



# TOWNSHIP SPARK

GROWING  
TOGETHER

# About: Township Spark

---



**Township Spark** is a portfolio guarantee facility that will de-risk and catalyze access to finance for township-based MSMEs in South Africa, with particular focus on youth and women entrepreneurs. It is a partnership between UN agencies, government, commercial banks and local development finance institutions (DFIs). The goal is to unlock domestic capital, enable agile lending solutions, and generate actionable market data to drive scaling and replication.

The concept for **Township Spark** is born out of a joint scoping mission by UNDP and UNCDF in April 2025. The mission met with stakeholders spanning the MSME ecosystem including government, banks, DFIs, accelerators, foundations, donors and a cohort of promising youth entrepreneurs from a mix of sectors including healthtech, edutech, finance, agribusiness, waste management and telcoms.

The pilot phase takes a focus on MSMEs in township settings in Gauteng Province in partnership with a commercial financial institution, African Bank, and two South African DFIs, namely, Development Bank for South Africa (DBSA) and Gauteng Enterprise Propeller, a local DFI for Gauteng Province. Selection of the partner bank is based on a market scoping and survey among potential commercial bank partners.

The pilot phase aims to mobilize ZAR 150 million in guarantee coverage from three partners and unlock up to ZAR 200 million (USD 10 million) in lending to MSMEs in townships. It will test alternative scoring metrics and aims to generate rapid results and actionable data on risk and impact that can be scaled to other parts of the country.

# The Logo: Rationale



This logo centers on the idea of a spark, a symbol that aligns directly with what **Township Spark** aims to ignite within township communities. The spark represents the beginning of something powerful: a small point of light that grows brighter, stronger, and more impactful over time. The gradient glow reinforces this journey of growth, reflecting how a single idea, opportunity, or entrepreneur can develop into a thriving force within the local economy.

Overall, the mark communicates energy, potential, and upward momentum, the core of Township Spark's mission to help township businesses grow together.



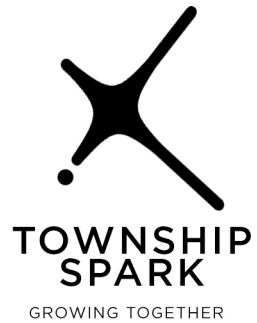
# The Logo: Variations



ICON



VERTICAL



HORIZONTAL





**Aa**

## Primary Family Font: Gotham (Heading and Body)

Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book.

**Aa**

## Secondary Family Font: Helvetica (System Font)

Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book.

# Color Palette: Rationale



This palette combines **Solar yellow (#fcf339)**, **Aqua sky blue (#00bff3)**, **Midnight Navy(#242d35)**, and a Solar yellow-Blue Gradient to create a vibrant yet balanced visual identity. Solar yellow introduces energy, optimism, and immediate visibility, making the brand feel bold and forward-thinking. Aqua sky blue adds clarity, trust, and a modern digital feel, grounding the palette with reliability. Midnight gray provides structure and sophistication, acting as the neutral anchor that balances the brighter tones while reinforcing a premium, professional look.

The Gradient unifies all three colors, symbolising transition, innovation, and continuous growth, creating dynamic visual depth for hero sections, backgrounds, and impactful brand moments.



# Image Examples: Style & Tone



Imagery for **Township Spark** should spotlight authentic South African youth entrepreneurs working within real township business environments. The visuals should capture young men and women building, creating and innovating, from tech start-ups and co-working spaces to makers, traders and service-based MSMEs. Photographs must feel grounded and local, showing township textures, vibrant colours, and genuine moments of collaboration, problem-solving and progress.





# ASSETS & MOCKUPS

# Name Cards: Layout and Style



## Speaker Ahunna Eziakonwa

UN Assistant Secretary-General and the UNDP  
Assistant Administrator and Director,  
Regional Bureau for Africa



### Our Partners



### Speaker Maxwell Gomera

Resident Representative, UNDP South Africa |  
Director, Africa Sustainable Finance Hub -United  
Nations Development Programme



### Q&A Jacqueline Olweya

Resident Representative,  
UNDP, Lesotho



### Speaker Thulisile Manzini

Director General  
Department of Small Business  
Development



# Powerpoint Presentation: Layout and Style



## Township Spark: A Catalyst for the Township Economy

Unlocking Capital. Empowering Entrepreneurs.  
Transforming Communities.

Presented at the G20 Summit  
South Africa's G20 Presidency Social Forum  
18 November 2025 | Johannesburg, South Africa

**Our Partners**

## Partnership & Roles

Partner	Role
UNDP South Africa	Policy alignment; government engagement; design and management of impact framework
UNCDF	Partnership coordination; structuring and design; due diligence; issue catalytic first loss guarantee
DBSA & GEP	Co-creation; alignment on eligibility criteria; issue tiered pari passu guarantees
African Bank	Pipeline identification; loan deployment; testing alternative credit metrics; impact reporting coordination

**The Club Guarantee Model:**

- Coordinated claims criteria across all guarantee arrangements
- Seamless tier progression as claims limits are reached
- Aligned risk appetite and shared objectives

**Together, we're stronger than the sum of our parts.**

**Our Partners**

Township Spark: A Catalyst for the Township Economy Page 07

## Innovation at the Core

Traditional credit metrics exclude most township entrepreneurs.

