

# 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.

---

*Lyos took out a loan  
to build a water tap,  
providing easy access  
to safe water at home.*

---



## Here's how WaterCredit works:



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



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

*Every repaid loan can empower another family with safe water.*



People in need use these small, affordable loans to put a tap or toilet in their homes and access local resources to do the work.

## A proven, powerful solution

Water.org created WaterCredit to empower people with small, affordable loans to get access to safe water and sanitation at home. 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.

21 M+

people have benefited  
across twelve countries

4.9 M

loans disbursed through  
WaterCredit

\$1.8 B

value of loans disbursed

99%

of WaterCredit cumulative  
loans are paid back

87%

of borrowers are women

59X

Every \$1 put into  
WaterCredit = \$59 of impact



## 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 22 million lives around the world. Founded by Gary White and Matt Damon, Water.org pioneers market-driven financial solutions to the global water crisis. For more than 25 years, we've worked to give women hope, children health and families a future.*