

Water is the way to turn poverty into possibility

The problem: The global water and sanitation crisis

The lack of access to safe water and sanitation in homes around the world perpetuates a cycle of poverty. People in need pay high prices to buy water from vendors or they collect it from unsafe natural sources. Both options cost families time, money, opportunities, and health.

2.2 billion people — 1 in 4 — lack access to safe water, and 3.5 billion — 2 in 5 — lack access to a safe toilet. Accessibility to safe water and sanitation is fundamental to solving many urgent global issues. In fact, most daily challenges for people living in poverty tie back to water.

For many of us, getting water is as easy as turning a faucet, though, for others, it is a daily struggle that dominates their lives. With the lessons of a global pandemic, it's clearer than ever that the water and sanitation crisis simply has to be solved — by our generation, right now.



The global water and sanitation crisis is:



A women's crisis — Women and girls spend 200 million hours every day collecting water, and even more than that if you add the additional time searching for a safe place to relieve themselves.



An environmental crisis — Leaky pipes and inadequate infrastructure waste 33 trillion gallons of water per year. This results in increased electricity to pump water, which produces unnecessary carbon emissions.



An education crisis — When children are tasked with collecting water, they miss school and have less time to devote to studies overall.



A health crisis — 1 in 4 children under the age of 5 around the world suffer from stunting and malnutrition linked to water and sanitation.



An economic crisis — \$260 billion is lost globally each year due to lack of basic water and sanitation. This represents 1.5% of the GDP of 136 mostly low- and middle-income countries.

The solution: Small loans, big impact: The power of WaterCredit

Access to safe water and sanitation at home is fundamental to solving the world's most urgent challenges. The water crisis may seem easy to solve from the outside: spend money to install wells and build toilets for people who need them and then raise money for the next community. However, charity alone will not solve the crisis when the need is so great.

Founded by Gary White and Matt Damon, Water.org pioneers market-driven solutions to the global water crisis. In collaboration with local partners, we offer the critical knowledge, capacity, technical training, and resources needed to develop and offer water and sanitation loans to people living in poverty. Water.org also mobilizes strategic partners throughout the water, sanitation, and financing sectors to create a connected and streamlined system that promotes affordable financing for water and sanitation.

Water.org was the first organization to apply the idea of lending for water and sanitation to people living in poverty. As a result, millions of families in need have solved their water crises. They used small, easily repayable loans from our local financial partners and expert resources to make the household water and sanitation solution that is best for them a reality.

In the last 30 years, we have transformed more than 76 million lives around the world, providing women hope, children health, and families a future. With this financial solution in motion, Water.org is well-positioned to help the global community bridge the gap in financing for water and sanitation and bring an end to the most critical social issue of our time.

Investing in water is the way to end poverty, achieve global equality, and make a bright future possible for all.

Here's how WaterCredit works:



It's smart, simple and sustainable.

Your investment in water will empower people living in poverty to solve their immediate need and continue to enrich their lives long after the original loan has been repaid.

WaterCredit is working

To date, we've mobilized \$6.6 billion in capital. We have changed the lives of more than 76 million people across four continents with access to safe water or sanitation through 16.9 million loans disbursed.

