Dear Friends and Supporters,

For more than two decades, Water.org has been at the forefront of discovering and delivering solutions to the water and sanitation crisis. As we reflect on our progress, we can confidently say that we will ensure safe water and the dignity of a toilet for all – in our lifetime.

This past year, through your generous support, we transformed 270,000 lives with access to safe water and sanitation. This represents nearly twice as many individuals as 2011 – evidence that our investment in innovative solutions is paying off.

We are now reaching more people, faster and at a lower philanthropic cost than ever before. Through a commitment to innovation and a disciplined investment in research and development, we are now poised to expand our work into new geographies and with a broader, efficient network of local partners. We enter this upcoming year armed with both foundational insight and momentum to accelerate our impact worldwide.

Our optimism is reinforced by the global water and sanitation community’s recent successes. In early 2012, the United Nations announced that one of the Millennium Development Goals for water was met ahead of schedule. Additionally, since 1990, two billion people have gained first time access to safe water. These milestones speak to gathering momentum to end this global crisis.

Collectively, these achievements are inspiring. Yet, nearly a billion people still lack access to safe water. Providing the means for these men, women and children to transform their lives is our reason for being, and why we must continue to:

• Deliver programs that accelerate the pace of progress against this enormous, but solvable, crisis to ensure a better life for generations ahead.
• Apply the best thinking from the private sector, the public sector and the financial markets – wherever breakthrough ideas exist.
• Be a global voice, raising awareness of the need for access to safe water and sanitation.

Together, with your continued support, we will see the day when everyone in the world can take a safe drink of water and experience the dignity of a toilet.

Sincerely,

Gary White, CEO and Co-Founder
We see people in need differently. Water.org views the nearly one billion people who are living and dying for water access as customers with rights, responsibilities, financial power and the energy to design their own futures. We see ourselves as a catalyst, creating solutions with and through these individuals. We do so by developing solutions, delivering results and driving awareness and action.
We are committed to developing solutions that most effectively and efficiently respond to the specific needs of each community. Recognizing that charity alone cannot solve the crisis, we implement a portfolio of demand-driven solutions to finance and deliver access to safe water and sanitation. Watch Water.org: Unleashing the Power.

**The Most Basic Needs: Direct Impact**

Where it is most needed, we extend grants to local partners to drill wells or build toilets. We carefully select our partners and build quality assurance into the design of each program. To ensure these solutions endure, we invest in rigorous partner training and monitoring. Communities share in the cost and lead in the effort.

Learn more about this approach [here](#).

**Small Loans, Big Effect: WaterCredit**

Pioneered in 2003, WaterCredit allows individuals to access loans for water connections or toilets. By assisting those who lack the financial resources to pay upfront for new water and sanitation facilities, WaterCredit empowers people to address their own water and sanitation needs with affordable financing. As the loans are repaid, WaterCredit “recycles” the capital to make more loans with that same initial investment. An investment in WaterCredit can reach five to ten times as many people as a traditional grant over a ten-year period.

Learn more about WaterCredit.

**Innovate to Eliminate: New Ventures**

Launched in 2011, the New Ventures Initiative is accelerating the pace of progress by supporting a portfolio of innovative solutions to the water and sanitation crisis. Through this Initiative and Fund, we are piloting, scaling, and disseminating solutions to address the underlying causes of the water crisis – lack of adequate capital, accountability and participation.

Explore New Ventures.
“The sustainability of Water.org’s model is what drew us to WaterCredit. This program will provide clean water and sanitation facilities to thousands of families in India, and the cycle of progress will continue as the loans are repaid and these funds are provided to others in need.”

–Jim Baumgartner, Caterpillar Corporate Public Affairs Director

“Xochi and I were early supporters of Water.org’s New Ventures Fund because we believe it’s important not only to invest in today’s solutions but also those of the future. We see Water.org as an innovator in this field – willing to push the boundaries of the status quo and test the untested in order to truly solve the global water crisis.”

