



# Water is the way







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Water.org is a global nonprofit organization that has transformed more than **76 million** lives around the world with lasting access to safe water or sanitation — in partnership with people like you.

We connect people living in poverty with access to small, affordable loans for safe water and sanitation solutions at home — unlocking education, economic opportunity, and improved health.

Your continued support means we can help empower more women, children, and their families with access to the safe water and sanitation solutions they need to survive and thrive.

# WATER IS THE WAY



Dear Friends and Supporters,



This past year, Water.org reached 10,402,475 people with lasting access to safe water or sanitation—progress made possible by your support and our shared commitment to removing the barriers between people in poverty and the resources they need to survive and thrive. This impact was also enabled through our partners, whose support helped mobilize \$958 million in capital, enabling 2 million small loans for families to finance water and sanitation solutions at home.

We continue to create smart, scalable solutions that make lasting access possible. That’s why in 2024 we launched WaterConnect — a new solution created to address a critical barrier to solving the water crisis: the lack of resilient infrastructure. In many regions, even when families are ready to act, progress is held back by outdated or insufficient systems. WaterConnect aims to help develop water and sanitation infrastructure projects so more people can gain lasting access, faster.

Our suite of solutions—enabling small loans for household access, impact investing to bring in more capital, and infrastructure project development to expand reach—work together to transform lives and end the global water crisis.

Together, they represent a powerful approach that helps us reach more people in need—sustainably and at scale. With your partnership, 76 million people now have access to safe water or sanitation.

And we’re not slowing down. Our goal is to change 200 million lives by 2030. Reaching that goal means continuing to adapt, invest in what works, and stay focused on what’s ahead.

We believe water is the way to break the cycle of poverty, to protect and save lives, and to make a bright future possible for all. Thank you for helping make this progress possible.

With gratitude,

**Gary White**  
CEO & Co-founder

**Vedika Bhandarkar**  
President & Chief Operating Officer







# 10.4 million reasons to celebrate

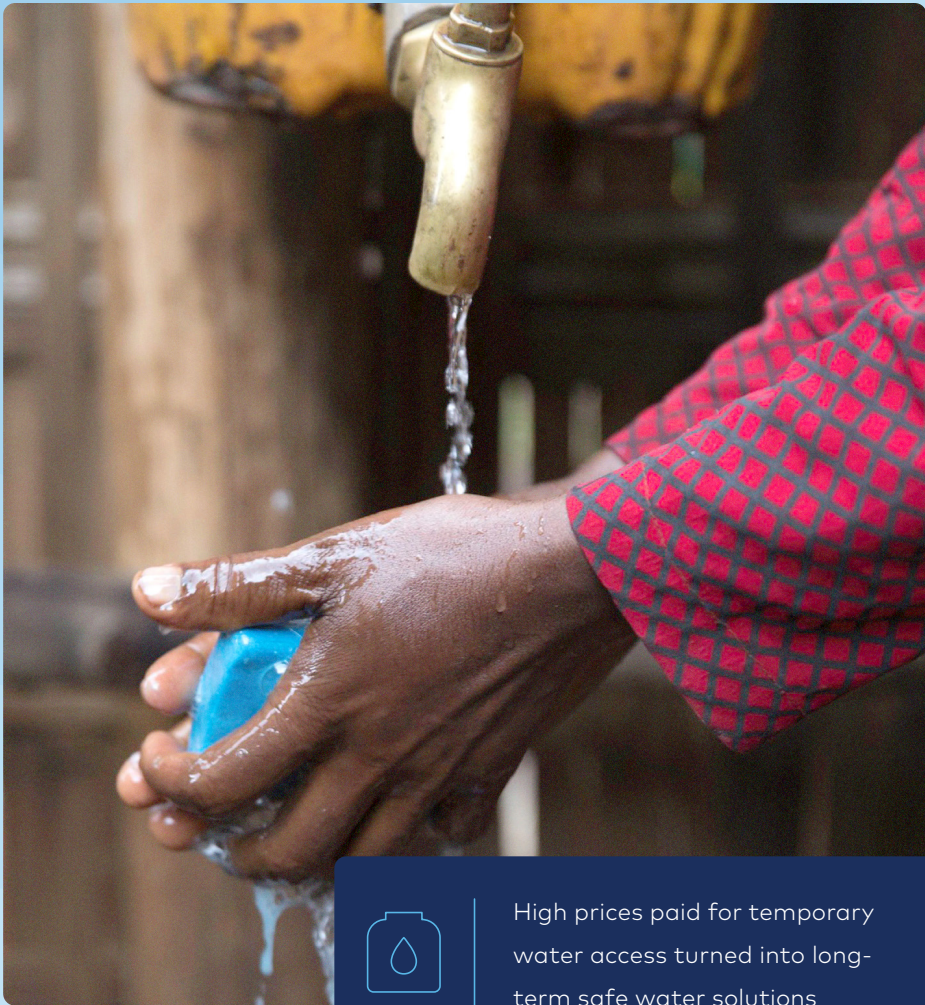
In 2024 you helped change the future for 10.4 million people with access to safe water or sanitation. You turned poverty to possibility, time spent to time saved, and dreams into reality.




