



# for every child Life in all its fullness

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2019 has been another significant year for World Vision Myanmar (WVM).

Through our development and disaster response programs, we reached over 5.4 million people including 3.4 million children with a funding portfolio of USD 31.7 million. Our work continues to contribute towards the Sustainable Development Goals (SDG) and related plans for Myanmar. We now have national baselines for all indicators we track and can gauge progress on an annual basis moving forward. This report provides a view of this evidence and the impact we are making together.

New Area Programs (AP) were set up in Nanghkio (Northern Shan State) and Paung (Mon State) townships while the program in Myeik (Tanintharyi Region) township was closed after completing the implementation life cycle. We expanded our presence in fragile contexts serving the most vulnerable children and communities in greatest need. Integration and overlap of our beneficiaries with Vision Fund Myanmar (VFM) (WV's microfinance subsidiary) was strengthened also in fragile contexts to lift households out

# Message from National Director

of poverty and ensure greater sustainability of the development undertaken.

These achievements would not have been possible without the generous support of our donors, the tireless efforts of our teams and the valuable guidance of our Advisory Council. My thanks also to our government partners at every level who support us in bringing about the progress in the wellbeing of children, families and communities.

There are still huge needs in Myanmar and much to be done. WVM will continue to collaborate with all stakeholders to build on the progress to date and give every child hope for the future.



Suresh Bartlett National Director



## **Advisory Council Members**



# Front<br/>U Min SeinDr. Rebecca TinMs, Terasa FarrariDr. Tha Tun OoBack<br/>Mr. Suresh BartlettRev. Zothan MawiaDr. IvanMai Kay Thi Min DinU Paul Aung Myaing Htay

Absent Prof, Nu Nu Yin

### Going Further Than We Imagined

I take this opportunity to convey this message to our partners and friends of World Vision Myanmar through this Annual Report.

Two-thousand-nineteen was a momentous year for the Advisory Council (AC) because the council was formalized by the World Vision International (WVI) Board after several years of informal engagement by the members. We are grateful to Gillian - our late Advisory Council Chair and the WVI leaders who supported our governance journey over these many years.

We had the opportunity to visit the Loikaw AP in Kayah State.



This AP has completed its life cycle and the communities will soon continue its development journey on their own. They are equipped with social assets acquired through working with World Vision, and have strong and capable Community Based Organizations (CBOs) in place to continue their progress. As a development worker myself, it was very satisfying to see the transformation that had taken place. It was clear that the strong commitment, hard work of our teams and communities has brought about this success.

World Vision Myanmar was able to launch its first local fund-raising event for the most vulnerable street children. This is the start of new journey and it is a remarkable milestone. It was a very moving and encouraging event.

I would like to express my sincere appreciation to the dedicated leadership and staff of the World Vision Myanmar. An INGO in Myanmar does face many challenges and it is only with God given wisdom that the organization was able to meet its commitments.

Last but not least my heartfelt thanks to all our international and local donors and partners who generously provide us the resources we need to keep going further than we imagined.

May the good Lord continue to bless you and guide you all, as you faithfully serve the people He loves!

Message from Advisory Council Chair



Rebecca

Every 60 seconds ... a family gets water ... a hungry child is fed ... a family receives the tools to overcome poverty.

World Vision is reaching one new person with clean water every 10 seconds and reaches three more schools every day with clean water.

Together we've impacted the lives of over 200 million vulnerable children by tackling the root causes of poverty. Over the last five years, 89% of the severely malnourished children we treated made a full recovery.

Because of our community-focused solutions, for every child you help, 4 more children benefit, too.

# Year at a Glance

Total Funding USD 31.7 million

Number of Staff 680

Volunteers 5,000

Area Programs 37

Grant/Private Funded Projects 50+

Townships 50+

Children Reached 3.4 million

Population Reached 5.4 million

# About Us

World Vision Myanmar (WVM) is a Christian, relief, development and advocacy organization working with the poor and the most vulnerable. Inspired by our Christian values, we are dedicated to work with the most vulnerable children and families regardless of ethnicity, religion, race and gender.

World Vision has been present in Myanmar for over two and a half decades working for the most vulnerable children and families, partnering with the Government departments, local partners and different stakeholders.

