



It's clear: Safe water changes lives





SAFE WATER CHANGES LIVES

Water.org is a global nonprofit organization that has transformed more than 88 million lives around the world with lasting access to safe water or sanitation.

Our suite of solutions—enabling small loans for household water and sanitation improvements, mobilizing investment capital, and developing infrastructure projects—work together to break down the barriers between people living in poverty and the critical resources their families need.

Because of your continued generosity, families who once lived without safe water or a toilet now have the resources they need to survive and thrive.

Your support has helped turn daily challenges into lasting solutions.

Thank you for being a part of this life-changing work.

SAFE WATER CHANGES LIVES



Dear Friends and Supporters,

This past year, Water.org reached 9,979,366 people with lasting access to safe water or sanitation. Together with our partners, we helped mobilize \$1.03 billion in capital, enabling 2.2 million small loans for families to bring safe water and sanitation home.

This progress is possible because of partners, funders, donors and supporters like you.

By the end of 2025 we helped change more than 88 million lives through improved access to safe water or sanitation. This impact reflects years of building and scaling solutions that put affordable financing within reach and strengthen the systems that make this impact possible.

Access to safe water shapes how people spend their time, the opportunities available to them, and their ability to participate in community and economic life. When water is close to home, families regain time for education, work, choice, and opportunity. Water is also emerging as a growing economic and business concern, influencing how communities develop and how companies operate around the world.

Today we know the global water crisis is solvable. What stands between people and these essential resources is financing. By unlocking new flows of capital for water and sanitation, we are helping bring safe water and sanitation within reach of families around the world.

Our suite of solutions—enabling small loans for household water and sanitation improvements, mobilizing investment capital, and developing infrastructure projects—work together to break down the barriers between people living in poverty and the resources their families need.

Building on this work, this year we activated our Invest + Donate model, allowing partners to participate in impact investments and commit potential gains to philanthropy—blending the power of investment capital and philanthropic support to expand water and sanitation access. This approach helps create regenerative flows of capital that can be reinvested year after year to bring these solutions to more families. It also gives businesses and investors an opportunity to help shape the future of water stewardship in business.

Our goal remains: to help change 200 million lives by 2030 with safe water or sanitation. Reaching it will require expanding the flow of capital into the water and sanitation sector—through philanthropy, investment, and the leadership of businesses recognizing the growing importance of water for communities, economies, and markets.

Together, we can mobilize the capital necessary to close the financing gap and bring safe water and sanitation to many more families in need around the world.

With gratitude,

Gary White
CEO & Co-founder

Vedika Bhandarkar
President & Chief Operating Officer





2025 at a glance



9.9 million+

9,979,366 lives changed
across 15 countries



\$1.03 billion

\$1,034,392,694 in small loans
disbursed by our local partners
for water and sanitation



2.2 million

2,279,894 million water and
sanitation loans disbursed
by our local partners

How safe water is changing everything for families around the world

We've seen firsthand how access to safe water and sanitation changes daily life for the people we serve. To understand that impact, we regularly survey people who use small loans from our local financial partners to improve access to safe water and sanitation. As of January 2026, those insights show:



Improved health

77% say their family's health improved with safe water or sanitation at home.

Improved water, sanitation and hygiene practices help reduce disease, undernutrition, and injury from water collection, and ease the daily stress for women and girls.



Women's empowerment

89% of people who take out water and sanitation loans are women.

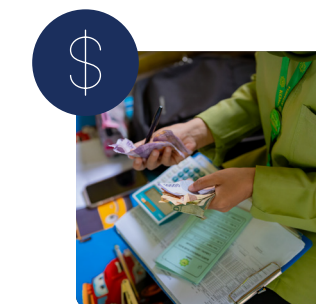
With water closer to home, women spend less time collecting it and more time earning income, caring for their families, and shaping their futures.



More time for school

63% report that household members get sick less often now that they have safe water or sanitation at home.

Access to safe water and sanitation gives kids time and health for school and play.



Economic potential

89% of the people we serve live on less than \$8.30 a day.

With access to safe water at home, families gain time to work, learn, and pursue opportunities that can help break the cycle of poverty.

