. She believes that people are the driving force behind all transactions and interactions. Siyanda, therefore, focuses on perpetual self-improvement, understands the world around her through her previous roles, and strives to add service and commitment to her roles while focusing on leaving behind a positive impact.

SIYANDA MPAMBANI



95 Ifedolapo Lawal (Nigerian):

She is a founder and entrepreneur with over eight years of experience in business development, creating innovative products that solve real problems in emerging markets. She holds a Bachelor's degree in Accounting from Caleb University Lagos and is passionate about driving digital and financial inclusion in Africa. She founded OYSTR, a credit infrastructure for loan operators in emerging markets, part of the Techstars '22 cohort. OYSTR provides loan operators with an end-to-end financial services infrastructure, enabling them to quickly build micro-loan products and services for both the banked and unbanked. She also created FrendlyLendr, a P2P loan solution that secures collections of loans extended to friends and family.

IFEDOLAPO LAWAL



**94 Joanne Osuchukwu
(Nigerian):**

She is a brainy woman. Programming and medicine are not for the weak-hearted and not the lazy-headed. Yet Joanne is an expert in both. A woman of valour who was so brainy and compassionate, she put her brains together to develop an online referral facility. HLink Inc. Her innovation is listed under the world's 30 best innovations. She played a significant role in helping COVID-19 patients find treatment when they needed it most. She has previously worked in the hospital and medical industry but never put down her programming knowledge in Python and other sophisticated languages. She might surprise us with another essential innovation, but we are sure digital health is here to grow and serve more people.

JOANNE OSUCHUKWU



KEMI OKUSANYA

93 Kemi Okusanya (Nigerian):

She is Hydrogen's Chief Executive Officer and Founding team member, a payment services start-up with a mission to propel Africa into a brighter future. She previously worked as vice president and general manager of West Africa at Visa Africa. She's a graduate in business administration from Warwick Business School (UK) and has spent her career working in subsidiaries of multinational companies in her native Nigeria. She started in 1998, just after studying science at the University of Lagos, when she joined the local subsidiary of ExxonMobil as assistant to the sales manager. She was taken on at Zenith Bank two years later and stayed there for ten years. In October 2010, MoneyGram, the American money transfer specialist, spotted her and offered her the responsibility of developing English-speaking West Africa. In June 2016, further recognition of her managerial skills earned her the position of head of MoneyGram's English-speaking Africa, and it was from there that Visa snapped her up.

92 Eva Ngigi-Sarwari (Kenyan):

Since 2020, Eva has been the Senior Business Leader and Country Manager at Visa Kenya. A financial services expert with 16 years of experience in the banking sector, she has held various positions in several banking institutions in Kenya, including CFC Stanbic and Co-operative Bank of Kenya. She was also a project manager at SC Ventures of Standard Chartered. Eva Ngigi-Sarwari: Eva Ngigi-Sarwari holds a Bachelor's degree in Business and Marketing Management from Moi University, Kenya, a Master's degree in Business Administration from the University of Nairobi and a postgraduate diploma in Digital Business from EMERITUS and has participated in the Oxford FinTech program.

EVA NGIGI-SARWARI



LAURYN NWANKPA

91 Lauryn Nwankpa (American):

Ms Nwankpa is the co-managing director at Brand Citizens, a FinTech born out of a desire for the power of creativity to help brands generate positive social impact while advancing their business goals. She is a social impact strategist, start-up advisor, and entrepreneur. Previously, Ms Nwankpa was Head of Social Impact at Dave and Headspace Inc. She has a B.A. in Comparative Human Development from the University of Chicago and a Master of Science in Social Entrepreneurship from The Marshall School of Business at the University of Southern California.

**90 Emily Queen Tusiime
(Ugandan):**

Ms Tusiime is a graduate of the University of South Africa (UNISA). She is a quintessential example of resilience and transformation, closely linked with HiPipo's Include Everyone program. Her journey, characterised by overcoming adversity, commenced with participating in the Women In FinTech hackathon, demonstrating remarkable fortitude despite recent injuries. Over the past three years, Emily's steadfast determination and engagement with this community have propelled her to become a distinguished entrepreneur. Her story stands as a beacon of inspiration, encouraging community members to pursue excellence and innovation. Emily's future, assuredly bright, continues to inspire and influence those around her.

**EMILY QUEEN
TUSIIME****ROBIN
BOTHA****89 Robin Botha (South African):**

Robin is an ambitious, experienced talent acquisition expert working as the Organisational Effectiveness and Talent Specialist with JUMO World in South Africa. Ms. Botha has nearly five years of Africa-focused Headhunting and talent management experience within the Banking, Financial Services, and Private Equity space. Her expertise lies predominantly within the Financial Services space, having serviced clients within the Development Finance, Microfinance, Private Equity, Investment Banking, and FinTech sectors. She has a proven track record of placing individuals at all management levels.

88 Aneth Kasebele (Tanzanian):

Aneth is a Policy expert in inclusive Digital Economies at the United Nations Capital Development Fund (UNCDF). She is an international development specialist with over ten years of high-impact consulting career in digital finance, payments, and international development. She is experienced in policy design and analysis, quantitative and qualitative research, program management, relationship management with donors and policymakers, designing strategic plans, and public sector innovation. Recently, her work has focused on digitising government payments and using data and technology to help financial authorities re-engineer how they supervise (SupTech) and regulate (RegTech) markets and interface with citizens.

**ANETH
KASEBELE**



**ODUNAYO
EWENIYI**

87 Odunayo Eweniyi (Nigerian):

Odunayo is the co-founder and Chief Operations Officer at PiggyVest. She is also a founder of FirstCheck Africa and Endeavor and the CEO of PushCV, a system where job applications are pre-screened, and the best ten applicants are identified and referred to employers for interviews. The idea behind PushCV was that as of 2009, there were at least 380 people for every job advertised in Nigeria. That meant sorting through hundreds of CVs. Employers at the time had to look through the first 10 or 20 applications, conduct interviews, and move on. Ms. Eweniyi had gained significant experience working as a social media manager at SAJ Parolz Ent, as a junior editor at TechCabal, as editor-in-chief at Tech Point, and as a founding writer at Zikoko; these experiences were central to her success at PushCV.

**86 Clara Arthur
(Ghanaian):**

Clara is a Financial Technology Professional with over 16 years of experience in Ghana's financial services and technology industry. Clara is currently a Digital Financial Services Sector specialist with CGAP, a think tank within the World Bank focusing on Financial Inclusion and how Digital Financial Services can transform economies. She is also an Associate consultant with MFX (Mobile Finance Experts LLP), a partnership of experts with first-hand experience in building capacity and creating profitable businesses, emphasising mobile financial services, especially mobile money. She is the Executive Director at Logistics Connect Limited.

CLARA
ARTHUR



**85 Solape Akinpelu
(Nigerian):**

Ms Solape is a Certified Financial Education Instructor. She is a highly accomplished business leader and gender-finance expert. She is the CEO and co-founder of HerVest. This FinTech company provides inclusive finance to African women through goal-oriented savings, impact investing, and credit options for smallholder women farmers and women-led SMEs. With over 40,000 members, HerVest is dedicated to improving women's lives through financial access and services. Solape is the Global Co-Chair of Marketing for the Women in Tech Global Movement and Nigeria's Country Manager. She is also the Chairman of Technology at the Nigerian-British Chamber of Commerce, promoting technology trade and investment between Nigeria and Britain.

SOLAPE
AKINPELU



84 Cina Lawson (Togolese):

Honourable Cina Lawson is a Minister of Digital Economy and Digital Transformation of the Republic of Togo. For the love of her country, she uses her expertise in telecommunications in emerging countries to develop a digital economy that brings prosperity and progress to all its inhabitants. She is responsible for formulating and implementing Togo's postal and telecom policy. She is in charge of promoting and facilitating the development of the Information and Communications Technologies (ICT) sector and capacity building in the ICT sector. She is the chairwoman of the supervisory board of state-owned firms: Togo Postal Society and Togocom. She is an alumnus of Harvard Kennedy School and a former Manager of Corporate Strategy & Business Development at Orange.

CINA
LAWSON



83 Marie-José Ndaya Illunga (DRC):

Marie-José is the Deputy Director at Banque Centrale du Congo (BCC) and co-chair of AFI's Consumer Empowerment and Market Conduct (CEMC) working group. She is aware of a gap in financial education for women and youths in the DRC. However, one significant barrier removed a year ago involved family law. Previously, women couldn't open a bank account without the consent of their husbands. However, this is now history. Women are allowed to access financial products without such permission.



MARIE-JOSÉ
NDAYA
ILLUNGA

82 Lyn Tukei (Ugandan):

Ms Tukei is a Public Relations and Personal Branding Consultant recently named among the World's Top 100 Influential PR professionals. She is an accomplished Strategic Communications and Personal Branding professional with over eight years of experience in media and communications. She is widely regarded as an expert in Personal Branding and has helped top industry leaders grow their online presence and drive company growth. Lyn has served as the Director of Public Relations at the Public Relations Association of Uganda (PRAU) and as the Marketing and communications Lead at Xente Tech. Lyn is a leader in the PR industry in Uganda and is currently the Communications and PR Manager for the Capital Markets Authority of Uganda.


