



THE HORIZON GROWING WITH YOU

10 YEARS STRONG



FIRST EDITION |
JULY 2026

Gratitude

The Horizon. © July 2026 ChapChap Africa Limited

Welcome to the **first issue of The Horizon**, a magazine proudly published by the Marketing Team at ChapChap Africa Limited. This publication reflects our commitment to keeping our community informed, inspired, and connected with the latest developments, insights, and success stories from our Marketing Department.

Through this magazine, we aim to create a platform that highlights the creativity, innovation, and dedication that drive our work every day. Each edition will share valuable perspectives from our professionals, celebrate milestones, and offer a closer look at the strategies and ideas shaping our growth.

In this inaugural issue, you will discover a collection of insightful articles and reflections from our team, showcasing the passion and expertise that power our brand and our mission.

We extend our sincere appreciation to everyone who contributed to making this publication a reality. Your commitment, creativity, and collaborative spirit have been instrumental in bringing The Horizon to life.

Producers:

Denis Ssendijja, Chief Editor: Guiding the editorial vision and direction of the magazine.

Doreen Musiimenta, Content Manager: Ensuring the quality, clarity, and relevance of every story.

We also recognize the invaluable support of our extended team, as well as the Executive Director, whose collaboration made this publication possible. Your encouragement and contributions continue to strengthen our journey.

Thank you to everyone involved. We hope you enjoy reading The Horizon as much as we enjoyed creating it. Together, let us continue to inspire innovation, celebrate progress, and grow stronger as a community.



Denis Ssendijja
Chief Editor



Doreen Musiimenta
Content Manager



Table Of Contents

04 The ED'S Desk

07 Opening Message from the People & Culture Department

08 How ChapChap Is Powering Financial Inclusion for Ugandan Small Businesses

11 Empowering Everyday Businesses with ChapChap Shop

15 Financials

18 ChapChap Agent App Reaches 100,000 Agents: A Landmark Achievement in Digital Financial Inclusion

21 ChapChap Community Outreach: Advancing Community Health Through Free Cancer Screening Inclusion

Search



THE ED'S DESK



"Having officially marked ten years of growth and innovation, I find myself reflecting on two defining moments. The first is the memory of a small, determined team working tirelessly to build something meaningful against all odds. The second is an even earlier image, a modest restaurant in Wandegeya where the ChapChap journey began, powered by little more than ambition, conviction, and a belief that business owners and communities across Africa deserved better, more accessible mobile money and financial solutions."

Emmanuel Emodek
Executive Director

Ten Years of Building with Purpose

As we welcome you to this special edition of The Horizon, we are proud to celebrate a remarkable milestone: ten years of ChapChap.

In the fast evolving world of African Fintech, a decade represents far more than the passage of time. It reflects resilience, reinvention, and an unwavering commitment to a vision that many once considered impossible.

Having officially marked ten years of growth and innovation, I find myself reflecting on two defining moments. The first is the memory of a small, determined team working tirelessly to build something meaningful against all odds. The second is an even earlier image: a modest restaurant in Wandegeya where the ChapChap journey began, powered by little more than ambition, conviction, and a belief that business owners and communities across Africa deserved better, more accessible mobile money and financial solutions.

Between those moments lies the story of who we are today.

Built Through Resilience

ChapChap was not built in perfect conditions or behind closed boardroom doors. It was built through persistence, sacrifice, and the collective efforts of individuals who believed in the power of innovation to create economic transformation and financial inclusion.

Over the years, we have celebrated remarkable successes and learned valuable lessons through challenges. Every individual who has contributed to this journey, whether for a season or a decade, has helped shape our culture, our resilience, and our identity.

What began as an idea has evolved into a trusted mobile money and financial services platform supporting businesses, entrepreneurs, and everyday communities with solutions that make transactions simpler, faster, and more empowering.

Above all, we understand that financial services are built on trust, and that trust continues to guide everything we do.

Reaching this milestone has demanded long hours, difficult decisions, and relentless focus. Yet in return, the journey has given us something invaluable: experience, perspective, and the confidence that comes from building sustainably over time.

Leadership Rooted in Conviction

One of the principles we embraced early was the importance of inclusive leadership. Long before diversity became a corporate standard, we recognized the value, strength, and impact that women bring to leadership and innovation.

