

Nominee: *Charity Asasira*
Company Name: *Willy & Company Cash Point Limited*
Elegu Town, Amuru District
Industry: *Mobile Money Financial Services*
Years in Business: *3years*

Introduction

My name is Charity Asasira, Managing Director of Willy & Company Cash Point Ltd in Elegu Town. When I finished my University, I never wanted to seek employment but I had earlier worked with MTN in 2008 during my S.6 vacation in mobile money transfers and I thought it would be a great idea to continue. I approached my relative Mr. Willy Kwamojjo and discussed the possibility of opening up the Branch in Elegu Town which he agreed to. We started off in 2013 but by the end of 2014, we had already opened up six outlets. The business is growing slowly but steadily.

What would you describe as your biggest achievement?

The biggest achievement has been creating and expanding the business from one outlet to six and finally to 13 as we speak now. We have also created employment opportunities in this area. Most people in this area only used buses to send money which was very slow and risky, but now they have been able to send huge amounts from South Sudan to Kampala and do so many transactions with mobile money. I am happy to be part of this financial inclusion chain.

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

We currently do mobile money transfers, sell MTN mobile airtime, SIM cards registration and money exchange on a small scale. We have been able to expand and grow because of the ability to transact huge amounts of money, stocking a variety of MTN products but above all having good customer care in these hard to reach areas.

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

- We have challenges in getting float; we have opened up a branch in Kampala that keeps huge amounts of money and have a partnership with Stanbic Bank to reduce on this risk.
- The cash business has many frauds especially money being stolen from our agents numbers; the system of name verification put in place by MTN has been an advantage and has enabled us overcome this act.
- Phones being stolen; we have bought unique phones that have allowed differentiation between agent phones and client phones

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

We intend to open up more outlets in this area and other hard to reach areas around the Uganda-South Sudan Boarder. We want also to invest a lot in technology to ensure our operations are efficient in areas of finance, human resources and client management.

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

- We are currently employing many people especially the S.6 dropouts who cannot afford to go to university or other vocational institutes.
- We offer food stuffs and accommodation to the helpless people in our areas of operation
- We do general cleaning in our environment once called upon
- We donate clothes like t-shirts, caps printed and branded with our company logo, pens

Advice to women

I encourage women especially the youth within the community to be job creators and not seekers. Start businesses however small but also ask for help where you feel you can't make it on your own.

How has MTN Uganda contributed to your achievement?

MTN Uganda has provided a platform for us to generate income and create employment opportunities to people within our communities.