LYN TUKEI**81 Yvonne Johnson (Nigerian):**

Yvonne is the Co-founder and CEO of Indicina – a leading AI infrastructure FinTech. Renowned for her strategic prowess, Yvonne has a proven track record of instigating impactful change by implementing cutting-edge solutions. A distinguished Kellogg School of Management graduate, Yvonne earned her MBA with accolades, securing a coveted spot on the Kellogg Dean's List and being honoured with the Donald P. Jacobs International Scholarship. She has built a career leveraging technology to drive economic inclusion across multiple African regions. Her status complements Yvonne's academic achievements as an Honors graduate from the University of Toronto. Her professional journey encompasses roles at Bank of America Investment Banking, PwC, and the FirstBank Group.



80 Meghan McCormick (Ghanaian):

Meghan is a systems thinker and strategist, passionate about designing solutions that bring real value to customers, corporations, and communities. A co-founder of Dare to Innovate, Ms McCormick also Co-launched OZÉ, a Ghana-based FinTech start-up that helps SMEs record their daily activities, from expenses to sales. The start-up combines this data to offer insights that are valuable for recommendations. McCormick is a seasoned entrepreneur whose years of selfless service as a Peace Corps Volunteer have allowed her to address the needs of struggling small business owners through investments in the entrepreneurial ecosystem. She attributes her decision to start OZÉ to her first-hand experience in a rural community in Guinea.

MEGHAN
MC CORMICK



79 Delila Kidanu (Kenyan):

Delila co-founded Koa, a FinTech company focused on micro-savings and micro-investment finance and technology. After starting her career at the European Union and developing social responsibility programs, she moved to Kenya to start her own consulting business, working with technology companies. She previously worked with ThinkYoung and MEST Africa. She focuses on her health during her leisure time by maintaining a healthy work-life balance.

DELILA
KIDANU



**78 Aicha Adoum
(Chadian):**

Aicha is a Chadian CEO and founder of Reindos Technologies, a company specialising in telecom, IT, and digital services. Reindos Technologies offers various services in Information & Communication Technologies (ICT) and acts as an Internet Service Provider (ISP). Before founding her company, she worked with Airtel Chad as the head of technical management. She co-founded the Association for the Development of the Information Society in Chad (Adesit), intending to facilitate the "Internet for all," particularly for women.

AICHA
ADOUM



**77 Charity Chitalu Mwanza
(Zambian):**

Charity holds a Master of Business Administration degree in Business Administration, Management, and Operations from Herriot Watt. She co-founded Akili Zambia and is the mission director of the Global Alliance for Financial Inclusion (GAFI). She previously worked as the CEO of digital PayGo. She is skilled in Digital Banking Strategies, Change and Project Management, Business Analysis, and Development at FinTech – providing digital shared services to eliminate barriers to financial inclusion. She is a transformational leader with a demonstrated history of working on digital transformation projects, business efficiency programs, and system implementations in the financial services industry.

CHARITY
CHITALU
MWANZA



76 Amira Cheniour (Tunisian):

Amira is the co-founder and CEO of Seabex, a leading AgriTech company specialising in precision irrigation. Amira's journey into technology and entrepreneurship is deeply rooted in her passion for agriculture, which she inherited from her father, a dedicated smallholder farmer. She is an accomplished software engineer with a degree from ESPRIT and an Executive MBA from Honoris University. Amira's journey spans a decade, encompassing executive roles in corporate and startup environments, including project management, product management, and business development. Her background also includes management roles in sales, consulting, and alliance development, providing her with a holistic understanding of startup operations.

**AMIRA
CHENIOUR**



75 Winfred Nandawula (Ugandan):

She is the Regional Program Director for Tawaza Initiative, a Development Solutions Hub working in the Eastern and Southern African region with Informal women towards achieving SDGs 2030. She is also a conversant in International Relations and Diplomacy. She holds a Master's in Business Administration (Finance) from the University of Pune, India. She is also a Chartered Financial Analyst. She has worked with the Graca Machel Trust Networks Uganda as Program Manager and Finance and Administration.

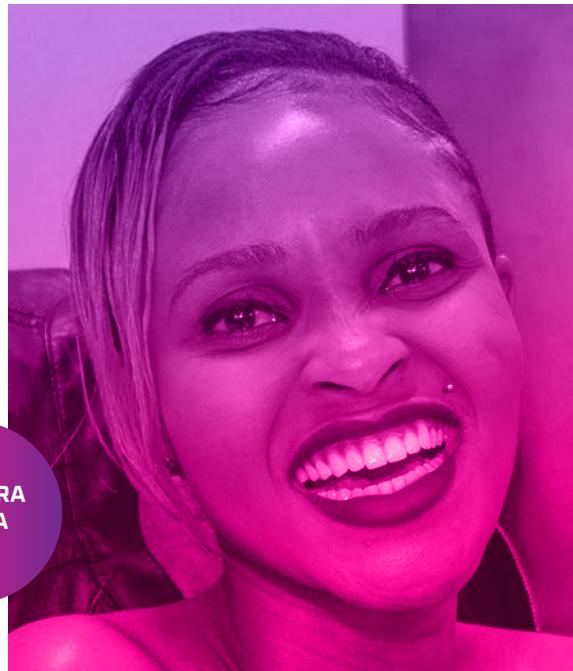
**WINFRED
NANDAWULA**



74 Nyawira Maina (Kenyan):

Ms Nyawira is the Regional Sales Manager at Little Limited. She is a certified Organizational Management Masters Graduate with skills in Strategy Implementation, corporate growth, and Project Implementation. She has over five years of experience in diverse advertising, manufacturing, and tech industries. She has previously worked as a Business Development Manager at redGiant Creative and a Senior Key Account Manager at Kenafric Industries Ltd. She went to United States International University - Africa for a Master of Arts - MA, Organisational Development, having previously obtained a Public Relations & Electronic Media degree from Daystar University.

NYAWIRA
MAINA



73 Fonta Gilliam (American):

Ms. Gilliam is a strategic thinker and problem solver with over 11 years of domestic and overseas experience shaping innovative finance and access to capital programs for the White House, the U.S. State Department, multilateral development banks, and the private sector. They excel in diverse countries and cultures as a U.S. Diplomat, management consultant, development finance specialist, and gender adviser in the United States, Africa, Asia, and the Middle East. Fonta Gilliam is chief executive officer and founder of Sou Sou, a FinTech social enterprise revolutionising how women and millennial entrepreneurs save money and invest.

FONTA
GILLIAM



72 Brenda Magoba (Ugandan):

Brenda is the Group Company Secretary and General Counsel of Centenary Group Limited and Company Secretary at Centenary Technology Services Limited. She has over 18 years of experience in Banking, Finance, Commercial transactions, and Anti-Money Laundering and has previously practised in a law firm. She has worked for KCB Group, Finance Trust Bank, FINCA, and Finance Trust Bank. Brenda holds a Mini-MBA for in-house Counsel from Boston University, a Bachelor of Laws degree from Makerere University, and a Post-Graduate Diploma in Legal Practice from the Law Development Centre. She is currently pursuing a Master of Science in Leadership and Governance. She is a Rotarian and a mentor, and she loves music and travelling.

**BRENDA
MAGOBA**



**REBECCA
ENONCHONG**

71 Rebecca Enonchong (Cameroonian):

Rebecca is the founder and Chief Executive Officer of AppsTech, a leading global provider of enterprise application solutions. She co-founded I/O Spaces, an inclusive co-working space in the Washington DC metro area. She served as Board Chair of Afrilabs, a Pan-African network of over 320 innovation centres in 51 African countries supporting over 1 million African entrepreneurs. She chairs ActivSpaces (African Center for Technology Innovation and Ventures), helping entrepreneurs from three tech hubs in Cameroon. She is Vice Chair of the WHO Foundation. Also, she sits on the boards of Venture Capital for Africa (VC4Africa), Eneza Education, Suguba, Djibouti Telecom, US Exim SAAC, and the UNECA Center for Digital Excellence.

70 Faraja Nyalandu (Tanzanian):

With over 15 years of experience engaging young people, she has dedicated her career and personal life to empowering them to achieve their full potential. In 2013, she established Shule Direct, a thriving organisation providing comprehensive web and mobile educational platforms offering national curriculum-based learning content across multiple subjects to millions of in and out-of-school youth. The enterprise now hosts Ndoto Hub, Tanzania's first start-up innovation hub exclusively for women entrepreneurs' personal and professional development. Faraja is an elected chairperson for the Tanzania Education Network, the official national education CSO network. She is also a member of the World Economic Forum's Expert Network after serving on the Global Future Council for Education, Gender and Work.