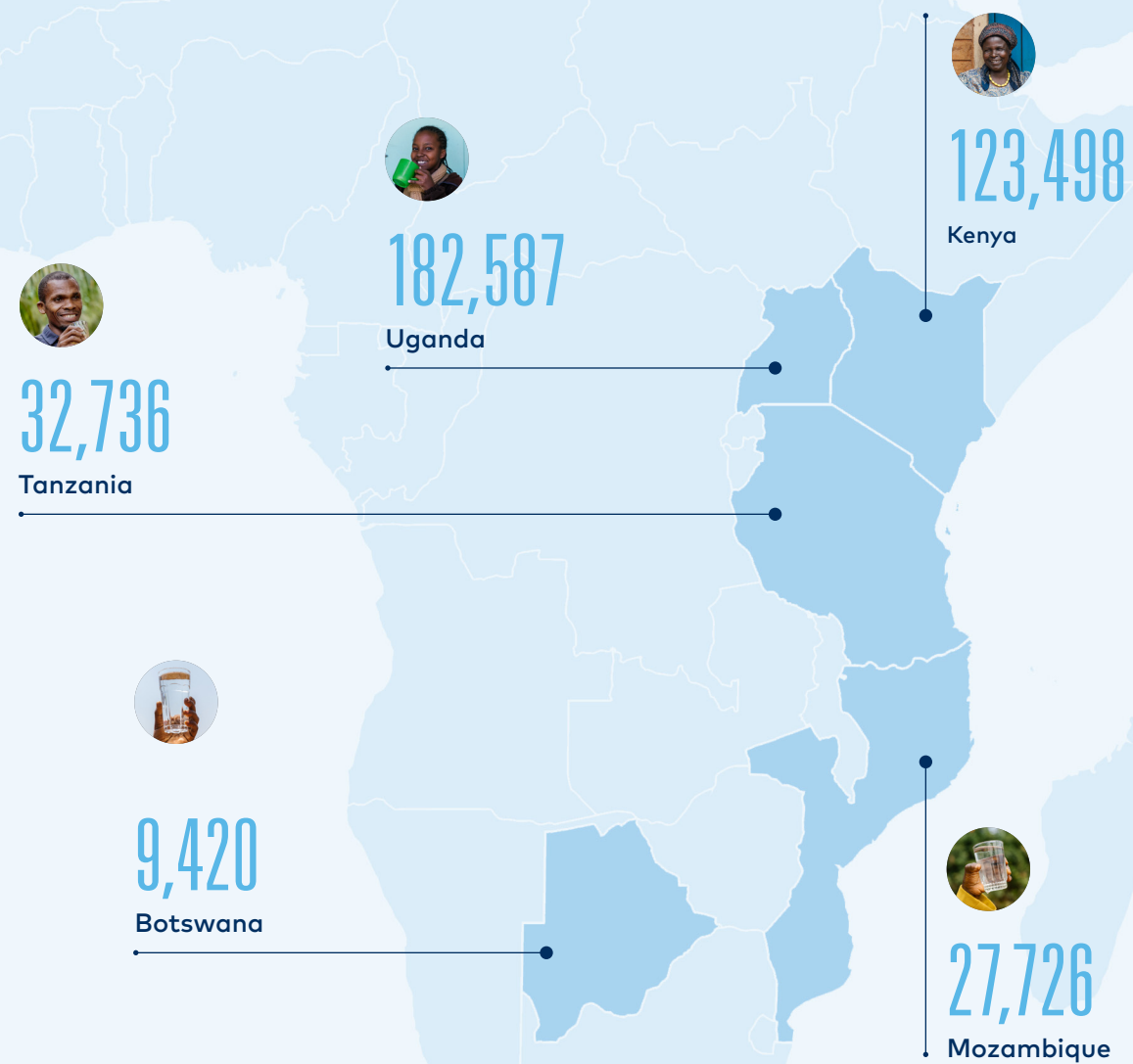
Thanks to your support, more than **9.9 million** people got access to safe water or sanitation in 2025.

Behind every number is a person and a story of health restored, time reclaimed, and a future changed.

With access to safe water and sanitation, girls gain time to go to school, women gain time for family and earn more income, and families experience the health that safe water brings.



People reached in Africa in 2025



*Number of people reached with safe water or sanitation in 2025



"I have total peace of mind. Water truly is everything."



