



World Vision

\$ FAST Capital

Finance Accelerating
Savings Group Transformation

Supercharging Savings Groups



The average number of members in a savings group is 22; 80% female.

Savings Groups are vital economic engines that fuel progress for people living in extreme poverty, **especially rural women.**

While responding to the impacts of COVID-19, we learned that **access to financial services** helped keep members afloat and dramatically improved their business growth.

Loans to savings groups (FAST) provide an infusion of extra money for members to borrow so they can take even bigger steps to grow or improve their farms and small businesses.

A forever investment. When all the capital is fully deployed, every component included in this offer is paid for through the loans to the savings groups. In other words, this is a **one-time investment** that keeps providing for the members of the savings groups. **Forever.**

The Opportunity - Self-sufficiency

When you invest \$15,000 in FAST Capital:



Loan officers provide **financial literacy and loan capital** to savings groups. Previously funded with 15 groups, FAST Capital **funds the final 15 groups***, allowing all the costs of the loan officer to be covered by the interest from the loans.



Loans are made to **groups who have been working together for at least two years**, based on their total savings the prior year, with a standard first loan amount of **\$1,000.**



Digital technology and mobile money improves our ability to reach more rural clients, increases the safety and security of our clients, and saves everyone time they can use more productively and profitably.

**Your \$15,000 investment in FAST Capital enables us to provide 15 FAST loans serving an average of 330 savings group members.*



The power of small loans

Most people living in extreme poverty run small farms or businesses to support their families. To lift themselves out of poverty, they **need them to grow**, which often requires capital. Savings groups **provide crucial loans** to their members. FAST loans enable these groups to offer larger, quicker loans, **boosting economic growth** and diversifying farms and businesses.

A recent **external evaluation** of savings group members who received a FAST loan in Rwanda showed:

- **96%** said their lives had improved
- **85%** reported improved ability to take care of their children
- **77%** reported an increased savings level
- **60%** increased their ability to cover living expenses for more than 3 months

Motivation and sustainability

- **All savings group members must agree** to take the group loan and 80% must agree to personally borrow from the added funds for business purposes.
- The new capital supports business development and increases incomes which **motivates groups to save more money** to qualify for a larger loan the following year.
- As loans to savings groups are repaid*, donated funds become a permanent asset for **continuous lending to savings groups in the future**—continuously **expanding the impact of your initial investment.**

*For fiscal year 2023, the FAST loan repayment was 98.2%.

See your impact

For each FAST Capital investment of \$15,000, a report of what you made possible will be provided including photos of the loan officer and savings group members, GPS coordinates where the groups meet, and a client story from one of the groups. We will typically be able to provide the report within 9 months of the gift receipt.



➤ For more information, please contact your World Vision representative.