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Message from National Director



It has been another challenging but rewarding 2016. Through the dedicated efforts of over 700 staff and 5,000 volunteers working in some of the most difficult contexts, we have seen the lives of children and their families changed and transformed.

It is unacceptable that even today children face violence and abuse, struggle for survival, have no access to basic services. Through education services, health care assistance, protection related support, livelihood provision for the families, and emergency and lifesaving assistance, World Vision Myanmar (WVM) reached thousands of children to enhance their lives and ensure they are better cared for and protected.

Our long term development programmes are holistic and integrated to endure greater synergy and maximum impact. In keeping our commitment to ensure sustainable development, we strengthen the capacity of the Community Based Organisations and better equip them along with local government to take forward the development.

We believe that these actions will motivate the communities to continue to grow and make a difference to the lives of their children.

WVM continues to work closely with its subsidiary microfinance organisation Vision Fund Myanmar (VFM) to better support its Livelihoods and Financial Inclusion Programmes. VFM continues to expand its operations at a rapid rate ensuring greater overlap and integration with WVM programmes.

None of this would be possible without the generous support of our many donors, funding offices, national and local government and the communities we serve. We value our stakeholders and thank them for their contributions and support.

My sincere thanks to our team members for their committed service and the Advisory Council members for their guidance and support which makes our achievement possible.

We will continue our journey of transforming the lives of children and communities in Myanmar, with God's leading and guidance.

Sincerely,
Suresh Bartlett
National Director

Message from Advisory Council chair

Sweeter, Stronger and Special as the year goes by

God created human beings in His own image, which makes us very special and different from other creatures. We are created with a brain of five million gigabyte memory and this allows us to relate the past, the present and the future.

We completed our challenges of 2016 and we are taking on the challenges of another year. Thinking back over the year, I feel truly blessed to be with World Vision Myanmar as I had the opportunity to observe the work, locally in Hlegu as well as globally in Colombia. It is very obvious that World Vision is fully committed to its mandate in whatever part of the world. World Vision serves people at their point of need, brings about change and develops children to achieve their potential. World Vision made people's life sweeter, stronger and special and this will continue. I am grateful to World Vision staff for their continued service.

Human beings, despite their large memory, they seldom use the full potentioal and may fail to remember at times. However, I have no doubt that our Lord remembers all the things that WV Myanmar has done.

May you be blessed to be a blessing May your life be stronger, sweeter and special as the year goes by.

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Son Vork

World Vision began its operations in Myanmar in 1991. Today, World Vision operates in 48 townships covering 34 programmes and 30 grants/ special projects spread throughout 13 of the 14 administrative states and regions in the country. With over 700 staff and 5,000 volunteers working on the ground, World Vision Myanmar's work benefits more than one million people annually.

World Vision's 34 Area Development Programmes (ADP) which operate from 15 to 20 years, focuses on the long-term approach towards sustainable development.

To ensure fullness of life for all children, our thematic areas focus on education, health, livelihoods and resilience and Child protection including providing reintegration support to the trafficked returnees and released former child soldiers, enabling the children living and /or working on the streets to have access to basic services.

Disability, gender, disaster risk reduction and climate change adaptation and peace building are the cross cutting themes which are intertwined into all the thematic programs.

We respond immediately to natural disasters bringing relief supplies and resources to enable communities to reclaim their lives and livelihoods. Long-term recovery includes enabling communities to develop their own disaster preparedness plan so they are better ready to face the future.



Year at a glance

World Vision Myanmar



Total beneficiaries

I. I million



Grants/special Projects

Present in Townships
(Presence in 13 of 14 States/Regions)



Number of CBO 682

739



Vision Fund Myanmar



Microfinance Clients 93,204



Branches 29

Staff 300

Where we work

Kachin State

- I. Waing Maw (P)
- 2. Chipwe (P)
- 3. Putao (P)

Kayah State

- 4. Loikaw ADP
- Demoso ADP

Kayin State

- 6. Hpa-an ADP
- 7. Hlaing Bwe ADP

Chin State

- 8. Tiddim ADP
- 9. Falam ADP

Mon State

- 10. Mawlamyine ADP
- 11. Thanbyuzayat ADP
- 12. Bilin ADP

Rakhine State

- 13. Mrauk-U (P)
- 14. Kyauktaw (P)
- 15. Maungdaw (P)
- 16. Buthidaung (P)