 Walks for water are now walks to school



 Improved earning potential for families, paving a path out of poverty




 High prices paid for temporary water access turned into long-term safe water solutions



 Sick days turned into play days for kids around the world



 Hours women spent collecting water turned into time to learn, earn, and create the life they want





With your support, we've changed the lives of more than 76 million people with access to safe water or sanitation—more than 10 million people in 2024.

See the number of people reached in each country in 2024.

109,189

Mexico



6,788

Guatemala



351,902

Brazil



6,895

Ecuador



824,331

Peru



158,042

Uganda



155,121

Tanzania



153,637

Kenya



1,440

Botswana



3,402

Mozambique



3,731,383

India



1,951,017

Bangladesh



1,858,110

Philippines



991,906

Indonesia



79,857

Cambodia



\*Based on reporting available as of March 2025





## A unified vision for solving the global water crisis

We continue to innovate and create solutions to help solve the water crisis. While access to affordable financing fuels impact by making water connections and toilets at home possible for families in need, we recognized another challenge.

In connecting households and communities to safe water or sanitation solutions, we observed there to be a lack of resilient local infrastructure. In 2024 we launched WaterConnect to address this critical barrier.

Our solutions are working together to break down the barriers between people and access to safe water and sanitation, faster.



### Enabling small loans for household access

One of the major barriers to safe water and sanitation is affordable financing. People living in the water crisis hold the key to their own solutions — they already spend money on temporary water sources or medical bills for water-related illnesses. Creating a way to redirect those funds with small loans for immediate, long-term safe water or sanitation solutions proved to be the answer. To make those household loans possible, we created [WaterCredit](#) in 2003.

### Impact investing to bring in more capital

Water.org established [WaterEquity](#) in 2017 to harness the power of impact investing to provide more funding for access to water and sanitation. By investing in water and sanitation enterprises, including microfinance institutions scaling small loans for water and sanitation, WaterEquity mobilizes capital to accelerate our impact — so we can reach more people, faster.

### Infrastructure project development to expand reach

Water.org launched [WaterConnect](#) in 2024 to address a key gap in water and sanitation infrastructure development. WaterConnect is dedicated to creating opportunities for investment in resilient water and sanitation projects in low- and middle-income countries, ensuring the necessary funding for infrastructure improvements such as functioning water pipes or wastewater treatment facilities.



## Transforming lives with safe water

Water is the way to improve health, build resiliency, increase family income, expand opportunities for women, and increase access to education. Meet some of the people whose lives have changed with access to safe water, thanks to your support.

### Brazil

Fabiana and Jose previously used a makeshift system of pipes to get water for their home in rural Brazil. Living on a hill, this system often broke down due to the steep incline, forcing Fabiana to collect water from a river one mile from their home.

Jose learned about Water.org’s partnership with his local bank and financed a rain storage tank for their home. Now, they have a reliable, safe water tank above their property and the water flows without issue.

Now, Fabiana no longer walks long distances to collect water or wash laundry in a river. She can earn income and be there for her children when they arrive home from school.



“Water is life... without water, we can’t do anything. We need water for everything in life!”

### Philippines

Carfel, her husband, and their 5 children live in General Santos City, Philippines, in a community where the government-provided water source was unexpectedly shut off. With no choice but to source water elsewhere, Carfel was eventually hospitalized from unsafe water conditions.

Ready to make a change, Carfel met with Water.org partner LifeBank to take out a loan for a new safe water solution in their home.

Carfel is comforted knowing their water quality is high and she’s no longer worried about her family getting sick. She considers overcoming her family’s water crisis to be one of her greatest achievements.



