

5 MILLION

Scaling Smart Solutions, Creating Bright Futures





5 million!

Together, we have empowered more than 5 million people with access to safe water and sanitation — giving women hope, children health and communities a future.

Dear Friends and Supporters,



Gary White
CEO and Co-founder

Thanks to each of you, we celebrated a big milestone in 2016 — 5 million people reached to date with water and sanitation! Throughout the world, we launched new initiatives, developed new partnerships, and transformed the lives of nearly two million people this year alone. We do this work for people like Aisyah, a mother from Indonesia, who was empowered to install a household water connection, allowing her to grow her business and better care for her family.

Scaling and expanding WaterCredit on the world's stage

In late 2015, the United Nations created the Sustainable Development Goals (SDGs) to solve the world's most pressing issues, with access to water and sanitation among them (goal #6). As an approach that leverages philanthropy to access commercial capital, WaterCredit is a proven solution that supports the financing — and thus the successful attainment — of SDG 6. In 2016 alone, through our WaterCredit solution, we disbursed nearly 350,000 loans in 9 countries through 57 programs.



Jennifer Schorsch
President

We are singularly committed to accelerate an end to the global water crisis, thus we are scaling our efforts in the markets where we currently work, expanding to new geographies, and developing new types of partnerships. We also launched our WaterCredit Adoption initiative in 2016, allowing us to provide financial institutional networks the tools necessary to bring WaterCredit into their own programs. The effectiveness and efficiency of our programs enabled us to reach more people in a single year than ever before. All of these efforts will continue to accelerate the impact of WaterCredit and most importantly, help us reach more people.

Mobilizing new sources of capital through social impact investing

This year, we deployed more than \$10 million from our WaterCredit Investment Fund 1 to reach one million people in India over the next five years. India is the first location where we brought together WaterCredit, social impact investment funds, and broader stakeholder engagement. This effort in India exemplifies the work we hope to accomplish in other markets and how our various solutions can work together to most effectively tackle the global water crisis.

A bright future reaching millions more

The year ahead holds a world of excitement and possibility as we expand our work into Brazil and Tanzania, continue to develop partnerships with water providers in Indonesia and the Philippines, and support the Clean India Campaign with our new partnerships with two commercial banks and the largest microfinance bank in India. We are also working to develop our next social impact investment fund, expected to launch in 2017.

All of these efforts combined with your continued support will allow us to change the lives of millions of people like Aisyah around the world.

Sincerely,

Gary White *Jennifer Schorsch*

Global Impact: Creating bright futures

In 2016, 2 M people in twelve countries were empowered with safe water and sanitation.



67

water and sanitation programs around the world

12

countries Water.org currently works in

12

new Water.org partner organizations certified

Meet Aisyah

Time to work my rice fields means more money I can make for my family; our life is better."

— Aisyah, Indonesia

Aisyah is a wife, a mother, and a farmer. Most critical to all of her roles is time. She explained, "Time to work my rice fields means more money I can make for my family; our life is better."

A typical day for Aisyah included waking before sunrise to collect water. After several hours of collecting enough for her family's needs, finally a tired and often frustrated Aisyah made her way to the rice field.

It is for people like Aisyah that we created WaterCredit. Thanks to your support, we are able to connect them to affordable financing, empowering them to install household water connections and toilets at home. A smart solution for a smart business woman, Aisyah knew water at home meant more time to produce a larger harvest. With these benefits in view, she confidently approached taking a loan to construct her very own water tap.



WaterCredit: Scaling a smart solution

\$17.1 million investment in WaterCredit programs through partner disbursements has unlocked \$280 million in commercial and social capital

