

Donate now: help rebuild small businesses after the recent unrest in KZN and Gauteng. The Aim – Raise at least R10 million to assist at least 1000 Micro-businesses

"My name is Dumekahle Goodman Nyide from Alexandra 5-15 Avenue. I have a shop at number 47-15 Avenue. During the riots a large group of hooligans attacked my shop at night and looted everything leaving some shelves and a dilapidated fridge behind. My roof was also badly damaged. All the utensils and the meat I was selling are all gone. I need some help to get back on my knees. Attached are the photos of what was left behind."



This fund will enable us to help Dumekahle and at least 999 others.



Many micro-businesses - especially in the informal sector, have had their premises and/or stock looted. The absence of a financial safety net and insurance makes rebuilding near impossible. It's crucial for the livelihood of communities that these businesses be re-established.

Aim

Raise at least R10 million in order to provide once-off grants to these micro-businesses and connect them, where possible, to other sources of support (Solidarity Fund, business resources, mentorship etc.).

Why Heartlines?

Heartlines is an NGO founded in 2002 by Dr. Garth Japhet (previously Soul City CEO). It undertakes large-scale social, and behavior change projects which have reached over 12 million people and have been independently evaluated as having significant impact.

It has a network of trusted staff and partners in communities that have been affected who will both ensure that appropriate people are funded and that no money is wasted.

Heartlines is contributing R225,000 in seed funding to this fund.

How it will work

Heartlines staff and partner organisations will identify businesses to be funded using the following criteria:

- Must be a micro-business affected by the looting. Examples include but are not limited to spaza shops, hair salons and fruit vendors, etc.
- Will need evidence that the business did exist and was detrimentally affected by the looting.
- Must motivate what they will use the funds for.
- Must have a bank account into which the money is paid.



What then?

Heartlines will review all applications and one of three decisions will be taken:

- 1. To fund the business meets our criteria.
- 2. Request for more information.
- 3. Declined does not meet criteria.

Heartlines will:

- Encourage beneficiaries to use the funds in practical ways to re-establish their business e.g. buying of stock, buying new equipment to replace the damaged items, paying a helper/staff member that may have been involved in the business, etc. A portion of the funds can also be used to meet the living expenses of the beneficiary.
- Connect grantees to other forms of support such as mentors and the Heartlines Values & Money course and the proposed government initiative to assist uninsured businesses affected by the unrest.
- Follow up and record the story of each grantee and share with people who have supported the fund.

The Fund

Donate to the fund by EFT to the following account: **Name:** The Heartlines Centre, NPC **Bank:** First National Bank **Account number:** 62094244317 **SWIFT code:** FIRNZAJJ **Our Reference:** Your Surname and "micro fund" **Confirmation**: please send proof of payment to Lonwabo@heartlines.org.za

A note about section 18A Certificates

Heartlines ordinarily issues section 18A certificates for donations received in relation to its core educational activities. However, Heartlines is currently engaging the South African Revenue Services to extend its range of activities to include the grants being allocated to uninsured micro-businesses affected by the recent unrest. We will advise donors as soon as confirmation is received from SARS.

There are no administration fees. All money will go directly to the beneficiaries.