## Our Recovery Lending Model

### VFI Countries with Recovery Loans

<table>
<thead>
<tr>
<th>Region</th>
<th>Countries</th>
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<tbody>
<tr>
<td>Latin America</td>
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<tr>
<td>Africa</td>
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<tr>
<td>Eastern Europe</td>
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<td>Asia</td>
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</tbody>
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- **78%** loans to women
- **22%** loans to men
- **2.7m** children benefiting from loans that support recovery
- The project will lend to over **716,000 clients.**

### Loans to Individuals

Provide loans to small businesses and rural farmers and to help rebuild lives and businesses impacted by COVID-19.

- Loans to **285,000** individuals.

### Savings Group Loans

Provide capital to supplement Savings Group efforts as group members save money together and lend to each other to help start or grow their businesses.

- Loans to **431,000** Savings Group members.

### Digital and Mobile Technology

Investing in digital platforms that streamline the loan process and enhance mobile banking, reducing reliance on cash, and making it easier for clients to receive and make payments on their loan.

### Empowered Worldview Training

Education that promotes a shift in mindset from dependency to empowerment, starting with the VisionFund staff so they can train clients.

- Train all **7,400** VisionFund staff in Empowered Worldview.

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Loans to Individuals

Providing loans to small businesses and rural farmers to help them rebuild during and after COVID-19.

- **28%** Microfinance institutions supporting recovery lending
- **70%** Recovery loans to women
- **60%** Recovery loans to rural business owners
- **40%** Recovery loans to urban business owners

**COUNTRIES**

- **Latin America**: Bolivia, Dominican Republic, Ecuador, Guatemala, Honduras, Mexico, Peru
- **Asia**: India, Mongolia, Myanmar, Philippines, Sri Lanka, Vietnam
- **Africa**: DR Congo, Ethiopia, Ghana, Kenya, Malawi, Mali, Rwanda, Senegal, Tanzania, Uganda, Zambia
- **Eastern Europe**: Armenia, Kosovo, Montenegro, Serbia

Digital and Mobile Technology

Investing in digital platforms that streamline the loan process and enhance mobile banking, making it easier for clients to receive and make payments on their loan.

**TECHNOLOGY COMPONENTS**

- **Core Banking System**: Streamlines loan processing and approvals, expediting the loan process.
- **Mobile Money**: Mobile app that allows for cashless loan disbursements and payments, providing greater safety for clients.
- **Digital Field Apps**: Loan officers travel to clients in remote locations to provide mobile banking services.
- **Customer Relationship Management (CRM) system**: Database that allows VisionFund staff to remotely track customer interactions and transactions.

**COUNTRIES**

- **Latin America**: Guatemala, Honduras
- **Asia**: India
- **Africa**: DR Congo, Ghana, Kenya, Malawi, Mali, Rwanda, Senegal, Uganda

Empowered Worldview Training

Educational program that promotes a shift in mindset from dependency to empowerment, starting with VisionFund staff so they in turn can train clients.

**EMPLOYED WORLDVIEW CORE**

- **Identity**: Made in God's image
- **Understanding God's vision for individuals, families and communities**
- **Compassion and heart for the poor**
- **Relationships with people of different values and lifestyles**
- **Trusting God** by being courageous and taking risks to improve the lives of their families and community

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Loans to Savings Groups

Provide capital to supplement savings group efforts as they save money together and lend to group members to help start or grow their business.

- **$20M** loans to World Vision
- **431,000** group members
- **80%** Women
- **20%** Men

**COUNTRIES**

- **Asia**: Myanmar, Philippines
- **Africa**: Ethiopia, Ghana, Kenya, Malawi, Rwanda, Senegal, Tanzania, Uganda, Zambia.