This was never about meeting expectations or trends. It was about building the strongest possible organization capable of serving people meaningfully and at scale. That conviction has contributed significantly to the culture, resilience, and performance that define ChapChap today.

Entering a New Era

This edition of The Horizon represents more than a celebration of our history. It reflects the maturity of a company that

has moved beyond survival and is now focused on long term leadership, deeper community impact, and industry influence.

The next chapter of ChapChap will demand even greater discipline, execution, and ambition. As we continue our transition from a startup into a world class mobile money and Fintech institution, our standards must evolve accordingly. Our focus remains clear: **supporting business owners, entrepreneurs, families, and everyday communities.** The future demands:

- **Decisive Execution:** Transforming ideas into measurable impact with speed and clarity.
- **Operational Excellence:** Maximizing efficiency while protecting the value of our resources.
- **World Class Quality:** Delivering products, services, and experiences that reflect global standards.
- **Continuous Innovation:** Remaining adaptable in an industry defined by rapid change.

The opportunities ahead of us are far greater than the challenges behind us.

The Future Ahead

To our customers, partners, team members, agents, and supporters, thank you for believing in this vision and helping shape our journey over the past ten years. As you read this edition of The Horizon, we welcome you to celebrate this milestone with us and to look ahead to the future we continue to build together.

ChapChap remains committed to learning, evolving, and building financial solutions that empower businesses, strengthen communities, and expand access to opportunity across Africa.

Ten years later, we stand stronger, wiser, and more ambitious than ever before. And as we look towards the horizon, one thing is clear:

The future of financial empowerment in Africa is only beginning, and ChapChap is proud to be part of building it. ChapChap remains committed to learning, evolving, and building financial solutions that empower businesses, strengthen communities, and expand access to opportunity across Africa.

Ten years later, we stand stronger, wiser, and more ambitious than ever before.

And as we look towards the horizon, one thing is clear:

The future of financial empowerment in Africa is only beginning and, ChapChap is proud to be part of building it.

Chapchap Africa Agent Network Coverage Across Uganda

The map illustrates the extensive nationwide presence of ChapChap Africa's agent network across Uganda, highlighting the organization's commitment to financial inclusion, community empowerment, and last mile service delivery.

With agent locations distributed across all major regions of the country, the network demonstrates strong operational penetration in urban centers, peri urban areas, and underserved rural communities. High concentrations of agents are visible in key economic corridors and population hubs, including the Central, Western, Eastern, and Northern regions, reflecting strategic deployment aligned with community demand and accessibility.

The visualization emphasizes ChapChap Africa's role in building a connected ecosystem that enables communities to access essential financial and digital services closer to where they live and work. The density of agent activity around major trading zones, transport routes, and border regions further underscores the network's ability to support commerce, local enterprise, and cross community economic participation.

The widespread distribution of agents also reinforces the organization's mission of creating inclusive economic opportunities by empowering local entrepreneurs to serve as trusted community agents. Through this model, ChapChap Africa is strengthening grassroots financial infrastructure while driving measurable social and economic impact across the country.

Overall, the map reflects: Overall, the map reflects:

- **Nationwide Reach:** A strong operational footprint spanning Uganda's major districts and communities.
- **Community Centered Growth:** Strategic agent placement that enhances accessibility and local engagement.
- **Scalable Impact Infrastructure:** A robust network capable of supporting financial access, digital transactions, and community empowerment at scale.
- **Commitment to Inclusion:** Expanding services beyond urban areas to ensure broader participation in the digital economy.

This network positioning places ChapChap Africa as a key enabler of decentralized service delivery and community driven economic transformation throughout Uganda.



Opening Message from the People & Culture Department

Welcome to the inaugural edition of our magazine.

As we continue to grow and transform the financial services landscape, we recognize that our greatest strength lies not only in the innovative solutions we deliver but also in the people who make those solutions possible. At the heart of our organization is a commitment to building a high-performing, values-driven, and people-centred culture that enables us to serve our customers and partners with excellence.

This publication offers a glimpse into the culture, values, and people behind our organization. It celebrates our milestones, highlights our partnerships, and reflects our commitment to excellence, innovation, and continuous growth.

