

# UBUNTU UKHUWAH MICRO-FINANCE



**ASHRAFUL**

**AID**

**HUMANITARIAN ORGANISATION**

# What is Ubuntu Ukhuwah?

Ubuntu Ukhuwah is Ashrafal Aid's interest-free micro-finance initiative which provides small loans, mentorship and incubation support to micro-enterprises and home-based businesses, with the stated aim of "banking the unbankable" and empowering entrepreneurship in under-served communities. Typical loan amounts are capped (R25,000 is reported as the maximum on applicant materials), and applicants must usually show at least six months of trading experience. The programme is promoted across our global web presence and via social media channels, and is tied to broader economic-empowerment goals (job creation, women's economic participation, reduced reliance on predatory credit).

Ubuntu Ukhuwah provides interest-free micro loans up to

# R25,000

in 2024, Ubuntu Ukhuwah empowered

# 46

business owners



# Programme Description

Ubuntu Ukhuwah is framed as an interest-free microfinance fund and incubation pathway for informal and micro businesses that lack access to conventional banking. The programme combines capital (small loans) with mentorship, business incubation, and periodic training. It is positioned as both a social justice intervention (countering exploitative lending) and an economic development tool (helping small enterprises scale). Application materials require six months of prior trading experience and commit applicants to mentorship and repayment schedules. The program is highlighted on Ashrafal Aid's global micro-finance pages and on affiliate country pages (Canada, South Africa, Zambia, Malawi).



## Objectives

- To provide capital to entrepreneurs excluded from traditional banking systems.
- To stimulate economic growth at grassroots level by supporting informal businesses.
- To promote dignity through self-reliance and sustainable livelihoods.
- To create an ecosystem of mentorship and community accountability.

# Application Process & Eligibility

## Application Mechanics:

Applicants must complete an online application on Ashrafal Aid's micro-finance page and demonstrate at least six months of business/trading experience. There is a maximum support limit of R25,000 and states applicants will undertake mentorship/incubation upon acceptance.

## Operations:

The programme emphasises accountability (repayment schedules) and includes training/mentorship clauses in application documents.

## Social Evidence:

'Apply now' social posts on Facebook and LinkedIn linking to the application portal and a contact email for personalised assistance.



# Country Rollout: South Africa

South Africa is a primary rollout market for Ubuntu Ukhuwah. Social ads and local contact information show the currency and localised messaging. The programme is promoted through community outreach events and online application windows. Ashrafal Aid has used local outreach to identify home-industry initiatives for loans.





# Outreach & Social Footprint

Ashrafal Aid runs multi-platform campaigns for Ubuntu Ukhawah: application calls, beneficiary spotlights, and event promotions appear on Facebook, Instagram, LinkedIn and X/Twitter. Several posts explicitly state the R25,000 cap and include contact emails for application support.



# Partnerships, Academia & Recognition

Ubuntu Ukhuwah has gained recognition beyond community settings. Notably, Ashraful Aid presented the programme at Regent Business School, where it was discussed as a model for bridging the gap between informal entrepreneurs and financial inclusion. Such partnerships contribute to the programme's credibility and sustainability.



# Conclusion

Ubuntu Ukhuwah represents an innovative and ethical approach to financial inclusion. For communities like Lenasia, where informal entrepreneurship is a cornerstone of survival and development, the programme offers real potential for transformative impact.

