Upfront Financing of Household Toilets

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Sustainable Sanitation Alliance
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Appreciations

- SuSanA
- Business Fights Poverty
- Anti-Poverty Working Group
A Toilet in Every Home

- Think Big: Start Small
- Big Data: Small Data
Aisha & Margaret
My Professors of Urban Affairs
Leading Ladys
Sanitation Association

$2. per week.  More members = More Toilets.
How do we fill the gaps?

- Financing Gap
- Information Gap
- Pricing Gap
- Trust Gap
## Financing Gap

<table>
<thead>
<tr>
<th>What Women Want</th>
<th>What Banks Offer</th>
</tr>
</thead>
<tbody>
<tr>
<td>0% down</td>
<td>50% down</td>
</tr>
<tr>
<td>100% loan</td>
<td>50% loan</td>
</tr>
<tr>
<td>12-24%</td>
<td>36%</td>
</tr>
<tr>
<td>2 years</td>
<td>1 year</td>
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</tbody>
</table>
Nasty Considerations

- Inflation
- Market Distortion
- Subsidies
Information Gap

What Women Want
- Information
- Toilet + digester
- Buy on credit
- Estimates on cost

What Biofil Offers
- No marketing arm
- Wash basin
- No working capital
- Serious customers
Pricing Gap

What Women Want
- Low Cost
- High Quality

Toilet Supplier Offers
- Cover Costs
- Sustainable = profit
- Quality / Cost Ratio
## The Big Picture

### What works? What doesn’t? Why?

<table>
<thead>
<tr>
<th>Urban Poor District</th>
<th>Baseline # Biofil Toilet Systems</th>
<th>Financing Strategy</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1- Ga Central</td>
<td>1</td>
<td>Budget</td>
<td>PPP</td>
</tr>
<tr>
<td>2- Ashaimen</td>
<td>38</td>
<td>Large NGO</td>
<td>PPP</td>
</tr>
<tr>
<td>3- Ledzokuku</td>
<td>2</td>
<td>Small NGO</td>
<td></td>
</tr>
<tr>
<td>4- Agbogbloshie</td>
<td>0</td>
<td>Savings Asso.</td>
<td></td>
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</table>
*PRISTO* Private and School Toilets

**Gap**
- Financing
- Information
- Pricing Gap

**Strategy**
- District Budget
- Community Meetings
- 25% off for 100+

*Ghana-Netherlands WASH Program* Jan 2015 – Jan 2019
The Incentive Gap?

100 Household Toilets = 25 School Toilets
Conclusion #1: We need the Banks

- That’s where the money is
- Repayment taken more seriously
- Infrastructure: handling & collecting
Conclusion #2: Savings Associations

- Meet weekly = Save weekly
- They Trust each other
- “Social Capital”
- Revolving Toilet Fund
Public Toilets are Expensive

30 cedis on rent
90 cedis public toilets

* Family of Six
Biofil Toilet System

Fits in Space Available

Inside the Digester