

Nominee: *Immaculate Apolot*
Company Name: *Invest Enterprises Ltd*
Main Street, Soroti
Industry: *Mobile Money Financial Services*
Years in Business: *3years*

Introduction

My name is Apolot Immaculate, Managing Director of Invest Enterprises Ltd. I registered this business in 2012 but did not start operations immediately. I am a graduate of Diploma in Procurement from MUBS, but I was not able to get employment. I decided to start with MTN Mobile money. I started off working as a shop attendant but was able to save ugx.500,000 which I used to start this mobile money business.

What would you describe as your biggest achievement?

My major achievement is starting from one outlet and owning three outlets today. I started out renting space on a veranda but now I have a stationery shop with a secretarial bureau, an internet café, and I have also been able to buy a small piece of land from which I have planted some orange trees. All this is within the three years.

How is your product/service unique from others in the same industry?

We currently offer mobile banking, SIM registration, airtime, mobile money, bill payments. Our business is unique in that we offer quick and exceptional customer care, operate longer hours and make sure we have enough float at any one time to meet customer expectations.

What would you say are the major challenges experienced by your business and how have you managed to overcome them?

The major challenges we experience are conmen and fraudsters by some employees majorly because we deal in a cash business. The taxes are also high on the business and at times the network is unstable. The other business of stationery is seasonal and is usually active when schools are opening. We continue to invest in staff training and mentoring them. And the stationery business is our diversification drive to help mitigate some risks. Overall, we are growing and that is the best.

Where do you see your business in the next 3-5 years?

I would want to see my business expanding to 10 outlets and being able to manage them efficiently. I currently employ four permanent staff who are all women and one casual staff, the only man. I hope to increase employment especially of women as we expand our operations.

Apart from providing the product/service offered by your business, how has your business contributed to your community?

We have an orphanage, once in a while I go visiting also the children in Soroti hospital children's ward, but I have no photos of those activities. It makes no sense to spend money on community help initiatives and then invest more in promoting such activities. We shall continue to provide support to the less privileged to the extent we can afford and we happy with that.

Advice to women

Very many of my friends are still sitting at home waiting for official employment, but my advice would be they should start small, even these girls I have here, when they come, I ask them to set a limit of the time they want to stay here so that they can save up and start on their own, say one year, save money however small, and start, personally I have not been officially employed but am not regretting. The jobs are fewer than the people. True, not all people are supposed to be entrepreneurs, but why can't you be among those few people are are?

How has MTN Uganda contributed to your achievement?

I have been able to achieve my purpose in life because of MTN mobile money. I have a business that has grown and can employ other people to earn a living. Am so grateful to MTN because all the source of income is from Mobile Money, I am grateful for the opportunity of nomination, and praying to win the award to encourage other women to take up business too. I operate here in Soroti, a very far place from the city. In a way, I have contributed to the growth of this place.