

water.

2007
Annual Report



wa•ter: *n*: the liquid that descends from the clouds as rain, forms streams, lakes, and seas, and is a major constituent of all living matter...

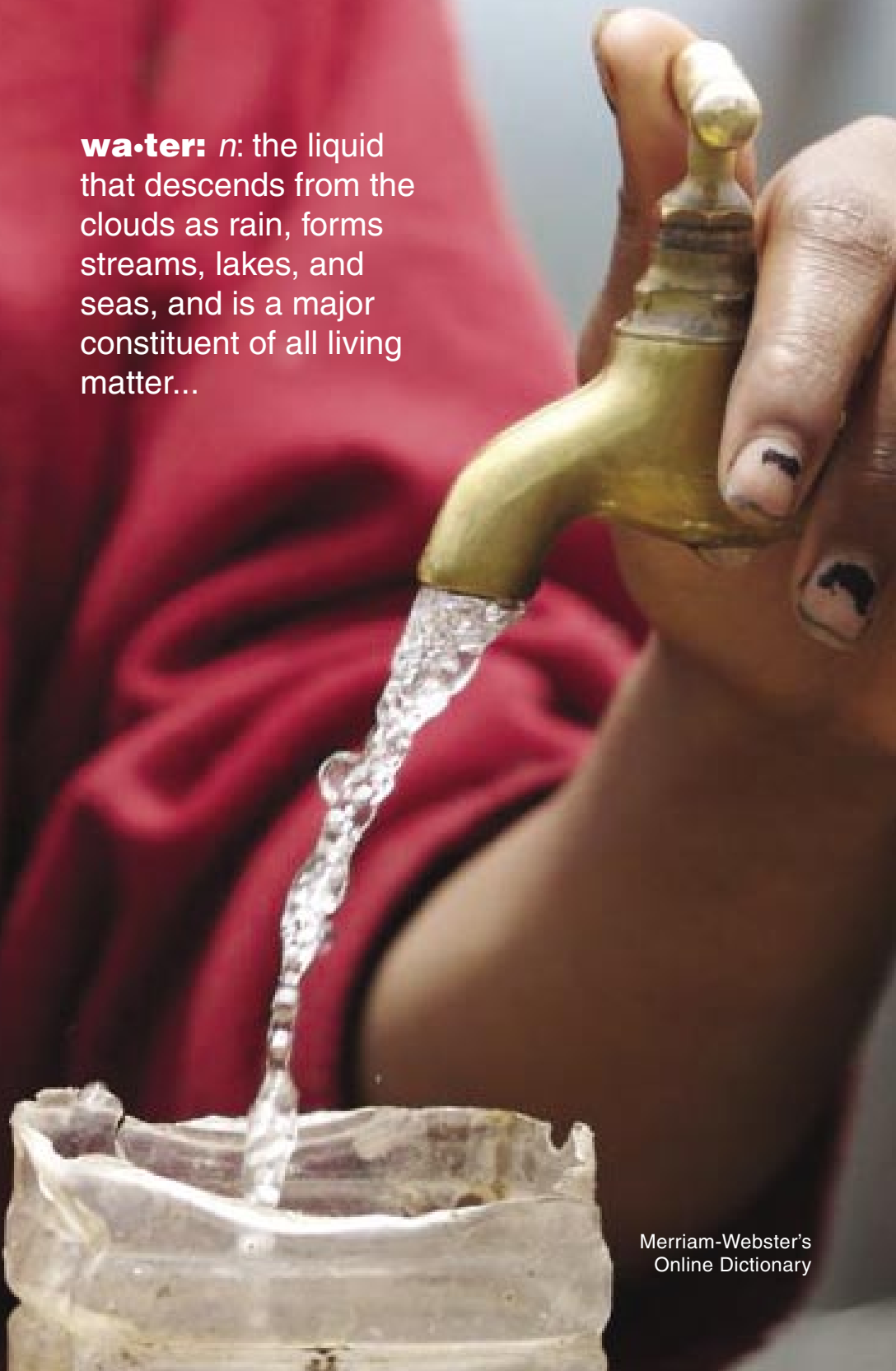




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From Gary . . .

