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.

19 year Highlights
US$10.6 billion lent through 19.1 million loans provided to communities around the world.

FY22 VisionFund
Global Outreach

4.7 million
Children Impacted

69%
Female Clients

65%
Rural Clients

40%
Smallholder Farmers

$706 million
Loans Disbursed

1.3 million
Jobs Impacted

93%
Repayment Rate

42%
Clients in World Vision Area Programs

Our Focus
VisionFund focuses on both social impact and financial growth.

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, microinsurance, 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.

Your $10,000 Donation Multiplies 3.2

Leverage* = 3.2X

Ten-Year Impact
$370,000

Five-Year Impact
$236,000

Initial Impact
$32,000

* A USD$10,000 donation has the immediate impact of USD$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:

**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.

**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.

**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.

**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 produce evidence of impact.
At VisionFund, we provide more than just microlending. Across **28 countries**, our **7,227 staff** work closely with vulnerable communities, providing holistic financial solutions to overcome poverty.

**AFRICA**
- 11 microfinance institutions
- 293 branches
- 3,521 employees
- **48%** of clients in World Vision Area Programmes

**ASIA**
- 6 microfinance institutions
- 129 branches
- 1,665 employees
- **37%** of clients in World Vision Area Programmes

**EASTERN EUROPE**
- 4 microfinance institutions
- 36 branches
- 382 employees
- **48%** of clients in World Vision Area Programmes

**LATIN AMERICA**
- 7 microfinance institutions
- 118 branches
- 1,659 employees
- **31%** of clients in World Vision Area Programmes

Learn more at visionfund.org