

OPPORTUNITY PROFILE

# Chief Information & Technology Officer

*VisionFund  
International*

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# A LETTER FROM THE CHIEF EXECUTIVE

Dear Candidate,

This role is a unique opportunity to bring your IT and digital skills and strategic ability together with your faith to equip VisionFund as we seek to invest in our operational infrastructure. We need a digital leader with a breadth of expertise, who will help us to put the customer at the heart, not only of our mission, but of our digital operation too.

Our goal is to reach 30 million children with the life-transforming power of microfinance by 2030, a goal which represents an increase of six or seven times of our current work. To meet this target, we have identified the need for new senior operational leadership, of which this newly created role of Chief Information and Technology Officer is a vital part. Working alongside our recently appointed COO, it will be your task to deliver transformation across our twenty-five microfinance institutions and beyond. This transformation will encompass digital strategy, IT infrastructure, data management and cyber risk management. You will enable us to make data-driven decisions about products and services, helping us to optimise our business model and improving our cyber security.

In the twenty years that we have operated, we have never attempted to reach a target so bold as this, and yet never before has the need been so great. There are moments in the lives of organisations where lasting and dramatic change is achieved, and this is one such for VisionFund. If you are a servant-leader, driven by the mission of World Vision to serve the globe's poorest children to witness to good news of the Kingdom of God, and have the IT expertise we're looking for, then I look forward to meeting you.



**EDGAR MARTINEZ**

*President and CEO  
VisionFund International*

## ABOUT US

*Lifting families out of poverty through the power of financial inclusion.*

Our financial inclusion services are integrated into World Vision, the global Christian relief, development and advocacy organisation, a global leader in improving and transforming the lives of children, their families, and their communities.

Since our founding in 2003, when World Vision created a separate microfinance arm for its operations, VisionFund has expanded to include 25 microfinance institutions across the world with over 7,600 staff.

VisionFund's financial inclusion solutions enable families and communities in World Vision's program areas to develop a reliable source of income and livelihood. By providing microloans, microsavings and microinsurance services, along with strong partnerships, we are working together to bring families and children out of poverty. *For good.*

*This is the power of microfinance!*





## OUR VALUES

- ✓ We are **Christian**
- ✓ We are **Committed to the Poor**
- ✓ We are **Stewards**
- ✓ We are **Partners**
- ✓ We are **Responsive**
- ✓ We **Value People**

*Our values embody what we stand for. They're what we live by, personally, professionally and as a brand.*

We recognise that values cannot be legislated; they must be lived. No document can substitute for the attitudes, decisions and actions that make up the fabric of our life and work. Therefore, we covenant with each other, before God, to do our utmost individually and as corporate entities within the World Vision Partnership to uphold these Core Values, to honor them in our decisions, to express them in our relationships and to act consistently with them wherever World Vision is at work.





## STRATEGIC CONTEXT

VisionFund was established in 2003 to consolidate World Vision's many dispersed economic development programs and develop them into a microfinance service within the World Vision partnership. Over the years, we have developed a sustainable and scalable model of banking that has been spread through a network of locally led MFIs. More recently, we have sought to reconfigure our network to ensure that it maximises our mission impact. This has seen us divesting in middle income countries (e.g., the sale of our Cambodia MFI generated \$60m) and using those unlocked resources to extend operations in lower income countries where access to finance is restricted.

In 2020, Edgar Martinez joined us as President and CEO from HSBC where he was Global Head of Credit Risk responsible for the credit risk of a portfolio worth \$420bn. Edgar has helped develop an ambitious strategy that urgently seeks to:

- Mature our operational excellence to be a sustainable, world-class global bank for the poor.
- Innovate new lines of service and adapt to the latest digital technologies to support our clients.
- Leverage our partnership with World Vision to greater effect so that our distinct ministries work seamlessly together, ensuring millions of families are lifted from poverty.
- Influence donors, other financial institutions, and governments to provide access to the capital and tools to see entrepreneurs flourish, create jobs for others, and strengthen economies.
- Nurture our Christ-centered leadership approach, teamwork, and organisational culture.

