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**BOLD**  
**INNOVATIVE**  
**IMPACT**  
**FY24 REPORT**

## INTRODUCTION LETTER

VisionFund is dedicated to providing families with the financial tools necessary to build improved and resilient livelihoods in order to unlock brighter futures for children. We offer microfinance products to rural, vulnerable communities who are often excluded from financial services. We invest in mission-aligned impact measurement, to understand changes to our clients' livelihoods and their children's well-being.



“Do the best you can until you know better. Then when you know better, do better.”  
Maya Angelou

We now have access to more impact data than ever before. But has the data helped us – in the financial inclusion sector – to do better, or just to know more? This led us to ask: **How are we acting differently to maximise impact for the people we serve?**

First, we're **deepening our integration with our parent organisation, World Vision, as a powerful enabler of “doing better.”** World Vision is the world's largest Christian relief, development and advocacy organisation – a global leader in transforming the lives of children, their families, and their communities. The integration between World Vision and VisionFund pairs developmental work with access to financial services – a unique combination within the sector designed to more sustainably break the intergenerational cycle of poverty.

VisionFund integrates with World Vision on three bold initiatives: FAST – Finance Accelerating Savings Group Transformation, Insurance, and Empowered Worldview training. This integration drives results – for example, evidence from an external research partner, 60\_Decibels, revealed **VisionFund is nearly twice as effective as peer benchmarks in targeting the financially excluded. 35% more clients reported “very much improved” income** due to the FAST product compared to peer benchmarks.

Next, we cannot manage what we do not measure. Measurement of outcomes is crucial for us to shape our business by amplifying the voices of our clients. **VisionFund has laid the foundations for impact-first operations**, with nearly 80% of our microfinance institutions (MFIs) now conducting standardised Client Impact Surveys. Generative AI tools are being used to aggregate end-client suggestions from the data into actionable insights, that are embedded into key performance indicators (KPIs) and action plans at every level of organisational decision-making.

Looking ahead, we are seeking to **lead a mindset shift from impact measurement as a technical niche to business decisions driven by impact data** – delivering bold, innovative impact through listening to client voices.



# **IMPACT** **FOR** **FINANCIAL** **INCLUSION**

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# GLOBAL OUTREACH



## GLOBAL OUTREACH | FY24

We invest in brighter futures for children by providing financial solutions tailored to the needs of the most marginalised and vulnerable, particularly rural women. These solutions enable them to invest in small businesses, increase their incomes, protect their families from shocks and emergencies, and secure better futures for their children.

In **countries across Asia, Africa, Latin America, and Eastern Europe**, we deliver bold, innovative financial inclusion in the form of accessible and affordable loans, savings, insurance, and financial education. Our financial services **are all focused on creating progress towards the United Nations Sustainable Development Goals**.

**Our impact data demonstrates how our services create lasting change in our clients' lives, and our outreach data ensures we do this at scale for the right people.**

# BRIGHTER FUTURES FOR 6.3 MILLION CHILDREN

1.1 Million



8.4 Billion

Value of loans  
disbursed



70%  
Women  
clients



2.4 Million

Insurance  
clients\*



1.2 Million

Number of  
loans disbursed



36%

Agriculture  
clients

404,482



Employees of  
loan clients



Rural  
clients  
64%

\*Some of our clients have multiple products and services.

# BOLD INITIATIVES



## BOLD INITIATIVES | FAST

Individuals living in the most remote communities are often people living too far below the poverty line to qualify for traditional microfinance to meet their needs. Savings groups (SG) fill the void left by formal banking institutions by giving group members access to financial security. In partnership with World Vision, we provide mature savings groups with financial literacy training combined with digitally delivered loan capital to grow their businesses through our FAST (Finance Accelerating Savings group Transformation) product.

FAST was piloted in 2019 and scaled across our MFIs in Africa, as our **flagship credit product for generating meaningful outcomes in the lives of the most vulnerable people**: women with children, living in rural communities, lacking access to formal financial services.

### FAST DISTINCTIVE ELEMENTS



**Loans:** capital is lent to savings groups to increase the number of group members who are able to access capital each loan cycle for accelerated business development.



**Trust:** field officers from the community are the link between SGs and VisionFund, most of them former World Vision volunteers and women —cultural understanding fosters rapport.



**Digital solutions:** mobile money and training grant safety and efficiency for people with a mobile phone.



**Education:** reinforces World Vision trainings such as financial literacy, child and maternal health, child protection, women's economic empowerment, and Empowered Worldview.