- Our focus Child wellbeing objectives:
- Children are educated for Life

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- Children are well-nourished and enjoygood health
- Parents are able to provide well fortheir children
- Children grow up in a protected environment free from violence, neglect, abuse and exploitations

# Where We Work

World Vision Myanmar is currently carrying out development, disaster response and risk reduction programs/ projects in over 50 Townships in 13 of the 14 States and Regions. With over 680 staff and 5,000 volunteers, World Vision is reaching 5.4 million beneficiaries through our 32 longer term Area Programs and over 50 grant funded special projects.



#### Kachin State

I. Waing Maw ARP, SP 2. Chipwe SP 3. Bhamo SP 4. Mansi SP 5. Momauk SP

Kayah State 6. Loikaw AP 7. Demoso AP, SP

**Kayin State** 8. Hlaing Bwe AP, SP 9. Hpa-an SP

**Chin State** 10.Tiddim AP 11.Falam AP

#### Mon State

12. Mawlamyine AP, SP 13. Thanbyuzayat AP 14. Bilin AP, SP 15. Thaton SP

#### **Rakhine State**

I 6. Buthidaung SPI 7 Maung Daw SPI 8. Mrauk-u SPI 9. Sittwe SP

#### Shan State

19. Hseni AP, SP 20. Nawnghkio AP 21. Lashio SP

#### Magwe Region

22. Yenangyaung AP 23. Chauk AP 24. Seikphyu AP

#### **Bago Region**

25. Bago SP 26. Tayawaddy SP

#### Yangon Region

27. Hmawbi AP, SP
28. Hlegu AP, SP
29. Thanlyin AP, SP
30. Dagon Myothit (Seik Kan) AP
31. Taikkyi AP
and special projects in 21 urben townships

#### **Mandalay Region**

32. Aungmyaythazan AP, SP
33. Pyigyitagon AP, SP
34. Amarapura AP, SP
35. Mahaaungmyay SP
36. Chanmyathasi SP
37. Patheingyi SP

#### Ayeyarwaddy Region

38. Pathein AP
39. Thabaung AP, SP
40. Kyangin AP
41. Myaungmya AP
42. Einme AP
43. Bogale AP, SP
44. Pyapon AP
45. Laputta SP
46. Naputaw SP

#### Tanintharyi Region

47. Dawei SP 48. Myeik SP 49. Thayetchaung AP 50. Launglon AP 51. Palaw AP, SP 52. Kawthoung AP 53. Myitta SP

AP - Area Program SP - Special Project ARP - Area Rehabilitation Program

# Child Well-being Impact

In 2019, World Vision Myanmar conducted programme impact study sampling of 14,000 households across 23 townships where WVM has existing programmes ranging from 1 to 9 years.

The Study outcomes include:

- I. Increase in children who are well nourished (ages 0–5);
- 2. Increase in children protected from infection and disease (ages 0–5);
- 3. Increase in primary school children who can read and
- 4. Parents or caregivers provide well for their children
- 5. Water, Sanitation and Hygiene (WASH)

## Increase in children who are well nourished (ages 0–5)



## Increase in children protected from infection and disease (ages 0-5)

Quality AN Care Received			00%		
Propotion of mothers who report that they have four or more than antenatal visits when they were pregant		10	00%		
Propotion of mothers who received at least two tetanus vaccinations before the birth of their youngest child	48%			2%	
Propotion of women who took iron/folate during previous pregnancy		82%			18%
Propotion of women who increased food consumption during most recent pregnancy/ during the lactating peroid		67%			33%

0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

🗧 Progressing 📕 Regressing



Progressing Regressing

## Increase in primary school children who can read



## Parents or caregivers provide well for their children

% of households with the means to save money		82%		18%
% of households who report having access to suffiencient credit		85%		15%
% of households who faced a disaster and were able to employ an effective positive coping strategies	30%		70%	
% of households who faced a disaster but were able to recover and now live at the level they did before		95%		5%
% of households with a secondary source of income	87%		13%	
09	 6 10% 20% 30	 %  40% 50%  60%	 % 70% 80% %	 90% 100%
Progressin	g 📕 Regressing			

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## Water, Sanitation and Hygiene (WASH)





# Education

Ensuring children 0-3 have access to quality early childcare development, primary education and improving learning opportunities for out of school children aged 3-18 are World Vision's Education program priorities. To ensure quality services in early childhood development and non-formal education (NFE), WVM builds the capacities of teachers and caregivers by providing relevant training & support, WVM also supports primary schools in creating enabling learning environment for the children while ensuring they remain in school and get the best possible foundation to complete high school.