We believe that lasting success is built on trust, collaboration, innovation, and continuous learning. These principles guide how we engage with our staff, clients, partners, and the communities we serve. As we strengthen our organization, we remain committed to

nurturing exceptional talent, promoting a culture of integrity and inclusion, and creating meaningful experiences for everyone who interacts with our brand.

We appreciate your trust and support and invite you to join us as we continue building a people-first organization that creates lasting impact through strong relationships and shared success.

Together, we are shaping the future of financial services- one partnership, one innovation, and one success story at a time.



This publication offers a glimpse into the culture, values, and people behind our organization. It celebrates our milestones, highlights our partnerships, and reflects our commitment to excellence, innovation, and continuous growth.

How ChapChap Is Powering Financial Inclusion for Ugandan Small Businesses



Imagine a woman in Kamukya running a small grocery shop. Throughout the day, she receives payments in both cash and mobile money. Business is steady, customers keep coming, and the tills are always moving. But when evening comes, and it's time to close, the numbers don't quite add up. She cannot clearly track her total sales, distinguish between profit and stock, or identify which products performed best. Without proper records, she misses out on understanding her business patterns, planning for growth, or even proving her income when seeking credit. Opportunities like accessing credit, expanding her stock, or making informed decisions remain just out of reach. Her business is active, but not fully visible to her. Like many small business owners across Uganda, her operations are active, but not fully structured. Moreover, although she owns a smartphone and serves a large customer base, she is missing out on additional revenue by not offering value-added services, including mobile money deposits and withdrawals, reselling airtime and data bundles, and bill payments.

This is the reality of a large part of Uganda's informal majority. Over the years, mobile money has significantly improved access to financial services. However, access alone is not enough. The ability to fully leverage technology to improve livelihoods remains out of reach for many individuals and small businesses. This is where Fintech innovators are playing an increasingly important role. Unlike traditional financial institutions, Fintechs build tools that simplify everyday financial activities and open opportunities for last-mile users.

Moreover, innovations in the agent networks serve as the last-mile link between financial services and communities. Whether in urban centers like Kampala or growing areas in the upcountry, agents make it possible for people to send, receive, and manage money conveniently. Fintech enablers are strengthening these networks by providing agents with better tools, improved transaction systems, and support mechanisms that enhance efficiency. When agents are empowered, they can serve more customers reliably, extending the reach of financial services even further. The impact goes beyond individual users.

ChapChap Africa demonstrates how Fintech enablers can advance financial inclusion at both depth and scale. Over the past decade, ChapChap has worked with agents, merchants, and small businesses to deliver last-mile financial services to previously excluded Ugandans. In addition to promoting financial empowerment, ChapChap actively contributes to the Fintech community and helps shape the business environment. A connected Fintech ecosystem, with engaged stakeholders and unified dialogue, strengthens the sector and fosters innovation and resilience. In 2024, the Financial Technology Service Providers Association (FITSPA) recognized ChapChap Africa as an active member, highlighting its role as both a service provider and a contributor to Uganda's Fintech ecosystem.

As Uganda pursues a thriving, inclusive digital economy, Fintech innovators will remain central to transforming how Ugandans access and use digital financial services. Therefore, for the woman in Kamwokya, financial inclusion now means more than receiving payments. It is about gaining the tools, confidence, and visibility to grow her business and contribute to a more inclusive financial future.

George Wilson Ssenkande

Membership & Programs Lead - FITSPA



Empowering Everyday Businesses with ChapChap Shop

Across Uganda, thousands of small and growing businesses wake up every day with one goal in mind, to make sales, serve customers, and grow. Yet many business owners still rely on memory, notebooks, or scattered records to track how their businesses are performing. At the end of the day, they may know they were busy, but they often cannot confidently answer important questions: Did I make a profit today? Which products sell the most? Who still owes me money? Is my business actually growing?

This is the challenge that ChapChap Shop was built to solve.

ChapChap Shop is a business management and point-of-sale application available on both Android and iOS. Designed for micro, small, and medium-sized businesses, the app helps entrepreneurs keep track of sales, expenses, debts, stock, and overall business performance in a simple and practical way. Today, more than 3,800 businesses have already been onboarded onto the platform, making it one of the growing digital tools supporting everyday commerce in Uganda.