Shan State

- 17. Kengtung ADP
- 18. Tachileik ADP
- 19. Hseni ADP

Magwe Region

- 20. Yenangyaung ADP
- 21. Chauk ADP
- 22. Seikphyu ADP

Yangon Region

- 23. Hmawbi ADP
- 24. Hlegu ADP
- 25. Thanlyin ADP
- 26. Dagon Myothit (Seik Kan) ADP
- 27. Mingalardon (P)
- 28. Mingalartaungnyunt (P)
- 29. Hlaing (P)

Mandalay Region

- 30. Aungmyaythazan ADP
- 31. Pyigyitagon ADP
- 32. Amarapura ADP
- 33. Mahaaungmyay (P)

Sagaing Region

- 34. Kawlin (P)
- 35. Kale (P)

Ayeyarwaddy Region

- 36. Pathein ADP
- 37. Thabaung ADP
- 38. Kyangin ADP
- 39. Myaungmya ADP
- 40. Einme ADP
- 41. Bogale ADP
- 42. Pyapon ADP

Tanintharyi Region

- 43. Dawei (P)
- 44. Myeik ADP
- 45. Thayetchaung ADP
- 46. Launglon ADP
- 47. Palaw ADP
- 48. Kawthoung ADP



- Area Development Programme (ADP)
- Project (P)





Key Interventions

Early Childhood Care and Development (ECCD)

Target group - Children of age 3-5 and their parents and community

- Establishment of the pre-school centers and provide teaching & learning materials for the centers
- Facilitate training for pre-school caregivers, parents, ECCD management committee, other community members including authorities

Primary Education

Target Group - primary school children

- Provide school facilities such as renovation of school buildings and classrooms, benches and teaching aids, playgrounds, water tanks and sanitation facilities
- Support uniforms, stationery and night study classes for the students

Non-formal Education (NFE)

Target Group - Children aged 8-18 years

- Establishment of the NFE centers
- Facilitate training for NFE facilitators, parents and NFE management committee
- · Provide basic literacy, numeracy and life skills
- Provide vocational training and connect with entrepreneurs
- · Provide income generation activities for sustainability

Achievements in 2016

54 | ECCD centers established to date

15.548 children attended ECCD centers

37 NFE centers established to date

646 children attended NFE centers

participants attended life skills training to trainer (ToT) to date

5,367 children received lifeskills awareness and training to date

477 children received vocational training and supports to date



orn to an ethnic minority family with a low education level, Kham was sent to school just for basic reading and writing at the age of seven. Her parents are illiterate and speak only their own ethnic language. Her father is a farmer, and the main breadwinner:

Kham is the youngest and the only daughter in the family. Her two elder brothers do not stay with them but are working in Thailand. Neither went to the government school.

As the only daughter, Kham's parents love Kham very much and want to fulfil Kham's hopes as much as they can, amidst the poverty.

Kham says she wants to escape from poverty and from traditional farming. She wants to have many opportunities in the future so she works hard at school.

Kham joined World Vision's activities as a sponsored child when she was 10, studying in grade three. She received

school stationery and tuition fees from grade 6 to grade 9. World Vision also set up a night study class where there is electricity and teachers to guide the children with the lessons. World Vision supported the teachers' honorarium as well as electricity fees.

As there is only primary school in Kham village, she continued her secondary and high school education in another village about 20 minutes walking distance.

"I had nine friends when I was in the primary school. Sadly, only one could come with me to the secondary and high school. The rest, dropped out and didn't continue their education," Kham shares.

A remarkable day arrived for Kham when the high school exam results came out. Among 44 high school students who sat for the exam, only 5 passed the difficult exam, including Kham. She passed the exam with stellar marks, something that has never

happened before in the village.

"I am very excited to learn that I've earned three distinctions, but I am sad that my only friend who was with me through high school failed the exam," Kham says.

Kham's vision is to serve the country as an education expert and decided to attend the Education College and to earn a Bachelor degree in Education.

"I was always inspired by our headmaster's speech. I want to become a head mistress," Kham shares.

Kham also participated in the World Vision organized activities like lifeskills training with other children, which enabled her to be aware of her interests and make right decision.

