

# Small loans, big impact: The power of WaterCredit

## Creating progress that lasts

One of the major barriers to safe water and sanitation is access to affordable financing. That's why we created WaterCredit to address this barrier head-on. Through WaterCredit, we help bring small, easily repayable loans to those who need access to affordable financing and expert resources to make household water and toilet solutions a reality. It is a pay-it-forward system that makes it possible to help more people in ways that will last.

## Meet Lyos

Lyos — like many women in her village — performed the difficult task of collecting water, never knowing if it was safe to drink. She decided to find another way. She took out a loan to build a water tap, providing easy access to safe water at home. Now, Lyos doesn't have to spend time walking to collect water. And instead of inheriting their mother's difficult daily walk to collect water, Lyos' children have time to play and go to school.

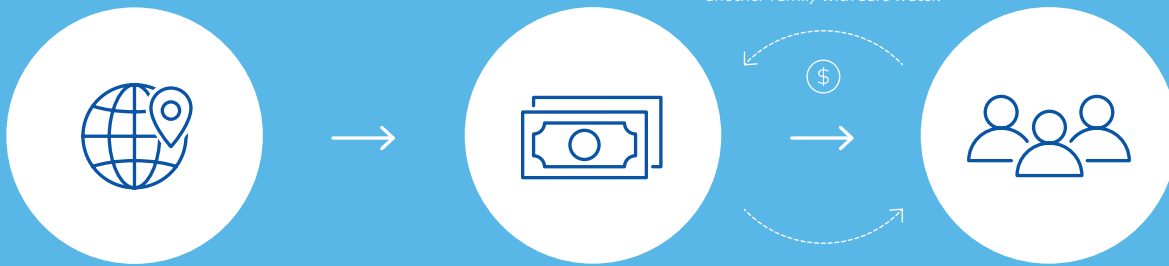
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## Here's how WaterCredit works:



We identify a region that is ready for a microfinance solution and then we partner with carefully selected financial institutions to provide affordable water and sanitation loans to families in need.

These microfinance partners establish water and sanitation loans in their portfolio of offerings. We support them by providing resources, education, outreach and assistance to get them started.

Borrowers use these small, affordable loans to put a tap or toilet in their homes and get access to local resources who can do the work.

## WaterCredit works

Water.org created WaterCredit to empower people by helping them access small, affordable loans that enable them to install household water connections and toilets. When given an opportunity to pay for water and sanitation improvements with loans, families opt to finance long-term solutions versus struggle day-to-day to find that next liter of water.

12M+

people have benefited across twelve countries

2.9M

loans disbursed through WaterCredit

\$983M

value of loans disbursed

99%

of WaterCredit cumulative loans are paid back

90%

of borrowers are women

5X

more effective than traditional grant funding



## Let's make a stronger, faster, better model of progress together

Today, 844 million people lack access to safe water and 2.3 billion lack access to a toilet. Together, we can change this.

*We are breaking down the barriers between people and access to safe water and sanitation. We are an international nonprofit organization that has positively transformed more than 13 million lives around the world. Founded by Gary White and Matt Damon, Water.org has pioneered market-driven financial solutions to the global water crisis. For more than 25 years, we've worked to give women hope, children health and communities a future.*