The strength of ChapChap Shop lies in its simplicity. Business owners can record both cash and credit sales with ease, ensuring that every transaction is captured. Instead of guessing how much money came into the business, users can view organized records and reports that help them understand their daily performance. The app also enables businesses to track expenses and purchases, giving users a clearer picture of how money flows in and out of their operations.

For many businesses, selling on credit is common, but keeping track of debtors can quickly become stressful. ChapChap Shop helps solve this problem by allowing users to monitor customers who buy on credit and follow up on outstanding balances more effectively. This not only improves accountability but also supports healthier cash flow management.

Inventory management is another major challenge for growing businesses. Shop owners often struggle to know when stock is running low or which items move fastest. ChapChap Shop provides tools to manage items and stock inventory, helping businesses stay organized and avoid losses caused by poor tracking.

One of the most impactful features of the app is its offline functionality. In many areas, internet connectivity can be unreliable or expensive, especially for businesses operating in busy markets or remote locations. ChapChap Shop allows users to continue recording sales and expenses even when they are not connected to the internet. Once connectivity returns, the data can sync back seamlessly. This ensures that business operations are never interrupted simply because of network challenges.

Beyond technology, ChapChap Shop represents a broader mission of financial inclusion and empowerment. Through a partnership with the United Nations Capital Development Fund, the team behind the app has worked to improve financial inclusion for women and youth in business. Workshops and training sessions have been conducted across several districts in Uganda, including Gulu, Mbale,

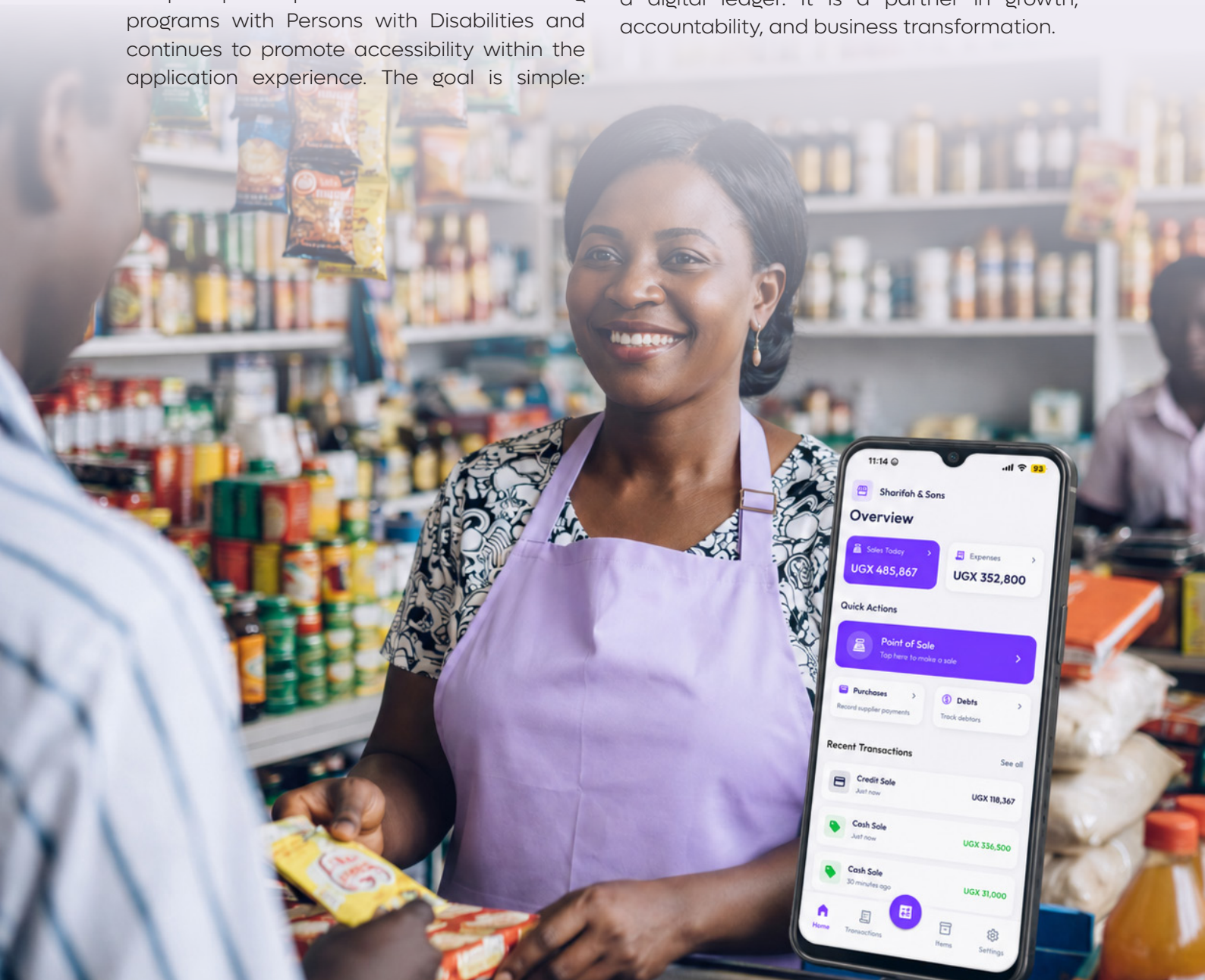
Tororo, Busia, Mukono, Kabale, Kasese, Hoima, Masindi, Kabarole, Kiryandongo, Kamwengye, Buliisa, Kikuube, Luwero, Nakasongola, Nakaseke, Kiboga, Kayunga, Soroti, Busia, Kumi, Kapchorwa, Butaleja, Serere, Sironko, Kween, Pallisa, Lira, Kitgum, Nakapiripirit, Wakiso, Kyenjojo, Ntungamo, and many others. These engagements have helped entrepreneurs understand the importance of digital record-keeping and financial management in growing sustainable businesses.