These developments will enable our goal to increase the scale, breadth, and diversity of our financial support for vulnerable families and by 2030 impact 30 million children in low-income, rural communities. Our strategy is captured below.











# Our Livelihoods Promise

Impact 30 million children by 2030 especially in low income, vulnerable or rural communities. Offer financial and livelihoods solutions to enable households and communities to thrive, providing access to suitable offerings focused on client needs. Deliver our offerings through our MFI network, through World Vision and through other partners.

## Strategic Initiatives and Metrics

Empowered Worldview	Channels	Client Mix	Digital	Impact	Reach
 <p>The Empowered Worldview training seeks to shift mindsets of both VisionFund staff and clients from scarcity and limitation towards abundance and a vision for a better future as God intended.</p>	 <p>We expand our delivery channels beyond our MFIs by partnering with our World Vision Field Offices and other external partners to empower more vulnerable women and men and their communities with financial services.</p>	 <p>Serving the most vulnerable with the full suite of microfinance services, we increase our client base by providing microloans and increasing FAST, insurance and savings offerings.</p>	 <p>Our digital solutions provide sustainable financial services to the rural poor through adoption of technology platforms that improve client engagement, create efficiency, empower VisionFund staff with the right tools and enable us to gather evidence of change.</p>	 <p>Throughout the network, VisionFund uses evidence of change in the lives of our clients to drive local and global decisions that maximise the impact we have on our clients, children and communities.</p>	 <p>Serving 10 million clients and their children requires the full commitment of VisionFund and World Vision to maximise all opportunities to engage and enable clients to move out of poverty.</p>
<p>100% staff trained 100% clients trained</p>	<p>70% VF MFIs 20% World Vision 10% Partners</p>	<p>30% Credit 20% FAST 25% Insurance-only 25% Savings-only</p>	<p>90% Cashless 90% Paperless 25% Branchless</p>	<p>100% MFIs produce evidence of impact</p>	<p>10 million clients</p>

## Priorities for Phase I: Paths From Poverty (2021-2024)

Live our Christian Faith • Empower our People • Broaden and Deepen Impact • Strengthen Operations • Build our Future

## Our Mission

We believe in brighter futures for children | Empowering families to create incomes and jobs | Unlocking economic potential for communities to thrive

## Our World Vision Foundation

### Our Shared Values

We are Christian | We are Committed to the Poor | We Value People | We are Stewards | We are Partners | We are Responsive

### Mindsets and Behaviours

Unity, Inclusion and Trust • Wise Stewardship • Looking Outward • Timely Truth-telling with Love



## OUR OUTREACH



**\$800 Million USD**

*worth of loans disbursed*



**5.2 Million**

*children impacted*



**1.2 Million**

*loans disbursed*



**70% Women**

*clients globally*



**97% Repayment Rate**

*global average*



**7,600+ Staff**

*working for VisionFund globally*

[Learn more](#) about VisionFund's impact.





## OUR CULTURE

Our organisational culture reflects a “Partnership” of World Vision offices in nearly 100 countries and 34,000+ staff working towards one vision: ***Our vision for every child, life in all its fullness. Our prayer for every heart, the will to make it so.***

This Partnership is founded in and united by our shared Christian values. Our mission is to follow our Lord and Saviour Jesus Christ in working with the poor and oppressed to promote human transformation, seek justice, and bear witness to the good news of the Kingdom of God.

A career with VisionFund is a God-given calling, and we believe that every staff member has been brought to VisionFund for God’s purposes. Whether working from home, in an office, or with children and community members, we celebrate and embrace each staff member’s diverse background and talents – knowing that together, we can make a difference.



## Location

Remote-working, ideally from the UK or US

*Open to other locations where WVI and VFI are registered to operate.*



## HERE'S WHERE YOU COME IN

We are seeking a visionary and strategic **Chief Information & Technology Officer (CITO)** to lead the information and technology strategy for our Microfinancing Division. As the CITO, you will drive digital transformation, enhance our financial services delivery, and ensure our technology platforms are secure, resilient, and scalable to support our mission of providing Financial Inclusion solutions to underserved communities.