Kham is now helping to teach and guide the grade 10 students in World Vision's supported night study class. Kham is a pioneer. Her enthusiasm will lead her to reach her goals, no doubt.

Health, Nutrition & WASH









Key Interventions

Maternal, Newborn, Child health and Nutrition (MNCHN)

Target - Children under the age of two and women

- Awareness and education on MNCHN
- Capacity building for community health workers, volunteers and Auxiliary midwives
- Strengthening Community health system health committee, emergency health referral systems
- Strengthening relationships with Department of Public Health at all levels

Water and Sanitation and Hygiene

Target - General Population

- Construction and renovation of water sources and sanitation facilities
- Public awareness on sanitation and hygiene practice for Behaviour change

Prevention and Control of Communicable diseases

Target - General Population

- Increase knowledge and raise awareness on Tuberculosis and Malaria
- Treatment of uncomplicated cases and referral of severe Malaria and **TB** Patients
- Provision of Direct Observation Treatment (DOT) to TB Patients
- Provision of Long Lasting Insecticide Nets (LLIN) to households

Achievements in 2016

1,570	health volunteers received trainings	6,438	LLIN distributed
4,079	TB patients referred to TB National programme	9,918	community households received water facilities and 846 water sources constructed and renovated
1,372	TB cases detected	2,277	community latrines constructed
0 007	suspected malaria cases that		

19,837 suspected malaria cases that received a parasitological test in the community

School latrines constructed and



Prenatal education saves a baby's life

is about 2pm in the afternoon. The surroundings were silent and the winds softly blew through a small thatched-roof covered house.

With heavy breathing, a low murmur came out along with Rebecca's next breath. She tried to open her eyes and slowly moved her body to get up. However, a terrible dizziness made her pause. Then she gradually moved her hands to abdomen to feel the baby inside her womb.

"I was afraid that I might lose the child in my womb and what came into my mind was to get help from Amoe [a village health volunteer]," recalls Rebecca about the experience when she was pregnant with her youngest child.

Amoe interjects, "She could not even walk because of hypertension, so we carried her and quickly sent her to the township hospital by car."

Rebecca, 34 years old, a mother of four, lives with her family in about 20 square foot home. The drive is about an hour and a half from Hlaing Bwe Township to Rebecca's village, in the southeastern part of Myanmar.

Fortunately, with the assistance of Amoe, Rebecca was able to get to the hospital and deliver her child safely. Amoe is a village health volunteer who has participated in community health related activities over the past 5 years. World Vision provides training relating to Maternal, Child Health and Nutrition to village health volunteers from target communities.

"My son is alive because I regularly attended World Vision's awareness sessions, otherwise I would have just stayed in my bed and endured the pain," recalls Rebecca. "Amoe always advised us (pregnant women) to inform her

whenever we are sick."

World Vision supported the transportation costs and medical charges for Rebecca.

During her pregnancy, Rebecca attended meetings and training sessions where she received support and knowledge about child health, nutrition and the importance of breastfeeding.

"I only breastfed my son Saw Thar Say and he is strong and healthy," smiles Rebecca.

World Vision has been operating its programme in Ka Maw Ka Chu village since 2010. Our Maternal, Child Health and Nutrition programme includes training to village health volunteers, behaviour change awareness sessions to pregnant and lactating mothers and medical referral to vulnerable families from targeted villages.









Key Interventions

Child Protection

Target - All children under 18 years

- Promoting resilience by building the capacity of children/youth through awareness on Child Rights, Protection, life skills training
- Establishing the Child/Youth groups and promoting the participation of the children at community, township, regional and national level forums
- Establishment of community-based child protection system by forming and strengthening of Child Protection Advocacy Groups (CPAG) to protect children from all forms of abuse, neglect, exploitation and violence
- Connect the CPAGs with Township Child Rights Committees (TCRCs) to ensure coordinated response to protection issues
- Building the capacity of parents and caregivers
- Develop Child Protection Incidence Preparedness Plans (CPIPP) in every township in order to better respond to child protection incidents and provide the necessary services

Anti-Human Trafficking

Target - Trafficked Victims and high risk youth and children

- Provide return, reintegration and rehabilitation assistance to the Victims of Trafficking (VoT)
- Provide Criminal Justice awareness to community watch groups in the target locations
- Provide capacity building to Police on "Victim Centre Investigation and Identification"
- Organised "Survivor Gatherings" to hear the voices of Trafficked Survivors and dialogue with Stakeholders from government and international organizations