### FAST FY24 OUTREACH



**252,559 savings group members** reached through **12,946 FAST savings groups**



Brighter futures for the **973,073 children** reached by FAST

## SUSTAINABLY GOING FURTHER

FAST is proving to be our most effective way to provide financial services to individuals living in the most vulnerable communities. **With average loans of \$37 per person, we are serving nearly 25% of our total clients with just 1% of our global loan portfolio, maximising capital efficiency while precisely targeting those who need it most.**

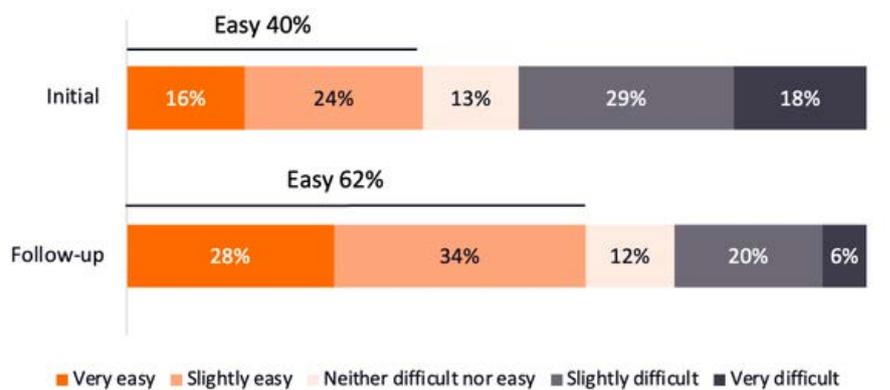
FAST has not only proven to be a sustainable way to reach those living in extreme poverty (living under the \$2.15/day poverty line) but the data shows that clients are experiencing a shift from financial vulnerability to financial resiliency. FAST loans are improving our clients' livelihoods, allowing them to save for emergencies and invest in the well-being of their children. **The FAST model demonstrates that impactful financial inclusion doesn't require large sums of capital — just the right strategy.**

## BUILDING FINANCIAL RESILIENCE

**How easy or difficult would it be for you to come up with an emergency fund by tomorrow?**

(1/20 of GNI per capita)

FAST survey participants had a >20% increase in ability to come up with emergency funds for the next day because of increased income, funded savings account and access to savings group cash boxes.



## IMPROVED LIVELIHOODS AND CHILD WELL-BEING

**88%**

of clients in Ghana indicate their **savings have increased**

**85%**

of clients in Kenya mention being able to **afford school fees**

**59%**

of clients in Zambia express they have an increased ability to **afford enough food**

“

**“When I took the loan, I moved from smoking 4 basket of fish a week to 9 or 10. I no longer buy fish from the farmers on credit anymore”.**

**Female, 56 years old  
Ghana**

**60 Decibels FAST Follow-Up Study**

”

● **Read the FAST full reports here.**

## BOLD INITIATIVES | INSURANCE

VisionFund's suite of **insurance products** are **building resilience by better equipping clients** with the ability to recover from shocks including disasters, theft, accidents, illness, birth and death.

Measuring our impact is critical to understanding how our insurance products are contributing to our clients and their families' well-being through:

- **Resisting and recovering from economic shocks:** avoiding major disruptions in their livelihoods, income, and savings.
- **Enhancing their quality of life:** health, well-being, and peace of mind.



### INSURANCE FY24 OUTREACH



**2.4 million people** globally insured through **1.2 million policies**



Delivered through **VisionFund's MFI network** and through **World Vision partnership** in countries with and without MFIs.



Through a suite of **11 insurance products providing people protection** (health, accidents, hospitalization costs, education, life, and credit life) **and asset protection** (cattle, crops, housing, vehicles, and business).

## INNOVATIVE ACCESS TO HEALTH CARE

Our health insurance products across the network provide benefits including support for hospitalisation, disabilities, accidents, and general medical coverage (general and specialised consultations, telemedicine, e-doctors, dental needs, pharmacy discounts, laboratory tests, and more).