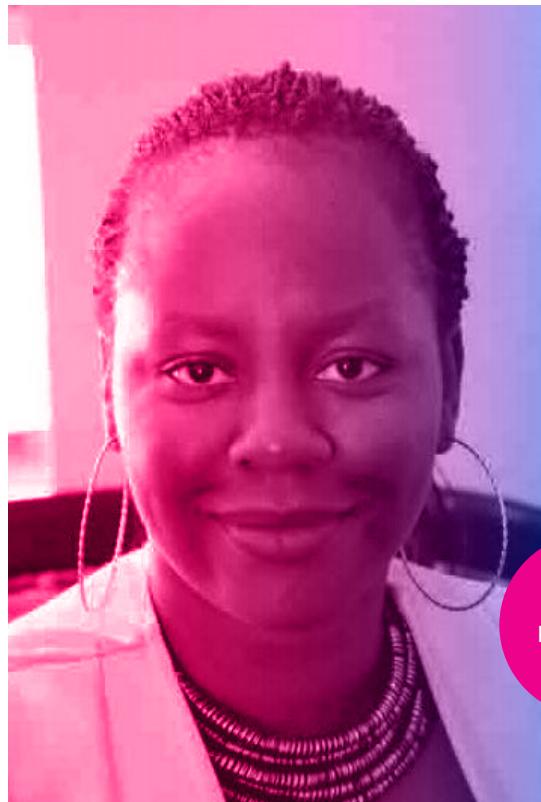

FARAJA
NYALANDUANGELA
NZIOKI**69 Angela Nzioki (Kenyan):**

Angela is the Head of Account Management at Wasoko. She graduated from Strathmore University with a business and IT degree, which stood as the grassroots to the foundation of her first company in 2011 – Plus People – in Kenya. This was a FinTech startup empowering SMEs in East Africa with simple business and financial management tools, and they had over 5,000 active subscribers. She has, however, always been passionate about helping underserved SMEs, and that is how she joined Sokowatch as CEO. Sokowatch is transforming the livelihoods of small businesses and their communities in Kenya by providing access to financial services and proper business management tools.

68 Mercy Nekesa (Ugandan):

The founder and CEO of Raining Vegetables and Sundetails. A computer scientist and technology enthusiast, she is interested in using technology to boost economic growth in developing countries. Her current focus has been working with farmers and SMEs in East Africa to promote business growth. Raining Vegetables has won awards with the Generation Food and Rising Woman programs, recognised for its impact on the agricultural sector because of its services to farmers. Her other interests include technology and finance inclusion, finance, development, and youth employment. Sundetails is a solution and incentive for farmers and SMEs in Africa to increase the profitability of their businesses and contribute to overall poverty alleviation in Africa.

MERCY NEKESA



ZANDILE KEEBINE

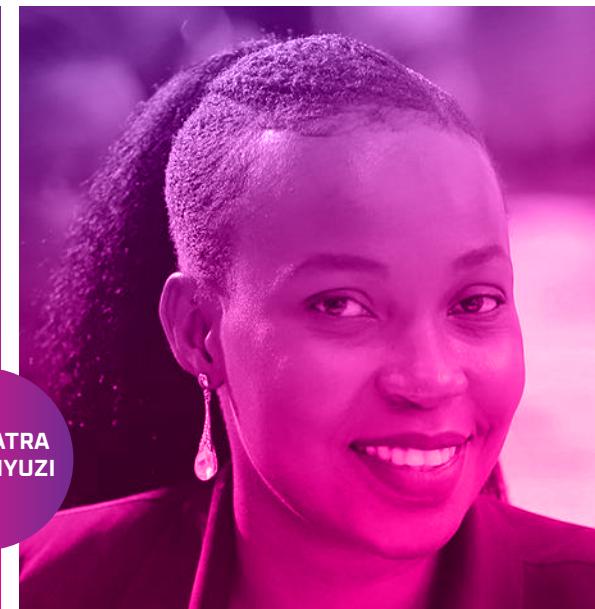
67 Zandile Keebine (South African):

Zandile is the Founder and CEO of GirlCode, a social enterprise aimed at empowering young girls and women through technology. Over the past nine years, GirlCode has grown to be the largest women's educational organisation in South Africa, impacting over 60,000 girls and women. GirlCode is solely dedicated to bridging the gender gap within the tech industry. Through her leadership, the organisation has grown immensely from a hackathon to running coding clubs for primary and high school girls across South Africa. Skills programs train unemployed Graduates to become Software Developers. Zandile is also the founder and CEO of EmpowerXx, a women-in-STEM-focused tech recruitment startup focused on accelerating women's leadership positions within corporate South Africa.

**66 Cleopatra Kanyunyuzi
(Ugandan):**

An experienced stack Software Engineer with over ten years of experience in the Computer Science domain. She is certified in Linux and CCNA and is completing an MSc. in Software Engineering and Data Communication at Makerere University. She is a recognised, hands-on, competent leader skilled at coordinating cross-functional teams, mentoring, and instructing. She is a co-founder, CEO, and coding instructor at Club Tangaza, a Computer Science, AI, and Software Engineering Virtual Academy.

CLEOPATRA
KANYUNYUZI



SHARON
KINYANJUI

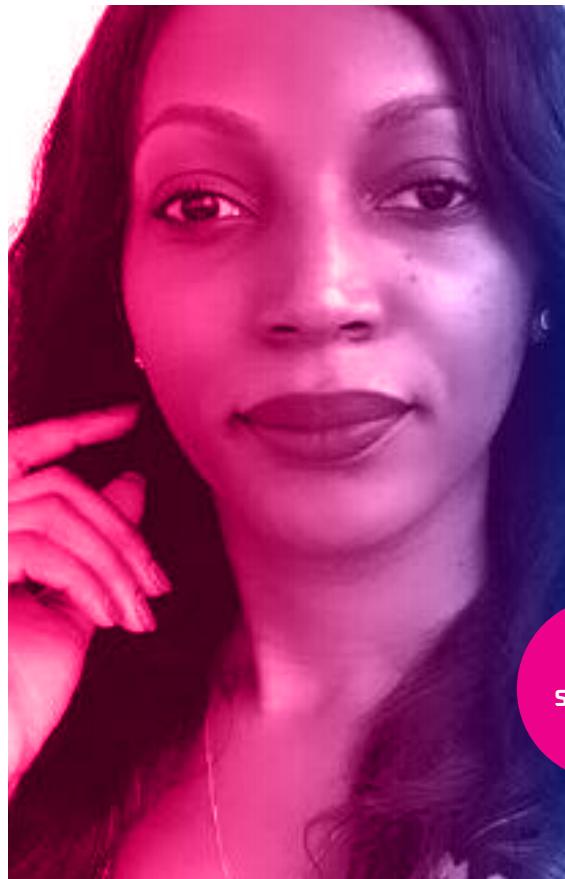
**65 Sharon Kinyanjui
(Kenyan):**

Sharon is the Principal Consultant at Diaspora Bridges Advisory and the Director at Everest Enterprises Limited. She has previously worked with WorldRemit, an international payments company that provides money transfer and remittance services. Sharon has extensive knowledge and experience of remittances as she previously held key management roles across the EMEA region at Western Union, where she maintained, among others, the position of Strategic Initiatives and new Products Manager based in London. She also led Western Union's Mobile Money Transfer Go-to-Market strategy for Europe and launched the service in 14 European countries. She holds an MBA from Manchester Business School.

64 Nadine Chehade (Algerian):

A financial sector specialist from Algeria representing The Consultative Group to Assist the Poor (CGAP) in the Arab world. She has impacted several regional businesses, bridging the gap between investors, funders, regional associations, and business owners. Nadine joined CGAP in 2012, bringing ten years of experience in investment banking, management consulting, and microfinance. Before that, she worked as Planet Rating's Business Development Manager and MENA Director. She holds an MBA from ESSEC in France.

NADINE
CHEHADE



CARINE
SANAMA

63 Carine Sanama (Cameroon):

Carine is the Sales and Business Development Consultant at Sky Consulting. She was the Regional Vice President of Francophone Africa on the Global Payments team at Onafriq. She joined Onafriq from Oracle Corporation in Cote d'Ivoire, assisting Telco, Banks, and Public Sector clients in their Digital Transformation. Carine started her career at MTN Cameroon over 15 years ago. She then moved to the banking industry at CitiBank Cameroon and UBA Cameroon. She holds a degree in Information Technology from the University of Cape Peninsula in Cape Town, a Bachelor's degree in Business Management from Northampton Business School, and completed a Management Advancement Programme from Wits Business School. She's currently doing her MBA at Northampton Business School.

**62 Esther Chibesa
(Kenyan):**

As the Managing Director of Treasury and Trade Solutions for Sub-Saharan Africa (SSA) at Citi, Esther leads a team of talented bankers who provide innovative and tailored cash management and trade finance solutions to the bank's corporate, public sector, and financial institution clients across 26 markets. She has over 20 years of experience in the financial services industry, with diverse roles in Uganda, Kenya, Tanzania, and Zambia. She is passionate about leveraging digital transformation, regulatory evolution, and inclusive finance to create opportunities and impact for un(der)served communities and segments. She serves as a Non-Executive Director at Citibank Nigeria, where she contributes to the strategic direction and governance of the bank.