Inclusivity is also at the heart of the platform. ChapChap Shop has conducted training programs with Persons with Disabilities and continues to promote accessibility within the application experience. The goal is simple:

every entrepreneur, regardless of background or ability, should have access to tools that help them succeed.

As businesses continue to evolve in a digital economy, the ability to track performance is no longer optional; it is essential. ChapChap Shop is helping bridge the gap between traditional business practices and modern financial management by giving entrepreneurs the tools they need to make informed decisions every day.

For many users, the app is more than just a digital ledger. It is a partner in growth, accountability, and business transformation.





Accelerating the digital transformation of women and youth-led MSMEs through ChapChap Shop's innovative digital platforms.



FINANCIAL YEAR 2024 - 2025

Revenue Performance Overview

The revenue analysis highlights a highly competitive fintech landscape, with a clear concentration of market leadership among a few dominant players. Interswitch and YO lead the market, generating approximately 12.8bn and 12.7bn respectively, positioning them as the strongest revenue performers within the sector.

ChapChap records revenue of approximately 9.7bn, placing it among the top-performing companies in the market and reinforcing its position as a significant player within the fintech ecosystem. The company remains competitively close to the industry leaders, demonstrating strong commercial traction, customer adoption, and operational scale.

The data further shows a noticeable revenue concentration within the leading companies in the sector, with ChapChap firmly positioned within this upper tier. This performance reflects the company's growing market relevance and its ability to sustain strong revenue generation within an increasingly competitive environment.

Overall, the figures indicate that ChapChap has established a solid and credible market presence, with substantial potential for continued growth and expansion alongside the industry's top-performing fintech companies.