Each time I visit a community in need of safe water, I am struck just as forcefully as the first time I witnessed people living without this most basic necessity. That was more than two decades ago, in Guatemala. Watching a little girl pour contaminated water from a barrel into a dirty jerry can, heave it onto her shoulders and walk alongside an open stream of waste back to her shanty, I knew how I would spend the rest of my life – working for the day when everyone can take a safe drink of water.

This is the vision of WaterPartners. It's a vision that, with your support, we come closer to realizing each year. And this year brought exciting developments. Our WaterCredit Initiative™, which makes small loans for water and sanitation to people without access to traditional credit markets, empowered thousands of individuals to obtain water and sanitation connections. Money from the repaid loans will be re-loaned, greatly extending the reach of each dollar.

The success of WaterCredit is also spurring other organizations to offer microcredit loans for water and sanitation. Thus, many more people will have the opportunity to obtain safe water, and philanthropic dollars can go where they are needed most - to the poorest of the poor.

Thank you for supporting us as we continue to pursue innovative ways to save lives with safe water. You make our life-saving work possible.

A handwritten signature in black ink, reading "Gary J. White". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Gary J. White
Co-Founder and Executive Director
WaterPartners International

Gary White works the community's new water pump.



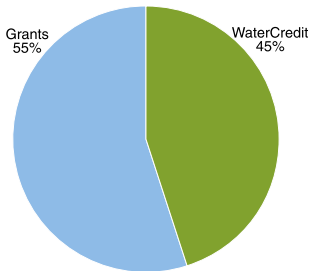


Rashana and her family now have safe water, thanks to the WaterPartners project.

Year in Review

International Programs

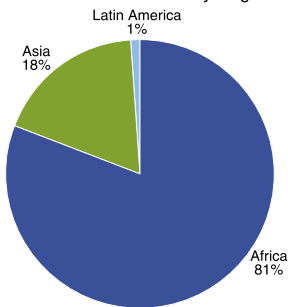
FY 2007 Program Funding Type



Working in partnership with donors, local partner organizations, and the communities and individuals in need of water and sanitation, WaterPartners transformed the lives of more than 47,000 people in 2007 through access to a safe, secure water source and basic sanitation.

The ripple effects of water and sanitation access for these individuals can be seen in improved health, new gardens, improved school attendance, clean bodies and clothes, income-generating jobs, and brighter futures for themselves, their children, and their children's children.

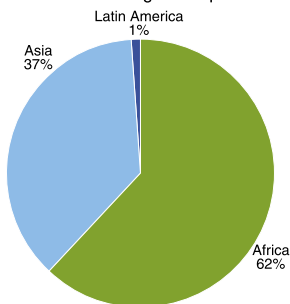
FY 2007 Beneficiaries* by Region



*Beneficiaries are counted only after project completion.

During the past year, WaterPartners continued its rapid growth, working with 12 partner organizations to reach more than 50 communities on three continents with safe water and sanitation. The innovative WaterCredit Initiative comprised nearly half of total partner funds dispersed. Because WaterCredit makes it possible to loan the same dollar over and over again, the number of people who may ultimately be reached by the programs begun in 2007 are far beyond the initial number of people served.

FY 2007 Direct Program Expenditures



*Difference between percent of beneficiaries and expenditures per country is due to projects begun but not completed in FY2007.

WaterPartners' proven, sustainable approach to water projects – community involvement, health and hygiene education, and community ownership – ensures that the more than 47,000 people WaterPartners reached in 2007 will continue to enjoy the benefits of safe water and sanitation many years from now.

Year in Review

GUARDIAN: A New Chapter in Microcredit

Mrs. Manonmani, a 30-year-old wife and mother of two living in India, used to have access to water only once every four days. Typically, that water was contaminated.

Today, Mrs. Manonmani is one of thousands being helped by the WaterCredit Initiative™, WaterPartners' pioneering micro-loan program. By providing funds to individuals and communities without access to traditional credit markets, WaterCredit empowers people to meet their own water needs, on their own timetable. Thanks to her WaterCredit loan and resulting water connection, Mrs. Manonmani now has access to safe water every day.