ESTHER CHIBESA

**61 Fatimatou Zahra Diop
(Senegalese):**

A retired Secretary General of the Central Bank of West African States, Zahra is an advisory Board Member of AfricaNenda. She has a demonstrated history of working in the financial services industry with skills in Macroeconomics, International Economics, International Relations, Management, and Economic Policy. She is a strong professional with a postgraduate degree in banking and finance focused in banking, corporate, finance, and securities law from Centre Ouest Africain de Formation et d'Etudes Bancaires - COFEB. As an economist, she was in charge of regulating and supervising banks and financial institutions within the West African Monetary Union. She co-founded Afrivac, a public-private partnership, and serves as Vice President of its Board of Directors.

60 Penny Kamusiime (Ugandan):

Penny is an experienced System Analyst with a demonstrated history of working in the computer software industry. She is skilled in Business Relationship Management, Business Planning, Analytical Skills, Customer Service, and Communication. She is a strong information technology professional with a Bachelor of Arts (B.A.) focused in Tourism and Travel Services Management from Makerere University. Penny is a dedicated team player with vast experience handling customer communication and feedback. Before joining Yo! Uganda, Penny had worked at ZK Software Uganda and Steadman's group. At Yo! Uganda, she is responsible for making initiatives to ensure a consistent, positive experience for every customer, from setting expectations in the first meeting to ensuring satisfaction upon project completion.

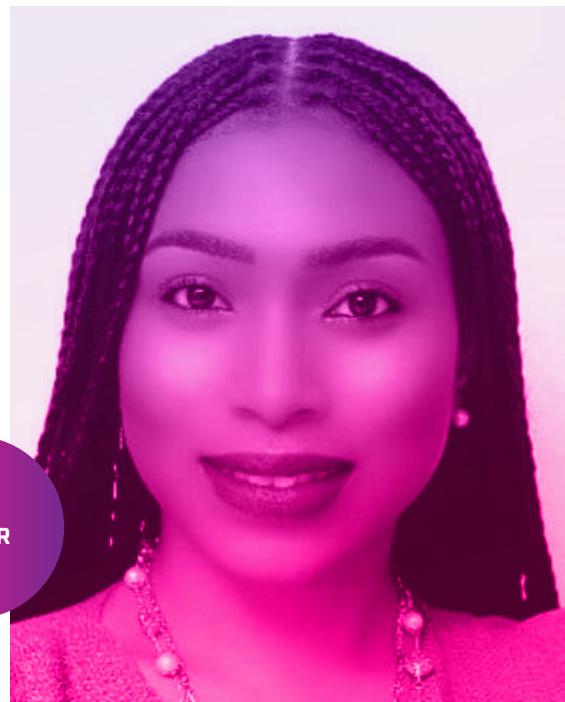


59 Charlotte Neeza (Ugandan).

Charlotte is a FinTech Events Manager at HiPipo (U) Ltd, an organisation that aims to influence and shape Financial Technology and Policy decisions. Charlotte holds a Bachelor's degree in Information Technology from Kampala International University and certificates 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. She is a FinTech enthusiast who envisions a female-dominated tech industry. She has acquired website development and product designing skills through the Women In FinTech Hackathon by HiPipo and has a certificate in Product Design from the Women Techsters boot Camp (Tech4Dev).

58 Kari Tukur (Nigerian):

Kari specialises in payment tech and retail banking strategy development and execution in international markets. She is the Vice President, Cluster Head, Customer Solutions, Indian Ocean islands, East and West Africa at MasterCard. She is an expert in African retail banking and consumer markets, market research and segmentation, market analytics and consumer insights, and customer value proposition development and execution. She has previously worked with the defunct Diamond Bank PLC, Nigeria, Standard Chartered Bank, and Stanbic IBTC Bank, Nigeria, among others. Kari holds a bachelor's degree in Business Information Systems and a master's in International Marketing.

**KARI
TUKUR****MAIMOUNA
GUEYE****57 Maimouna Gueye (Senegalese):**

Maimouna is a Senior Financial Sector expert in the Finance, Competitiveness, and Innovation Global Practice at the World Bank Group. She has 20 years of experience in development finance and payment systems, particularly in Africa. She has significantly worked in developing markets on financial inclusion and related topics such as interoperability, financial literacy, microfinance, regulation, and mobile money. Maimouna graduated with an MBA in Finance and Economics from Saint Peters University in the United States and is an alumnus of the Harvard Executive Education Program for Financial Inclusion. Her career spans over 20 years, starting at JP Morgan Chase on Wall Street in NY, Central Bank of West African States (BCEAO), AfDB fund, and Africa Digital Financial Inclusion (ADFI).

56 Rose Muturi (Kenyan):

Rose is the Managing Director of East Africa at Branch International, a personal finance App that provides access to instant loans with no physical documentation. She is an experienced digital financial services and financial technology professional with a demonstrated history of working with dynamic teams in different African regions. She has a proven track record in leadership, strategy, product and service innovation, market expansion, and financial inclusion. Rose has over 15 years of experience providing increasing leadership and expertise in international and local industry-leading companies. She represents East African businesses across local and international platforms and explores local business development partnerships in the public and private sectors.

**ROSE
MUTURI**



55 Gloria Kimbwala (Congolese):

Gloria is the Builder of Relations and Global Events at Gitcoin. She is the CEO and founder of Shule, a start-up company that tokenises international experiential learning systems in decentralised education. Ms Kimbwala finds solace in connecting people to the tools, programs, and support systems needed to enter the technology industry. Ms Kimbwala has dedicated the last 16 years of her career to creating an inclusive culture in technology around the globe. She hopes everyone will be encouraged to build solutions that benefit their communities. She believes the best innovation happens when people can be their most authentic selves and bring their unique perspectives to technology.

**GLORIA
KIMBWALA**



**54 Chilufya Mutale
(Zambian):**

The co-founder of Premier Credit, Ms Mutale is an accomplished entrepreneur with 12 years of experience in the financial services sector of consulting FinTech start-ups to success and as an in-house chief experience officer (CxO). She specialises in human-centred product development, risk-based pricing model designs, and implementing programs supporting customer financial literacy. Mutale co-founded Premier Credit, a Zambian micro-lending platform, in 2019 and is now ultimately focused on empowering Zambian entrepreneurs and small-scale traders, especially women. Recently, the FinTech start-up raised USD 650,000 in funding from Enigma Ventures to expand and offer increased access to funding, thereby enhancing its clients' ability to grow thriving businesses.

CHILUFYA
MUTALE



**53 Elizabeth Atukunda
(Ugandan):**

Elizabeth is a compliance and risk and anti-money laundering specialist in the financial services industry, including banking, asset management, and the digital financial services industry, emphasising FinTech. A professional lawyer, she advocates for the High Court of Uganda. She is the current Head of Risk and Compliance at Yo Uganda LTD, having previously served as the Legal and Risk and Compliance Manager at Stanlib Uganda, a position she earlier held at the Commercial Bank of Africa. She has also worked as a legal and business support officer with National Water.

ELIZABETH
ATUKUNDA



52 Gloria Njiu (Tanzanian):

Head of B2B Sales at Axian Group. A Harvard Business School and Strathmore University graduate, Gloria Mark Njiu is an accomplished, growth-focused person with extensive experience developing, implementing, and spearheading strategic initiatives to achieve organisational goals. She has a track record of developing strategic business plans, partnering with boards of directors, monitoring performance against strategic goals, and improving organisational effectiveness. Her expertise includes team management, cross-functional executions, sales, products, and project management. She is the Founder and Executive Chairman of the Association of Digital Finance Practitioners - ADFP TZ.

**GLORIA
NJIU**



51 Alice Sharon Namugerwa (Ugandan):

Alice is the team leader and Founder of Belle Beauty Basics Limited, Uganda's first exclusive digital beauty marketplace. Belle Beauty provides a digital platform that connects beauty providers (services and products) to those who need them. She holds a Bachelor's degree in Economics from the University of Dar es Salaam, an M.Sc in Oil and Gas Management (Coventry University), and an M.A. in Economic Policy and Management. Previously a banker, Alice is passionate about innovation and economic policy and how these can bring about positive societal change. She likes reading, travelling, and hanging out with friends in her free time.

**ALICE
SHARON
NAMUGERWA**



TOP 50

50 Jacqueline Jumah (Kenyan):

Jacqueline is a transformation specialist in Digital Financial Services (DFS) with several years of experience across Africa and Asia, supporting the deployment of inclusive financial systems for economic growth and sustainable development. As Director of advocacy and capacity Development at AfricaNenda, she keeps accelerating inclusive instant payment systems (IIPS) as a fundamental block for digital public infrastructure in Africa. Her experience involves several achievements, including various widely referenced publications on digital financial services. She is the former Programme Head for Digital Financial Services at EFInA and formerly the principal consultant in DFS and managing director at Intermarc Consulting.

JACQUELINE JUMAH



49 Fara Emara (Egyptian):

Ms Fara Emara is an Entrepreneur Selection and Growth team manager whose ambition is to see organisations at the peak of their KPIs. She consults with some of Egypt's leading companies on managing specific reputational issues and withstand crises. She advises various retail companies on managing their brand and building a solid reputation with their target market. She is the co-founder and CEO of FreshSource. This company aims to change Egypt's agriculture industry by streamlining the value chain through technology, integrating small-time farmers, and reducing food loss.