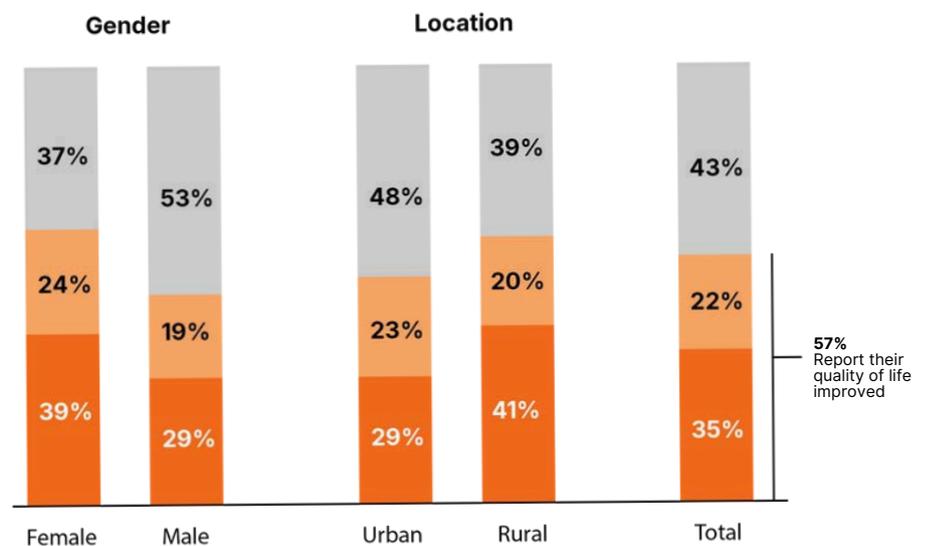
In Honduras, clients access death and disability coverage, general consultations, pediatric consultations and unlimited medical advice by phone **for less than \$4 a month**. An insurance study in Honduras, conducted by our partner 60\_Decibels, allowed us to see early impactful changes. **Female, rural clients report disproportionately higher positive results:**

### Perceived Quality of Life Change

Has your quality of life changed because of VisionFund Honduras' Health insurance?

(n=355 | Female = 200, Male = 135; Urban = 168, Rural = 187)

- Got much worse
- Got slightly worse
- No change
- Slightly improved
- Very much improved



of clients are **accessing a health insurance** service like VisionFund's for the first time.



of clients say their ability to **care for dependents has improved**.



of clients report their **quality of life has improved** because of enhanced:

- financial security
- peace of mind
- access to better healthcare

Other reported client improvements include: ability to manage finances, reinvest in their businesses and decreased time worrying about finances. The follow-up study, taking place in 2025, is planned to compare claimant with non-claimant experiences to understand changes over time and to improve our product.

[\*\*Read Honduras' full baseline report here.\*\*](#)

# BOLD INITIATIVES | EMPOWERED WORLDVIEW

**How people see and interpret their world can change everything** - how they behave, what they believe they are capable of, and what they believe is feasible in their lives. Often, when VisionFund comes to a community, we find that those living in poverty have a worldview that tells them there is no way to change their situation.

The Empowered Worldview (EWV) curriculum uses Biblical principles to engage individuals on issues of identity, self-esteem, hope, and vision for the future. The programme has **proven effective in increasing individuals' empowerment, enabling them to become agents of change in their own lives, families, and communities.** EWV utilises adult learning techniques to foster a growth mindset, mobilising people to use their gifts, talents, knowledge, resources and capacities to drive social change for sustainable child well-being.

The image below depicts the curriculum themes as defined in Christian-majority contexts. VisionFund has collaborated with World Vision to contextualise EWV for Muslim-majority and multi-faith environments to ensure culturally sensitive and effective engagement.

## 6. FAITH IN ACTION

**Willing to take risks, fail, learn, and improve; God will be with us.**

Stepping out in faith with at least one action to reach the vision. Having a growth mentality and the grit to overcome challenges.



## 5. RELATIONSHIPS

**We can go further together.**

Working in community multiplies resources and possibilities. Especially when we bridge the gap to people who are different from us.



## 4. COMPASSION

**Following Jesus' example of including the marginalised and showing compassion.**

Compassion is the energising principle of our work.



## 1. IDENTITY

**Made in God's image for a purpose.**

All people have intrinsic value and dignity and all are creative. Work is a blessing, not a curse.



## 2. VISION

**Fullness of life.**

God desires holistic well-being and flourishing for all people. Setting a clear 2-3 year vision gives us a goal to work towards.



## 3. ASSETS

**Seeing what God has placed in our hands.**

It is easy to focus on what we don't have and wait for others to provide it. But God has already given us many resources all around us.



## SHIFTING MINDSETS FROM DEPENDENCY TO EMPOWERMENT

The Empowered Worldview programme's impact was measured through pre and post training surveys across 10 countries. The surveys revealed significant progress in several key areas (*Data below shows the percentage of change in best responses to survey questions on EWV themes*).