Pilot projects for WaterCredit began in 2004 in India and Bangladesh through funding provided by the Open Square Foundation (formerly the Agora Foundation) and the Michael and Susan Dell Foundation. Initial results were so encouraging that the program was expanded to Kenya in 2005. In 2007, WaterPartners expanded its WaterCredit Initiative to test different models of delivering credit to those in need of safe water. As part of this effort, WaterPartners provided start-up funds to help launch the Gramalaya Urban and Rural Development Initiatives and Network (GUARDIAN) in India.

GUARDIAN came about after staff at WaterPartners' local partner organization, Gramalaya, saw the huge demand for water and sanitation loans during WaterCredit projects. Gramalaya, with financial support from WaterPartners, worked to launch GUARDIAN as a microfinance institution.

GUARDIAN represents a new chapter in the application of micro-credit on behalf of the world's poor. It is believed to be the only credit facility anywhere in the world whose purpose is to make water and sanitation loans to poor people.

GUARDIAN will access commercial capital from commercial institutions to make loans to individuals who do not otherwise

Mrs. Algammal Annmasi proudly displays her WaterCredit loan card while standing next to her new water connection.





A safe, accessible water source means a better life for children and their families.

have access to credit, enabling them to obtain water hook-ups and build sanitation facilities. GUARDIAN has been able to access private capital thanks to Gramalaya's demonstrated success implementing WaterCredit programs. GUARDIAN and Gramalaya organize households into self-help groups and train the groups on how to properly manage their loans. As a result of this successful business model, commercial banks recognize the potential for lending to these groups.

The individuals taking out loans are motivated by cost savings, less time spent obtaining water, better health, greater water yield, and and when the loans are for latrines, safety and privacy. Urban residents in the developing world who must obtain drinking water from private vendors often spend significantly more money than their neighbors who are connected to municipal water supply systems – sometimes as much as five to 10 times more. When they obtain water connections, they no longer have to spend their time standing in line for water; they can use this time to earn extra income and care for their families.

The creation of GUARDIAN is a perfect example of what the WaterCredit Initiative ultimately aims to achieve – a self-sustaining natural market process that empowers the poor to take out loans for water and sanitation. With more than one billion people lacking safe water access, it is essential to provide solutions that are scalable and sustainable.

Mrs. Manonmani's Success

Mrs. Manonmani can now spend more time with her children and take better care of her home. She is also able to work as a tailor, allowing her to earn an income and better support her family. She also shares water with her neighbors, charging a rupee per four pots collected. This money contributes to her repayment of the WaterCredit loan.

As GUARIDAN continues to grow and its success spurs other similar lending organizations, many more women – like Mrs. Manonmani – will have the opportunity to obtain a water loan and a brighter future for themselves and their families.

Year in Review

Leading the Way in Sustainability

The water sector has seen project failure rates as high as 50 percent. WaterPartners was founded to tackle this problem head-on by understanding and addressing why projects fail. Rigorous monitoring and well-designed research drives WaterPartners' tradition of success and sustainability, and helps ensure donors' dollars have maximum impact for those in need of safe water and sanitation.

Stanford University Study in India

WaterPartners partnered with Stanford University in 2007 to evaluate its WaterCredit program in India. The WaterCredit program will be implemented in at least two Hyderabad neighborhoods through BASIX Bank, a well-established microfinance institution. As part of its evaluation of WaterCredit, the innovative research program will:

- Estimate pre-project demand for microfinance loans to improve water and sanitation services.
- Measure actual participation in the loan program, with emphasis on identifying critical household, community, and program features that contribute to or impede success.
- Predict the scope of the market for WaterCredit, in regard to both supply and demand, in order to help determine expanding access to services in additional communities.

In 2007, the Stanford team worked with the Administrative Staff College of India to complete a large pre-project household survey of several urban areas around Hyderabad. Survey results have been applied to BASIX Bank's implementation of the WaterCredit loan program.

DSK Study in Dhaka

Dustha Shayastha Kendra (DSK) conducted an independent evaluation of water and sanitation loan programs funded by WaterPartners in two slum areas of Dhaka, Bangladesh. The programs took place between April 2004 and December 2006. All of the 130 water facilities and 84 slab latrines remained in working condition, except in a small number of cases where the government had evicted people from their land. Nearly

Safe water flowed to more than 47,000 people through WaterPartners' projects in 2007.





