

Celebrating Smiles Across the Continent: Pebuu at 10, St Mary’s Cathedral Lubaga at 100



Meeting with John Paul Ssemyalo - CEO and Founder Pebuu Africa. Interview at Pebuu Africa, Head Office in Kololo, Kampala-Uganda.

As we celebrate 100 years as a sacred center of faith and community, Pebuu is marking a decade of innovation and impact as a technology company in Uganda. How has Pebuu evolved since 2015?

Thank you. First, allow me to congratulate Lubaga Cathedral, the Archbishop of the Catholic Church, The Most Rev. Paul Ssemogerere and the entire clergy upon achieving 100 years, a remarkable milestone that deserves to be celebrated . When we started Pebuu in 2015, our goal was simple: to use technology to make financial access easier and everyday transactions seamless. We began with a POS machine and launched the first Pebuu School Program, replacing cash pocket money with an electronic wallet for students. This has since grown into a transformative journey powered by innovation, agility, and purpose. Today, Pebuu is a recognized technology brand with a strong footprint across Africa and North America. We positioned ourselves as a trusted partner to leading banks like Centenary Bank, Stanbic Bank, and Housing Finance Bank, helping them efficiently manage their agent networks across Uganda. We oversee more than 30,000 bank agents and small businesses, collectively serving over 18 million customers. We combine advanced technology with local expertise to deliver world-class solutions in agent and merchant management, route-to-market strategies, geo-mapping, issue tracking, embedded finance, and last-mile logistics. Balancing global standards and local understanding has allowed us to scale successfully across high-growth economies in West Africa while remaining relevant and impactful to the local communities. Ultimately, our journey has been guided by the vision to drive financial inclusion and digital transformation across Africa and beyond.

What key lessons have you learned from navigating different cultural, economic, and regulatory environments during your expansion into African markets?

Our strategic expansion into various African regions has been a significant step in advancing Pebuu Africa’s mission to transform last-mile delivery and broaden access to financial services across the

continent. Yes, I must admit that while navigating the different regional business dynamics, we have learnt quite a lot along the way. While Africa presents shared opportunities, each market operates with its own unique cultural, economic, and regulatory dynamics and success majorly depends on how well one adapts to these differences. One of the biggest lessons has been the importance of local context and adaptability. For instance, when we entered Nigeria, we quickly realized that scale and speed are everything. It’s a vast market with a high demand for digital financial solutions, especially among rural and low income populations who still lack access to formal financial services. This taught us to design systems capable of handling rapid growth while maintaining reliability and user trust. In contrast, the Democratic Republic of Congo (DRC) presented an entirely different set of challenges like limited infrastructure,

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His Excellency
Yoweri Kaguta Museveni,

ongoing conflict, language barriers, and a predominantly francophone environment. Last-mile connectivity in DRC is rarely straightforward. To succeed, we had to strengthen our logistics and support systems, ensuring that our services can reach even the most remote areas. Our experience in the DRC became a testament to the resilience of our localised technology and the flexibility of our expansion strategies. Then in Ghana, we discovered that the financial ecosystem thrives on relationships and collaboration. The market is highly partnership-driven, meaning that success depends not only on technology but also on building trust with regulators, banks, and other local stakeholders. This was a powerful reminder that technology alone does not drive transformation; people and partnerships do. Across all these markets, including South Africa, the overarching lesson has been the power of flexibility and cultural intelligence, combining world-class, adaptable technology with deep local

insights to design solutions that truly work on the ground. That balance has been central to our sustainable expansion and our continued impact in advancing financial inclusion across Africa.

Lubaga Cathedral’s 100 years reflect vision, faith, and resilience. As CEO, how has your leadership philosophy shaped Pebuu Africa’s culture, values, and long-term direction?

Our leadership journey has been guided by the belief that “profitability and purpose can co-exist”. For me, leadership goes beyond driving numbers, yes, numbers are important but it’s more about empowering people, protecting the planet, and pursuing bold ideas that make a meaningful difference. This philosophy has shaped Pebuu’s culture into one that is both innovative and impact-driven. We strive to ensure that every business decision reflects responsibility, inclusivity, and sustainability. In one of his remarks during the 2025 World Environment Day, His Excellency, the President of Uganda, Yoweri Kaguta Museveni, said “Protecting the environment is a matter of life and death for humanity.” At Pebuu, we have taken deliberate action to safeguard the environment through our “One Agent, 10 Trees” campaign. By linking our work to environmental protection, we are able to contributing to environmental sustainability and amplify the President’s call. It’s a small but powerful reminder that as we innovate in financial technology, we must also care for the communities and ecosystems that sustain us. We have also invested heavily in financial literacy, recognizing that technology alone is not enough. People need the knowledge to thrive in a digital economy. To that end, we launched Naaki: The Chronicles of a Bank Agent, a comic-style financial literacy book designed to teach agents and small business owners practical financial and business management skills in a fun and relatable way. These initiatives reflect the values that define Pebuu: people, platforms, processes, partnerships and products. These keep us grounded and remain the compass guiding our long-term direction and the impact we want to create.

Partnerships are central to Pebuu’s journey. How have collaborations with financial institutions, communities, and global institutions shaped your growth and strengthened your impact?