FARA EMARA



48 Princess Shamirah Kimbugwe (Ugandan):

Ugandan financial technology strategist founded Pivot Payments Limited, one of the first female-founded and led FinTechs in Uganda. Princess Shamirah holds a Bachelor of Laws degree from Makerere University, a Master's degree in Digital Finance, and several certificates from the Uganda Bankers Association. Her journey to start Pivot Payments was sparked by the desire to have more women lead in the software and FinTech, leveraging technology to build affordable digital solutions for the rural poor, unbanked, and underbanked people. Pivot Pay serves over 40,000 users and has processed over one million transactions within two years of operation. She has previously worked at Cellulant Uganda and M-Cash Uganda.

PRINCESS
SHAMIRAH
KIMBUGWE



ANNE
CATHERINE
TCHOKONTÉ

47 Anne Catherine Tchokonté (Cameroon):

Anne is the Managing Director of Orange Money Cameroon. She was Head of Diversification of Mobile Financial Services at Orange Africa, Middle East, engaging with 17 countries on international remittances, payments, digital microcredit, savings, and micro-j insurance. For more than ten years, Anne has been involved in sectors aimed at improving the daily lives of African populations, such as Energy, Agriculture, Education, and Digital and Microfinance, operating in countries such as Cameroon, Morocco, France, and China. She is an engineer from French Ivy-League engineering schools and a Microfinance expert from the Frankfurt School.

46 May Abulnaga (Egyptian):

May is the First Sub-Governor in charge of the technical office of the Governor of the Central Bank of Egypt (CBE). She holds a Bachelor's degree in Business Administration from the American University of Cairo (AUC) and a minor in Economics. She is the official member representing the CBE on the Arab Committee on Banking Supervision. Her career spans 27 years, specialising in the regulatory side of issuing and amending prudential regulations and restructuring state-owned banks, besides her previous experience on the commercial banking side in corporate credit and credit risk. During her career, she has served on several boards of reputable organisations. In 2015, May was appointed as the Secretary of the Board of Directors of the Central Bank of Egypt.

MAY
ABULNAGA



AIDA
DIARRA

45 Aida Diarra (Senegalese):

Aida is Visa's Senior Vice President and Head of Sub-Saharan Africa. She is a highly experienced executive in the financial services and digital financial industry and is well-versed in growing business and operations across the African continent. Her 25-year career includes strategy and implementation, business development, and operational management. Aida's focus is digital payments, driving wider digital acceptance, and promoting financial inclusion in the region's diverse markets. She is a recognised leader in the financial services and digital finance industries. Coupled with her passion for financial technology, Aida also champions diversity and women's empowerment, serving as a leading voice in these arenas.

**44 Grace N. Njoroge
(Kenyan):**

She is the Deputy Program Director at Mercy Corps AgriFin. She is an experienced private sector development practitioner with 11 years of experience enhancing socio-economic financial inclusion within sub-Saharan Africa and Asia. She is skilled in strategy formulation, product development, program design and implementation, portfolio management, pipeline development, monitoring, evaluation and learning, organisational and program operations, and leadership. She has vast industry and sector experience in financial inclusion, digital financial services, agricultural finance, MSME, and youth development sectors. She has worked with various donor and development partners, including FCDO, MasterCard Foundation, Bill and Melinda Gates Foundation, World Bank, UNCDF, and REGMIFA.

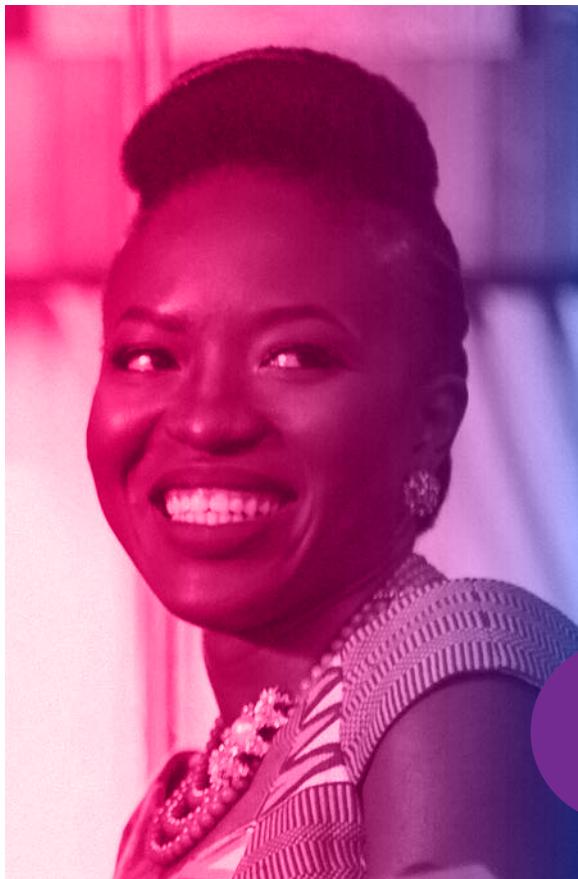
**GRACE N.
NJOROGE****43 Cynthia Ponera
(Tanzanian):**

Cynthia is the Regional Sales Director - East Africa at Onafriq. She has over 15 years of experience in telecommunications, Banking, FinTech, and Remittance industries. She is interested in Digital Finance, Digital Remittance, Business Development, Change Management, and Service Delivery. She became chairperson of the Women Network Forum, which was created to empower women to take leadership roles. Cynthia holds a Master's of Business Leadership from the University of South Africa. Her Master's thesis was on the effect of mobile money on female financial inclusion in Tanzania.

42 Jemima Kariuki-Njuguna (Kenyan):

Ms Kariuki is the Chief Product Officer MTN Uganda. She is a result-oriented leader determined to change society through technology. With a career spanning 14+ years, Kariuki finds success in closely working with teams to ideate, build, and roll out digital, mobile-based products in emerging markets. Her critical skills include business strategy, product development, leading vibrant teams, talent spotting, strategic communication, and customer experience. She previously worked as a Director of Product Development, Products, and Innovation at MasterCard Foundation and as Director, Emerging Markets Digital at Visa.

JEMIMA
KARIUKI-
NJUGUNA



REGINA
HONU

41 Regina Honu (Ghanaian):

Regina is an award-winning technologist for the most impactful initiative at the Women in Tech Global Awards for 2020 and an AFS Active Global Citizen Award winner for contributions to global competence. She is the CEO of Soronko Academy, the first coding and human-centred design academy in West Africa. The Academy also leads in Africa's development of technology, coding, and digital skills. They pioneered the way for young people, especially women and girls, to realise their economic potential by equipping them with the technical and soft skills they need to attain dignified, fulfilling jobs and overcome the gender gap in technology. The Academy has trained over 20,000 women and girls and has expanded to teach boys, men, and children with disabilities.

**40 Nathalie Akon Gabala
(Ivorian):**

Nathalie is the Global Director of Gender and Economic Inclusion at the International Finance Corporation. She is also the chairperson of the Investment Committee Private Sector Facility at African Development Bank Group. At MasterCard Foundation, Nathalie was previously the Regional Director of West, Central, and North Africa. She has experience leading and working in multicultural environments. She has deep expertise in SME, micro-financing, and FinTech institutions. Nathalie began her career in a trading room at Credit Lyonnais in Paris before returning to Côte d'Ivoire in 1996. She spent four years working for Citibank, first in her home country, then as Head of Treasury in Cameroon. She has a Master's degree in Management in Strategy and a Master's degree in Accounting.



NATHALIE
AKON
GABALA

**39 Rachel Sibande
(Malawian):**

Racheal is a senior Officer of Global Development at the Bill and Melinda Gates Foundation. She has over 16 years of experience managing development programs at the intersection of digital, big data, artificial intelligence, and development. She has managed programs and projects in public health, agriculture, gender, digital financial services, and elections monitoring. She has also worked in deployments in over 16 countries. She established Malawi's first technology hub and incubator, mHub. The hub is an incubator for innovators and emerging entrepreneurs. The mHub provides investment readiness support and financing. She is a Google Scholar and an inventor of a thermal chemical process for powering rural mini-grids.

**38 Vivienne Kikoni
(Ugandan):**

Vivienne is the Senior Manager of Bank Tech, Commercial & FSP Relationship Manager at MTN Group FinTech. She is responsible for developing and custodianship of all BankTech product-related business models and managing Financial Service Providers (FSPs) across MTN Group. A pioneer Digital Financial Services practitioner with over ten years of progressive FinTech Industry experience in Uganda and Africa region. Over the years, she has gained expertise and leadership experience in a broad range of areas in Mobile Financial Services. Her core competencies include Strategy and Business Planning, FinTech Finance Operations, Liquidity Management, and Risk and Fraud Management. A former student of Digital Frontiers Institute, she has previously worked as a Senior Manager, Corporate Performance Management at MTN Uganda.