Safe water saves lives and brings children the promise of a brighter tomorrow.

all households reported an increase in drinking water and decreases in collection time and incidence of water-borne disease. Loan repayment rates were above 95%.

Microcredit Roundtable

WaterPartners hosted its second WaterCredit Forum in Nairobi, Kenya, on September 20, 2007. This forum brought together representatives from nongovernmental organizations, micro-finance institutions (MFIs), foundations, and multi-lateral organizations with the intent of continuing to spur water and sanitation programs that draw on WaterCredit. This was an interactive event that featured sharing case studies and lessons learned by organizations already engaged in WaterCredit initiatives. It provided WaterPartners and other donors and investors the opportunity to understand how future programs could be structured by MFIs and water and sanitation providers in Kenya.

Launch of WaterScholars

With funding from the Open Square Foundation, WaterPartners launched its WaterScholars Scholarship fund in 2007 to enhance the capacity of its partners to serve those in need of safe water and to strengthen the water and sanitation sector in their respective countries. The WaterScholars fund provides members of WaterPartners' network of certified partner organizations – and beneficiaries of WaterPartners' funded projects – the opportunity to attend educational conferences, forums, and trainings related to water, sanitation, hygiene, microfinance, and project management.

WaterPartners Hires Research and Development Expert

Rich Thorsten joined WaterPartners in July 2007 to guide the organization's research and partner development efforts. Thorsten holds a Ph.D. in City and Regional Planning from the University of North Carolina at Chapel Hill, with a focus on water and sanitation provision in less-developed countries. Thorsten will help WaterPartners carefully select new local partner organizations and rigorously monitor and evaluate WaterPartners' projects to ensure that they maintain the highest standards of performance and sustainability.

Regional Feature

Hile Village Rejoices at New Water Source

The village of Hile is located in Tigray, one of Ethiopia's most vulnerable regions due to repeated drought, few natural resources, limited access to infrastructure, and political conflict.

Water sources have been negatively impacted by soil erosion and the deforestation of natural forests and vegetative cover. Rivers run intermittently or have dried up completely. Safe, accessible water supplies have disappeared from many rural communities, and almost all of the traditional sources of water are unsanitary, low-yielding, seasonal, and located at a great distance from village settlements. Inadequate rainfall and lengthy dry spells further exacerbate the situation.

Rural families in communities like Hile live on a single gallon of water per day. This limited access to water for drinking and personal hygiene is a major cause of ill health and malnutrition, contributing to high levels of child illness and death.

But this situation is changing for a number of communities in Tigray, thanks to the work of WaterPartners and its local partner organization, The Relief Society of Tigray (REST). With financial support of its donors, WaterPartners and REST recently completed the first year of a three-year program to provide safe water to communities in Tigray.

Mubreke's Story

Not long ago, six-year-old Mubreke Terkelay and other children and women in the Ethiopian village of Hile had to climb down into a leech-infested pit to collect water every day. Their only alternative source of water was a



Women carrying water from an unprotected water source in Hile; roundtrip, their journey will take four hours.





Mubreke Terkelay holds a jar of the dirty water he had to drink before the WaterPartners project.

four-hour round-trip walk away — a journey they frequently had to make during the dry season.

The water they collected at the spring was unfit to drink. What little water was collected was shared between people and livestock, and was full of parasites, leeches, and algae. They tried to filter it through their clothing, but it still smelled bad and made them sick.

Impacts of Year One Project with REST

- 2,870 people obtained access to a safe, reliable water source
- Water-borne disease reduced
- More than sufficient water to meet living needs
- Community members trained to manage and maintain water supply
- Reduction in time spent fetching water, freeing women and children to work or go to school

WaterPartners, working in cooperation with its partner organization REST, helped the people of Hile change all that. They excavated around the spring and built a containment and filtration system to protect and purify the water. They established a committee to manage the system and trained them in how to maintain it. Now the 400 people who live in Hile have access to a safe, sustainable water source. This was achieved at a cost of only about \$15 per person.

