



VisionFund®

**VISIONFUND UKRAINE:
SUPPORTING
ECONOMIC RECOVERY**

VISIONFUND INTERNATIONAL

VisionFund International, the financial services subsidiary of World Vision International, a global relief and development organisation, has established a non-banking financial institution in Ukraine to address the unmet financing needs of micro and small enterprises (MSMEs) affected by the ongoing conflict. This initiative aims to strengthen livelihoods, enhance economic recovery, and provide targeted support and access to finance to displaced Ukrainians and struggling business owners.

WHY UKRAINE?

Conflict Impact

73% of micro and small-to-medium enterprises (MSME) have suffered losses due to the war.

MSMEs account for 99% of businesses and generate 78% of employment in Ukraine, 1.7M of registered private entrepreneurs have annual turnover less than \$150K.

Funding Gap

24% of MSMEs require financing under \$30,000, but existing options are limited.

Many credit applications are rejected, and available loans have prohibitively high interest rates. Traditional banks are reluctant to lend during the conflict, especially to these smaller enterprises.

Lack of Trust in Financial Institutions

High interest rates with non-transparent conditions, high demand in collateral and bureaucratic processes discourage businesses from seeking traditional bank loans.

Addressing an Urgent Need

With Ukraine still grappling with the social and economic fallout of conflict, the need for support is more urgent than ever.

Access to funding can make a tangible difference at a critical moment, helping families regain hope and dignity.

VISIONFUND'S MISSION IN UKRAINE

- **Provide Access to Finance:** Offer accessible, affordable loans to entrepreneurs and small business that banks neglect.

Target micro-entrepreneurs (\$100K-\$700K turnover): Loans up to \$10,000 with 12-18 months average term.	Support small businesses (\$700K-\$3M turnover): Loans up to \$30,000 up to 24 months.
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- **Strengthen Resilience:** Enable displaced Ukrainians and struggling business owners to restore livelihoods and build sustainable businesses.
- **Support Value Chains:** Provide specific financing for business inputs and link clients to suppliers to enhance productivity.
- **Complementary Training:** Deliver financial literacy and business development training through VisionFund or local partners to enhance entrepreneurial capacity.
- **Social aspect:** Targeting clients that need additional attention: women, veterans, internally displaced, small Agri and rural businesses.
- **Geographic Presence:** Registered headquarters in Kyiv, with a Fintech solution and digital credit process that allows applications from across the country. Sales agents and advisors in different regions of Ukraine will build trust and engage with clients through on-site visits.
- **Scale and Reach:** With \$12M investment over three years targeting 3,500 loans, impacting more than 8,000 jobs with possibility to attract donor and private funding

UNIQUE VALUE PROPOSITION

VisionFund Ukraine's approach combines affordable financing, training, and business linkages to create a sustainable model for economic recovery. This initiative prioritizes restoring hope and dignity while promoting financial independence and long-term resilience in communities devastated by conflict.

ABOUT VISIONFUND INTERNATIONAL

VisionFund International was established in 2003 as World Vision's subsidiary to oversee its financial services work. VisionFund has a loan portfolio of over USD 600M and provides credit to 1M beneficiaries globally with 70% of clients being women, 36% Agri and 69% from rural areas. Over the past 21 years the VisionFund network has lent \$12.2 billion through 21.5 million loans. With microfinance institutions operating across 28 countries, VisionFund has a proven history of empowering communities, particularly in post-conflict and disaster-affected areas. VisionFund has been improving clients livelihoods by offering digital financial solutions, so that individuals and businesses can access useful and affordable financial products and services, such as loans, insurance and savings that meet their needs.

**EMPOWERING BRIGHTER FUTURES.
BUILDING RESILIENT COMMUNITIES.**



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