1.7 M

people reached through WaterCredit in 2016

5.2 M

people reached through WaterCredit in total

350 K

loans disbursed through WaterCredit in 2016

1.2 M

loans disbursed through WaterCredit in total

99%

of loans are paid back

93%

of borrowers are women

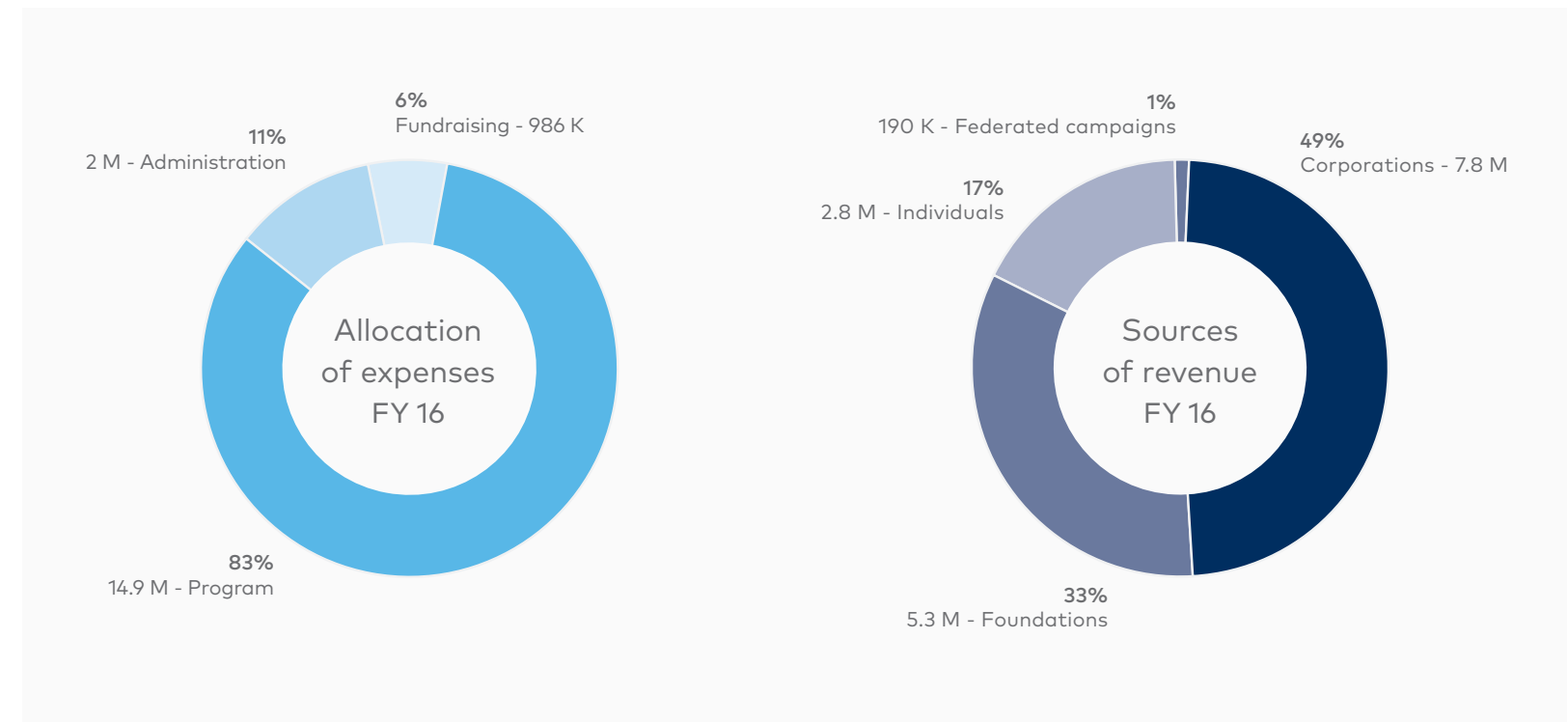
\$229

average loan size

16.4 x

every \$1 invested in partners is equal to \$16.40 towards a water and sanitation improvement

Through WaterCredit, Janki took out a loan to build a water tap, providing easy access to safe water at home.



Statement of activities

	As of Sept. 30	
	2016	2015
Revenue, gains & other support		
Contributions and grants	\$16,046,433	\$21,203,255
Investment income and other	151,065	4,831
Total revenue, gains & other support	\$16,197,498	\$21,208,086
Expenses		
Water programs	\$11,817,506	\$7,914,426
Outreach and advocacy	1,915,381	656,781
New ventures	1,161,494	1,356,688
Total program services	\$14,894,381	\$9,927,895
Administration	\$2,005,876	\$2,115,341
Fundraising	986,235	1,287,718
Total supportive services	\$2,992,111	\$3,403,059
Total expenses	\$17,886,492	\$13,330,954
Change in net assets		
Change in net assets	(\$1,688,994)	\$7,877,132
Contributed capital - WCIF	1,225,000	6,250,982
Net assets, beginning of year	29,278,865	15,150,751
Net assets, end of year	\$28,814,871	\$29,278,865

Statement of financial position

	Years ending Sept. 30	
	2016	2015
Assets		
Cash and cash equivalents	\$21,182,365	\$24,551,865
Grants and other receivables	9,455,472	2,577,615
Prepaid expenses	252,373	219,813
Investments	853,734	2,924,905
Other assets	446,294	241,062
Property and equipment, net	789,872	145,126
Total Assets	\$32,980,110	\$30,660,386
Liabilities & net assets		
Accounts payable	\$3,169,971	\$469,459
Accrued expenses	995,268	761,156
Refundable advances	0	150,906
Total liabilities	\$4,165,239	\$1,381,521
Unrestricted net assets	\$18,869,737	\$15,453,853
Temporarily restricted net assets	\$9,945,134	\$13,825,012
Total net assets	\$28,814,871	\$29,278,865
Total liabilities & net assets	\$32,980,110	\$30,660,386



Thank you

On behalf of the people whose lives we changed with safe water and sanitation in 2016, thank you for your generous support.

\$1,000,000 +

- Anheuser-Busch InBev
- Caterpillar Foundation
- The Leona M. & Harry B. Helmsley Charitable Trust
- Niagara Bottling

\$250,000 – \$999,999

- Bank of America Charitable Foundation
- Cartier Charitable Foundation
- Philip & Alicia Hammarskjold
- Conrad N. Hilton Foundation
- IKEA Foundation
- INDITEX
- Omaze
- Swiss Re Foundation

\$100,000 – \$249,000

- Mary Andrecovich
- Anonymous
- C&A Foundation
- Coutts Foundation
- Zynga.org

Together, we will see the day
when everyone in the world can
have access to safe water and
the dignity of a toilet. **Join us.**