Today, the women of the village have more time to help their husbands in the fields or participate in the government's food for work program, so they have more to eat and more money to spend on necessities like medicine. The children are healthier and have better school attendance because they no longer suffer from chronic diarrhea and intestinal worms. Thanks to your support, their lives and those of many others have been dramatically improved in a matter of only a few months by access to safe, abundant water.

Ziman Kahsay, one of the women of Hile village, summed it up this way: "For 38 years I suffered. The water here was dirty and muddy. It had algae, worms, and a bad smell. My son had to go the clinic three times with diarrhea. Now, with this project, we think about the future generations. They have a bright future. This is an historic moment for us."

Regional Feature:

Water Source Gives New Life to Honduran Village

Imagine having to walk more than a mile to reach your kitchen sink. And when you finally get there, the water that comes out is warm and dirty and makes you sick. This used to be reality for the people of Santa Cruz.

Before WaterPartners entered the picture, Santa Cruz faced a severe water and health crisis. Women and children spent hours each day collecting water for drinking and household use. During the rainy season, water was often collected from small springs and waterholes close to the village. During the dry season, the local water sources dried up, forcing community members to walk for more than a mile to springs near neighboring villages. To collect enough water for cooking, drinking, and washing required several trips to the water source throughout the day. Mothers frequently had to leave their young children alone while they collected water for their household. Older children, instead of going to school, often spent their days collecting water. After all of this effort, the water that was collected from these sources was usually contaminated.

Lack of adequate sanitation in Santa Cruz contributed to the contamination of local water sources. Most community members used open, poorly constructed public latrines. Because the local school didn't have a latrine, once they reached puberty, girls often dropped out. At the household level, the absence of sanitary latrines, combined with unsafe waste disposal and unhygienic food preparation, created a dangerous health environment. As a result, incidents of water-related diseases and malnutrition were on the rise in Santa Cruz.



Two sisters, Norma and Ana Perez, smile in front of their family's new latrine, which they painted.





Maria Antonia Semion smiles as she washes dishes with water from her family's new water connection.

But thanks to a water project made possible through the support of WaterPartners' donors, the entire village of Santa Cruz now has ready access to safe water from a spring catchment system.

While the community of Santa Cruz contributed both labor and materials to the project, the safe, accessible water supply could not have become reality without the financial support of WaterPartners' donors.

A testament to their desire for the new water source, all of the unskilled labor for building the system was provided by community members. This included the extremely difficult task of transporting and laying more than seven miles of tubes and pipes – accomplished entirely by hand. Community members carried tubes up the mountains on their backs and performed the exhausting task of collecting all of the local materials needed for construction, including sand and stones.

Once the foundation was laid, community members received training in system operation and maintenance of their new water source, ensuring the system will work for many years to come. They also received health and hygiene education, so the health benefits gained by the safe water won't be lost.

The new gravity-flow spring catchment system provides 45 households with water connections and feeds two newly installed communal locations – the school and church. Also included in the project were pour-flush latrines for those same households. The safe water source, combined with the new latrines and community awareness of proper hygiene, has helped to greatly improve the health and quality of life of the people in Santa Cruz.

Project Achievements

- Spring catchment water system constructed
- Water taps installed and outdoor washbasins constructed for each household and community center
- Household drainage pits constructed to dispose of waste water
- Latrines installed for each household
- Full community participation and ownership of project

"I used to collect water from an unprotected water source," says Dominga Nataren, a water committee member and mother of three children, minutes after signing her commitment paper to help maintain the new water source. "With this new project I feel happy because we have water in our houses. And with the new latrines at our houses too, I feel even better."

In recognition of the momentous event, Santa Cruz held a special inauguration ceremony celebrating their new water system. It included songs and poems by schoolchildren and a drama performed by community members reenacting the process of planning for and building the new well. Speeches by representatives of WaterPartners and the local government congratulated the community on its new project.

At the end of the inauguration, the new water committee, which consisted of Santa Cruz community members elected by the community, took their pledge to care for the system for their two-year term. Then the water committee members and the local government officials signed a document handing the system over to the community.

As the ribbon was cut, water flowed from the tap in the churchyard where the ceremony was held. As the water flowed, so did the pride of the Santa Cruz community in this most important achievement.