428 ECCD centers supported
12,538 under five children attended ECCD centers
662 ECCD caregivers received refresher training
283 parents/caregivers received Parenting Education
24 NFE centers supported
406 children attended NFE centers
4 NFE facilitators trained
363 volunteers received TOT on life skills and parental Education

San, 15 years old, an eldest daughter in the family, lives with her parents and two other siblings at Kyi Su Village. Even before she could start learning, San dropped out from school at the age of 6 to take care of her younger siblings while her parents struggle for the family living.

At the age of 10, San started to learn basic writing, reading and numeric skills at Non Formal Education (NFE) school supported by World Vision. After learning all the modules, San continued to learn life skills. San's enthusiasm and tireless effort allowed her to enroll in a vocational training where she chose sewing. She learned to make blouse, longyi, shirts, pants and gown for about six months. WV supported sewing machine after the training so that she could immediately start to work and earn a living. Her income from sewing is around 70,000 Kyats (about USD\$ 50) a month.

A year later, she again was supported to attend sewing training to scale up her skills. San is now working in a garment factory and earns a monthly income around 200,000-220,000 kyats (about USD 143-157).

In addition, San makes clothes at home and earns extra income. Her income now supports the family and her siblings' education.

San's life has been transformed. Once illiterate now she can read, write, calculate and even support the family using her vocational skills.

"I am so happy that I can earn money for my family. I will try hard to become a supervisor in the garment factory. My heartfelt thanks to World Vision for helping me to stand on my own feet." San shares.

"I struggled for my family living and never thought of my children's future. I am very glad and thankful to World Vision for supporting my daughter to find her own way." San's mother says.

# A young girl standing on her own





# Health

World Vision Myanmar (WVM) implements Maternal Nutrition & Child Health (MNCH), Water, Sanitation and Hygiene (WASH) programs through community based interventions which include training communities, volunteers while supporting Rural Health Centers. WVM collaborates and coordinates with local health authorities to improve community health systems, raise health awareness on MNCH, WASH and communicable diseases in the communities. WVM also constructs new drinking water sources, improves existing ones and addresses gaps in sanitation.

906 Village/Ward Health Committees formed and strengthened
,297 Community Health Volunteers trained
47,323 Community members reached with awareness raising sessions on MNCH and TB
39,623 under-five children received growth monitoring
<b>,380,000</b> sachets of micro nutrient powder provided to children
2,368 MNCH referral cases supported
2, 17 suspected TB cases referred to National TB program
,865 water facilities installed
0,379 people received access to clean drinking water
,05 households received sanitation facilities

war, 34 years old is a mother of four children and a farmer who lives in Demoso. She is also a World Vision Health volunteer in her community. However, she used to be someone who was unaware and lacked health and nutrition knowledge. On March, 2010, she gave birth to her first child by herself while her husband was away from home on business. Giving birth at 2:30 am in the morning in a new neighborhood, where no one heard her scream in pain during labor. She alone gave birth to her child and cut off the embryo cord.

After her first child turned 7 months, she got pregnant a second time. When her second son turned one, she stopped breast feeding him because she needed to take care of the family's livelihood and went back to the fields again. As a result, the second son was severely malnourished. She ignored the advice from the health staff in the village although she was interested in them.

After five years in 2016, she had her third child and started participating in World Vision's awareness raising training and sessions about maternal, child health and nutrition. However, since she did not follow good

practices of family planning from the trainings, she got pregnant with her fourth child when her third child was only 6 months old.

"When I started my fourth preganancy, I went to see the village health assistant and followed her advice and on how to take care of myself and the baby. Moreover, I gave birth to this child with the help of a certified mid wife in the village," Kwar shares her experience.

She practiced breastfeeding until the baby was six months and followed the recommended birth control and family planning methods. As a result, her youngest baby turned out to be the healthiest and brightest kid in the family. Now she has become a community health volunteer in the village, sharing her experiences to others to raise awareness about family planning and nutrition.

# A Change Agent Mom



# Livelihood and Resilience

In order to improve food security for the most vulnerable families, WVM provides required food supplies, livestock, home gardening awareness and trainings. The capacity and knowledge to become more self-sufficient via vegetable plantations, raising poultry/pigs helps them to improve the nutrition status of their children.

