



**BUILDING PATHWAYS TO FORMAL FINANCIAL INCLUSION FOR SAVINGS GROUP MEMBERS
“THE VISIONFUND UGANDA STORY”**

VFU OVERVIEW

We are a Christian Microfinance Institution affiliated to VisionFund International and World Vision Uganda.

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

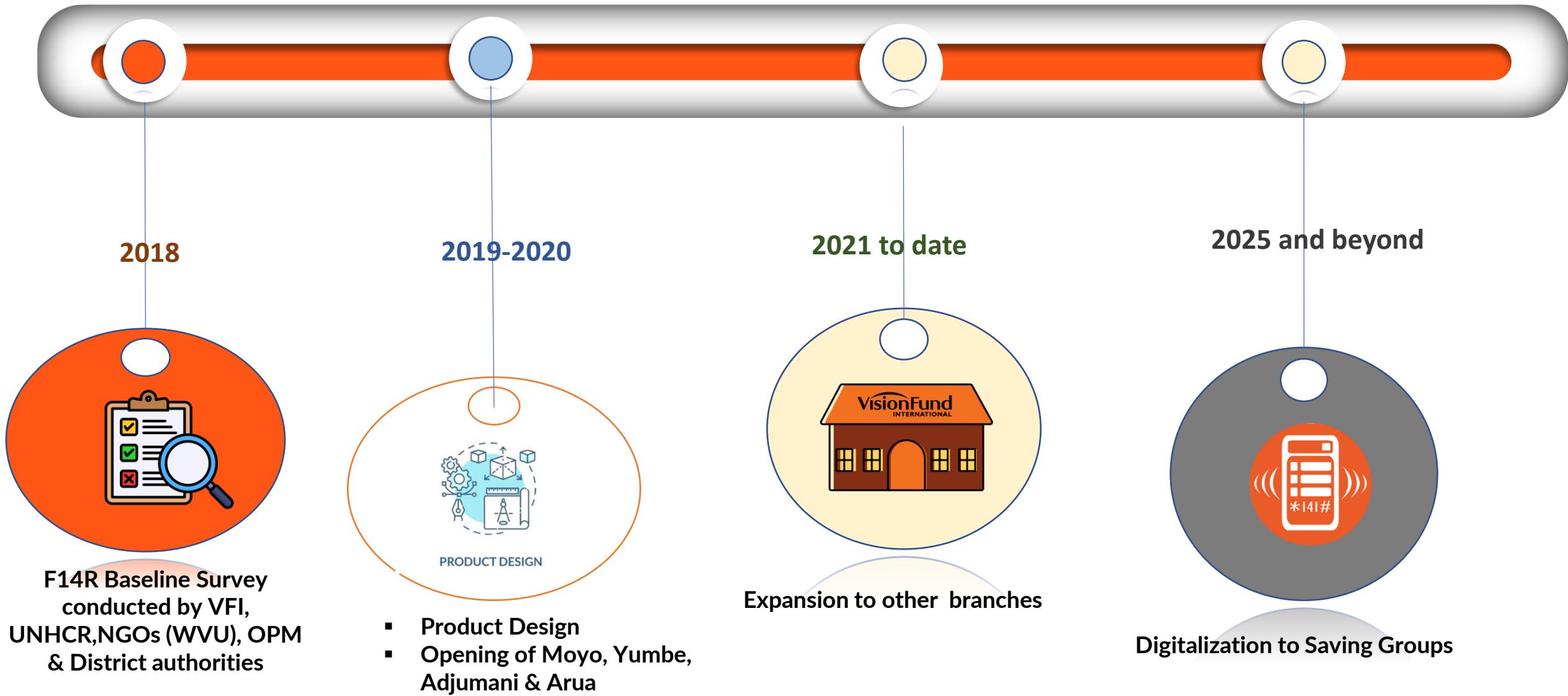
We currently operate in 26 Branches across the country: five regions of the North, West, East, South and Central

WHY FINANCIAL INCLUSION FOR SAVINGS GROUPS!

- Alignment to our Mission and Strategy
- Informed by the findings of the Baseline Survey carried in 2018(VFI, WVU, UNHCR, OPM & DLG)
- Huge reach and untapped potential- VSLAs with trusted social structures (governance, cohesion, repayment disciplines)
- Women & youth empowerment- limited access to credit due to limited collateral.
- Contribute to Uganda's economic development by strengthening household resilience and support sustainable livelihoods



VFU FAST JOURNEY



OUR FAST IMPACT

TOTAL
INVESTMENT
TO DATE OF
USD12M



923,490
Children Impacted



230,873
Clients Served



10,261
Total Groups Served



66%
Female Clients



100% cashless
30% paperless



23%
Micro Insurance

LESSONS LEARNED

- ❑ Partnerships are critical to the success of savings groups in terms of group formation and linkages and funding.
- ❑ Digital Transformation Drives Efficiency - Field automation, Mobile banking improve turnaround time, reduces costs, and enhances client experiences.
- ❑ Financial literacy equips clients to borrow responsibly, invest wisely, and build sustainable livelihoods. (Embedded Education and EWV)
- ❑ Refugees and vulnerable communities are inherently enterprising, but need targeted capacity building to sharpen business skills and decision-making.
- ❑ Trust is Built Locally - Recruiting and empowering local staff strengthens community bonds and enhances program effectiveness.
- ❑ Continuous building capabilities of staff is essential to realise the benefits of digitisation and innovation
- ❑ Savings groups have proven to be more resilient and stable which is evidenced with a repayment rate of 97%

THE POWER OF SAVING GROUPS



By empowering Saving Groups, we strengthen families, transform communities and drive Uganda's socio-economic growth.

**BOLD
INNOVATIVE
FINANCIAL-INCLUSION**

THANK YOU