Dominga Nataren, water committee member and mother of three, now has water and a latrine at her home for the first time.





Until she took out a WaterCredit loan for a household water connection, Shanthi could only collect two pots of water per day from the public tap; today, she has ample water for her family's needs.

Asia Feature

Three Hundred Toilets in Three Days

The people living in the neighboring Indian villages of Kollapatti and Kothampatti knew they wanted household toilets in their villages. Without toilets, the residents had to walk to the open areas designated for defecation. This practice, as they knew all too well, was very unsanitary and time consuming.

Frustrated with their situation, the residents of Kollapatti and Kothampatti decided to do something about it. They contacted WaterPartners' local partner organization in India, Gramalaya, for assistance. Gramalaya reviewed their request and sent it to WaterPartners. A short while later, Kollapatti and Kothampatti received WaterCredit loans for new sanitation projects. WaterCredit, an initiative of WaterPartners, consists of small loans to individuals and communities for water and sanitation purposes. Repaid loans go back into a revolving fund, which helps the next community.

As part of the health and hygiene training that goes along with all WaterPartners projects, Kollapatti and Kothampatti villagers attended a training session at Gramalaya's office. They learned about the different types of toilets, how they are constructed, and how they help to prevent water and environmental contamination. They also learned about effective hygiene practices, such as hand washing, and how to teach others to follow these health-enhancing practices. As part of the training, they visited Gramalaya's nearby Toilet Technology Center, funded by WaterPartners, where they saw models of all sorts of toilet options – even “child-friendly” toilets.



The training had a big impact on the people of Kollapatti and Kothampatti. An idea came from this meeting that the whole community unanimously supported – to build 300 toilets in three days. The idea took hold, and the “300 toilets in three days” challenge kicked off with a sanitation festival organized by Gramalaya, WaterPartners, representatives from Kollapatti and Kothampatti, and the District Rural Development Agency.

The Kollapatti village was divided into five parts and the Kothampatti village into seven. Gramalaya field staff monitored the construction activities of the community workers, and any problems encountered were solved on the spot. Each night at 9 p.m. Gramalaya reviewed the workers’ performance, and planned out the next day’s activities. Community groups also joined in the discussion. Project helpers received shelter and food for the three days of the build. The project was celebrated like a festival, and everyone in the village was involved.

At the end of the third day, 308 toilets had been completed – exceeding the original goal. At a celebration that evening, people talked about their experiences during the three days of activities. Sait Damodaran, WaterPartners’ India Country Director, stressed that the objective of the project wasn’t only to build toilets, but to build knowledge of proper sanitation and hygiene. Without good hygiene, the health benefits of good toilets would quickly be lost. Both goals were accomplished, ensuring a legacy of good health in Kollapatti and Kothampatti.

A young boy stands outside his family's new latrine.



Statement of Financial Position

September 30, 2007

Assets	2007	2006
Cash	\$366,554	\$483,658
Accounts Receivable	569,408	1,223,405
Prepaid Expenses	64,871	4,143
Investments	90,751	77,965
WaterCredit Loans Receivable, Net	134,068	182,843
Property and Equipment, Net	<u>82,549</u>	<u>21,107</u>
Total Assets	<u>\$1,308,201</u>	<u>\$1,993,121</u>
Liabilities and Net Assets		
Accounts Payable	\$58,839	\$38,216
Accrued Expenses	33,243	32,658
Grants Payable	<u>141,487</u>	<u>---</u>
Total Liabilities	233,569	70,874
Net Assets		
Unrestricted:		
Undesignated	110,373	382,598
Board Designated	<u>62,744</u>	<u>62,744</u>
Total Unrestricted	173,117	445,342
Temporarily Restricted	<u>901,515</u>	<u>1,476,905</u>
Total Net Assets	<u>1,074,632</u>	<u>1,922,247</u>
Total Liabilities and Net Assets	<u>\$1,308,201</u>	<u>\$1,993,121</u>

