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# CORPORATE BROCHURE

**VisionFund**  
KENYA

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The face of poverty is changing. We must make a new commitment to the World's most vulnerable children. We will relentlessly pursue 'Our Vision for every child-Life in all its fullness; and our prayer for every heart the will to make it so'.

We will not rest while children suffer in situations that can be changed. That is why our products are tailored to help rewrite millions of families' stories for the best.

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# WHO WE ARE

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VisionFund Kenya is a Christian micro-finance institution founded by World Vision with an aim of offering effective credit as well as economic empowerment through business support for communities.

Over the years, VisionFund Kenya has steadily developed a dominant niche as the preferred rural financier, alongside developing a portfolio that demonstrates the sustainability of rural finance.

### **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

### **Our Core Values**

We are Christian  
We are committed to the poor  
We value people  
We are stewards  
We are partners  
We are responsive





# OUR PRODUCTS

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**Our products are readily accessible and competitively priced for our customers' convenience. They target both group and individual customers.**

**Our products include;**

# 1 Agribusiness Loans



## Dairy Farming

Dairy Farming Loan enables dairy farmers to invest in high breed dairy cows/goats for better productivity and mitigate risk through insurance cover for the cow/goat.

### Features

- Finances clients' choice of animal
- Fast loan processing
- Insurance cover available
- Payment to the supplier

### Benefits

- Improved livestock breeds
- Sense of pride from improved production and income
- Access to credit to purchase high quality dairy cows/goats
- Insurance compensates 100% of the insured amount
- Asset creation

### Requirements

- Practicing dairy farmer
- Flexible collateral





# Green House Farmers Kit

This is a loan facility that enables farmers to acquire complete farmer's kit for modern farming solution.

## Features

- Wide ranged types and sizes of greenhouses and irrigation kit
- Provision of quality crop inputs
- Delivery service available
- Grace period available
- Agronomist support available

## Benefits

- Access to modern agricultural methods and technologies.
- High crop yield
- Independence from relying on rain fed
- High and consistent income

## Requirements

- Experience in crop farming
- Have sufficient supply and storage of water
- Willing to perform soil testing before loan approval





# Fish Farming

Fish farming finances farmers to construct fish ponds, buy fingerlings and purchase feeds. With this loan you will be able to upgrade your fish farm for more income.

## Features

- Financed for initial capital to construct fish ponds and buy fingerlings

## Benefits

- Improved food security
- Improved living standards
- Expansive Aquaculture venture beyond the natural water bodies
- Modern fish farming practices
- Alternative and steady source of fish supply/income
- Better health and Nutrition

## Requirements

- Have a reliable source of clean water
- Have land to construct the ponds



A beekeeper wearing a white protective suit and a mesh veil is working with a green beehive in a wooded area. The beekeeper is wearing red gloves and is holding the beehive. The background shows trees and foliage.

# Bee Keeping

This loan finances farmers to adopt modern bee keeping methods through purchasing of modern bee hives, harvesting and processing equipment.

## Features

- Easy access to credit to acquire modern bee keeping equipment
- Flexible loan amounts
- Delivery services available
- Modern Bee - Keeping practice training available

## Benefits

- High yields thus improved income streams
- Friendly bee keeping practices especially for women
- Bee keeping increases for food production through crop pollination
- Access to best practice trainings
- Better health and nutrition

## Requirements

- Product available for both individual and group clients.
- Have a conducive and safe apiary site
- Prospective borrowers have other income generating activities such as livestock farming or a business that is already established.
- Equipment to be purchased should be modern bee farming equipment

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# Farm Input Financing

This is a product targeting farmers to help them acquire quality farm inputs such as seeds of maize, wheat, horticulture, soya, beans as well as potatoes. Also farmers are able to purchase fertilizers and agro chemicals.

## Features

- Easy access to credit
- Easy access to quality inputs
- Flexible loan amounts
- Fast loan processing

## Benefits

- Ability to acquire high quality inputs
- Improved food security
- High farm income

## Requirements

- Be a practicing agribusiness farmer with other sources of income
- Available to both group and individual clients





## Poultry Keeping

With this product, farmers will be able to rear quality chicken for egg and meat.

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# 2

## Business Loans



## Asset Financing

This is a loan facility for both existing and new clients to acquire tangible asset for business efficiency and commercial use. They include farm asset financing, livestock fattening, livestock trade, motor vehicles, motor bikes, tuktuk, plant and machinery, tractors, specialized equipment, office equipment, contractor equipment, water pipes etc.