VIVIENNE
KIKONI

37 Gloryjoy (Asante) Nti-Obeng (Ghanaian):

She is the Country Operations Manager at Jumo Ghana. She has been leading JUMO in Ghana's efforts to deliver access to micro-credit services to the mass market for the past 7 years. She led Jumo in 2023 to include 800,000 people at the bottom of the pyramid to access a financial service for the first time, delivering over \$700 million in micro-loans disbursed via mobile money. She has been a strong advocate for the inclusion of women and the elimination of bias as it relates to the delivery of inclusive financial technology in emerging markets. She has sourced over \$10 million in capital to fund micro-loans to previously excluded and marginalized groups in Ghana



GLORYJOY
(ASANTE)
NTI-OBENG

**36 Natasha Bansgopaul
(American):**

Natasha is a founder, COO, Advisor, and Mentor, currently working with DarcMatter (DM), Konstellation, and VegaX Holdings. She is an experienced FinTech, marketing, strategy, and M&A graduate with over ten years of demonstrated leadership experience via Fortune 100s and start-ups. As a FinTech founder, she has increased the platform's assets under management to \$7.0 Bn, with users from 65+ countries. She has experience in diversities of financial technology, marketing, and operations. She has a demonstrated history of working in financial technology (FinTech), Consumer Processed Goods (CPG), advertising/media, and technology start-up industries.

**NATASHA
BANSGOPAUL****PLOUNNE
OYUNGE****35 Plounne Oyunge (Kenyan):**

Plounne is the Chief Transformation Officer at Pesalink. She is a digital payments expert with over ten years of experience designing and implementing innovative financial sector strategies and solutions for the unbanked and underserved populations, focusing on digitising government payments. Over the last ten years, she has worked with key stakeholders in the Kenyan market like the National Treasury (NT), Central Bank of Kenya (CBK), Ministry of Labour and Social Protection (ML&SP), Kenya Bankers Association (KBA), and financial services providers. She is an expert in Digital payments, project management, digital identity, social protection payments/cash transfers, strategy development, stakeholder management, and contract management.

34 Nika Naghavi (Iranian):

Nika holds a PhD in Telecommunications Engineering from the Centre for Telecommunications Research at King's College London. She is the Group Head of Growth at Onafriq. She is in charge of expanding Onafriq's footprint and building and managing relationships with mobile network operators (MNOs) to unlock growth opportunities and entrench Onafriq as a crucial player in the payment ecosystem. Nika supported the growth of the mobile money and digital financial inclusion sectors by leading the Data and Insights portfolio of the GSMA's Mobile Money Programme. She has authored several reports and produced the first large-sample quantitative analysis on the expansion of digital financial services in collaboration with Harvard Business School and the Bill & Melinda Gates Foundation. She has several publications to her name and has broad knowledge of financial inclusion for women.

**NIKA
NAGHAVI**



**CAROLINE
TIOMAN**

33 Caroline Tioman (Ivorian):

Caroline is the program officer of Scale Africa at the Bill & Melinda Gates Foundation. She boasts broad knowledge of women's economic empowerment, digital finance, financial literacy and consumer protection issues. She is highly knowledgeable on critical financial systems and economic development reforms, particularly for West Africa. She leads policy development/application, working with regulators, government bodies, donors and the private sector. She has over ten years of experience in technical advisory to the Cote D'Ivoire Ministry of Finance across numerous disciplines. She also has financial management experience in banking with various American financial institutions. Caroline leads and motivates talented individuals to create cohesive, high-performing, multidisciplinary teams, providing a culture of enablement and equality in multicultural settings.

32 Adoma Owusu (Ghanaian):

Ms Adoma is a financial service professional with extensive payments and banking experience. Since 2023, she has been the General Manager of FinTech Business Development and Expansion at MTN Ghana. Adoma is currently tasked with overseeing the inorganic growth of FinTech at MTN Group, which involves the exploration and delivery of M&A, Joint Venture, and partnership opportunities across the FinTech value chain and product for MTN Group. Before that, Adoma managed Visa's operations in Ghana. Ms Adoma spent over seven years in banking, with six of those at Standard Bank in various senior management roles. She holds an MBA and postgraduate degree in Management and a Bachelor of Science undergraduate degree in Genetics (Biochemistry).

**ADOMA OWUSU****SHAMIM NIRERE****31 Shamim Nirere (Ugandan):**

Shamim graduated as a secondary school teacher of English Literature. But her belief that when we teach young people, we seek to trigger creativity, problem-solving skills, and to be solution thinkers, she birthed Izere Education, a social enterprise in Uganda that has a vision of realising quality 21st century learning outcomes for all. They empower teachers and learners in public schools and disadvantaged communities with technology, life skills, 21st-century skills, knowledge, and mentorship. She boasts over ten years of experience in Education, with six years of focus on transforming the learning experience for children, teens, and young adults with 21st-century relevant Education and skills.

30 Mercy Angela Nantongo (Ugandan):

She is the Product Manager for Poverty Graduation programs run by Village Enterprise in East Africa. She previously worked in the Agriculture/Food Systems sector, working on FinTech, Access to Markets, and e-Commerce Solutions with EzyAgric. She is also the founder of Simbi Mall. Angela has vast experience in Product Management, Digital and Emerging Media Strategy, Customer Relationship Management, and Project Management. A graduate of New York University, Angela has placed herself among the top women in the FinTech space. She is a Board Member of - the European Union Delegation to the Republic of Uganda's Youth Sounding Board and a Co-founder, Features Editor, and Global Desk Editor at NYU Shanghai student publication - On Century Avenue.

**MERCY
ANGELA
NANTONGO**



**LILIAN
MAKOI**

29 Lilian Makoi (Tanzanian):

Lilian Makoi is a Serial Entrepreneur, the Co-Founder and CEO of MipangoApp, the Founder of Jamii Africa, and the co-founder of Stripesigns & FroKid Technologies with a Master's degree in International Business. She was named Most Innovative Woman in Technology, Africa 2016 by The World Economic Forum! Lilian has developed the highly innovative Jamii Africa - a mobile micro-health insurance product for the low-income population. She is so passionate about technology and its various life-changing opportunities, especially in the mass population in Africa.

28 Topyster Namasaka Muga (Kenyan).

She is an award-winning Kenyan telecommunication and FinTech enthusiast, serving as Prosper App's chief executive and founder. Before launching her venture in July 2020, her immediate former role was senior director of Financial Inclusion Africa at Visa Inc., based in Nairobi, the capital city of Kenya. Before that, she headed Airtel Money in Kenya. Since its public launch in July 2020, Prosper has gained traction, boasting many mentors and mentees and recognition as one of the 2020 top 100 IT innovations in East Africa by CIO. Many mentees have benefited from the paid mentorship services and have realised early gains from tapping into the mentors' wise counsel on career, personal, and professional growth matters.



**TOPYSTER
NAMASAKA
MUGA**

**27 Ana Grajales (American):**

Ana is Uganda's Country Director at Numida Technologies, a mobile platform that offers digital, convenient, and responsible financial services to more than 4,000 semi-formal African MSBs. She is a graduate in development practice and international development and a former consultant in strategy and management in Colombia, with experience in industry organisations, SMEs, and mixed economy organisations. As an Economics and Global Affairs major, she carries professional and academic research experience in infrastructure investment and energy economics and a deep interest in emerging markets, social entrepreneurship, and inclusive business models. She has previously worked at ENGIE Energy Access, Echo Mobile, and Solar Sister.

26 Emily Sonia Nakabuye (Ugandan):

Emily's story is resilient and ingenious. When the COVID-19 pandemic halted education, Emily was one of the school-going children affected. But she did not sit back and relax. Instead, Emily delved into her passion for coding and programming, one she nurtured watching her father work. The 16-year-old is now a fully-fledged CEO of a FinTech called E-Moments, birthed after participating in the inaugural Women in FinTech Hackathon organised by HiPipo. FinTech has diversified and moved beyond remittances and payments to events management and e-commerce in three years. She founded Erizon, a YouTube platform to spotlight the young generation. "I founded Erizon to shed light on our lives as the new generation. We can't afford to be left in the dark," she says.

**EMILY SONIA
NAKABUYE**



TOP 25

25 Myriam Said (Ethiopian):

Myriam holds a bachelor's degree in Mathematics and Physics and a master's in Theoretical Physics. She founded Kifiya, a payment and digital financial service provider currently running and operating in payment centres in Ethiopia named LEHULU, which enables citizens to pay their utility bills, traffic penalties, and other C2G services simultaneously. Ms Said was appointed Digital Advisor to the Ethiopian prime minister in February 2020, previously serving as Director of the National Digital Transformation Program at the Ministry of Innovation and Technology. While working as a director, Myriam led a team of experts who developed Digital Ethiopia 2025, an inclusive strategy guiding Ethiopia's journey from analogue practices to a fully integrated, inclusive digital economy.

**MYRIAM
SAID**



24 Wendy Nanfo (Ugandan):

Wendy is the country manager for Yabx Uganda, a cloud-based digital lending platform. She was previously the Head of Business Operations at Kuda Bank (Uganda), a money App with zero maintenance fees, free money transfers, automatic savings, and investments. She holds a bachelor's degree in accounting and finance from Kyambogo University. She has vast experience in project management, business analysis, strategic planning, and team mentoring.