Street Children

Target – Street and working children and their families

- Enable children living and /or working on the street to have access to basic services that improves their quality of life
- Operate outreach activities, drop-in center, temporary shelters and provide non-formal education and vocational training for the children living and /or working on the street
- Networking with Department of Social Welfare and other development actors to provide a continuum of care for the children living and /or working on the street

Children Affected by Armed Conflict

Target – Underage recruitments

- Member of Country Task Force on Monitoring and Reporting (CTFMR) to prevent recruitment and reintegrate children affected by armed conflict
- Manage hotline and handle the reported cases
- Provide reintegration assistance to discharged former child soldiers such as health, psychological support, vocational training and livelihoods, to better integrate the children and youth into their families and communities
- · Raising awareness among the target communities

Achievements in 2016

- 397 Child groups which include 10,082 children (to date)
- 36 CPAGs which include **4,488** members (to date)
- 184 children received basic services which enabled 57 Children go back to school
- 98 children visited drop-in-centers and temporary shelters
- 44 children access temporary shelter care and services
- 6 children reintegrated with their families
- 199 street children reached through outreach programmes, received health education and life skill awareness
- 204 child soldier cases reported through WV hotline
 - former child soldiers officially discharged via cases reported through WV hotline (total discharged 112)
 - former child soldiers received reintegration supports by WV
 - 66 Victims of Trafficking received vocational training and Livelihoods support
 - Wictims of Trafficking attended survival gathering event and shared their experience



ein, the youngest child in the family did not do well in his high school final exam. He was worried that he won't pass the exam.

He and a friend traveled north by train. When the train stopped at Mandalay station, they were suddenly asked to present their National registration Card (NRC). Unfortunately, Hein could not present.

Knowing Hein has no NRC, the men took him to the recruitment center. Hein was only 17.

At the recruitment centre, he was given false documents showing that he was 18 years old.

After the documentation process, Hein was sent to the training center to learn basic military training.

"I had to practice using a gun. I wasn't afraid of the gun as I used to watch fighting movies." Hein shared. After the training, Hein was sent immediately to the front line to fight with an ethnic armed group.

"Some bullets passed just over my head. I also heard the explosive sounds of big weapons. It was so scary," Hein recalled.

Hein stayed at the battle front for six months and was then sent back to his army unit for a month.

"I was sent to the frontline three different times until I got injured.

A small piece of shrapnel hit my right knee. I was sent to the military hospital," Hein shared. "That small piece could not be removed, but the wound healed. The shrapnel is still inside my knee joint."

"After recovering, I was again sent back to my army unit but this time not to fight but to represent my unit as an athlete. I was selected to attend the Wu Shu training (a Chinese Kung Fu). That's when I came to Yangon."

Hein took this opportunity to return to his mom. His mom was so shocked to see him unexpectedly. "My mom just hugged me and cried and cried. She thought she would never see me again," Hein recalled.

After missing for three years, it is the first time that Daw Htay saw her son.

Hein left his mom and returned to Yangon to attend further training, and later returned to his unit. While staying with his unit, his knee started to hurt and he was sent to the military hospital in Yangon.

Hein's mom, knowing her son was in the army, tried to find ways to get her son out. She found out he was at the hospital and went and took her son back home. However, the army went to her home and seized Hein back to his unit.

"I was kept inside bars, and could not meet or talk to others. Every day, I was brought outside to help in a building construction. I was captive for 6 months until, I heard the news that I would be officially discharged from the army," Hein shared.

While Hein was captive in his unit, his mom reported her son's case to concerned organizations. She finally got an official release for her son.

Hein was finally officially discharged from the army in May 2014.

World Vision provided integration support, paid for driving training and also bought Hein a motorbike. World Vision also provided medical fees for Hein to have his knee checked. He is now working as a security guard at one of the local banks in Yangon. He stays at the hostel and regularly supports his parents who are staying in another town.



