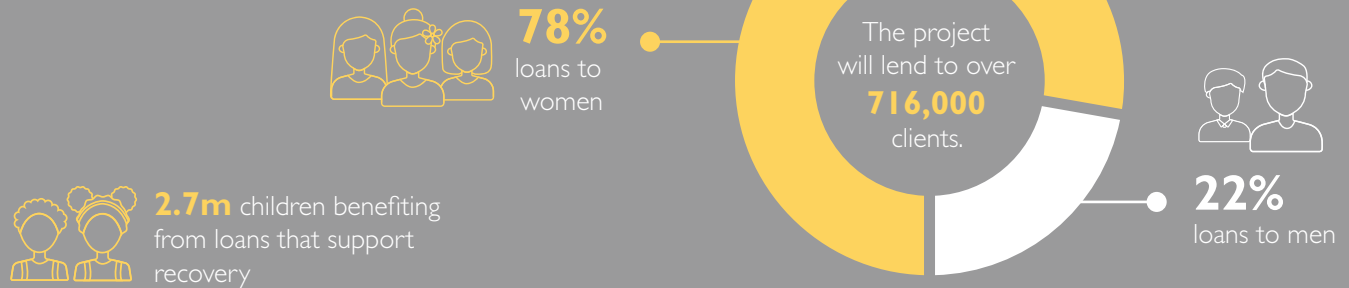


RECOVERY LENDING FOR RESILIENCE

Our Recovery Lending Model



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.

VFI Countries with Recovery Loans



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

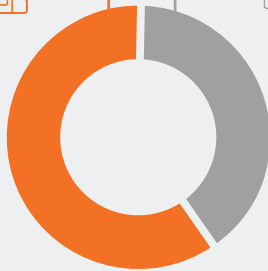


70% Recovery loans to women



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

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.

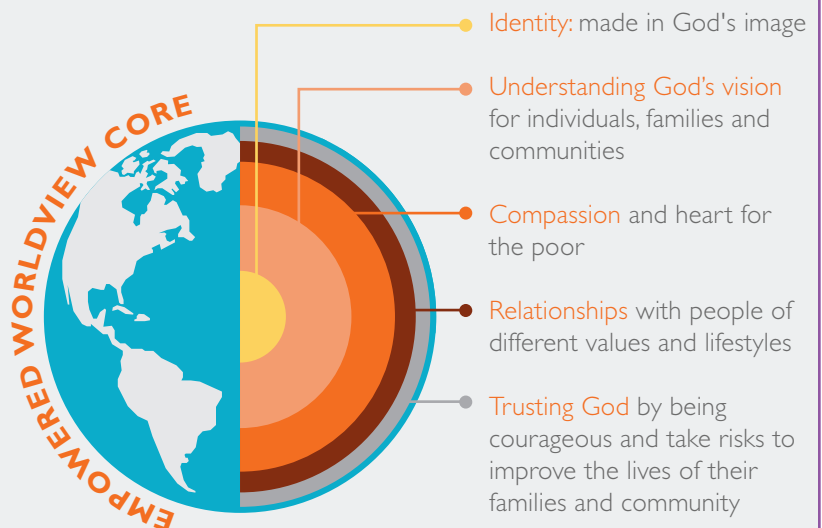


COUNTRIES

Asia	Myanmar, Philippines
Africa	Ethiopia, Ghana, Kenya, Malawi, Rwanda, Senegal, Tanzania, Uganda, Zambia

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.



COUNTRIES

Latin America	Bolivia, Dominican Republic, Guatemala, Mexico
Asia	Mongolia, Myanmar, Sri Lanka
Africa	DR Congo, Ethiopia, Ghana, Kenya, Malawi, Mali, Rwanda, Senegal, Tanzania, Uganda, Zambia