- I am progressing toward my life goals (**70% improvement**)
- I am confident I can contribute to solutions to problems faced by my community (**66% improvement**)
- The things I need to solve my problems are readily available to me (**69% improvement**)
- I am able to find support from others when I need it (**47% improvement**)

## EMPOWERED WORLDVIEW FY24 OUTREACH



14

COUNTRIES



8,511

TRAINED CLIENTS



110%

TARGETED CLIENTS

“From EWV I learned that faith is much more than a belief, it is an action. That struck deep in my heart, and I began to see my challenges in a different way.”

Female, 40 years old  
Honduras  
EWV Impact Survey



VisionFund's adherence to religious freedom requires that we do not proselytise, coerce or force religious conversation. Respecting the dignity of those with whom we work, VisionFund does not exploit vulnerability or use our programmes to promote conversion. Empowered Worldview is offered to our loan clients as an optional training after they have already received the loan.

## BOLD INITIATIVES | RESILIENCE TO EXTREME WEATHER

VisionFund focuses on vulnerable populations who are affected by extreme weather events. To appropriately serve our clients' businesses and impact their families, we are taking significant steps towards empowering climate resilience, focusing on three key pillars:



### FINANCIAL ACCESS

Building extreme weather resilience by providing individual/group savings and credit products for climate-related projects, and integrating climate risk assessment into the loan underwriting process.



WASH (water and sanitation) solutions, solar energy, irrigation, improved cookstove, and home insulation loans.



### RISK TRANSFER (INSURANCE)

Improving extreme weather resilience at the individual and portfolio level by mitigating the losses of damages resulting from adverse climate-related events.



ClimaCash+ in Kenya, a parametric insurance that protects communities in case of floodings, heatwaves, intense rainfall and droughts, enabling financial resilience.



### KNOWLEDGE ENABLEMENT

Empower MFIs to adapt and make climate-educated decisions via access to in-person training and digital tools.



After training and certification conducted by the JuST Institute, Senegal was recognized for better integrating environmental stewardship and biodiversity protection into their operations.

## BEHIND CLIMACASH+

According to the World Bank, **extreme weather-related disasters have pushed 2–3% of Kenya's population into poverty each year**, the most vulnerable of which include farmers, medium, small and micro enterprises (MSMEs), and children. Kenya is exposed to a diverse range of hazards, with droughts and floods posing the greatest risk. ClimaCash+ is a weather index insurance that removes complexity from insurance, making it more affordable, predictable, and accessible:

- **Fixed premium and pay-out:** customers know exactly what they pay and receive
- **No claims process:** automatic pay-outs, eliminates administrative burdens, disputes, and delays
- **Parametric triggers:** pay-outs triggered by objective weather data (precipitation levels measured by ERA5, a global atmospheric reanalysis dataset)
- **Designed for vulnerable communities:** affordable, easy-to-understand coverage for smallholder farmers and MSMEs

# VERIFYING IMPACT



## VERIFYING IMPACT | CLIENT INSIGHTS

To better understand our clients' views of VisionFund and the effects our products have on their **businesses, lives, and children**, we went deeper. We analysed not only traditional survey insights, but direct client voices through tailored qualitative questions.

As qualitative responses are challenging to analyse, **we harnessed the power of generative artificial intelligence (Gen AI) tools to aid the categorisation and extraction of key themes from >20,000 responses.**



Our AI analysis revealed vital insights, including that **the strongest predictor of a positive Net Promotor Score** (an industry standard market research metric that measures customer loyalty and satisfaction) **was a client's perceived change in quality of life due to the financial services provided** - revealing that VisionFund's emphasis on broader transformational change is critical.

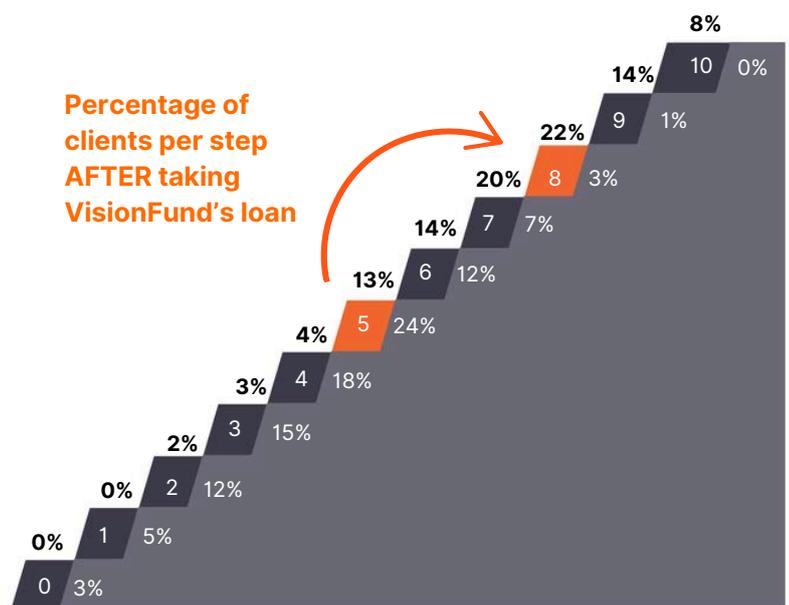
As we continue to develop this approach, we hope to to understand our clients' voices more deeply and develop ways to better impact their lives in the future.

