Brighter Futures

Ending intergenerational poverty through economic empowerment.
Our Vision
Our vision for every child, life in all its fullness;
Our prayer for every heart, the will to make it so.

Our Mission
We believe in brighter futures for children.
Empowering families to create incomes and jobs.
Unlocking economic potential for communities to thrive.

VisionFund is the world’s largest Christian owner-operated, mission-driven microfinance network. As World Vision’s microfinance provider, we deliver financial and livelihood solutions across the world, so individuals and businesses have access to useful and affordable financial products and services that meet their needs.

We enable families to grow their livelihoods in hard to reach, impoverished locations in 28 countries so that caregivers can create secure futures for their children.

Our Focus
Mission: Social and spiritual impact
• Our microfinance institutions provide economic empowerment to entrepreneurs living in vulnerable, rural communities where World Vision works.
• We seek to end intergenerational poverty, to build brighter futures for children.
• We serve alongside the poor and oppressed as a demonstration of God’s unconditional love for all people. VisionFund serves all people, regardless of religion, race, ethnicity, or gender.

Metrics: Financial success
• VisionFund’s focus is to provide positive outcomes for children and improve the quality of their lives, as their caregivers increase their income and strengthen their economic foundation.
• Our products and services fall into four broad categories: microloans, savings programmes, insurance, and financial education. The benefits of VisionFund’s programming for our clients include more sustainable livelihoods, increased economic well-being, improved community well-being, and restoration of hope and dignity.

FY21 VisionFund Global Outreach
- 4.3 million Children Impacted
- 69% Female Clients
- 64% Rural Clients
- 39% Smallholder Farmers
- $613 million Loans Disbursed
- 1.3 million Jobs Impacted
- 1 million Clients
- 97% Repayment Rate

18 year Highlights
US$9.9 billion lent through 18 million loans provided to business owners around the world.

Your $10,000 Donation Multiplies 3.2
Leverage* = 3.2X

Initial Impact $32,000
- 840 Loans made
- 1,175 Children impacted

Five-Year Impact $236,000
- 877 Loans made
- 1,562 Children impacted

Ten-Year Impact $370,000
- 1,204 Loans made
- 1,980 Children impacted

* A US$10,000 donation has the immediate impact of US$32,000 when leveraged by borrowing from institutional lenders.
Our Livelihoods Promise seeks to eliminate intergenerational poverty and impact the lives of 30 million children by 2030. This requires VisionFund to think differently, innovate and create more sustainable ways to support our clients so that together we witness evidence of positive change. We believe the following 2030 strategic initiatives provide the framework for financial inclusion for the most vulnerable:

**Client Mix**
Serving the most vulnerable with the full suite of microfinance services, we increase our client base by providing microloans and increasing FAST, insurance and savings offerings.
Goal: 30% credit, 20% FAST, 25% insurance only and 25% savings only.

**Digital**
Our digital solutions provide sustainable financial services to the rural poor through adoption of technology platforms that improve client engagement, create efficiency, empower VisionFund staff with the right tools and enable us to gather evidence of change.
Goal: 90% cashless and 90% paperless.

**Channels**
Delivery channels are expanded beyond our MFIs by partnering with our World Vision Field Offices and other external partners to empower more vulnerable women and men and their communities with financial services.
Goal: 70% VisionFund MFIs, 20% World Vision and 10% partners.

**Empowered Worldview**
Empowered Worldview seeks to shift mindsets of both VisionFund staff and clients from scarcity and limitation towards abundance and a vision for a better future as God intended.
Goal: 100% VisionFund staff and clients trained.

**Impact**
Throughout the network, VisionFund uses evidence of change in the lives of our clients to drive local and global decisions that maximise the impact we have on our clients, children and communities.
Goal: 100% MFIs

**Reach**
Serving 10 million clients and their children requires the full commitment of VisionFund and World Vision to maximise all opportunities to engage and enable clients to move out of poverty.
Goal: 10 million clients.
VisionFund Network

At VisionFund, we provide more than just microlending. Across **28 countries**, our **7,298 staff** work closely with vulnerable communities, providing holistic financial solutions to overcome poverty.

**AFRICA**
- 11 microfinance institutions
- 273 branches
- 3,073 employees
- **48%** of clients in World Vision Area Programmes

**ASIA**
- 6 microfinance institutions
- 135 branches
- 2,103 employees
- **47%** of clients in World Vision Area Programmes

**EASTERN EUROPE**
- 4 microfinance institutions
- 51 branches
- 426 employees
- **43%** of clients in World Vision Area Programmes

**LATIN AMERICA**
- 7 microfinance institutions
- 108 branches
- 1,612 employees
- **34%** of clients in World Vision Area Programmes

Learn more at visionfund.org