WaterCredit

Accelerating WASH
Markets at the Base of the Pyramid

Sanitation as a Business – Unclogging the blockages

Kampala, February 18, 2014

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Why is access to water and sanitation important?

- 1.2 billion people lack access to improved sanitation
- 1.1 billion people practice open defecation

- 780 million people lack access to improved water sources

- 3.4 million people die each year from water-related illnesses

- The urban poor without connections pay 5-10 times more for water than those with taps

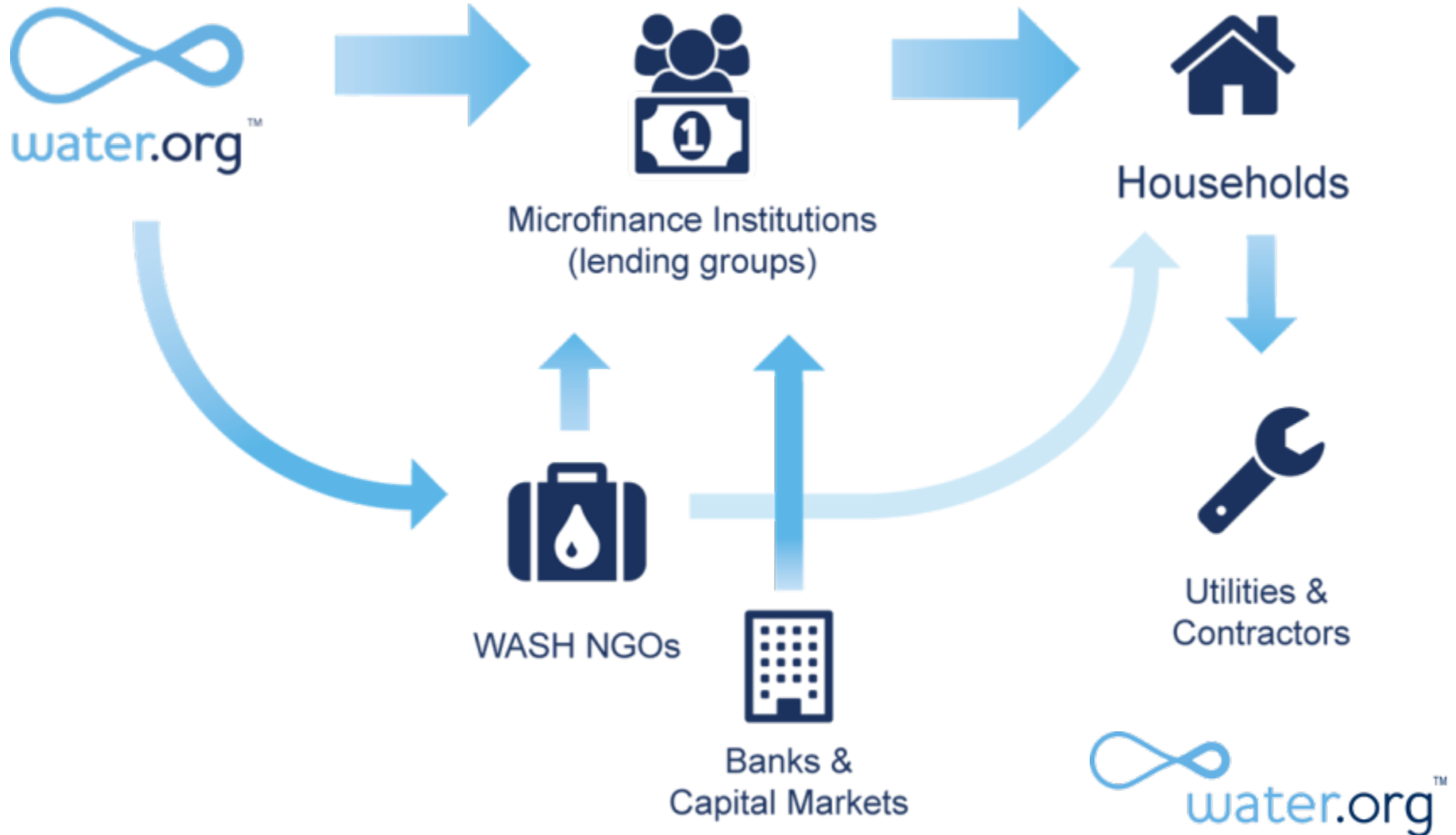- 200 million work hours spent by women each day collecting water

Why Microfinance and WASH?

- Market segmentation in base of pyramid
- Not enough subsidies WASH access
- Investments leveraged, $\uparrow$ people reached
- Beneficiaries $\rightarrow$ customers choosing solutions
- Income enhancing

WaterCredit Model

WaterCredit Elements

- Partner-led implementation
- Play on strengths
- Capacity building- staff + clients
- Market interest rates
- Technology agnostic
- Learning activities
- Exchange visits

WaterCredit Activities

- Country assessment
- Partner certification
- Work plan, agreement
- Market assessment
- Product development
- Pilot + scaling
- Technical assistance
- Monitoring and Evaluation

Roll Out

Market Research
- Customer Demand
- Technically Sound
- Institutional Strengths
- Competitive Positioning

Refinement

Development

Product check-in with Water.org

Pilot

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WaterCredit Globally

Impact to date

- 192,846 loans allowing more than 1,000,000 people to gain access to water and sanitation

- 31 partners in five countries (India, Bangladesh, Kenya, Uganda, Peru)
  - Kenya: SMEP, ECLOF, Equity Bank, KWFT
  - Uganda: Postbank, FINCA, VAD MF

- Expansion countries: Philippines and Indonesia

- Country Scoping : MA in Ethiopia and Ghana

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WaterCredit Globally

Impact to date

- $8.28M in subsidies leveraged $46.7M in commercial capital

- 100% repayment rate

- $185 average loan amount

- Product range:
  - 43.% water loans only
  - 52% sanitation loans
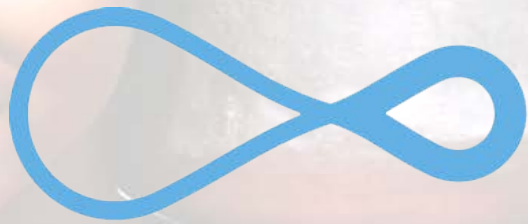 - 3% Water and sanitation loans

Thank You

WaterCredit Resources including toolkits:

http://www.washmicrofinance.org/;
http://www.watercredit.org/

Elizabeth Were, Program Officer.

ewere@water.org

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