**Township Spark will:**

- ✓ Co-create new credit assessment methodologies
- ✓ Test alternative scoring metrics beyond traditional banking criteria
- ✓ Validate risk profiles for previously "unbankable" enterprises
- ✓ Generate performance data on demonstration portfolio
- ✓ Scale successful models across the financial sector

**Target Borrowers:**

- Township-based MSMEs in Gauteng Province (pilot phase)
- Sector-agnostic approach
- Special focus: Youth and women entrepreneurs
- Loan sizes matched to market needs

From exclusion to inclusion—one data point at a time!

Township Spark: A Catalyst for the Township Economy Page 06

## Let's Spark Township Potential - Together!

**Join Us!**

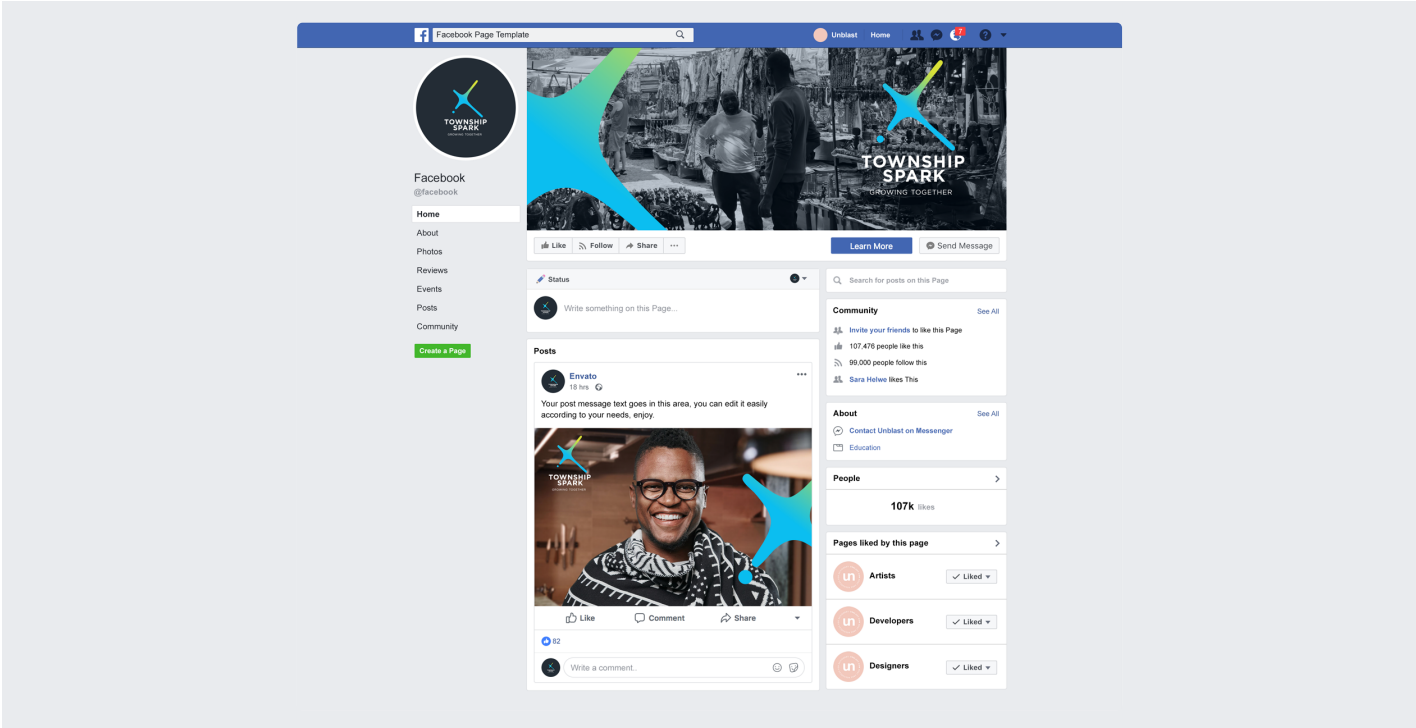
Whether you're a development partner, investor, policymaker, or media outlet, there's a role for you in this transformation.

**Contact:**

- UNDP South Africa Office
- UNCDF Regional Office
- African Bank Partnership Team

**Follow us on social media**

# Social Media: Layout and Style



# Stationery: Layout and Style



# Merchandise Branding: Layout and Style



# Vehicle Branding: Layout and Style



# Container Branding: Layout and Style



# Digital Banner: Layout and Style





# The End

## Township Spark: A Catalyst for the Township Economy

### Our Partners