VisionFund uses the "Cantril Ladder" question method to measure quality of life changes, for example:

"Do you feel as though you moved up or down the ladder since taking the loan from VisionFund?(Steps 0 to 10)"

The question enables insightful visualization of the change in client well-being - a notable shift toward the upper rungs of the ladder can be observed, **with a majority of clients choosing 8 out of 10 vs only 5 out of 10 prior to working with VisionFund.**

### Perceived Quality of Life Change



## VERIFYING IMPACT | BENCHMARKING OUR PERFORMANCE

In fiscal year 2024, eight VisionFund MFIs participated in the 60-Decibels Microfinance Index, a comprehensive impact performance assessment that provides standardized benchmarks for the sector. The comparative data allows us to identify both strengths and areas for improvement, ensuring that we continuously improve our services to meet the needs of our clients. **By benchmarking against peers, we contribute to transparency in the sector that can translate to greater impact for those we serve.**



VisionFund outperforms nearly all global benchmarks, **surpassing global averages in 23 out of 24 indicators** across our eight participating affiliates.

### VisionFund's Participation in 2024 Microfinance Index

The findings also highlight VisionFund's emphasis on child well-being, with clients reporting that VisionFund services enabled increases in:

- Ecuador
- Ghana
- Kenya
- India
- Mexico
- Myanmar
- Philippines
- Tanzania

- Medical visits
- Children's education spending
- Number and quality of meals
- Home improvements



# VERIFYING IMPACT | BENCHMARKING OUR PERFORMANCE

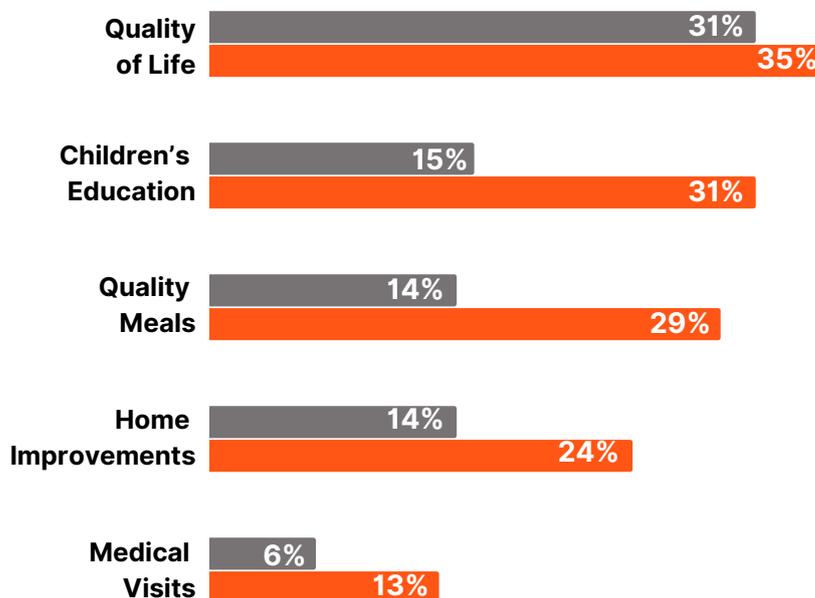
How do VisionFund's scores compare to global benchmarks?