\$5.98

average daily wage
of our borrowers

76 million+

lives changed

16.9 million

loans disbursed

90%

of borrowers are women

98%

repayment rate

\$6.6 billion

capital mobilized

People reached with safe water or sanitation



A vision for the future: Safe water and sanitation for all

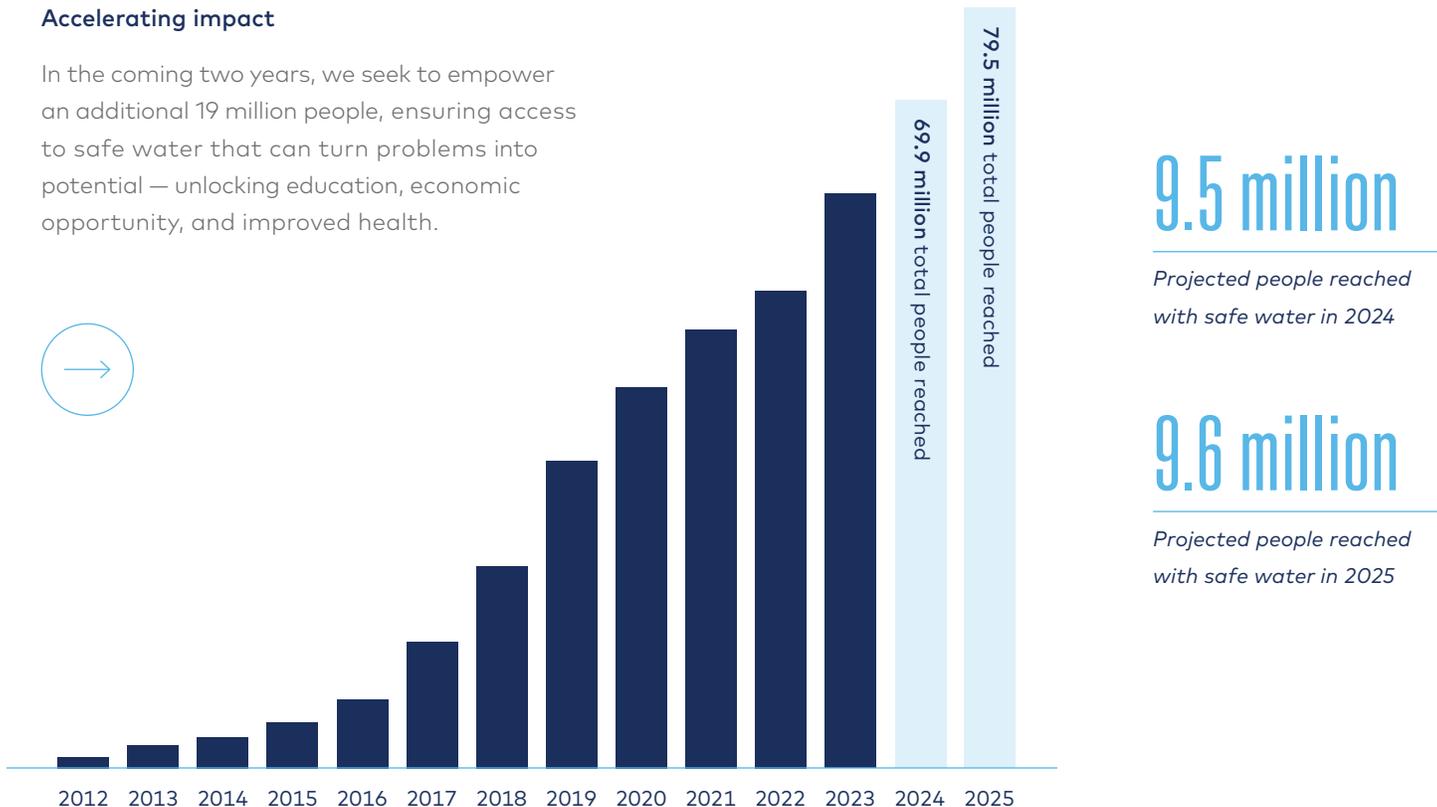
We believe water is the way to break the cycle of poverty, to protect and save lives, and to make bright futures possible. Through our unique solution, we have reached 76 million people with safe water or sanitation to date, more than 10 million of those in the last year alone. Our solution is efficient and scalable because we believe now is the time to bring everyone, everywhere access to safe water and sanitation.

As we look to the future, we will continue to scale our impact in the 15 countries where we work. We have established regional hubs in Latin America, Africa, and South and Southeast Asia to further our work in each country, while still allowing for strategic engagement in additional geographies when the time is right. We know that mobilizing capital is critical to achieve our vision of safe water and sanitation for all and to accomplish Sustainable Development Goal 6 — the United Nations call for the world to ensure universal availability and sustainable management of water and sanitation.



Accelerating impact

In the coming two years, we seek to empower an additional 19 million people, ensuring access to safe water that can turn problems into potential — unlocking education, economic opportunity, and improved health.



Water.org plans to execute strategic initiatives that focus on water and its intersectionality with the Sustainable Development Goals and climate resiliency, gender equity, healthcare, and education.

Climate Resiliency — Through this work, we will bring affordable financing to people living in poverty and institutions like utility and service providers that reach them so they can invest in their own climate-smart water and sanitation solutions. Our key approaches are: strengthening resilience through increased access, enabling investment opportunities, advancing solutions that build climate resilience, and managing our climate footprint.

Gender Equity — 90% of borrowers are women, indicating our work has a clear impact on gender equity. We plan to prioritize monitoring the impacts of our work and the link to women's sense of safety, ease of access, time for school and work, access to affordable financing, and household decision-making — creating performance metrics related to gender equity.



Healthcare — Access to safe water at home impacts everything from handwashing to a child's development. We will continue to explore our impact on health outcomes and monitor the link to family health and illness, ease of access to hygiene activities, productivity at work and school due to improved health, and feelings of wellbeing and safety.

Education — For children living in poverty around the world, access to safe water and sanitation at home and at school means less time collecting water or searching for a safe place to go and more time for learning. We will supplement our existing findings on the link between access to safe water and sanitation and increased access to education by exploring new performance metrics around time spent studying, school completion, and the ability to practice hygiene safely at school, especially for girls.

Ultimately, our solution and ongoing work will provide families with a sustainable water or sanitation solution for their home, rather than a temporary fix – giving hope, health, and opportunity to those who need it most and offer impacts in healthcare, education, gender equity, and climate resiliency.