“The water has really helped us in our daily lives... I no longer have to struggle with caring for my children.”



### Kenya

After many attempts at setting up a community-based water source in Rwamburi, Kenya, community members decided to form the Rwamburi Water Project with hopes to find a safe and sustainable solution to their community’s water crisis.

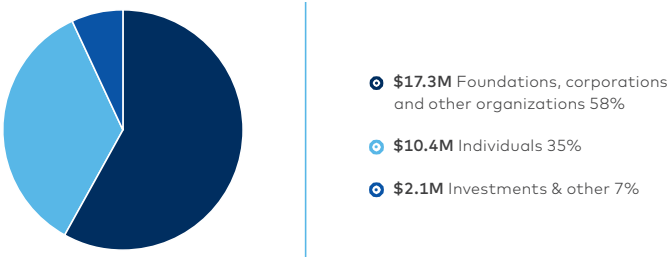
The group was able to secure a loan from Family Bank and purchased a powerful pump for their borehole. The pump now supplies water to the community schools, hospitals, government facilities, and 300 metered households — almost everyone in Rwamburi.

Women and children in the community no longer walk miles for water, farmers can provide for their animals, and doctors can wash their hands with safe water.

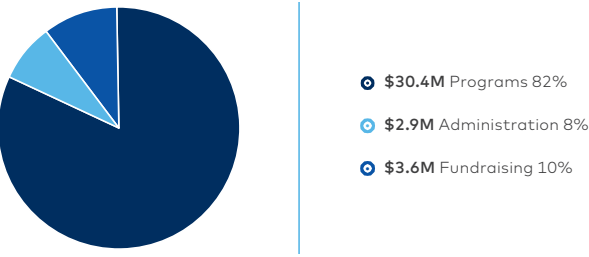




Sources of Revenue (FY 24)



Allocation of Expenses (FY 24)



Statement of Activities

As of Sept. 30		
Revenue, gains & other support	2024	2023
Contributions and grants	\$27,736,614	\$50,223,200
Investment income and other	2,067,761	1,063,156
Total revenue, gains & other support	\$29,804,375	\$51,286,356
Expenses	2024	2023
Water programs	\$28,651,736	\$28,919,367
Outreach	1,752,679	2,203,752
Total program services	\$30,404,415	\$31,123,119
Management and general	\$2,897,405	\$2,032,935
Fundraising	3,578,259	2,665,479
Total expenses	\$ 36,880,079	\$ 35,821,533
Change in net assets	2024	2023
Change in net assets	(\$7,075,704)	\$15,464,823
Net assets, beginning of year	53,576,542	38,111,719
Net assets, end of year	\$46,500,838	\$53,576,542

Statement of Financial Position

Year ending Sept. 30		
Assets	2024	2023
Cash and cash equivalents	\$42,445,439	\$38,962,980
Contributions receivable, current	4,945,986	17,786,872
Other receivables	26,452	6,512
Prepaid expenses	389,233	239,141
Investments	2,494,882	2,517,798
Contributions receivable, non-current, net of discount	2,815,869	150,000
Right-of-use leases	972,074	1,228,464
Property and equipment, net	410,688	503,308
Total assets	\$54,500,623	\$61,395,075
Liabilities & net assets	2024	2023
Accounts payable	\$227,546	\$467,082
Accrued expenses	4,188,066	3,453,804
Right-of-use lease liabilities	984,173	1,232,955
Refundable advances	2,600,000	2,664,692
Total liabilities	\$7,999,785	\$7,818,533
Net assets without donor restrictions	\$25,078,888	\$30,178,231
Net assets with donor restrictions	21,421,950	23,398,311
Total net assets	\$46,500,838	\$53,576,542
Total liabilities & net assets	\$54,500,623	\$61,395,075

Current Board of Directors

- Adam Schechter
- Andy Sareyan
- Anil Arora
- Chris Torto
- Gary White
- Guru Gowrappan
- Hilary Schneider
- Jack Leslie
- Julie Flynn
- Kara Hurst
- Keith Quinn
- Larry Tanz
- Lynn Taliento
- Sara Xi
- Terry Trayvick
- Tony Stayner



On behalf of the people whose lives changed with safe water and sanitation in 2024, thank you for your support.

Together, we will see the day when everyone in the world has access to safe water and sanitation.



Find the latest news and press releases about our work in the water and sanitation sector [here](#).