Livelihood and Resilience





Key Interventions

Target - Landless households and marginal farmers

- Provide support to rice growers to multiply high quality rice seed
- Help households to produce their own food through vegetable gardens
- Promote animal husbandry and livestock breeding to diversify income sources
- Train households to start and manage micro/small businesses
- Form producer groups to enable families to experience improved marketing practices and increase profitability
- Develop the skills of small producers to improve their livelihood options
- Introduction of improved technologies (Micro-irrigation in the dry zone, clean cookstoves)
- Establish Village Saving and Loan Associations (VSLA) and connect with microfinance institutions

Achievements in 2016

500	high quality rice seed multipliers (farmers) developed
1,500	Households with vegetable gardens
1,200	Households with technical assistance in livestock breeding
200	plus households trained to start and manage a micro/small business
20	demo plots with micro irrigation
3,000	plus clean cookstoves distributed (to date)

760 Village Saving and Loans
Associations (VSLA)
established (to date)

Members participated in
VSLAs and saved up to MMK

400 producers groups formed (to date)

800,000,000 (to date)

 $5,171 \quad \text{people received training on} \\ \text{livelihoods}$

families received productive assets (tools, equipment, livestock)



Yi, 49, lives in a village in Ayeyawaddy Delta. She owns a small plot of paddy land which she inherited from her parents. She has a son who is now studying in grade 10.

She and her 3 family members relied on what they produced from the paddy field. They struggled, and sometimes didn't have enough food to eat.

"During the paddy planting season, we borrowed money from a local money lender with a high interest rate (10%) to buy seeds. We repaid our debt after the season, but there was nothing left for us," said MaYi.

"In addition, we had no work after the rainy season, which made life even more difficult," she added.

Ma Yi had a desire to open a small shop in front of her home to sell snacks, however, she didn't know how to proceed. She didn't have knowledge or money to start her own business.

"I was invited to attend the small business training conducted by World Vision. I was very happy that I was selected to attend the training."

In the 5 days business training, the participants learned about marketing, budgeting, bookkeeping, and business planning. Ma Yi learned quickly and decided to start her business right after the training.

In addition to the training, World Vision also set up a Village Saving and Loan Association (VSLA) in Ma Yi's village in order to give the families a saving practice.

"As per the market demand, I decided to sell Mohingar (traditional Myanmar noodle), and also betel. I only had 30 USD to invest in my business. So I borrowed 90 USD from the saving and

loan group in my village."

"At first I was so worried that my business would not run well. But, not long after, my worry went away. I have many regular customers as I provide good service. My food also tastes good and is a reasonable price," Ma Yi shares.

"I keep record of all my daily income. Now, I earn about 4 USD net daily from my shop. I can repay part of my loan now."

"I am so thankful for this opportunity to attend the training which encouraged me to start my business. My goal is to live in a family free from debt. With my stable business now, I am repaying my loan gradually and hope all my debt will be settled soon. I can also support my son who is now preparing for the high school exam"

Ma Yi, with enthusiasm and hard work, will surely reach her goal.

Disaster Risk Reduction(DRR) and Response





Key Interventions

Target - children and families affected by disaster

- Respond to the needs of disaster affected communities and provide immediate emergency relief
- Help families to rebuild their lives by providing food and livelihoods support
- Prepositioning of relief supplies in warehouses for immediate emergency response
- Provide Disaster Risk Reduction training to the communities and help develop Community Disaster Preparedness Plans (CDPP)
- Train staff on Disaster Management and Simulations ready to be deployed when disaster strikes
- Collaboration with government ministries and humanitarian actors, clusters in relation to disaster responses.

Achievements in 2016

716,880	Water purification sachets distributed
3,040	Children in Kachin State received Food for Education
72	flash flood affected families, received family kits
3,170	flash flood families in Thabaung received shelter kits
370	landslides affected families from Chin state received shelter
33,112	families affected by floods in 2015 received water and sanitation facilities
936MT	of rice distributed (USD value 630,396) to the families in dry zone, Kachin, Chin and Ayeyawaddy
Imillion	USD value Cash for Food distributed to the families in dry zone, Kachin, Chin and Ayeyawaddy
423	people received DRR training

18



July, 2011, Daw Shwe, 41 years old, mother of 4, fled from her village with her family when fighting erupted between the army and an armed ethnic group.

Most of the people in her village were farmers, growing paddy, vegetables or raising livestock. When the armed clashes began in the harvest season, everything was left behind.

"We only took lightweight things with us. Our household items, paddy fields, our buffalos and chickens were left behind," recalled Daw Shwe.