–Michael Birch, Entrepreneur and New Ventures Investor
Developing Solutions:
OUR PARTNERS

We deliver our portfolio of demand-driven solutions through carefully-screened, certified local partner organizations who best understand the unique needs of communities. From project planning to construction and financing, our local partners are completely engaged. The result is sustainable solutions tailored to the needs of each community.

2012 CERTIFIED PARTNER ORGANIZATIONS

- Adhikar
- Adventist Development and Relief Agency-Kenya
- Afram Plains Development Organisation
- Asomi
- Association Haïtienne pour la Maitrise des Eaux et des Sols
- Bandhan Financial Services Private Limited
- Bhartiya Samruddhi Investments and Consulting Services Limited
- Bharat Integrated Social Welfare Agency
- Bullock-Cart Workers Development Association: Finance Limited
- Caja Rural de Ahorro y Crédito Nuestra Gente
- Caja Municipal de Ahorro y Crédito Arequipa
- Community Integrated Development Initiatives
- Comité Central de Proyectos de Agua y Desarrollo Integral de Lempira
- Development of Humane Action
- Dustha Shasthya Kendra
- Ecumenical Church Loan Fund of Kenya
- Financiera EDYFICAR
- Equity Bank
- Evangelical Social Action Forum
- Gramalaya
- Grameen Koota
- Gramalaya Urban and Rural Development Initiatives and Network
- Haiti Outreach
- Hand in Hand
- Kenya Water for Health Organization
- Kenya Women Finance Trust DTM
- Mahila Housing SEWA Trust
- Mythri Sarva Seva Samithi
- Organization for the Development of People
- Organization for Rehabilitation and Development in Amhara
- Association Haïtienne pour la Promotion d’un Développement Autonome
- Rashtriya Gramin Vikas Nidhi
- Relief Society of Tigray
- Rural Aid
- Sanghamithra Rural Finance Service
- Society for Community Organization and People’s Education
- Society for Integrated Development in Urban and Rural areas
- Sri Kshetra Dharmasthala Rural Development Project
- Small & Medium Enterprise Programme DTM Ltd.
- Voluntary Action for Development
- Village Education Resource Center
Delivering Results:
GLOBAL IMPACT

Water.org is empowering millions of individuals around the world with access to safe water and sanitation, ensuring a better life for generations ahead.

**Africa**
1. Ghana
2. Uganda
3. Kenya
4. Ethiopia

**Latin America & Caribbean**
5. Honduras
6. Haiti
7. Peru

**South Asia**
8. India
9. Bangladesh

- 5 new partner organizations certified
- 270,614 people served with clean water & sanitation
- 142 community-based water projects completed
- 14,280 household water connections established
- 32,226 toilets constructed
- $8.7 M in WaterCredit loans disbursed
- 42,307 WaterCredit loans made
- 99% repayment rate of WaterCredit loans

Active partners & programs in FY12

Active partners in FY12

WATER.ORG
Delivering Results:

POTENTIAL UNTAPPED

KOMANGALAM, INDIA

Selvi and her fellow villagers now have their own household taps, thanks to Water.org and our local partner, Society for Community Organization and People’s Education (SCOPE). The 45-year-old mother of three young sons and wife of an agricultural laborer, Selvi spent time collecting water each day from a public tap. This took time and the tap never provided enough water for her family’s needs. At a Water.org/SCOPE meeting in her village, Selvi learned about the importance of safe drinking water and how to obtain a WaterCredit loan to install a household tap. Selvi recruited four other women in her village to form a Joint Liability Group and take out loans in accountability to one another. Together they were able to purchase piping, and the SCOPE coordinator, health educator along with a local plumber helped construct the water points. She and her neighbors are no longer dependent on unreliable sources for their family water needs and have started to repay their loans.
Delivering Results:

BOOMING BUSINESS

KOIMBI TOWN, KENYA

Beth now has a thriving farm, thanks to Water.org. A 60-year-old widow, mother of six grown children and primary school graduate, Beth applied for a WaterCredit loan to install a water storage tank on her 3.5-acre property where she grows coffee and macadamia nuts as cash crops, and maize, beans, potatoes and bananas as food crops. With the help of Water.org’s partner Ecumenical Church Loan Fund of Kenya, the tank was installed within a month. Beth no longer has to walk half a kilometer to the river to fetch water each day, and now has more time to till her land and do other farm chores. She is the envy of all her peers and neighbors.
Delivering Results:  
SAFETY & SECURITY  
BANGALORE, INDIA

Rajamma was able to fulfill her dream of a safe, healthy life and a good education for her children, thanks to Water.org. Without water or a toilet nearby, their long walks to the fields took up a great deal of their day, and their journeys at night were dangerous. The young mother of three wanted better for her family, so she joined a self-help group sponsored by a local Water.org partner to bring water and toilets to their community. Rajamma now has time for a sewing business so she can put her daughters through school. Her eldest daughter Batti, who will soon graduate college with a bachelor’s degree, is excited to get a job of her own.

Watch Rajamma’s video interview here.
Driving Awareness & Action: EDUCATION

Water.org is committed to being a global voice, driving awareness of the need for access to safe water and sanitation. By educating the public about the existing barriers to safe water and sanitation delivery, we empower people to be part of the solution by sharing their knowledge, influence and resources.

SHARING KNOWLEDGE & RESOURCES

As part of our commitment, we participate in national and international conferences to engage the broader public in the worldwide water and sanitation movement. This past year afforded us the opportunity to speak at several key forums, including Stockholm International Water Week, the Aspen Ideas Festival, Skoll World Forum and the World Policy Institute.

Our commitment to empowerment also speaks to sharing solutions so that others may replicate them. A key example of this is the open source release of our power.Water software so more non-profits can engage others in their cause. This software allows supporters to donate their voice by authorizing the organization to post information through their Facebook and Twitter accounts, thus driving greater awareness of their cause.

AWARDS & RECOGNITION

This past year, we were humbled to receive several key honors that allow opportunities for engagement with other social entrepreneurs as well as with leaders in business, government, civil society and the media.

MAKING HEADLINES

Top news programs and leading publications continue to highlight our life-saving work. Through these key media channels, we’ve educated and engaged millions of people to join the worldwide water and sanitation movement.
Driving Awareness & Action: EMPOWERMENT

Recognizing the power of technology to serve as a forum for individuals to share their knowledge, influence and resources, we provide several vehicles for online engagement. From creating a fundraiser to donating one’s online presence to following our work in real-time, we view ourselves as a catalyst for individuals to make a meaningful impact against the water and sanitation crisis.

PARTNERSHIPS & AWARENESS

Throughout 2012 we partnered with forward-thinking organizations such as Zynga, Levi’s, ONE, Bill and Melinda Gates Foundation, AOL, Yahoo! and others. Our collective efforts help tell the water crisis story to even more people, more affordably and more efficiently than ever before.

“We are thrilled to partner with Water.org to continue raising awareness and funds for this global crisis through social games.”

—Ken Weber, Executive Director Zynga.org

GROWING A COMMUNITY

We strive to be a “best of class” partner on platforms such as Facebook, Twitter, YouTube, Instagram and Pinterest.

