CHAPCHAP AFRICA LTD

Helping small businesses earn more income by offering financial services in their communities

A COMPANY SUPPORTED BY:

innovations against poverty

COMPANY SNAPSHOT
Country: Uganda
Year Founded: 2016
Sector: Financial Inclusion

WHAT WE DO:
The ChapChap app allows local shops to offer a wide range of financial services to their customers and earn commissions on each transaction.

EXPANDING FINANCIAL ACCESS WHERE IT'S NEEDED MOST

62% of Uganda's population – particularly women and low-income communities – lack access to formal financial services due to the limited reach of traditional banks. Meanwhile, widespread mobile phone penetration facilitates low-cost financial service delivery.

As an intermediary between financial institutions and companies (banks, telecoms, utility providers etc.) and their end users, ChapChap:

- **Diversifies small businesses' income**
- **Increases financial service provision in remote or low-income areas**
- **Promotes financial inclusion by offering low-cost digital entry points**

Through the ChapChap app, micro, small, and medium seized enterprises (MSMEs) can provide a wide range of financial services to their customers, including:

- **Mobile money deposits and withdrawals**
- **Bill and subscription payments**
- **Small business loan applications**
- **Affordable credit...** and more.

With a **$120,000 USD grant from IAP in 2022** (Round 1), ChapChap strengthened and expanded its digital payment network, focusing on increasing adoption among last-mile users and low-income shop owners.

"ChapChap is an easy-to-use, all-in-one app for an average person. It has low processing fees and timely commission payment. A way to go!"

— Maria. ChapChap user from Janda, Uganda

Last updated: July 2025

SHARING PROFITS, MULTIPLYING IMPACT.

Since 2016...

78,000+
MSMEs onboarded
43% women-owned
89% youth-owned

20 million
customers served

$15 million USD
in credit provided through the app

4.8 million+
transactions processed per month

ChapChap's commission-based model turns their users into active stakeholders, making each transaction a win-win-win for them, for ChapChap, and for the company's corporate partners.

As an authorized digital payment agent, ChapChap earns sales commissions from 15+ corporate partners including utilities, banks, and telecom companies for payments made through the app.

On average, 65% of each commission
is shared with ChapChap users

$3.4 million USD
earned by ChapChap users since 2016

ChapChap is aiming to expand its user base to 100,000+ MSMEs, deepen product offerings, and build partnerships across East Africa. In addition to capital, ChapChap seeks strategic partnerships, technical support for platform optimization, and advisory services to support regional scale-up.

Funding to date: **€120,000**	Funding needed: **$2 million USD**	2024 Revenue: **$2.15 million USD** 2024 EBTIDA: **$121,000 USD**

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Funded by: Sweden Sverige

Managed by: SNV

In collaboration with: Inclusive Business Partners; bop inc

[Learn more about Innovations Against Poverty and IAP grantees]

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