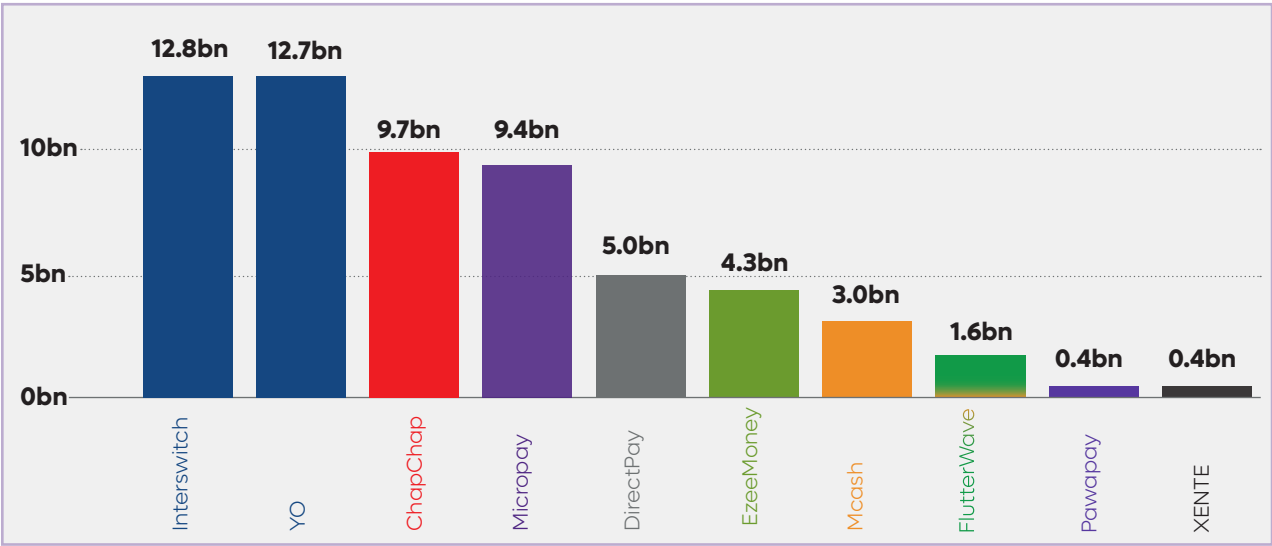
Interswitch and YO lead the market, generating approximately

▲ **12.8bn and 12.7bn**

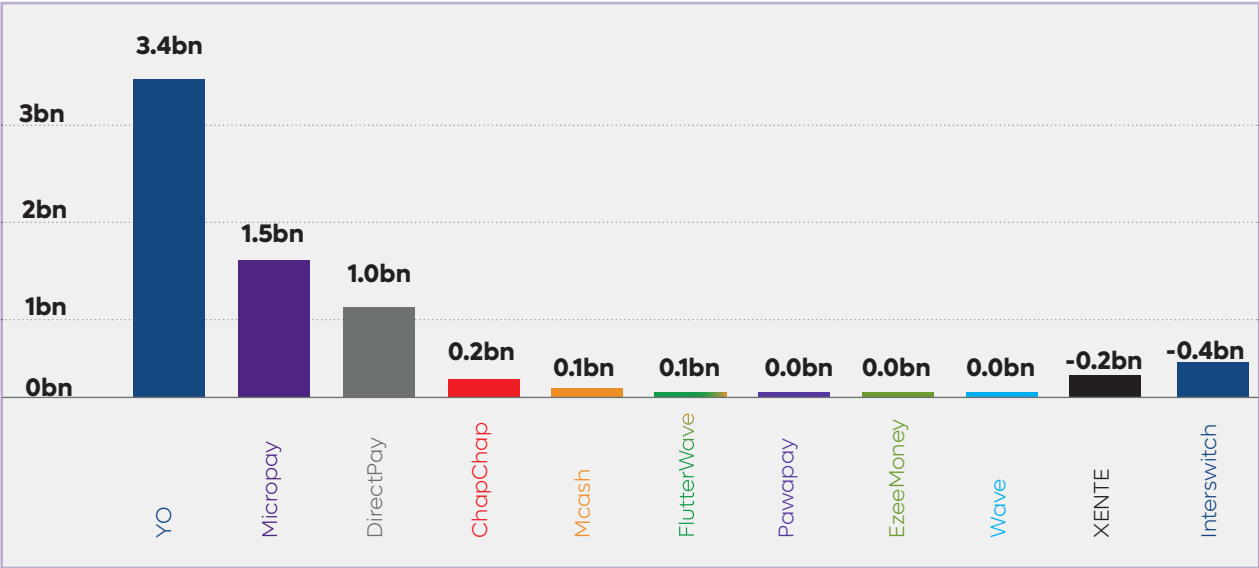
ChapChap records revenue of approximately