### Features

- Financing up to 100%
- Wide range of assets can be financed
- Asset becomes part of the security

### Benefits

- Simple documentation requirements
- Fast processing
- Flexible collateral
- Affordable interest rate
- Flexible repayment period

### Requirements

- 2 guarantors
- Flexible collaterals



# Business Loan

This product is given to a customer running a business with an aim of expanding or growing the business.

## Facilities

- Micro loan - Kes. 5,000 - 30,000
- Micro loan - Kes. 31,000 - 300,000
- SGB loan - Kes. 301,000 - 2.5 million

## Features

- Financing up to 100%
- Wide range of businesses can be financed
- Business asset becomes part of the security

## Benefits

- Simple documentation requirements
- Fast processing
- Flexible collateral
- Affordable interest rate
- Flexible repayment period

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# 3 Education Loans

We believe in brighter futures of our children. With this loan, the spread of the school fees burden to easy monthly installments makes education affordable and ensures business continuity by not depleting working capital for the business to finance education.

## Features

- Finances School fees costs at all stages of education including:
  - Primary
  - Secondary
  - College
  - University
- Finances education needs for dependents and self
- The Banker's cheque is drawn directly to the institution
- School items can also be purchased with this loan

## Benefits

- Free banker's cheque
- Flexible repayment terms
- Fast processing of loans

## Requirements

- Copy of National ID Card
- Passport photo
- School fees structure.



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# 4

# Housing and Construction Loans

With this loan, our customers will be able to acquire quality building materials for home construction or improvements with affordable housing support services. This loan enables customers to;

- Buy a house
- Construct a house
- Renovate a house
- Expand a house
- Complete a house
- Purchase household assets

## Features

- Available to existing and new clients
- Both group and individual clients qualify
- Available for customers living in both commercial and agricultural loan
- Available to salaried employees

## Benefits

- Enable customers to improve their houses
- Housing support services provided
- Supports incremental building concept making it easy attain your housing goal
- Easy & flexible repayment terms
- Easy and flexible collaterals
- Improved family health and livelihood
- Land title deeds not mandatory -
- 100% financing of the cost estimates

## Requirements

- Copy of National ID Card
- Passport photo
- Construction cost estimates





# 5 Clean & Renewable Energy Loans

We believe in cleaner, safer and healthier energy future. With this loan, customers are able to purchase solar equipment, install biogas energy within their homes and business premises, install electricity as well as purchase improved cook-stoves also known as energy saving jikos.





# 6 Water, Sanitation & Hygiene Loans

Our water, sanitation and hygiene (WASH) products help in ensuring our customers have an easy access to clean water, sanitation, and hygiene services within their communities.

These products include water tanks, sanitation facilities as well as borehole drilling financing.







# 7

## Digital Credit Loans

This product targets the existing customers through our mobile app where they can access finances to meet their immediate short-term needs.

This is a reward for good payers.





## 8 Our Insurance Covers

We have four types of insurance;

### **Credit life insurance**

We know that at times calamities are unplanned for and that is why we have you covered with the following benefits;

- Death Cover
- Permanent and Total Disability cover
- Last Expense
- Cash Benefit
- Credit Health

### **Crop insurance**

This covers all types of crops

### **Livestock insurance**

This covers all types of livestock

### **Risk and disaster insurance**

This cushions against risk and disaster related losses



# OUR PARTNERS

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To ensure that our products reach our targeted customers, we have partnered with some of the best organizations in the World. Their time and effort makes our vision for every child, life in all its fullness possible.