In addition, WVM introduces communities to financial services such as forming and strengthening village saving loans groups. So that families become financially literate and can create an asset for themselves through savings. As they progress out of poverty, families are then linked to micro finance with Vision Fund Myanmar (World Vision subsidiary) to ensure financial inclusion.

1,140	most vulnerable households received food rations for six months
1,179	families received home gardening training and support
21	communities established Food Banks benefitting 353 families
529	selected families started small businesses including 166 women
I,950	adult village saving loans groups with 30,460 members
230	children village saving loans groups with 4,651 members
29,357	children benefitted from children village saving loans groups
7,006	people received training on Agriculture and Livestock production, financial management, small business creation and management, markets assessments, organization of producer groups
6,712	benefitted from inputs and assets supplies for livelihoods which covers nearly 30,000 people
733	youths engaged in vocational training
Total savings p	ortfolio 3 billion kyats (US\$ 2 million) and total Ioan
disbursement •	4 billion kyats (US\$ 2.67 million) 33 million kyats

(US\$ 22000) of Social Funds disbursed to group members

Av,43, lives with her two children in a village in Hmawbi. Every morning May goes around the nearby villages on a bicycle selling steamed pea and in the afternoon, she sells sticky rice and fruits. May tries to send her two children to school inspite of her struggles. Both children are doing well at school. May's husband was an odd job worker and used to be an alcoholic. A year ago, he felt seriously ill and was hospitalized. After he was discharged from the hospital, May was in debt for about 10 lahks (about 715 USD). May was in despair struggling to settle the debt as well as continue to support her two kids as her husband left them to be a monk permanently.

Her earnings from sales was only 5,000 ks (about 3.5 USD) a day. However, May didn't give up but carried on with her struggle sending her kids to school.

In mid-2019, May's family was selected as one of the most vulnerable family and has been supported with 6 months' food ration and materials to renovate their house. Moreover, she received pigs, pen, pig food for three months, home gardening training and seeds to grow vegetables as livelihoods support. She also became a member of Village Loans & Saving groups where she learnt about saving.

Six-month food ration allowed May to settle part of her debts. In addition, selling the adult pig enabled her to buy food for the female pig and piglets.

Now, with the vegetable garden in the backyard, May doesn't need to worry about daily meals and can even sell some vegetable for income. May will continue to grow her pig raising business to get more income for the family especially her two children.

From one income source, May now gets income from growing vegetables and raising pigs which help to free her up from debts.

"I am very happy to participate in this program and I feel safe. I now get income from three sources. I can settle my debts," May shared gladly.

"From the trainings, I learned to set goals for my family so I see hope for the future. I now know how to run a small business and connect with the market. As a member of saving group, I now save up to 200,000 ks (about 140 USD). Thanks to WV," May proudly shared.

# Hope for a Struggling Mom



## Child Protection

As a child focused organization, WVM's key priority is to ensure children grow up in a safe and protected environment free form violence. Promoting Child Rights and Protection awareness to childrens, parents, care givers and teachers in the target communities is critical in this process.

WVM joins the effort to eliminate trafficking in person while providing assistance to trafficked survivors in navigating the criminal justice process and supporting them to reunite with their families and restart their lives. WVM also operates a hotline where the suspected cases relating to recruitment of children by armed groups can be reported and followed up.

Reaching out to street children, providing them with basic needs and helping them to return to their families and caregivers, equipping them with life skills is also a key intervention.

- 239 street children received services and support
  - 4 | street children out of 45 reunited with their families
- participants received Monitoring and Reporting Mechanism (MRM) training for child soldier cases
  - 7 child soldiers officially released from armed forces
- 247 child protection cases reported
- 503 children groups and youth clubs formed and trained on CP
- 465 child protection advocacy groups formed and trained on CP
  - 83 Social Workers from government department, local organization and CSOs trained on criminal justice process for service providers
    - 8 trafficked returnees received Criminal Justice support
  - 55 returnees received reintegration support
- 763 Community Watch Groups members, youths, CBO members received capacity building training on Anti Trafficking and prosecution process of Trafficking In Person.

yaw's parents died when he was young and he was raised by his Grandmother. After his grandmother passed away, he moved in with his aunt's family. As a teenager, Kyaw disliked being scolded by his aunt and her husband. Therefore, one day he decided to run away from his aunt's family and lived under the flyover in downtown, Myay Ni Gone.