>60,000 people have donated their voice
1 million views of Water.org videos on YouTube
+35% 2012 Facebook audience growth
+15% 2012 Twitter follower growth
# Statement of Financial Position

**ASSETS**

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$8,436,447</td>
<td>$6,467,848</td>
</tr>
<tr>
<td>Contributions and grants receivable</td>
<td>2,233</td>
<td>17,543</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>54,691</td>
<td>46,219</td>
</tr>
<tr>
<td>Investments</td>
<td>600,473</td>
<td>85,562</td>
</tr>
<tr>
<td>Property and equipment, net</td>
<td>100,816</td>
<td>110,976</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$9,194,660</strong></td>
<td><strong>$6,728,148</strong></td>
</tr>
</tbody>
</table>

**LIABILITIES AND NET ASSETS**

**LIABILITIES**

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2011</th>
</tr>
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<tbody>
<tr>
<td>Accounts payable</td>
<td>$121,321</td>
<td>$130,467</td>
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<tr>
<td>Accrued expenses</td>
<td>236,569</td>
<td>129,783</td>
</tr>
<tr>
<td>Note payable</td>
<td>-</td>
<td>3,051</td>
</tr>
<tr>
<td>Grants payable</td>
<td>-</td>
<td>80,405</td>
</tr>
<tr>
<td>Refundable advances</td>
<td>899,194</td>
<td>1,145,298</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td><strong>$1,257,084</strong></td>
<td><strong>$1,485,299</strong></td>
</tr>
</tbody>
</table>

**NET ASSETS**

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>$4,765,717</td>
<td>$3,435,054</td>
</tr>
<tr>
<td>Temporarily restricted</td>
<td>3,171,859</td>
<td>1,804,090</td>
</tr>
<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$7,937,576</strong></td>
<td><strong>$5,239,144</strong></td>
</tr>
</tbody>
</table>

**TOTAL LIABILITIES & NET ASSETS**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$9,194,660</strong></td>
<td><strong>$6,728,148</strong></td>
<td></td>
</tr>
</tbody>
</table>

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**Statement of Activities**

**REVENUES, GAINS, AND OTHER SUPPORT**

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions and grants</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foundations</td>
<td>$473,930</td>
<td>$4,129,919</td>
<td>$4,603,849</td>
</tr>
<tr>
<td>Corporations and other organizations</td>
<td>692,098</td>
<td>829,256</td>
<td>1,521,354</td>
</tr>
<tr>
<td>Individuals</td>
<td>2,195,758</td>
<td>753,133</td>
<td>2,948,891</td>
</tr>
<tr>
<td>Federated/workplace campaigns</td>
<td>80,041</td>
<td>127</td>
<td>80,168</td>
</tr>
<tr>
<td>In-kind contributions</td>
<td>166,834</td>
<td>203,792</td>
<td>370,626</td>
</tr>
<tr>
<td>Product sales, net</td>
<td>5,869</td>
<td>5,869</td>
<td></td>
</tr>
<tr>
<td>Investment return</td>
<td>19,185</td>
<td>19,185</td>
<td></td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>4,548,458</td>
<td>(4,548,458)</td>
<td>-</td>
</tr>
</tbody>
</table>

**TOTAL REVENUES, GAINS AND OTHER SUPPORT**

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>$8,182,173</strong></td>
<td>$1,367,769</td>
<td>$9,549,942</td>
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</tbody>
</table>

**EXPENSES**

**Program services**

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sustainable water projects</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water programs</td>
<td>$3,143,403</td>
<td>$3,143,403</td>
<td></td>
</tr>
<tr>
<td>Advocacy</td>
<td>291,179</td>
<td>291,179</td>
<td></td>
</tr>
<tr>
<td>Outreach</td>
<td>900,730</td>
<td>900,730</td>
<td></td>
</tr>
<tr>
<td>New Ventures</td>
<td>634,883</td>
<td>634,883</td>
<td></td>
</tr>
<tr>
<td><strong>Total program services</strong></td>
<td>$4,970,195</td>
<td>$4,970,195</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management and general</td>
<td>$936,236</td>
<td>$936,236</td>
<td></td>
</tr>
<tr>
<td>Fundraising</td>
<td>945,079</td>
<td>945,079</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$6,851,510</strong></td>
<td><strong>$6,851,510</strong></td>
<td></td>
</tr>
</tbody>
</table>