Statement of Activities & Changes in Net Assets

Year Ended September 30, 2007

	Unrestricted	Temporarily Restricted	Total
Revenue, Gains & Other Support			
Contributions and Grants:			
Foundations	\$21,913	\$2,065,536	\$2,087,449
Corporations & Organizations	24,046	24,652	48,698
Individuals	307,578	32,830	340,408
Federated/Workplace Campaigns	14,330		14,330
Special Event Revenue	85,441		85,441
Government grants and contracts	9,533		9,533
Investment Income & Other	49,803		49,803
Net Assets Released from Restrictions	<u>2,698,408</u>	<u>(2,698,408)</u>	<u> </u>
Total Revenue, Gains & Other Support	\$3,211,052	(\$575,390)	\$2,635,662
Expenses			
Program Services:			
Sustainable Water Projects:			
Grant Program	1,158,350		1,158,350
WaterCredit	909,778		909,778
Partner Development	50,197		50,197
Outreach	<u>385,605</u>	<u> </u>	<u>385,605</u>
Total Program	2,503,930		2,503,930
Supportive Services:			
Administration	487,061		487,061
Fundraising	476,668		476,668
Direct Benefit to Donors	<u>15,618</u>	<u> </u>	<u>15,618</u>
Total Supportive Services	<u>979,347</u>	<u> </u>	<u>979,347</u>
Total Expenses	<u>3,483,277</u>		<u>3,483,277</u>
Change in Net Assets	(272,225)	(575,390)	(847,615)
Net Assets, Beginning of Year	<u>445,342</u>	<u>1,476,905</u>	<u>1,922,247</u>
Net Assets, End of Year	<u>\$173,117</u>	<u>\$901,515</u>	<u>\$1,074,632</u>



Thank You to
All Partners
Who Provided
Safe Water

Because of your donations . . .

- ~ Haregewoini is going to school.
- ~ Mubreke has lived past his fifth birthday.
- ~ Mandaelramla has access to credit and a new world of opportunity.

On behalf of Haregewoini, Mubreke and Mandaelramla, and the more than 46,000 others whose lives you have transformed this year – thank you.

Cumulative Lifetime Gifts and Grants of \$1 Million and Above

CARE International
Michael and Susan Dell Foundation
Open Square Foundation

Special thanks to the following partners who provided support to WaterPartners between October 1, 2006, and December 31, 2007.

\$100,000+

2007 Triangle Water for Life Event
Emerging Markets Charity Benefit
Millennium Water Alliance
Richard and Rhoda Goldman Fund

\$50,000 - \$99,999

Robert Burkhard in honor of Norma R. Burkhard

\$25,000 - \$49,999

George and Patricia Ann Fisher Foundation
Jerry and Debbie Howard
Sani El-Fishawy and Jill Wernicke
Anonymous

\$10,000 - \$24,999

Peter Baciewicz, M.D.
Don and Maria Baker
Bruce Campbell
Cellar Family Foundation
Clearwater Capital Partners
Jeff and Carol Crowe
First Baptist Church of Columbia, Missouri
Patricia Ann Fisher
George and Patricia Ann Fisher Foundation
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John and Jenni Legg
Henry and Jackie Massman
Rainbow World Fund
Donald Santel and Kelly McGinnis
Sosland Foundation
Tony Stayner and Beth Cross

\$5,000 - \$9,999

Combined Federal Campaign (CFC)
Cornerstone Foundation of Knoxville
Jan and Susan Creidenberg
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Scot and Jihea Eisenfelder
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\$1,000 - \$4,999

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North Carolina Statewide Campaign Organization
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Mark and Donna Owen
Doug and Cynthia Owen
Donna Paisley
Pepsi Bottling Ventures
Christopher and Jeanette Phelps
Plus One Holdings, Inc.
John R. Poole
George and Eva Raftelis
Kelly and Andrea Reiman
The Roasterie, Inc.
Sonia Rosenbaum
Lisa Roskens
Sky Runser
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Philip and Ellen Singer
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Mark and Amy Thompson
Trail Creek Foundation
Triangle Association of Health Underwriters
Truman Heartland Community Foundation
John and Dee Dee Varick
Tom Vial
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Steven Levitas
Jules Older, Ph.D.
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Photos contributed by WaterPartners' staff and partners, and Carmen Saura.

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