

**Nominee:** *Auma Florence*  
**Company Name:** *Mutual Points (U) ltd*  
*Bukedea*  
**Industry:** *Mobile Money Financial Services*  
**Years in Business:** *7 years*

### **Introduction**

My name is Auma Florence, I am the director of Mutual Points U Ltd. We are located in Ngora place called Golden. I am married with two children a boy and a girl. We registered the company in 2010 and started off business of mobile money transfers and we later started a school with now six classes, and a groundnut shelling machine. We currently have seven branches, Kumi, Bukedea, Ngora, Kaberamaido-Otuboi. It feels great to start small and grow.

### **What would you describe as your biggest achievement?**

The biggest achievement has been the benefits we have got from the service. We have built a school and bought a ground nut shelling machine. Our school is located in Bukedea and currently has 180 pupils and we have 14 permanent employees.

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

Our uniqueness has been in value addition, reliability and good customer care. We are consistent and provide a far working environment for our employees.

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

At the beginning, I was the woman on ground supervising all these businesses, it was not easy, some of the recruits I had would resign their jobs but move away with the business money and it was difficult to get the money back.

There are many conmen in this business and we have lost money on several occasions, and sometimes the unstable network especially upcountry, makes the customer insecure that the money will get locked up in the system or they can't access it. So you keep explaining to them the break downs and people threaten to change from MTN to other networks but we encourage them to keep on. Of course, MTN is the biggest and best network. Few people understand that other networks, the problems are worse only that they have not experienced them yet. The good thing is that network problems get fixed quickly.

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

We hope to expand and have more outlets in the whole of Teso region and employ more than 20 people. We also intend to complete the construction of the school.

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

- We are currently offering bursaries to seven pupils in our school, and of course employment for people in our region.
- We formed a savings group and I have been offering credit and savings training, business development and farming, sensitization on food security, education and for women on how to nurture children.

**Advice to women**

I would encourage Women not to shy away from starting or doing any business, some may say I am not educated, but you can still make it. Consistence and reliability is what wins clients, so from 2010 to date my first customers still count on me and come to me and get these services. Ensure quality service and offer the best customer care, you will always have customers.

**How has MTN Uganda contributed to your achievement?**

MTN has given us many opportunities because ever since I lost my job, I have been able to work here and manage the mobile money, and since 2010, I have never looked back, I keep going and you can witnesses many achievements I have gotten from MTN as a family because it has kept us going and made us what we are today.

We have few computers, and our customers have been demanding internet which we currently do not have. If possible we could work with MTN through loans so that we can boost and expand on the side of ICT in our area.