**Change in Net Assets**

<table>
<thead>
<tr>
<th></th>
<th>2012</th>
<th>2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Assets, Beginning of Year</td>
<td>$3,435,054</td>
<td>1,804,090</td>
</tr>
<tr>
<td><strong>Net Assets, End of Year</strong></td>
<td><strong>$4,765,717</strong></td>
<td><strong>$3,171,859</strong></td>
</tr>
</tbody>
</table>

---

Water.org has consistently attained a 4-star rating from Charity Navigator, America’s largest independent charity evaluator, conducting in-depth assessments of financial efficiency and effectiveness.
“Imagine if we had a cure for AIDS and millions of people were still dying from it. Just think about that. That’s the situation with the water and sanitation crisis. And it doesn’t have to be. Join us.”

–Matt Damon, Water.org Co-Founder
Thank You

On behalf of the 270,000 people whose lives were transformed with water and sanitation in 2012, thank you for your generous support.

$1 Million and Above
The Caterpillar Foundation
PepsiCo Foundation

$250,000–999,999
Michael and Xochi Birch
Matt and Luciana Damon
Levi Strauss & Co.
The MasterCard Foundation
Swiss Re Foundation
Zynga.org

$100,000–249,999
AOL, Inc.
CamelBak Products, LLC.
Deutsche Bank Americas Foundation
The EKTA Foundation
MacFarlane Foundation
Passports with Purpose
Vitol Charitable Foundation

$50,000–99,999
Anonymous
Independent Charities of America
Johnson & Johnson

May and Stanley Smith Charitable Trust
Project RightChoice
W. K. Kellogg Foundation

$25,000–49,999
Mary Andrecovich
Fidelity Charitable Gift Fund
Allan Karp and Lisa Keith
Laura Byrnes – Pin Up Girl, Inc.
Orrick, Herrington & Sutcliffe LLP New York

$10,000–24,999
Amazon Associate Program
Anonymous (2)
The Apatow Family Foundation, Inc.
Aqwalife Foundation
Cavalicious
Charlotte Latin Upper School
Alison Cherry
Cole Birches Foundation
Drink Water
Estate of John D. Work

Facebook
George and Patricia Ann Fisher Foundation
Greater Kansas City Community Foundation
Hotel Bloom
Jeremy and Deborah Howard
Just Give
King of the Web
Media Analytics, Ltd.
Metabolic Studio
Microsoft Matching Gifts Program
MissionFish
The Nathan & Gretchen Day Fund of The Dallas Foundation
National Philanthropic Trust
Daniel Olenik Rosetta
Socketlabs, Inc.
U.S. Charitable Gift Trust
Warmenhoven Family Foundation

$5,000–9,999
Gary and Becky Anderson
Anonymous (2)
Anthony Gregg
Jill Belasco
Carl E. Kessler Family Foundation
Kurt and Margaret Cellar Foundation
Chevron Humankind
Clearwater Capital Partners
Steven and Becky Collins Community Foundation
Foundation of Western Massachusetts
Jan and Susan Creidenberg
Foundation to Decrease World Suck
Philip Franchina
Shaun Germain
Google Matching Gifts Program
Great Getaways Travel
John Green
James Perse Enterprises Inc.
John P. Kavooras Charitable Trust
The Kaphan Foundation
Miami Country Day School
John Neer
$5,000–9,999 cont’d
Northern Trust, N.A.
OneXOne
Mark and Donna Owen
PNC Institutional Investments
Rockinghorse Trail Foundation
Smith Family Legacy Foundation
Christopher Suozzo
Daniel and Julie Tappendorf
Tosa Foundation
Kathryn Yirilli