Khaung, one of Daw Shwe's sons, was only 6 years old when his family fled. "I was so afraid at that time and I remembered my father carried us [he and his younger brother] inside a bamboo basket. I saw many other people on our way to the camp as well," recalled Khaung, now 12 years old.

After arriving at the camp they tried to adjust to a new life.

"I have lived here for about 6 years now. Some of my friends from my village stay here too. I have made many new friends as well," said Khaung.

"Here, my husband works as casual labor. For me, I grow some vegetables and raise pigs," said Daw Shwe.

Since the family has settled in the camp, they are provided food ration such as rice, oil, salt and pulse from World Food Programme (WFP) through World Vision. It covers enough for the basic food that the family needs. For the families with children under the age of two, WV provided blended food.

In early 2016, the support changed from food to cash. Daw Shwe received 63,000 Ks (about 50 USD) a month for her family.

"We use the cash that we received to

buy food and we use our earnings for my children's education and health," Daw Shwe shared,

"By receiving cash, we do not need to worry for about food as it covers the whole family. I can focus more on the educational needs of my children. I save extra cash for my children's health. I want to thank WFP and World Vision for providing us with our basic needs." Daw Shwe smiles.

All Daw Shwe's children are back to school which is close to the camp. However, unlike living in our own house, Daw Shwe always wants to return to her village.

"I don't know when I can go back home because war is still ongoing. I think we will still have to live here many more days," said Daw Shwe.

"I always pray that my children will be educated," Daw Shwe hopes.

Cross Cutting Themes

Advocacy Advocacy is ir

Advocacy is interwoven through all of our sectorial interventions and is an integral part of all projects/programmes. Through Local Level Advocacy (LLA), we strengthen the Community Based Organisations (CBOs), equip and empower them in order to build relationships with the local authorities and public service providers to address the critical community needs.WVM also strengthen Township Child Rights Committees and connect the committee with the community-based Child Protection and Advocacy Groups (CPAGs) to work together in addressing child rights/protection.Advocacy engagement for effective policy implementation is also carried out at the national level. (E.g. One Village, One Midwife (Auxiliary midwife) and the registration of the initiated/affiliated ECCD centers, CBOs).

Gender

Gender equity and female empowerment are key development objectives across all projects/ programmes. Gender is mainstreamed across all areas of the organisation - governnance management and operations. Gaps to achieve gender equality is identified through gender analysis of the organisational policies, structure and frameworks and appropriate mechanisms are put in place. We promote the transformation and empowerment of both males and females at both organisational and at community level. WVM is a member of Gender Equality Network (GEN).

1 Vision

Photo by: Stefanie Glinski, World Vision UK



Disability

Disability inclusion mainstreamed in all projects and programmes. Community members (children, youth and adults) with disabilities are encouraged to participate equally and barriers (Institutional, attitudinal and environmental) are broken down. WVM practices social inclusion model and upholds the guiding principles towards disable inclusion. WVM is a member of Early Childhood Intervention (ECI) Working Group which mainly focuses on under 5 children with developmental delay and their inclusive education (IE). ECI strategy is now developed in coordination with Department of Social Welfare and other government ministries, UNICEF, I/NGOs and Disable Orgnisations.

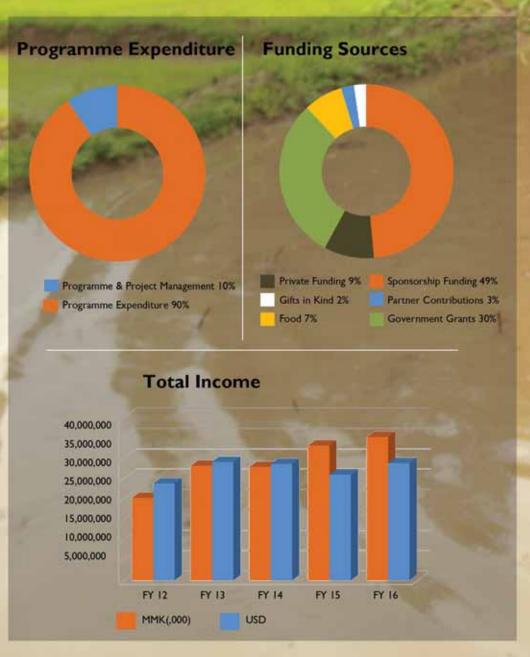
Environment

World Vision is careful to minimise any negative impact and safeguard the environment for the future communities. Through the Cookstove project, communities save on the use of firewood and minimise deforestation. Communities are also encouraged to grow more trees to contribute to reforestation. Through home gardening activities, the communities are encouraged to use natural fertilizers instead of pesticides to ensure greater conservation.