(clients with a "very much improved" response in the reported indicator)

## Household Impact

■ Global Benchmark

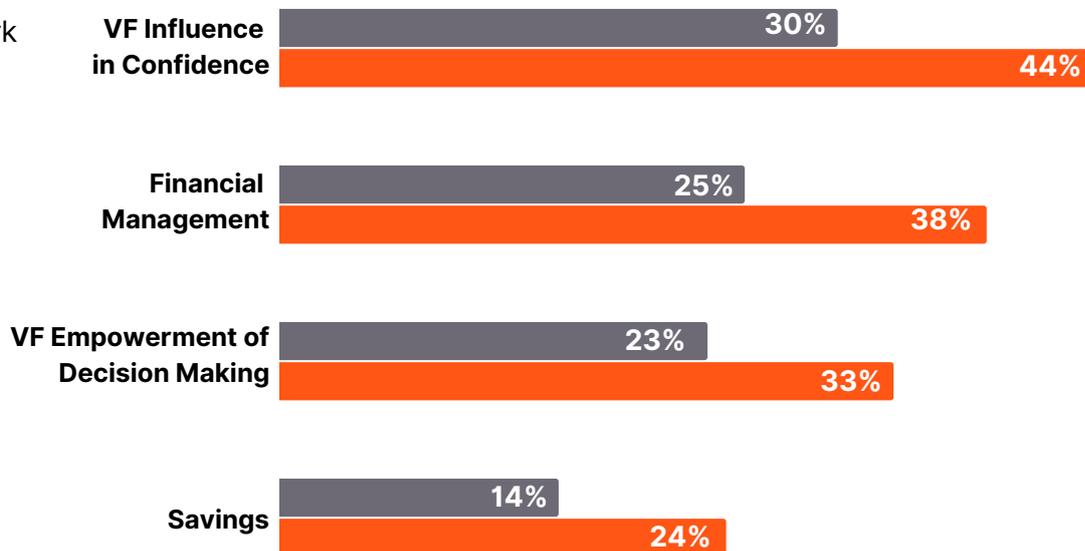
■ VisionFund



## Agency & Resilience

■ Global Benchmark

■ VisionFund



## IDENTIFYING AREAS FOR IMPROVEMENT

We use the MFI index to inform country-specific performance goals and create action plans to improve results. For example, VisionFund Tanzania is focusing on driving improvements in the Quality Meals and Children's Education indicators, through initiatives including partnering with World Vision to deliver nutrition training, promoting education loans, and launching tailored marketing campaigns.

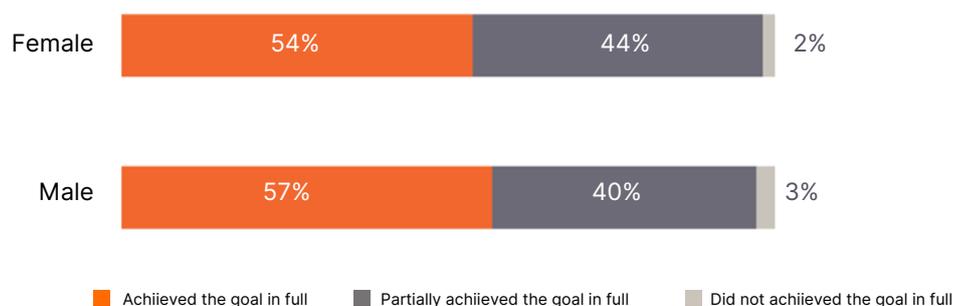
## ACCESS TO OPPORTUNITIES | FOR WOMEN AND MEN

Women and girls bear the brunt of global poverty, representing the majority of those living below the international poverty line. Nearly 740 million women lack access to essential financial services critical for their economic empowerment (World Bank, 2021).

At VisionFund, **we are dedicated to addressing the needs of vulnerable women, men, and their families.** By actively listening to feedback, disaggregating data by sex to understand unique challenges, and responding to their needs, we empower them to become agents of meaningful and sustainable change.

**Our 2024 Client Impact Survey across 20 MFIs shows that our products empower women and men to expand businesses, fund children’s education, and improve housing conditions. Single mothers reported using loans to gain financial independence.**

*Did you achieve the main goal you wanted to achieve with your most recent loan from VisionFund?*



“ Before the VisionFund loans that helped expand my business, we struggled as a family to buy food, pay water bills, pay school fees and medical bills for our children. But now the loans have helped my business thrive and become profitable that I am now able to help my husband pay water bills, schools fees for our children, and medical bills.

Female, 44 years old Malawi  
Resource Development and Management  
Team Field Visit

# ACCESS TO OPPORTUNITIES | FOR WOMEN AND MEN

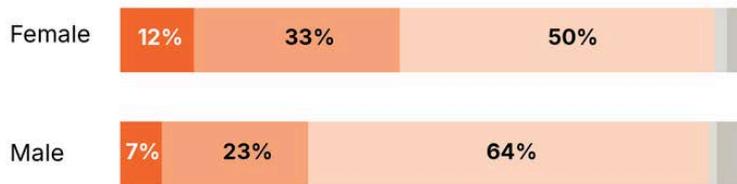
The 2024 60\_Decibels Microfinance Index validates our impact with **92% of clients reporting an overall improved quality of life, surpassing the global benchmark of 89%. Women particularly benefited in healthcare, nutrition, and children's education.**

The results above align with global research showing that when women gain control over household income, they tend to invest in their children's health and education, enhancing family well-being (UNICEF, 2019).

