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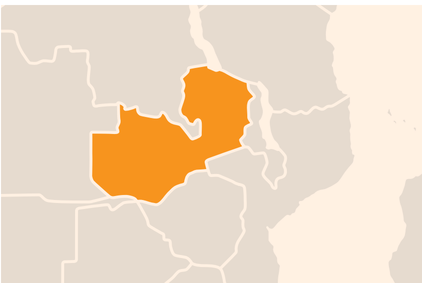
Partner Profile: VisionFund Zambia

Photos courtesy of VisionFund Zambia



In Zambia, an estimated 41 percent of low-income adults and 31 percent of adults living in rural areas do not have access to formal financial services.[1]

VisionFund Zambia Limited (VisionFund Zambia) is a social enterprise in Zambia and a partner in Global Partnerships' Rural-Centered Finance with Education initiative.[2]

Who is Served

As of June 30, 2026, VisionFund Zambia currently serves over 110,000 clients. Approximately 89 percent of their clients live in rural areas, and approximately 58 percent identify as women.[3]

What is Delivered

VisionFund Zambia provides small working-capital loans to low-income entrepreneurs and smallholder farmers, primarily in rural communities. The organization gives clients who have established savings groups access to formal credit through its FAST (Finance Accelerating Savings-Group Transformation) product, enabling group members to borrow beyond their pooled savings and invest in small businesses or farming activities. It also offers group agricultural loans for rain-fed farming, paired with crop insurance to help protect clients from drought, flooding, and other production risks. As clients build their businesses and repayment histories, they may qualify for larger loans.

VisionFund Zambia complements its loans with practical financial education delivered before and after disbursement. Training covers responsible borrowing, money management, business management, and record keeping, and is delivered in local languages using visual materials and practical examples relevant to clients' businesses and farms.

Why it is Impactful

VisionFund Zambia's model helps rural entrepreneurs invest in income-generating activities, grow their businesses, and better support their families. Members also reported broader household benefits: 87 percent said the loan improved their ability to care for their children, particularly by helping them afford food, school fees, and other household expenses.[4]

The organization's financial education further supports clients in managing their loans and businesses. Nearly all surveyed members who received it reported the training as useful and anecdotal responses cited tangible improvements for their households.[5]

"My life would not be as it is now if not for the savings group and the many trainings I received from World Vision (VisionFund Zambia's parent organization),"[6] says Persia, a savings-group member in Southern Province. "We used to struggle with meals in the past, but now our story is different. We now manage to have all three meals of the day. I am grateful to World Vision for bringing knowledge and transformation to my life and that of the whole community."

1. *"World Bank Group | Data 360." The World Bank, 2024. https://data360.worldbank.org/en/indicator/WB_FINDEX_ACCOUNT_T_D?sex=_T&age=Y_GE15&urbanisation=RUR&compBreak1=_T&compBreak2=_T&compBreak3=_T.*
2. *VisionFund Zambia was a current borrower of Global Partnerships Impact-First Fund 9, LLC, as of June 30, 2026.*
3. *Data as of June 30, 2026, as reported by VisionFund Zambia.*
4. *Based on the responses from 350 VisionFund Zambia's FAST Loan clients via a mobile, voice-based survey conducted in 2022 by 60 Decibels, Inc., an impact measurement company.*
5. *Ibid.*
6. *Testimonial on VisionFund Zambia's website. https://www.wvi.org/stories/zambia/savings-group-persias-life-changing-opportunity.*