

## NEWS | TECHNOLOGY

# JUMO Launches Social Finance Framework to Expand Financial Inclusion Across Africa

Developed with Standard Bank, the framework will channel social finance into inclusive lending for underserved consumers, microenterprises and SMEs across JUMO's nine African markets.

By **Ankit Kankar** | September 14, 2026



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Banking technology company [JUMO](#) has launched a new Social Finance Framework (SFF) in partnership with [Standard Bank's](#) Sustainable Finance team. The framework aligns with

internationally recognised sustainable finance guidelines and provides a transparent structure for raising social finance, such as social loans and social bonds.

This will fund financially inclusive lending activities on JUMO's technology platform to positively impact underserved individuals, micro enterprises and SMEs across the nine African markets JUMO operates in. With an addressable lending opportunity and a scalable, technology-enabled platform, JUMO is well positioned to deploy capital efficiently across high-growth African markets. The framework is also supported by a positive second party opinion from Endiligence.

Founded with a vision to close the access gap in financial systems for emerging markets, JUMO has built AI-powered technology and lasting partnerships with financial institutions and telcos to expand access to financial services for communities traditionally excluded from formal banking systems. JUMO has demonstrated rapid and accelerating scale, with over **\$10bn in lifetime disbursements** and more than **317 million loans** delivered since inception. This is underpinned by **79% year-on-year growth in disbursements** and record monthly volumes. The platform delivers measurable inclusion outcomes, with millions of **new-to-bank customers**, significant participation from **youth, women and rural populations**, and meaningful exposure to **low-income segments often excluded from formal finance**.

The framework supports funding for eligible social activities including:

- SME and microenterprise financing
- Employment generation
- Economic empowerment
- Access to responsible digital financial services

JUMO operates digital financial ecosystems across multiple African markets, with further expansion planned across the continent.

"The launch of the framework represents an important milestone in JUMO's sustainable finance journey and underpins our core commitment to responsible lending," **says JUMO CEO Paul Whelpton**. "It enables a broader pool of development finance institutions, impact investors and sustainability-focused funders to access transparent and measurable social impact opportunities in Africa." "The framework standardises the governance, reporting and impact measurement processes intended to provide investors with confidence that financing is directed towards eligible social

activities aligned with global sustainable finance standards," says **George Karamitsos, VP of Sustainable Finance for Standard Bank**. "The framework provides a credible, transparent vehicle to channel institutional capital into JUMO's proven platform at scale."

By combining JUMO's technology-driven banking infrastructure with sustainable finance principles, the jointly established framework aims to accelerate access to responsible credit and unlock economic opportunity for millions of underserved consumers and businesses across the continent.

Capital directly supports underserved populations, including youth, women, rural communities, and low-income individuals, with clear evidence of improved livelihoods.

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Read online: <https://worldbusinesswatch.com/news/13/119/jumo-launches-social-finance-framework-to-expand-financial-inclusion-across-africa.html>

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