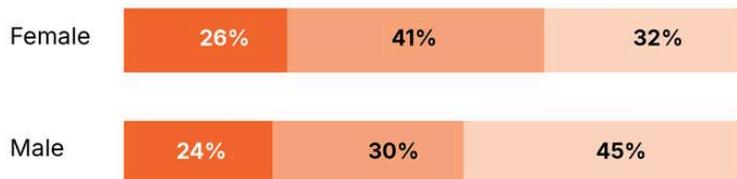
These findings affirm the transformative impact of our programs and our commitment to expanding access to financial opportunities and services for all.

*How do female and male survey responses compare for household level outcomes?*

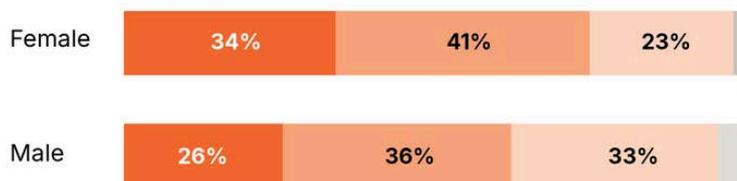
## Medical Visits



## Quality Meals



## Children's Education



## VERIFYING IMPACT | LESSONS FROM AN ENHANCED RCT

VisionFund Myanmar participated in the Microfinance Plus Study (2019-2024), an enhanced Randomized Controlled Trial (RCT) study conducted to assess the impact of high-quality microfinance programs that include additional services, such as financial literacy training. The project partners included Opportunity International and Fundación Paraguaya, along with expert researchers to ensure rigorous study design.

### Study challenges in Myanmar:

- Pandemic: COVID-19 led to lockdowns, travel restrictions, and reduced economic activity.
- Political Unrest: Civil war and an internet shutdown disrupted operations and client access to services.
- Economic Stagnation: Demand for loans dropped significantly, and loan disbursements fell from \$3 million in FY2019 to \$500,000 in FY2023.

### Main adaptations in the field after challenges:

- Modified loan repayment schedules
- Digital repayment options
- Insurance for medical expenses

## OUTCOMES: BUILDING RESILIENCE IN ADVERSE CONTEXTS



### INCOME INCREASE

Clients experienced a **40% and 52% increase in income in the first and second years of the study**, respectively, compared to the control group.



### ASSET INCREASE

Although the third year saw a decline of 12.4% in income due to the pandemic lockdowns and political unrest, **a statistically significant increase in assets was observed.**

High-quality microfinance can have a significant positive impact, even in adverse environments such as the pandemic and political conflicts, by improving clients' economic conditions. Moreover, VisionFund Myanmar's adaptation to these challenges with innovations in the field were key to sustain impact. Results highlight the importance of learning and adapting —when we know better, we can do better.

### Research Team

Experience in economics and research, Dr. Nathan Fiala (University of Connecticut), Dr. Lise Masselus (RWI - Leibniz Institute for Economic Research), Gaplink, Innovations for Poverty Action

# PROTECTING PEOPLE



# SOCIAL AND ENVIRONMENTAL | PERFORMANCE MANAGEMENT

VisionFund actively promotes best practices in Social and Environmental Performance Management (SEPM) and the Client Protection Pathway. SEPM is aligned with our network values and the requirements of investors and regulators across all four regions.

**By maintaining a client-centric linkage between data collection and daily operations, we significantly enhance our ability to achieve our mission and drive bold, innovative impact.**

## OFFICIAL ASSESSMENTS IN VISIONFUND

- **11** SPI accompanied self-assessments\*
- **2** SPI accompanied assessments by qualified auditor
- **6** Ratings (SR, SER, CSR)\*\*
- **3** Client Protection Certifications

## HIGHLIGHTED ACHIEVEMENTS IN FY24



### VisionFund Ecuador

Client Protection Certification GOLD, March 2024, Social and Environmental

### VisionFund Bolivia (Fubode, IFD)

Corporate Social Responsibility, Rating Grade A, June, 2024

\*Social Performance Indicators: social audits developed by CERISE+SPTF

\*\*Social Rating, Social and Environmental Rating, Corporate Social Responsibility Rating conducted by the global rating agency MicroFinanza Rating.