**WENDY
NANFO**



**23 Vanessa Umutoni
(Rwandan):**

Vanessa is a Technical Payments Expert at Africa Nenda. She is a technical payment professional focused on designing and advocating for efficient and affordable retail payment platforms through product development, scheme management, project designing, and digital strategy development. For the last ten years, she has worked in private and non-profit organisations in digital financial services, FinTech, and payments. She is passionate about everything from payments and FinTech to financial inclusion and supporting Women in Tech initiatives. She has worked with the MasterCard Foundation Centre for Innovative Teaching and Learning ICT. She is an alumna of Carnegie Mellon University, Mbarara University of Science and Technology, and the London School of Economics and Political Science.

VANESSA
UMUTONIDESIRE N.
KACHENJE**22 Desire N. Kachenje
(Tanzanian):**

Ms Kachenje is a Strategy, Innovation, and Digital Financial Services Consultant with experience in the development and implementation of strategies, operating models, and business valuations. She has worked with financial services providers and enablers to innovate and collaborate for more inclusive financial systems. Currently, Ms Kachenje is the Grants and Partnerships Manager at Mojaloop Foundation. She also has experience as a project manager for international development programs and using innovative approaches to solve institutional and project-related challenges. Ms Kachenje co-founded the first LinkedIn Lead-Generation agency in East Africa, supporting SMEs and MSMEs.

**21 Dr Patricia Nzolantima
(Congolese):**

Patricia Nzolantima is a pure African Congolese product with over 18 years of experience in entrepreneurship and women's empowerment. She is the Founder and chairwoman of Bizzoly Holdings, a women-owned company and foundation, and co-founder and managing director of EXP-Comuni-cart, one of Sub-Saharan Africa's first marketing agencies. She also founded the first women's economic empowerment hub in Kinshasa, an accelerator program for women entrepreneurs to scale up their businesses. She also founded Bizzoly Transportation and Logistics, which operates under Ubizcabs and is the first female-driven taxi company in the Democratic Republic of Congo. In 2018 and 2020, she launched the first women's visa prepaid card in the DRC and the first women's digital bank, respectively.

**DR PATRICIA
NZOLANTIMA**



**20 Mirella Wheller
(South African):**

Mirella is a business development professional with B2B and B2C experience and a proven track record in meeting and exceeding KPIs. Working as the Strategic Partnerships Channel Lead at JUMO World, Mirella has demonstrated the ability to work in fast-paced and ever-changing environments. Her vast experiences paint her as a proactive character and interested individual who constantly seeks out new challenges and thrives on overcoming them, a clear proponent of the 'can-do' philosophy.

**MIRELLA
WHEELER**



**19 Marie Mintalucci
(American):**

Marie is a financial inclusion expert with over 15 years of international development experience. She holds a BS in Foreign Service from Georgetown University and a Master of International Affairs in Economic and Political Development from Columbia University. Marie has worked for the US Agency for International Development (USAID), Trickle Up, Women's World Banking, and The Hunger Project. In January 2020, she launched the WomenSave pilot project to expand financial access to women in western Uganda with goal-based savings plans and mobile money.

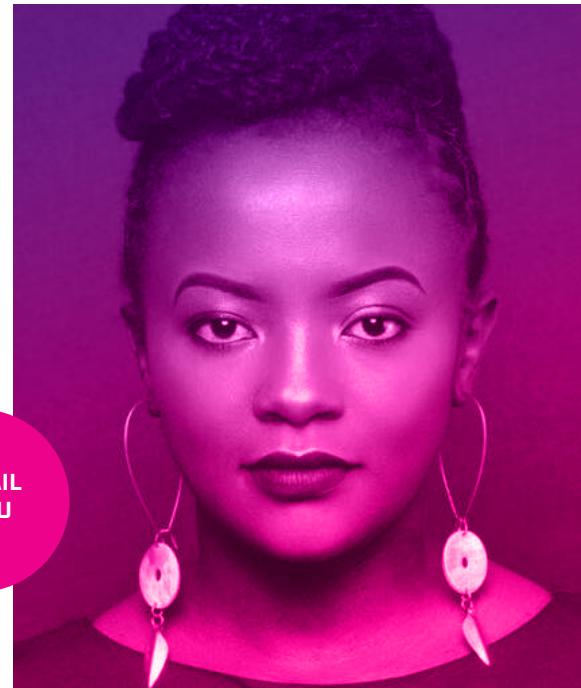

A portrait of Marie Mintalucci, a woman with short dark hair and glasses, smiling. She is wearing a polka-dot top. A pink circle containing her name is overlaid on the left side of the image.
**MARIE
MINTALUCCI****18 Joshna Nagar (South African):**

She is the founder and director of the Women's Chamber of Entrepreneurs and the director and owner of APJ Technologies. She is an experienced owner with a demonstrated history of working in IT, including software/application development, project management, and web design. She is skilled in C, Java, PHP, HTML, CSS5, jQuery, JavaScript, Cobol, Mainframe, Mobile Development, Bootstrap, and Databases Administration. She is an entrepreneur with board and business experience and is passionate about education. Nagar has a demonstrated history of working in the IT sector and carries various skills ranging from software/application development and project management to web designing. She was the Chair Lady of the ICT Committee at the Circle of Global Business Women.

17 Abigail Komu (Kenyan):

Abigail founded Mosi Africa Advisory. She is a Digital and Financial Inclusion specialist with nearly 15 years of experience deploying innovative financial solutions to the unbanked and underserved populations, focusing on women, youth, and SMEs. She has worked in various industry associations, mobile operators, and FinTech organisations, specialising in developing and deploying digital financial services. She has a wealth of experience in the payments industry, having participated in the roll-out of M-Pesa in Kenya, M-Paisa in Afghanistan, and mVisa in Kenya and Rwanda. She has also been involved in various digital and financial inclusion projects across Africa and Asia.

**ABIGAIL
KOMU**



**ZUWEINA
FARAH**

16 Zuweina Farah (Tanzanian):

She is a seasoned operating executive with over 13 years of experience in innovation, leadership, and management. Her passion is to leverage technology and innovation to create a positive social impact and transform lives. She holds a PMP certification, an MSc in Innovation, Leadership, and Management from the University of York, and completed executive programs at Oxford Saïd Business School and MIT Sloan School of Management. Currently, she serves as the Director of External Affairs and Vodacom Tanzania Foundation at Vodacom Tanzania, the leading mobile network operator in the country. In this role, she manages relationships with external stakeholders, oversees environmental, social, and corporate governance (ESG) initiatives, and leads the implementation of Vodacom Tanzania Foundation projects. She also founded SNDBX Space, a co-working space and community for entrepreneurs, start-ups, and SMEs, where I mentor and support early-stage innovators.

**15 Flavia Eleanor Kasenge
(Ugandan):**

Flavia is a business executive with over a decade of experience in telecom and FinTech. Currently serving as Chief Operating Officer at EzeeMoney Ltd, one of the leading FinTechs in Uganda, she has developed skills in finance, revenue assurance, and customer retention in the previous roles held in MTN (U) Ltd and Orange (U)Ltd. As part of the executive management team, Flavia offers insights and advice on business strategy, aiding the best decisions at EzeeMoney Ltd. She has also developed and engaged in building and managing key strategic partnerships with the over 40 business partners with whom EzeeMoney Ltd operates.

FLAVIA
ELEANOR
KASENGE

**14 Roshwnna Novellus
(American):**

Dr. Novellus is the Founder and CEO of EnrichHER. This proven and trusted FinTech lending platform makes it easy for retail and institutional funders to deploy capital to pre-qualified revenue-generating businesses led by women and people of colour. She is a founding member of the Black Innovation Alliance. A nationally recognised financial inclusion advocate and champion of mindfulness, Dr Novellus is dedicated to deploying working capital to women and people of colour to help them grow their businesses. She holds a PhD in Systems Engineering with a Minor in Finance, a Master's of Science in Information Technology emphasising Information System Engineering, a Bachelor of Arts in Business Management Economics, and a Bachelor of Science in Computer Engineering – achieving Summa Cum Laude in each.

ROSHWNNA
NOVELLUS



**13 Josephine Olok
(Ugandan):**

Josephine is the Director and Co-founder of LumJo Consultants Limited, a company established to address the gap in fit-for-purpose, affordable, locally available, locally developed, and locally supported software in Uganda. Josephine also has over 25 years of experience in Information Technology. She has worked as a consultant in IT leadership positions in the Oil and Gas, Banking, Technology, Postal, Private, and NGO sectors. She is currently serving as the board chairperson of the FinTech Association of Uganda. She holds a governance diploma and certificates in Company Direction from the Institute of Directors London, Corporate Governance Best Practice from the Global Governance Group, and Board Competence from the Norwegian Enterprise Confederation.

JOSEPHINE
OLOK



SABINE
MENSAH

12 Sabine Mensah (Togolese):

Sabine is the deputy chief executive officer of AfricaNenda, an organisation created to accelerate the growth of instant and inclusive payment systems that will benefit all Africans, including the poorest and currently financially excluded. She is a seasoned digital inclusion and business developer with a track record of superior performance in Africa and North America. She has expertise in the digital economy, digital transformation, digital financial services (DFS), electronic Payments, Mobile Money, Mobile banking, branchless banking, Remittances, Agent network development, DFS Contract negotiation, business turnaround strategy, and project and relationship management.