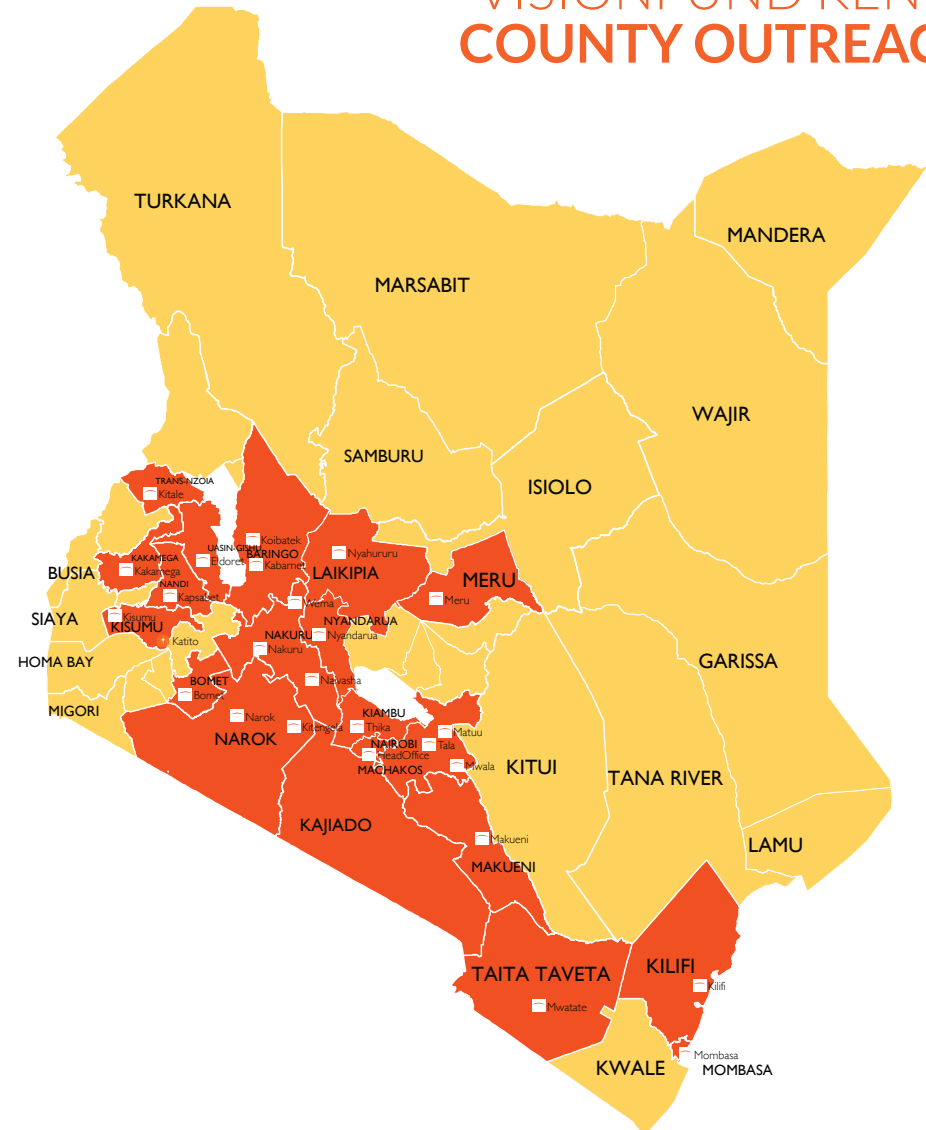


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# VISIONFUND KENYA COUNTY OUTREACH





# VISIONFUND KENYA

## BRANCH OFFICE LOCATIONS

BRANCH	OFFICE LOCATION	CONTACTS
Headoffice, Nairobi	Karen Road off Ngong Road P.O Box 1676-00200 Nairobi	0722200402 0713038061
Machakos	Machakos Grogan House opposite Machakos Primary School	0713035312
Kitengela	Near Lukenya Agro	0732 282781
Thika	Kigio Plaza 2nd Floor on Kwame Nkrumah Road	0713035153
Tala	Opposite EastMat Supermarket near IEBC Office at Wilann house	0713035078
Mombasa	Burhaniya Bohra Education Building next to Jocham Hospital	0713038706
Mwatate	Located in World Vision Mwatate ADP Office, within Mwatate Town	0713037377
Kilifi	CTC near Posta Office	0713037342
Kisumu	Car wash in Migosi, former World Vision Office	0713037843
Kakamega	Wallias Plaza, 3rd floor	0713036819
Kabarnet	Baro Plaza opposite Equity Bank Kabarnet next to Kabarnet market	0713036092
Koibatek	Eldama Ravine town at Jakana Building next to Motel restaurant	0713036390
Eldoret	Riverside Arcade Ground Floor, Next to Municipal Market	0713036426
Kitale	Victor House 1st Floor Near Vision Gate	0713036572
Nakuru	Cigma Business Centre, Room 4A/4B opposite Gate House, after Railway Bridge	0713035633
Wema	Within Wema AP at Murram, opposite St. Kobor Secondary School	0713035880
Nyahururu	Mbaria Complex, 1st floor. Its opposite Laikipia County offices	0713035980
Kapsabet	Elgon Hotel Building ground floor Next to Family Bank	0713036581
Naivasha	Rose Wood Building next to G4S Naivasha along Maai mahiu Nakuru Road	0713035440
Nyandarua South	Engineer Naivasha Road, opposite Jesus Revival Church.	0713035442
Narok	Former World Vision office opposite Town Council	0713037115
Bomet	Co-perative Bank building, 1st Floor	0713037115





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#### HEAD OFFICE

Karen Road off Ngong Road  
P.O BOX 1676-00200 Nairobi

**For more information call:**

Telephone: +254 (0) 722 200 402 | +254 (0) 723 786 990



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