You will work in partnership with the VisionFund Network to seek to change the lives of children and impact up to 30m by 2030. As a member of the Senior Leadership Team, you will be accountable for the design and implementation of the Technology & Infrastructure and Digital Transformation Strategies, Innovation and Data Management & Analytics and drive digital transformation through change management initiatives that build the capacity of all the Microfinance Institutions and Business Lines in our network to deliver on Our Livelihoods Promise (VisionFund's 2030 strategy).

You will be responsible for creating a technology vision and providing the overall leadership for development and implementation of integrated organisation-wide business technology solutions that are aligned with the VisionFunds's strategic plan. This includes all aspects of VFI Digital and Information Technology and Infrastructure strategies, data management systems and analysis and technology risk management and mitigation strategies ensuring delivery of cost-effective IT services that meet the current and future organisation needs. The successful candidate is also responsible to build and foster strong alignment and integration with World Vision at a strategic and operational level.



# YOUR KEY RESPONSIBILITIES

*Provide functional leadership and technical oversight to digital transformation and digital system implementation & improvement.*

## Project and Change Management:

- Ensure systems are rolled out in line with the Project Management framework and core project management standards, principle techniques, process and tools.
- Partner with the region, MFI and/or Business Lines leadership to deliver planned system implementations.
- Approve and generate communication for mitigating the disruption of change.
- Approve timelines and action steps for anticipating and framing the type of change.
- Develop annual plans and budget for implementation of the IT and Digital strategies.
- Manage resources to deliver simple, efficient, innovative and secure technology services to the Network that mitigate operational risk and increase efficiency.
- Initiate and ensure improvement processes that impact customer satisfaction and implement relationships.

## Resources Management:

- Develop and oversee the IT budget, ensuring optimal allocation of resources to projects and operations that deliver value and innovation.
- Approve the appropriate pricing models for IT services.
- Sponsor collaborative planning processes to ensure high-quality services at optimal cost.
- Ensure IT workforce has the resources and skills required to support all work initiatives, emerging technologies and services/project delivery.
- Lead the definition of IT & Digital resources and funding required to deliver on organisational priorities.
- Work proactively with executive leadership to identify funding and address resource gaps.

## Support and manage Service Level Agreements (SLAs):

- Manage relationships with technology vendors, partners, and stakeholders to support strategic goals and operational needs.
- Work with business groups and service providers/vendors, Fintechs and other third parties to establish SLAs that support business objectives.
- Evaluate and analyse performance based on SLA's.
- Ensure service provider performance is reviewed and contract managers are notified when necessary.