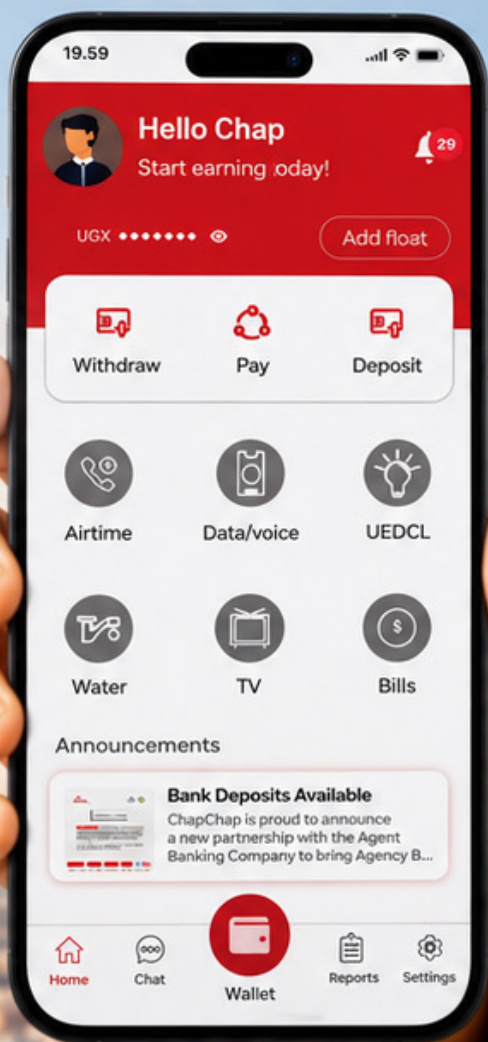
▲ **9.7bn**

This performance reflects the company's growing market relevance and its ability to sustain strong revenue generation within an increasingly competitive environment.



Net Profit Per Company





ChapChap Agent App Reaches 100,000 Agents: A Landmark Achievement in Digital Financial Inclusion

ChapChap Agent App has officially surpassed 100,000 agents across its growing network, marking a defining milestone in the company's journey to transform access to financial and digital services.

The achievement represents far more than a numerical target. It reflects years of strategic expansion, operational excellence, and a shared commitment to building one of the most impactful agent ecosystems in the region.

With every new agent onboarded, ChapChap continues to strengthen its mission of bringing convenient, reliable, and accessible services closer to communities. The milestone highlights the trust placed in the platform by entrepreneurs, customers, and partners who continue to drive its rapid adoption and growth.

"This achievement reflects the collective dedication, strategic focus, and sustained collaboration across all teams," the company noted in its announcement. "From strengthening our value proposition to supporting growth on the ground, the leadership, resilience, and commitment of our people have made this possible."

The 100,000-agent milestone is a testament to the scale and momentum ChapChap has built in an increasingly competitive digital ecosystem. It demonstrates the effectiveness of a model centered on empowering agents, enabling financial access, and creating opportunities for thousands of businesses and communities.

Industry observers recognize agent networks as a critical pillar in expanding financial inclusion and digital commerce, particularly in underserved and fast-growing markets. By reaching this scale, ChapChap has positioned itself among the leading players shaping the future of agent-led service delivery.

The growth of the network has been fueled by continuous investment in technology, agent support systems, operational efficiency, and customer experience. Beyond numbers, the company has focused on strengthening the quality, performance, and sustainability of its agent ecosystem.

For the teams behind the milestone, the achievement is both a celebration and a call to aim even higher.

"Reaching this milestone is not just a measure of scale, but a testament to the trust placed in us and the impact of our shared vision," the company stated. "As we celebrate this moment, we also look ahead to building on this momentum and continuing to elevate the quality, performance, and reach of our agency force."

As ChapChap enters its next phase of growth, the company is expected to continue expanding its footprint, enhancing its services, and deepening its impact across the communities it serves.

The 100,000-agent milestone stands as a powerful reminder of what can be achieved through innovation, collaboration, and a clear vision for inclusive growth.



The 100,000-agent milestone is a testament to the scale and momentum ChapChap has built in an increasingly competitive digital ecosystem. It demonstrates the effectiveness of a model centered on empowering agents, enabling financial access, and creating opportunities for thousands of businesses and communities.