$2,500–4,999
AKC Fund, Inc.
American Endowment Foundation
Anonymous (6)
ASK Staffing
Vikram Baskaran
Mary Bellanti
Nathaniel Berman
Joseph Boyle
Dwight Burnham
Vincent Checchi
The Congregational Church of Middlebury, Inc.
Julia Cronin
Delmonico’s Restaurant Group
David and Ellen DeSimone
In honor of Trevor Docter
Todd and Michele Dominick
Nathan Dooley
Charles and Elizabeth Flood
Give With Liberty
In honor of Jonathan Glassman
Chris and Shane Hanes
Elizabeth Haupert
The Hershey Company
William Hoffman
Bruce Hulbert
Johnson & Johnson Matching Gift Program
Larry Huch Ministries
Jordan Laughlin
Paul Leksen
Sonja Llamanna
Mariel Foundation
Shannon McDowell
Wendy McDowell
MO BIO Laboratories, Inc.
The Montoya Family Foundation, Inc
The Moriah School Association of Parents
Pactimo
PandO Gift Fund, administered by the North Carolina Community Foundation
Kemp Peterson
Neal Pfister
Riverview School
Sacred Heart Parish
William and Sandra Schneider
Schwab Fund for Charitable Giving
Scottsdale Unified School District No 48
Sheffield’s, Inc.
Clarke and Beth Smith
Keith Klein and Anne Spiesman
St. Raphael Church
Janek Talwalkar
Gary and Becky White

Additional thanks to ViewPoint! and C. O’Hara for their ongoing support.

...and thousands of others whose generous support has transformed lives.
WATER.ORG TEAM

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Immediate Past Chair

Vinod Dasari
Secretary

Dan Hoskins
Chair

Jodi Kahn
Chair

Keith Quinn
Chair

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Vice Chair

Adams Schechter
Treasurer

Hilary Schneider

Lynn Taliento

Larry Tanz

Terry Trayvick

Gary White

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Senior Manager of Information, Evaluation, and New Ventures

Jenn Beard
Digital Marketing Programs Manager

Vince Carney
Software Developer

April Davies
Manager, International Programs

Stacy Davis
Office Manager

Annie DeGraff
Graphic Designer

Nancy Eslinger
Controller

Robin Fern
Manager, Strategic Alliances

Rob Gradoville
Manager, International Programs

Rosemary Gudelj
Manager, Office of the CEO & Public Affairs

Steve Harris
Grants Manager

Tracy Jackson
Website Analyst

Yvonne Kean
Director, Finance & Administration

Alix-Ines Lebec
Senior Manager, Strategic Alliances

Nick Lundgren
Media Producer

Michael McCamon
Chief Community Officer

John Moyer
Senior Manager, WaterCredit

Laura Ralston
Manager, International Programs

Chevenee Reavis
Director, Strategic Initiatives, Office of the CEO

April Rinne
Director, WaterCredit

Jennifer Schorsch
Chief Marketing Officer

Janet Tinsley
Senior Manager, International Programs

Rich Thorsten, PhD
Director, International Programs

Tascha Alvarez von Gustedt
Project Manager, Development and Strategic Alliances

Gary White
CEO and Co-Founder

Nicole Wickenhauser
Senior Development Manager

Teresa Woods
Donor Care Specialist

Kyle Zenner
Staff Accountant

AFRICA TEAM

Patrick Alubbe
East Africa Regional Director

Anthony Githinji
WaterCredit Officer

Alice Maina
Financial Auditor/Accountant

Caleb Otieno Metoh
Office Assistant

Elizabeth Were
Program Officer

ASIA TEAM

Pon Aanath
WaterCredit Officer

Jaya Balakrishnan
Administrative Officer

Jayanti Karki Chhetri
Communication for Development Officer

P. M. Jose
Microfinance Institution Advisor

S. Avudai Nayakam
Senior Water & Sanitation Officer

P. Rajeswari
Office Assistant

Uday Shankar
South Asia Regional Director

Team and board member bios:
Water.org/about/staff-partners

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USA

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Nairobi, Kenya

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Trichirapalli – 620 018 Tamil Nadu, India