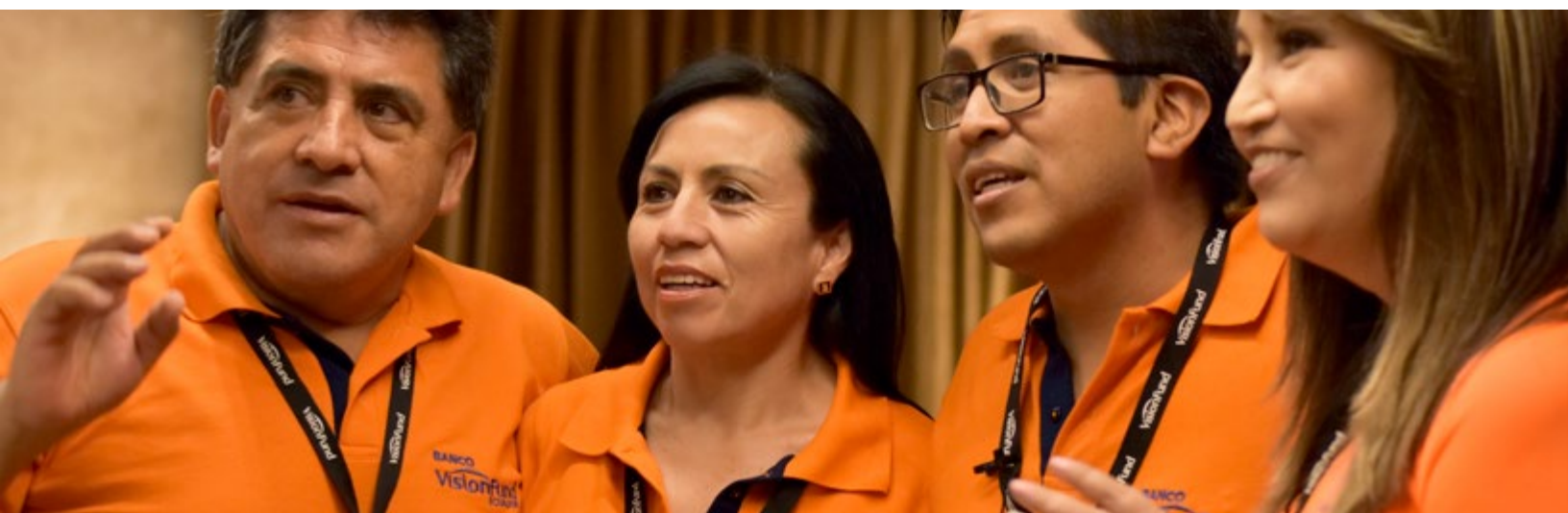


***Manage data governance, analytics, and data-driven decision-making, ensuring data quality, privacy, and compliance while leveraging data for strategic insights.***

- Lead development of data management practices and analytical capabilities that support microfinancing activities, risk management, and customer service improvements.
- Lead development of a data roadmap for the whole organisation and in particular, the Microfinance Network and the Business Lines.
- Partner with World Vision data teams to align organisational plans and connections to integrate data from WV and third parties.
- Drive data services throughout the organisation, setting vision and drawing stakeholders together on the journey.
- Integrate data from all Business Lines, Inclusive Finance and partnerships (internal & external) onto one platform.
- Include digital onboarding and tracking of non-MFI clients and clients/children impacted through partnerships.
- Develop automated financial and impact reporting systems for credit and all Business Lines.
- Manage data analytics on internal data to inform decision making across the organisation.
- Create systems for using external dataset for client targeting and market analysis.

***Focus on cybersecurity, safeguarding the organisation's information assets and client's data, manage risks, and implement security measures.***

- Establish robust cybersecurity frameworks and risk management strategies to protect sensitive financial data; Ensure compliance with regulatory requirements as well as the global minimum cyber security standards.
- In partnership and alignment with WVI, develop strategies to protect the organisation, including the MFI network and Business Lines, against cyber threats and breaches.
- Assess and mitigate technology-related risks.
- Develop and implement disaster recovery and business continuity plans.
- Oversee the development of systems and policies to ensure client's data protection.





### ***Develop a Comprehensive Technology and Digital Strategy that prepares VisionFund to be the Innovative Leader in the MFI Industry.***

- Develop and implement a comprehensive IT strategy that aligns with the division's goals and VFI's mission, focusing on digitalisation of services, data analytics for informed decision-making, and technological innovation.
- Partner with World Vision IT leadership teams to build & align organisation strategies as appropriate for the operation of VFI, advising when needed to develop a separate strategy or secure dedicated resources to VFI.
- Partner with Senior Leadership Team to develop an integrated IT and Digital VisionFund strategy that supports Our Livelihoods Promise.
- Explore new technologies, processes, and business models; Collaborate with teams to drive creativity and competitive advantage.
- Evaluate and identify opportunities for technological solutions, innovation and improvement.
- Ensure the overall strategy involves information security strategy and management, including Business Continuity Plans and Disaster Recovery.

#### **Development of IT Strategy:**

- Provide overall leadership for the development and implementation of IT policies, IT-related change initiatives and the alignment of IT and organisational strategy across the network.
- Develop and drive implementation of current and future vision technology plan architecture that meets the needs of the organisation.
- Ensure the successful implementation and upgrade of critical systems for the operations (including but not limited to Core Banking System and General Ledger Systems -CBS and GL-).
- Oversee the development, implementation, and maintenance of IT systems and infrastructure, ensuring they meet the needs of the VFI's operations and comply with security standards.