Kabandize Sheila

ChapChap No 256750482471

ChapChap works well and has no major issues. Occasionally, the network may go off briefly, but it always comes back—and this rarely happens these days. Since I started using ChapChap, it has helped me pay my shop rent. It has a bright future, and I cannot go hungry when I have ChapChap. I truly thank the people who started ChapChap



Rose Mary Kiiza

ChapChap No 256784886692

My name is Kiiza Rosemary. I joined ChapChap last year, and they pay commissions well and on time. Whenever there are any changes, they send notifications, which keeps us informed. The commission you earn is yours to use as you wish—you can leave it on your account to increase your float and grow your business, or withdraw it. The more effort you put in and the better your location, the higher your earnings. I encourage anyone interested to join ChapChap because it is a reliable and rewarding source of income



Ssemanda M

ChapChap No 256750519492

My business has grown because of the commission I earn from ChapChap. Every month, I use part of the commission to top up my rent and the rest for personal needs like buying household items. I am currently pursuing a course, and I have also used some of the commission to support my tuition. ChapChap has really helped me improve my livelihood.





ChapChap Community Outreach: Advancing Community Health Through Free Cancer Screening

At ChapChap, we believe that true success is measured not only by business growth but also by the positive impact we create within the communities we serve. In line with our commitment to community wellbeing and corporate social responsibility, ChapChap proudly partnered with the Uganda Cancer Institute to conduct a Free Community Health Camp on 30th May 2026 at our offices in Kito, Kira Municipality.

The outreach was organized to promote early cancer detection, raise health awareness, and improve access to essential healthcare services for members of the community and surrounding areas. Throughout the day, community members received free screening services and health education focused on:

- **Breast Cancer Screening**
- **Cervical Cancer Screening**
- **Prostate Cancer Screening**

The health camp attracted members of the public who benefited from professional medical

consultations, cancer screening services, and educational sessions on the importance of early detection and preventive healthcare practices.

ChapChap extends its sincere appreciation to the Uganda Cancer Institute for their partnership and dedication in delivering these vital services. We also thank the healthcare professionals, volunteers, and community members whose participation contributed to the success of the initiative.

This outreach reflects ChapChap's ongoing commitment to creating healthier communities through awareness, prevention, and improved access to healthcare. By supporting initiatives that address critical health challenges, we continue to make a meaningful difference in the lives of the people we serve.

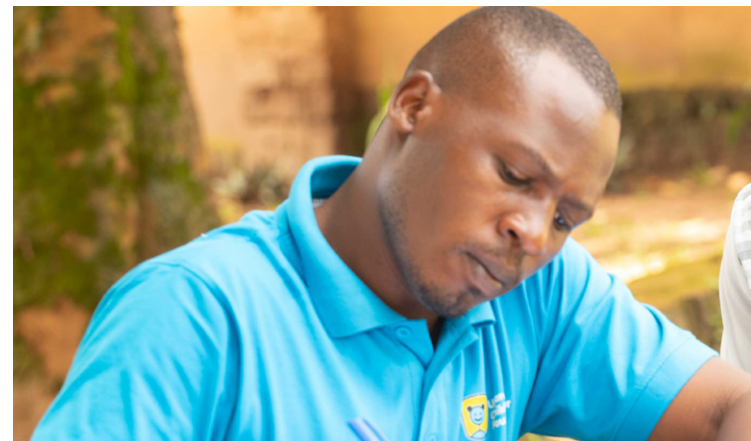
At ChapChap, community care remains at the heart of everything we do, and we look forward to continuing initiatives that uplift lives and strengthen our communities.







Pictorial





ChapChap AGENT



DEPOSIT



WITHDRAW



SEND



PAY BILLS

Move
Your Money
Forward



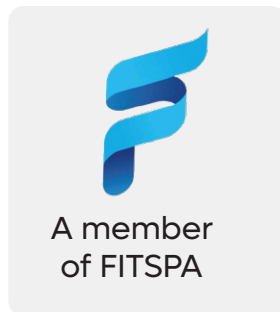
Wallet Balance

ChapChap
AGENT

ChapChap
AGENT



Our Partners





Scan here to download
the ChapChap Agent App



Scan here to Visit
our Website