

A fervent Congolese entrepreneur for women’s empowerment, Patricia Nzolantima founded Bizzoly Holdings which has a diverse portfolio with several businesses, spanning from taxicabs to Nzolantima’s most recent and revolutionary project, M’Kento bank, Africa’s first digital-only women’s bank. Patricia Nzolantima is carving a path for women entrepreneurs, building them custom tools to ensure safety in transportation, security in payments, ability to get a loan, and investing opportunities. Through these initiatives, Nzolantima is taking steps to make the African economy inclusive for everyone who wants to contribute and earn with fair access to resources and opportunity.

The rainy season hit the Democratic Republic of the Congo (DRC) especially hard last year (2022). Widespread floods and landslides swept through the capital, Kinshasha, submerging roads and stressing the already overcrowded public transport services. Thousands of people got cut off from their jobs and other essential services. This scene is all too familiar for Kinshasans (Les Kinois) and with climate change and continued rapid urban population growth, it will continue to get worse.

Patricia Nzolantima, a seasoned entrepreneur focusing on women’s empowerment, is putting women in the driver’s seat with Ubizcabs and Ubizdelivery, a female-only taxi and logistics services. The bright pink cabs which decorate Kinshasha’s streets challenge the stereotypical views held by many about women’s jobs and allows women to reap the economic benefits of on-demand ride hailing, a concept being steadily introduced in the absence of functional public transport. It also ensures that the devastating floods last year do not doubly burden women by impacting their access to opportunities while compounding their caretaking responsibilities.

Nzolantima notes that when Ubizcabs first started in 2017, people were stunned. “We struggled to attract funding. Pink cabs donned with female drivers was seen to be outrageous. Cabs were supposed to be driven by men and transport

was a man’s world. Every day, I would wake up to calls from driver’s husbands saying their wives should stop driving because they are married, that I was taking them away from their children and homemaking responsibilities and they should not be carrying around other men.

She recalls a desperate driver pleading with her because her husband demand she stop, even though he himself did not work and she was earning \$300 per month. “How can she stop?” Nzolantima asked. She asserts that putting women behind the wheel is an affirmation that Congolese women have agency outside of the familial, patriarchal expectations of them in Congolese society.

In 2020, Nzolantima launched the first female driver academy to empower women in transportation and logistics. The training also incorporates leadership, mentorship, and financial literacy programs with the end goal of helping the drivers create wealth and benefit from the upward social mobility the pay affords them.

Working with women drivers, Patricia identified an urgent need for a digital payment platform. Cashless payments lower rates of theft and crime, so to ensure the safety of her drivers, Patricia began building M’Kento digital bank, Africa’s first digital-only women’s bank.

# Dr. Patricia Nzolantima

ENTREPRENEUR, INVESTOR, BOARD  
MEMBER, FOUNDER BIZZOLY  
HOLDINGS

DEMOCRATIC REPUBLIC  
OF THE CONGO





Thanks to joint partnerships with Visa, Ecobank, and Vericash, M’Kento digital bank supports the women who are making revenue through UBIZCABS, but it also enables other women innovators to accelerate the growth of their businesses through access to basic and advanced financial services, including transfers, merchant payments, cross border transactions, low-cost credit lines, and capital instruments such as e-shares to support their financial independence and wealth creation.

Through these financial growth and digital safety tools, Patricia is positioning her UBIZCABS, towards greatness. Her goal is not for these women to be drivers for the rest of their lives; her goal is for them to become bankable and eventually, owners of their own cabs and businesses.

Patricia notes that: “We must stop throwing around the phrase, ‘women empowerment’ because it’ll just become a meaningless label. It’s about changing women’s perception. You can only change women’s lives by helping them build sustainable businesses or else they’ll run out of funds.”