## SAFEGUARDING | THOSE WE SERVE

**Our Safeguarding Policy outlines our absolute priority of protecting children and adults against harm or abuse caused by people associated with VisionFund.** The Policy defines standards on safe recruitment, behaviour protocols, incident management, safe operations, client safeguarding awareness, and board safeguarding governance, among others. We embed these principles in all our work. Joseph's story from Kenya offers a strong example.

Safeguarding is at the heart of VisionFund Kenya's mission to empower communities through financial inclusion. **The organisation understands that its success depends not only on the financial products and services it provides but also on the trust and well-being of its clients and staff.** Joseph, a client from the Mweiga branch, affirms this, saying that he feels protected, respected, and supported by VisionFund Kenya.

**The institution has established robust policies and practices to promote safeguarding. These measures are designed to prevent any form of exploitation, harassment, or discrimination while fostering a culture of openness and accountability.** Clients like Joseph, are encouraged to voice their concerns safely and confidentially through various channels such as the local hotline, the physical feedback box at the branch, social media, and the World Vision whistleblower hotline. In turn, VisionFund Kenya recognises that their feedback is pivotal in shaping and improving the organisation's approach to safeguarding.

Safeguarding is essential in building and maintaining trust between VisionFund Kenya and its clients; it is a cornerstone of effective service delivery. The positive feedback from clients serves as a reminder of the importance of these measures and motivates the organisation to continue enhancing its practices. Together, we are committed to do no harm.

**Written by Patricia Kuria  
Customer Engagement Officer  
VisionFund Kenya**

“Protecting our clients from harm or abuse is a sacred duty that all of us carry.”

Jezreel Hannah Domingo  
Safeguarding Advisor  
VisionFund International



# FUTURE INNOVATIONS





## BOLD

In 2025, we are contributing to **bold change in the industry by collaborating with UNICEF USA to enhance the impact taxonomy of the Child Lens Investment Framework (CLIF)**. The CLIF framework, which was selected as one of TIME's Best Inventions of 2024, aims at helping impact investors integrate considerations for how investments impact children, with the goal of mobilizing private market capital for improving outcomes for children. To build industry benchmarks for child outcome indicators, we are working with 60\_Decibels in the **development of the largest child-responsive impact study in the microfinance industry's history**.

## INNOVATIVE

**Leading as an impact-first microfinance operation** - where business decisions are driven by impact data - requires innovative solutions that streamline our data processes. We are investing in new client feedback mechanisms tailored to our products that will enable more **tailored generative AI analysis** and **operational insights across the markets we serve, while being extremely cost-effective to deliver**.

Our partners are also investing in our pioneering health microinsurance by supporting new third party impact studies across our network, **ranging from comprehensive health insurance for refugees in Ecuador to the delivery of Hospicash insurance to FAST clients in Rwanda**. The innovation of our impact-data insights and how the learnings shape our insurance and other offerings will be featured at key industry forums, including the Africa Inclusive Finance Week SAM 2025 (October) and the European MicroFinance Week (November).

## IMPACT

Most importantly, we remain dedicated to the second phase of *Our Livelihoods Promise* strategy, Deepening Impact for Vulnerable Families. This means we will not only deepen our impact through more tailored and innovative products but **also significantly expand our reach to the most vulnerable and excluded clients**. By continuing to leverage data-driven insights, innovative solutions, and inclusive programmes and practices, we are committed to **creating bold, innovative impact for those who need it most**.

# OUR VISION AND MISSION

We work with the most marginalised and vulnerable families to end poverty and injustice. Through our shared pursuit of bold, innovative financial inclusion, we work alongside those living in poverty, seeking to understand their challenges and empowering them to build a future filled with hope and opportunity.

And so, our vision is for every child, life in all its fullness.  
Our prayer for every heart, the will to make it so.

We believe in brighter futures for children, empowering families to become financially resilient, and unlocking economic potential for communities to thrive.

The map shows countries where VisionFund has operating subsidiary microfinance institutions. In addition, we provide debt funding, technical assistance and other forms of support to six non-owned microfinance institutions in Africa, Asia, Eastern Europe and Latin America.



The logo for VisionFund, featuring a stylized orange arc above the word "VisionFund" in a bold, black, sans-serif font. A registered trademark symbol (®) is located at the top right of the word "Fund".

Learn more at [visionfund.org](http://visionfund.org) or contact us at [info@visionfund.org](mailto:info@visionfund.org)