Peace Building

While building capacity and upholding Do No Harm (DNH) principles in our work, WVM also puts great emphasis on ensuring conflict sensitivity in all aspects of our programming. Our sectoral interventions act as "connectors" in bringing communities and stakeholders together to forge trust, build bridges and foster greater understanding.

Financial Report









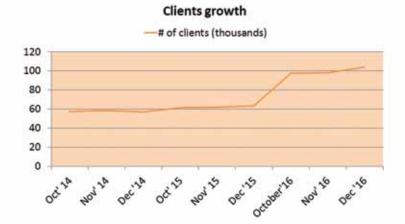
The vast majority of the Myanmar population still lack access to financial services to help improve their incomes and support their families. Myanmar's financial sector is the least developed compared to countries in Southeast Asia. United Nations Capital Development Fund (UNCDF) estimates that the unmet demand for microcredit is close to \$1 billion.

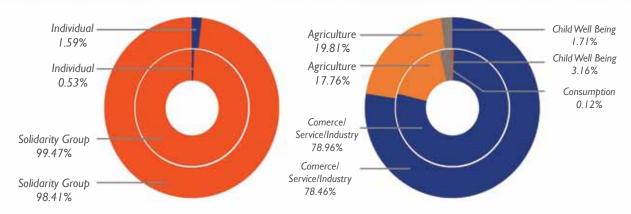
VisionFund Myanmar (VFM), a subsidiary microfinance organisation of World Vision Myanmar achieved tremendous growth during fiscal year 2016. Nine additional branches were opened in 2016, reaching a total of 29 branches covering 30 townships in 4 administrative regions and 4 administrative states across the country. The total clients outreach grew 58%, from 58,000 to 93,000 borrowers during 2016.

Key Interventions

Target - Deprived families

- Provide financial services to poor families and empower them to unlock their economic potential
- Offer saving products for asset creation





Percent share of active borrowers and outstanding balance, by loan methodology

Percent share of active borrowers and outstanding balance, by business sector

Achievements in 2016

93,203 active clients 86 % are Women borrowers

212,069 children impacted

29 branches covering 30 townships

14,226 saving clients

\$38,026,975 total loans disbursed

\$14,712,907 Loan portfolio

164.204 nos. of Loans disbursed

124,104 jobs created or sustained



ike every mother, Maw wishes to see her son going to school in uniform, obtain a quality education as he grows up.

Sadly, Maw, who earns income from sewing does not even have her own sewing machine while her husband works as a casual labourer at motorcycle repair shop. She borrowed a sewing machine from her neighbor to run her business.

"I rented 5 sewing machines with 5,000 ks a month per machine. Our family barely survive with the income. Saving is far beyond our reach", says Maw.

Maw saw no hope to pursue her dream.

However the day where Maw can realise her hope has come. She was

introduced to Vision Fund's loan programme. Since then, change has occurred in Maw's family.

"I was so excited when Vision Fund office opened near my house because I knew that I can borrow money with low interest for my business", Mar recalls,

Maw's first loan was 350,000 kyats (about 300 USD) which enabled her to buy her own sewing machine.

"I was so happy that I could run my business with my own sewing machine", shares Maw.

With strong determination and hard work, Maw's income has increased,

From the income, Maw repaid her loan without any delay and saved the rest.

To expand her business, Maw took

another loan once the first one was settled. The total loans she received over seven times from Vision Fund Myanmar amounted 3,350,000 kyats (about USD 2,700).

Now, Maw runs her business with seven sewing machines of her own. She now could even offer jobs for the girls in her ward.

"I am so happy that I now could run my own business which I enjoy. I am now saving for my son's education. I can now fully support my son to be educated and be proud of him. Thanks to Vision Fund Myanmar for enabling me to realize my dream", smiles Maw.



2016

FOR EYERY CHILD LIFE IN ALL IT FULLNESS

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