**11 Dilwonberish Aberra
(Ethiopian):**

Ms. Dilwonberish is a senior program officer in the Financial Services for the Poor Division at the Bill and Melinda Gates Foundation. She has a rich background in International Economic Development. Her dedication to empowering girls and women is evident, primarily through her work promoting secure, interoperable retail payment solutions. Dilwonberish is passionate about advancing Mojaloop's System Integrator Accelerator Program and the L1P principles, significantly impacting women's roles in FinTech and fostering inclusive financial systems. Her expertise spans microfinance, microenterprise development, business development, and philanthropy. She has extensive experience across Africa, Asia, Europe, and North America. Dilwonberish is committed to enhancing access to digital financial services, empowering the world's poorest to achieve security and prosperity.

**DILWONBERISH
ABERRA**



**TOP
10**

**10 Doreen Lukandwa
(Ugandan):**

She is the Vice President, Global Enterprise at Onafriq. She has over 11 years of experience in the financial services sector in Africa, driving channel and partnership development, stakeholder engagement, capacity building, last-mile delivery, and management. Formerly the Head of Marketing for Beyonic, Doreen was also part of the team that launched MTN Mobile Money and EzeeMoney Limited in Uganda. Most notably, Doreen is the recipient of the inaugural Digital Impact Awards Africa, "Women in FinTech Leadership Award - 2020," which seeks to recognise and appreciate women taking the lead in using Digital Financial Services to promote gender equality.

**DOREEN
LUKANDWA**



**09 Elsa Muzzolini
(Italian):**

Elsa is the General Manager of Mobile Financial Services MTN Mobile Money, Nigeria. She previously served as General Manager of Mobile Money Services Uganda, having joined McKinsey & Company as the Junior Engagement Manager. In 2023, she was at the forefront of the process that led to the approval of the license for MTN's Mobile Money (MoMo) payment service bank in Nigeria. Given Nigeria's population, the MoMo bank is expected to become one of the biggest markets for the African FinTech giant.

**ELSA
MUZZOLINI**



08 Agnes Gathaiya (Kenyan):

Agnes is the Google Country Director responsible for East Africa. Before she joined Google, she was the Chief Executive Officer of Integrated Payment Services Limited (IPSL) - popularly known as Pesalink. Agnes has over 25 years of progressive experience in organisational transformation, predominantly focused on developing strategy and providing commercial leadership in sales and business development. She has held leadership positions in organisations including Deloitte Consulting, SAP, and, most recently, Safaricom and has had an opportunity to work across Africa. She also sits on the Boards of One Acre Fund, United Way - Kenya, African Women in FinTech and Payments, and the Payments Association of Kenya.

**AGNES
GATHAIYA**



**BARBARA
BIRUNGI
MUTABAZI**

07 Barbara Birungi Mutabazi (Ugandan):

Barbara is a ground-breaking innovator dedicated to promoting the economic empowerment of youth, especially girls and women, by encouraging greater youth participation in Uganda's technology sector and actively contributing to the budding IT innovation and entrepreneurship sector of the country. She is a Co-Founder and Director of Hive Colab, Uganda's Premier business accelerator and incubator for East African start-ups, and founder of WITU (Women in Technology Uganda), which encourages, inspires, and trains women in technology, leadership, and entrepreneurship. She has managed and developed Hive Colab into Uganda's leading Innovation and Technology Hub and developed relationships with government, development partners, and international organisations such as Microsoft, Intel, Google, and others.

06 Rashmi Pillai (Indian):

She is a global executive leader with 19+ years of experience in impact investing, digital financial services, inclusive and competitive financial markets development, and financial markets policy and regulation – across Africa and South Asia. Currently global head of public policy for Wave Mobile Money and previously CEO of Financial Sector Deepening Uganda, she is a board member at the FinTech Association of Uganda, Financial Sector Deepening Uganda (FSDU). Rashmi holds a bachelor's degree in Physics from India, a Master's degree in Spectroscopic Physics, and a post-graduate degree in public policy from Harvard University. She is a co-founder of the Sankalp Forum, one of the largest social impact forums in the world, which began in India in 2009 and expanded to multiple Asian and East African countries.

**RASHMI
PILLAI****JANE
STROUCKEN****05 Jane Stroucken (South African):**

The Senior Programme Manager and Agile Coach at INFITX, formerly Modus Box. Jane has delivered projects focused on FinTech across Africa and APAC and is passionate about understanding the divergent needs of people across the globe. Her career has been centred on finding solutions at the strategic and delivery levels to transform disadvantaged communities in digital finance using collaborative teams to achieve the outcomes. She is an alumnus of the University of the Witwatersrand Business School, where she graduated with a Business Administration and Management degree.

04 Martha Mghendi-Fisher (Kenyan):

Martha is the Executive Board Chair of the European Women Payments Network (EWPN), leading a global community of women in FinTech and payments, passionate about creating change and impact in the industry. She is a FinTech payments professional, social entrepreneur, and philanthropist born in Kenya. She permanently migrated to The Netherlands in 2008 and obtained dual citizenship. With years of experience as a social and impact entrepreneur, she has founded and supported multiple initiatives and organisations that promote diversity, equity, inclusion, financial inclusion, and child protection. Her passion is establishing and supporting initiatives and organisations to empower and uplift the underestimated, under-represented, and vulnerable groups, especially in Africa. In 2018, she Founded African Women in FinTech, Payments (AWFP), the first and only pan-African network dedicated to uniting women from all African countries working in cards, FinTech, and payments.

**MARTHA
MGHENDI-
FISHER**



**DAMALI
SSALI**

03 Damali Ssali (Ugandan):

She is the Chief Programs and Projects Officer at the Private Sector Foundation Uganda and the Uganda Ambassador for the Women's Entrepreneurship Day Organisation. Damali topped the first-ever HiPipo 100 Women In FinTech list in 2023. She is an Afro-optimist, an author, and the Founder of the Ideation Corner. This platform showcases entrepreneurs, thinkers, policymakers, academics, and innovators to share ideas and inspire the youth. She is an Alumna of Harvard Business School, where she specialised in Leadership, and Said Business School, Oxford University, where she specialised in Impact Investing. Also, she holds a Master's in Business Administration (MBA) from the Grenoble Graduate School of Business in France, specialising in Innovation, Technology, and Entrepreneurship Management.

02 Paula Hunter (American):

She is the Executive Director of Mojaloop Foundation with 20+ years' experience as a business executive in high-tech marketing, operations, and business development. Paula has held critical roles in global industry associations, providing executive oversight and managing international trade associations. With extensive experience spanning hardware, software, and services sectors, Paula leads discussions on FinTech innovation. Proactively engaging in topics like CBDCs, Digital Public Goods, and National Payment Infrastructures, she champions the creation of payment systems. Her leadership at Mojaloop Foundation drives tangible impact, ensuring Digital Public Goods and FinTech innovations transform lives at scale. Recognised as Number Two in the HiPipo Women In FinTech magazine 2024, Paula embodies impactful leadership in the industry.

PAULA HUNTER



HON. JOYCE
NABBOSA
SSEBUGWAWO

01: Hon. Joyce Nabbosa Ssebugwawo (Ugandan):

This year's top-ranking advocate for women empowerment and FinTech innovation. Hon Ssebugwawo exemplifies unequalled dedication. She prioritises mentoring and guiding women innovators at every ICT gathering and actively participates in branding initiatives, such as the Women in FinTech hackathon. As Uganda's Minister of ICT, she leverages her political role to champion policies and regulations that favour innovation, ensuring inclusivity and maximising the continent's digital dividend for sustainable economies. Her commitment and active involvement set a powerful precedent for national and continental progress.

GLOSSARY

Interoperability – Interoperability is the real-time data exchange between different systems that speak directly in the same language, instantly interpreting incoming data and presenting it as it was received while preserving its original context.

CBDC – Central Bank Digital Currency

IIPS – Inclusive Instant Payment Systems (IIPS) streamline payments between individuals, merchants, and financial institutions.

AI – Artificial Intelligence is the simulation of human intelligence processes by machines, especially computer systems.

DFS – Digital Financial Services (DFS) include a broad range of financial services accessed and delivered through digital channels, including payments, credit, savings, remittances, and insurance.

API – Application Programming Interface. In the context of APIs, the word Application refers to any software with a distinct function. Interface can be thought of as a contract of service between two applications.

Open API – An open API, also called public API, is an application programming interface made publicly available to software developers.

Mojaloop OSS – Mojaloop Open-Source Software lowers the cost of building, maintaining, and modifying an inclusive instant payment system (IIPS) that brings affordable, connected digital financial services to anyone with access to a mobile phone.

Level One Project Principles – The Level One Project Guide outlines how an inclusive digital financial services system can benefit poor people.

Cybersecurity – Cybersecurity is the application of technologies, processes, and controls to protect systems, networks, programs, devices, and data from cyberattacks.

PHP – This is a general-purpose scripting language geared towards web development.

HTML – The HyperText Markup Language is the standard markup language for documents designed to be displayed in a web browser.

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