Kyaw met with another boy called Thar, who had been there for a while. In order to survive on their own, Kyaw and his friend sold drinking water and fruits at junctions where cars stop at traffic lights. At night they would sleep under the fly over.

One day, Kyaw and Aung met a man when they were playing soccer under the bridge. The man was World Vision's staff from Street and Working Children outreach program. They were told that there would be opportunity for them to stay at a safe place and learn life skills. They did not believe at first because they have never met the man. Eventually they accepted his offer and came along with him to the Shelter, in Mingaladon Township, Yangon.

Kyaw stayed at the shelter for about one year and learned metal welding as part of life skills training. After the training, Kyaw returned to his Aunt's house. When Kyaw reached to the door step of their house for the first time after one year of running away, Kyaw's aunt and her husband hugged him and cried because they thought they had lost him forever.

Kyaw is now working as a metal welder for construction projects together with his cousins. He is earning 7000 kyats per day (\$ 5.5 USD) and he gives 6000 MMK to his aunt and save 1000 MMK for himself. Kyaw hopes to learn more to sharpen his skills and start his own business in the future. Outreach program helps Kyaw's to realize his dream



# Disaster Risk Reduction & Response

While focusing on development, WVM also ensures communities are well preared and equipped with knowledge on Disaster Risk Reduction(DRR) through awareness and trainning. As a result communitires are well placed to develop their own Disaster Management Plans and be ready when disaster strikes. For disaster responses, WVM implements Food and Cash programs , child protection, WASH and livelihoods projects to ensure life saving assistance to affect communities. Area Rehabilitation Programs set up in Kachin and Rakhine states is the gateway in moving vulnerable communities from relief to development.

> 1,670,000 USD cash distributed to 31,229 beneficiaries 8,555 MT of food distributed to 60,014 beneficiaries

1, 135,200 Water Purification Sachets distributed to 202,500 beneficiaries

- 27 Child Friendly spaces set up for 2,427 children
- 5 institutional and 846 household latrines benefited 4,980 beneficiaries
- 73 Life Straw water filters provided to 4,524 beneficiaries for drinking water  $\frac{1}{2}$
- 889 Sawyer Water Filters provided to 4,445 beneficiaries for drinking water
- 925 Water Containers provided to 4547 beneficiaries
- 3,990 Hygiene kits provided to 9,950 beneficiaries
- 99 Family kits provided to 4,845 beneficiaries
  - 40 beneficiaries received vocational training
- 590 beneficiaries received support for Home Gardening
- 3.359 beneficiaries generated income from Livestock
  - 3 3 small businesses started

ay, 23 years, lives in a village in Buthidaung Township. Her father left the family since she was five years old and she lost her mother when she was 13 years old. She and her two siblings grew up with their aunt. Her aunt supported her going to School but she dropped out from School at the age of fifteen to earn for her family. She worked hard for the family's income such as daily construction labor and other chores before she was selected as a small business beneficiary.

The town where Kay and her family members live is a newly established town after the communal violence outbreak in 2012. The village is a relocation of many people who felt unsafe and fled from their original villages due to the violence.

The families' income was very low, they struggled and could not even afford health care.

Kay always dreamed of owning a beauty Salon and she belived that would increase her income. However, she did not have sufficient financial investment.

World Vision Myanmar with the support of UNDP/ UNHCR implemented Quick Impact Project focusing on the families' livelihood in Maungdaw township to which Kay's village was included. This project opened the door for her to follow her dream. According to her proposal, the project team granted 375,000 MMK to her to start up a beauty saloon after receiving two days training about small business. She started the saloon and her daily income is 15,000 to 20,000 MMK per day with the regular customers from neighboring villages.

"The support of the project changed my life and I'm very happy. I would like to thank UN and World Vision very much," says Kay.



# Life Line for Kay in the midst of Conflict



## It Takes Myanmar to End Physical Violence against Children at Home and in School

In line with the Global Advocacy Campaign on ending violence against children, World Vision Myanmar has been focusing its campaign on "It Takes Myanmar to End Physical Violence against Children at Home and in School" for the past 2 years. World Vision's goal is to create a positive and caring environment for children which is free from physical violence at home and in school by 2022.

It takes Myar

It takes Myania

WVM partners with the Government, communities, corporates, school teachers and public figures to advocate, raise awareness and promote child rights. World Vision launched 12 public mobilization events in 12 townships across the country.