#### **Development of Digital Strategy:**

- Drive and oversee digital transformation efforts, emphasising customer experience, data analytics and emerging technologies.
- Champion digital transformation projects that enhance customer experience, streamline operations and expand access to all VFI related services through mobile and online platforms.
- Develop and implement end to end, client-centric, cost-effective, digital financial solutions that successfully drives VFI's financial inclusion and education goals. This includes but are not limited to online & application-based lending requests, client onboarding, evaluation and disbursement to achieve paperless/cash less lending.
- Develop models and policy for client data protection.

#### **Implement & develop an IT Governance structure for the organisation:**

- Maintain and improve IT operations, services, enterprise architecture and IT policies.
- Implement a governance structure that defines the IT mission, oversees operations, and determines IT investments, and costing & product strategies.



***Leadership, guidance and support to the Team for personal/team development and well-being (personal, professional and spiritual).***

- Inspire and align leaders of the various teams and influence the performance of the same.
- Nurture the spiritual and professional development of direct reports and team members.
- Instill and encourage a strong servant and service culture in leaders and their teams; role model Christian leadership and Core Values.
- Provide feedback and coaching to direct reports and team members.
- Foster an organisational culture of performance, operational excellence and accountability based on VisionFund/World Vision Core Values, Vision and Mission.
- Build and lead a high-performing IT team; foster a culture of innovation, continuous learning and collaboration.
- Create an environment that safeguards the psychological safety of team members, where there is freedom to speak up and express different opinions.





# YOUR QUALIFICATIONS

## *Education and Experience*

- BS and Master's degree in Computer Science, Information Systems, Finance, Business Administration, Economics, ICT, Engineering
- 15 years of IT and business/industry work experience in a global, matrix-managed organisation
- 5+ years minimum experience as CITO or similar leadership role, managing people at a senior level, preferably in financial institutions or Financial Inclusion organisations
- Experience delivering digital transformation in financial institutions (especially core banking systems and digital solutions)
- Experience working in a multinational and multicultural environment with proven cross-cultural effectiveness

## *Travel Requirements*

- Up to 25% international travel

## *Skills, Abilities and Qualities*

- Solid strategic leadership, strategic thinking, problem-solving and decision-making skills gained in financial services, microfinance experience an advantage
- Good written and verbal communication skills and strong at influencing, capable of articulating a clear vision and driving change
- Ability to analyse, recommend solutions, mentor and guide people in a virtual work environment
- Must be able to simultaneously manage multiple priorities, projects and stakeholders
- Commitment to leveraging technology to promote financial inclusion and social impact

## *Preferred Qualifications*

- Project management experience working to recognised PM methodologies
- Consultancy experience (internal or external) in change management process for digital transformation
- French or Spanish fluency would be a plus

## IS THIS JOB FOR YOU?

This role represents an unparalleled opportunity to use your technology and digital transformation expertise within the world's largest Christian microfinance organisation to serve the world's poorest children.

### JOB PARTICULARS:

**Location:** Remote-working, ideally from the UK or US.  
*Open to other locations where WVI and VFI are registered.*  
**Salary:** Competitive compensation will be provided

### HOW TO APPLY:

VisionFund International is being supported by Carnelian Search.

To begin an informal conversation, please email  
[VisionFund@carneliansearch.com](mailto:VisionFund@carneliansearch.com).

### NOTE FROM CARNELIAN:

We have rarely worked with an organisation with such ambitious targets so rooted in Jesus' heart for the poor. Designing and implementing a digital transformation strategy, the CITO will build the platforms from which VisionFund will deliver an ever-expanding suite of inclusive financial products.

At a moment when the gap between the rich and the poor grows faster and wider every day, this role uses IT to protest. For a Christian IT leader with experience in financial services, this is a once in a lifetime opportunity.



Allan Beckett



Abi Marthinet-Glover

For more information on VisionFund, please visit our [website](#).