Absolutely, partnerships have been at the heart of Pebuu’s growth story. From the start, we understood, it takes trusted collaborations to create real, scalable impact. Our strategic partnerships with financial institutions such as Centenary Bank, as well as local businesses, have been instrumental in expanding our networks, improving last-mile delivery, and developing innovative solutions that increase access to financial services. A recent example is our partnership with Centenary Bank during the Global Alliance for Banking on Values (GABV 2025). This gave us a platform to scale to new markets and create greater value for communities beyond traditional banking, emphasizing shared prosperity and sustainability. Working closely with banks has also enabled us to streamline agent operations across regions, while partnerships with technology providers has fueled the development of advanced tools such as DOOWER, and FieldPecker. These platforms enhance route-to-market efficiency, geo-mapping, issue tracking, and embedded finance, all crucial elements in delivering data-driven and responsive solutions. Beyond

operational efficiency, these collaborations have helped us navigate new markets, learn from local contexts, and design products that reflect real community needs. Ultimately, our partnerships go beyond business growth; they are about building inclusive eco-systems that empower small businesses and entrepreneurs, strengthen communities, and make financial services accessible to everyone.

Pebuu is known for initiatives like the One Agent, 10 Trees campaign, aiming to plant 1,000,000 trees by 2030, and your transition toward a green fleet. How do these projects reflect your commitment to both people and the planet?

Our initiatives like “One Agent, 10 Trees” and the transition toward a green fleet are rooted in Pebuu’s belief that business growth and environmental stewardship must go hand in hand. This campaign targets planting 1,000,000 trees by 2030, is our way of linking financial inclusion with environmental responsibility. Every agent in our network is encouraged to plant trees in their communities. It’s a reminder that every transaction, every service delivered, can also contribute to a greener, more resilient planet. Our green fleet transition follows the same philosophy. By gradually shifting from fuel-based motorcycles to eco-friendly alternatives, we are reducing our carbon footprint while improving operational efficiency. Together, these initiatives reflect our broader vision, to build a company that empowers people, protects the planet, and pioneers progress.

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We cannot interfere with the eco-system without paying attention to the consequences of such interference in other areas and to the well-being of future generations.

Pope John Paul II

With over 300 young people employed in Uganda and 30,000 copies of Naaki distributed to small businesses for financial literacy, how is Pebuu shaping the next generation of entrepreneurs and leaders?

The future of Africa’s growth lies in empowering its young people, giving them not just jobs, but the skills, confidence, and mindset to lead. Our approach to youth empowerment is both practical and purposeful. We have created a workplace culture that values learning, innovation, and responsibility. With over 300 young people employed across our departments, we invest heavily in training and mentorship, through our Pebuu Academy and Regional Hubs. Many of our team members grow into leadership and management roles with the company. Through our financial literacy initiative, Naaki: The Chronicles of a Bank Agent, we have distributed over 30,000 copies quarterly to agents and small business owners across the country. This comic book teaches practical lessons in financial management, customer service, and entrepreneurship. Helping young people and small business owners gain the knowledge and confidence to manage and grow their enterprises. The Pebuu Academy serves as a

continuous learning platform for our teams and partners. In this Academy, youth are equipped with practical knowledge in agent banking, merchant services, and digital finance, preparing them to thrive in a rapidly changing financial ecosystem.

As Pebuu celebrates 10 years, what is your long-term vision for the next decade? Do you see new partnerships and technologies playing a key role in that journey?

Looking ahead, our vision is to position Pebuu Africa as the leading field management technology company powering financial inclusion, digital transformation, and last-mile delivery across Africa and beyond. The next decade for us is about deepening our impact, strengthening our footprint in Africa while building stronger global connections in areas such as embedded finance, last-mile logistics, field data management, and agent and merchant empowerment. Partnerships will remain central to that journey. We envision collaborating with more partners like the church, governments, fintechs, private sector players, and development partners to design solutions that address systemic challenges, from improving rural financial access to advancing sustainability and digital growth. We also see emerging technologies such as artificial intelligence, and data analytics redefining how we deliver efficiency, transparency, and insights into field operations. Our goal is to stay at the forefront of these shifts, ensuring that innovation continues to serve people, empower businesses, and create inclusive growth.

Uganda and Africa are full of entrepreneurial energy. What advice would you share with those aspiring to build businesses with both regional impact and global relevance?

My advice would be threefold. First, start with purpose, know why your business exists beyond profit. Purpose gives direction and resilience; it’s what sustains you when challenges arise. Second, be adaptable. Africa is rich in opportunity but diverse in context. What works in Kampala may not work in Lagos or Kinshasa. Stay flexible, stay curious, and keep learning from each market you enter. Third, build strong partnerships. No one scales alone. Growth comes from the networks, collaborations, and ecosystems you build around your business. And finally, be patient but bold and trust in God. Regional and global relevance takes time. Focus on solving real problems, stay true to your mission, and scale responsibly. When you do that, your business will naturally grow beyond borders, creating lasting impact wherever it goes.

As Pebuu marks its 10-year journey and Lubaga Cathedral celebrates a Century of faith, what final message would you like to leave with readers about building enduring legacies in business, community, and leadership?

What these two milestones remind us is that legacies are not built in a day, they are built every day. Our ten-year journey at Pebuu has shown us that endurance comes from leading with vision, serving with integrity, and staying true to one’s values. My message of hope is this: whether in business, community, or leadership, success should never be measured by profit alone, but by the lives touched and the impact created. If we lead with intention and responsibility, empowering people, protecting the planet, and pursuing bold, transformative ideas, we will build legacies that outlive us. Just as Lubaga Cathedral stands today as a symbol of faith, resilience, and purpose after a century, I believe that when we lead with heart and conviction, our own work can stand the test of time and inspire generations to come.

Pebuu

Together,
we have built a solid
eco-system that supports
digital banking with
more than 30,000
entrepreneurs and small
businesses in Uganda
and across Africa.

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