- 33.20 People reached with public events in 12 townships
  - 4,70 | people took part in Survey questions on child rights and protection.
    - $\mathcal{P}$  influencers engaged in supporting the campaign
    - 4 3 Million MMK raised through local corporates
    - 600 teachers in training college in Dawei received "Positive Discipline and Child Psychological" knowledge
  - 4,3 8 caregivers and public received special talks on the impact of Physical Violence.

# Cross Cutting Themes

#### Advocacy

Advocacy is at the heart of all our work.WVM engages with government departments and decision makers at all levels and advocates for policy improvements and implementation that affect children.WVM strengthens community capacities and empowers them to better address their critical needs to local authorities and service providers.

62 program advocacy achievement received through local level advocacy

6 national level advocacy achievements

### Gender

WVM participates in Gender Equality Network as a core member and promotes both males and females' participation in the organization and the community. Gender equality is mainstreamed in all program designs, activities. organizational policies, structures and mechanisms.

### Disability

WVM ensures disability inclusion in all sectoral interventions and encourages people with disabilities to participate in community development activities. By intentionally focusing and addressing the stigma, we look to break down prejudice, barriers to ensure greater inclusion of the most vulnerable children in all programs/projects.

#### Environment

In addition to minimizing its own carbon footprint, WVM works with children, communities to create greater awareness and initiatives to promote conservation and protect, preserve the environment. This also includes encouraging farmers to adopt Good Agricultural Practices(GAP), recieve certification and in turn receive better prices for their produce.

#### **Peace Building**

WVM works in conflict affected areas and brings communities together to strengthen trust and greater understanding. We uphold "Do No Harm (DNH)" principles in all the work we do., across all programs/projects. WVM was awarded a grant from the UN Peace Building Fund (UNPBF) to build on the work we do with disparate communities, religious groups.







# **Financial Review**







Cost to Program Expenditure



Total Funding
USD 31.7 million

Partner contribution

I 4,870,000 kyats <sup>and</sup> USD I.15 millions



# Vision Fund

VisionFund Myanmar provides financial services to the marginalized poor to bring about financial inclusion and empower them to unlock their economic potential.

The two organisations work closely together to integrate operations, support communities to meet their needs particularly in livelihoods and ensure their sustainability.

> 209,323 Active borrowers 86% Women borrowers 60% Rural borrowers 255,114 Jobs created and sustained 55 Branches covering 63 townships 400,224 Children impacted \$ 64 million Loan portfolio 260,355 Savings client

aw Thazin, 34 years old mother has two children. Her 5 years old son, Mg Bone is in kindergarden and Ma May is one years old. The family lives in Hlaing Thar Yar on the outskirts of Yangon. She owns a grocery store which sells rice and betel. Her husband is a daily construction worker.

The whole family relied on her husband's income. Daw Thazin realized that it was not sufficient to cover household expenses and wanted to open her own grocery store. She didn't have money to invest in the store until she heard about VisionFund Myanmar. Her neighbor introduced her to VisionFund Myanmar, she initiated a group loan with 4 woman participants. She received 100,000 Kyat as her first loan.

With her first loan, she started a betel nut shop. After receiving her second loan of 200,000 Kyat, she invested in the shop by diversifying into juice and snacks. It had a good impact on the family as she was able to cook nutritious meals for her children. By the time she received her third loan of 250,000 Kyat and fourth loan of 300,000 Kyat, Daw Thazin expanded her grocery store which can provide most of the daily needs for their

neighbors without going to the city. With her fifth loan of 350,000 Kyat, she added rice and clothes in her store according to the demands of her customers. When she received her sixth loan 400,000 Kyats, she started to sell cosmetics.

With the expanded business, she purchased a motorike and could provide better education and good healthcare for her children. With her seventh loan 400,000 Kyat, she added kids toys in her store as well as other child related accessories. Her current loan is 600,000 Kyats.

Daw Thazin was grateful, "I really want to say thanks to VisionFund Myanmar. With their support, my dream came true. Due to updated digitalized Ioan system, it's easier to apply for a Ioan without any documentation, it is very helpful. I will continue to partner with VisionFund Myanmar in the future as it has been helping my business for years"

# Enhanced earnings through expanding small business





## WORLD VISION MYANMAR

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