Amina
Tanzania

Safe water unlocks health, time, and opportunity

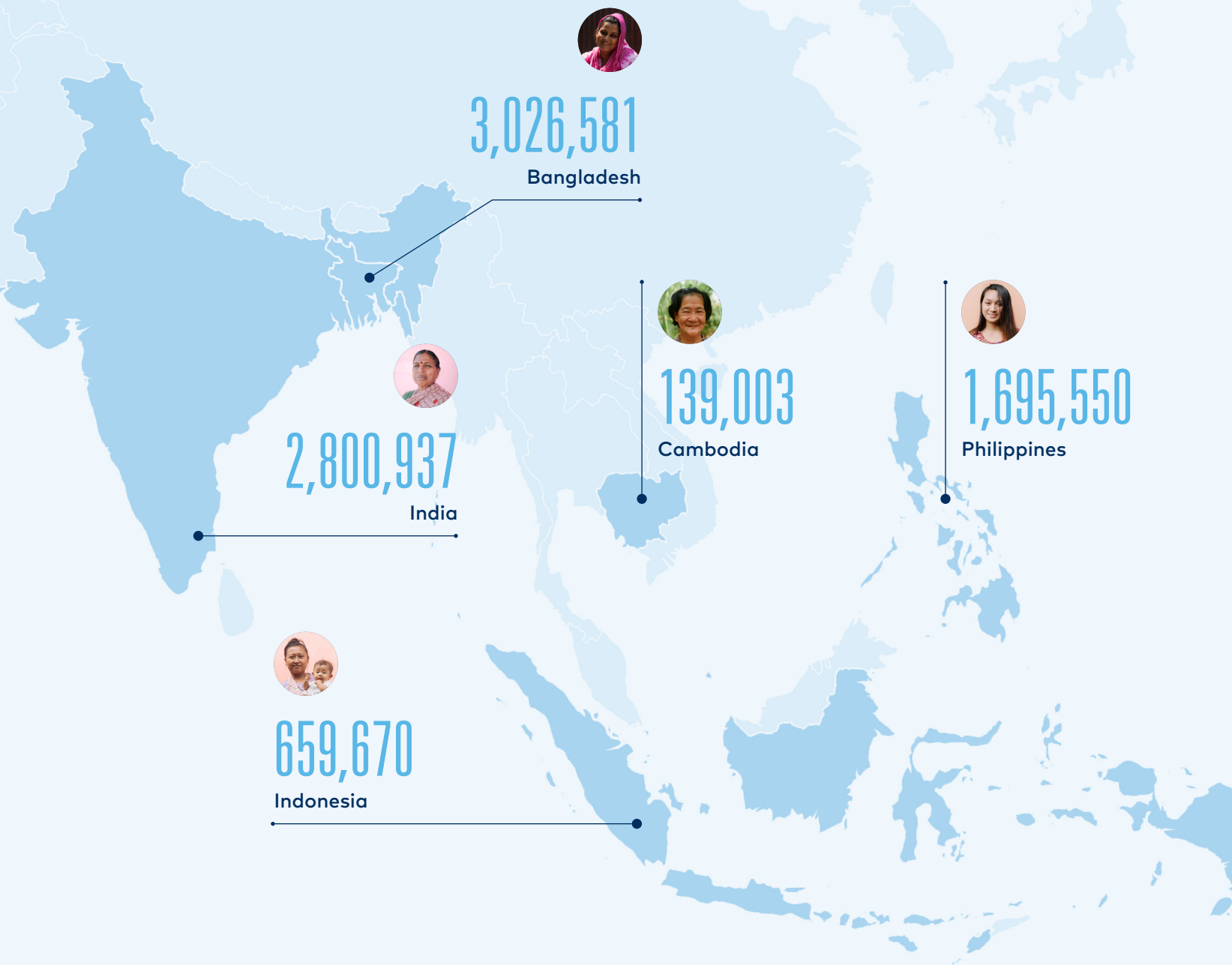
Before getting a safe water connection on her property, Amina's family depended on a community well. The wait was long, the buckets heavy, and the water often unsafe.

Through Water.org's partnerships in Tanzania, local banks offer loans for water taps and toilets to families in need. With a small, affordable loan, Amina installed a safe water connection and an improved sanitation solution in her home.

With safe water flowing, everything changed. Chores that once took hours now take minutes. Amina and her family can bathe, cook, and clean without delay, freeing Amina to focus on her chicken and banana farming.



People reached in Asia in 2025



*Number of people reached with safe water or sanitation in 2025



Tukinem
Indonesia

Water is a smart investment

Along the Java Sea in Northeastern Indonesia, Tukinem tends to her rice and corn fields while selling fresh vegetables to neighbors. Living simply with her husband, after their children married and moved out, Tukinem remains busy farming and teaching at the local school.

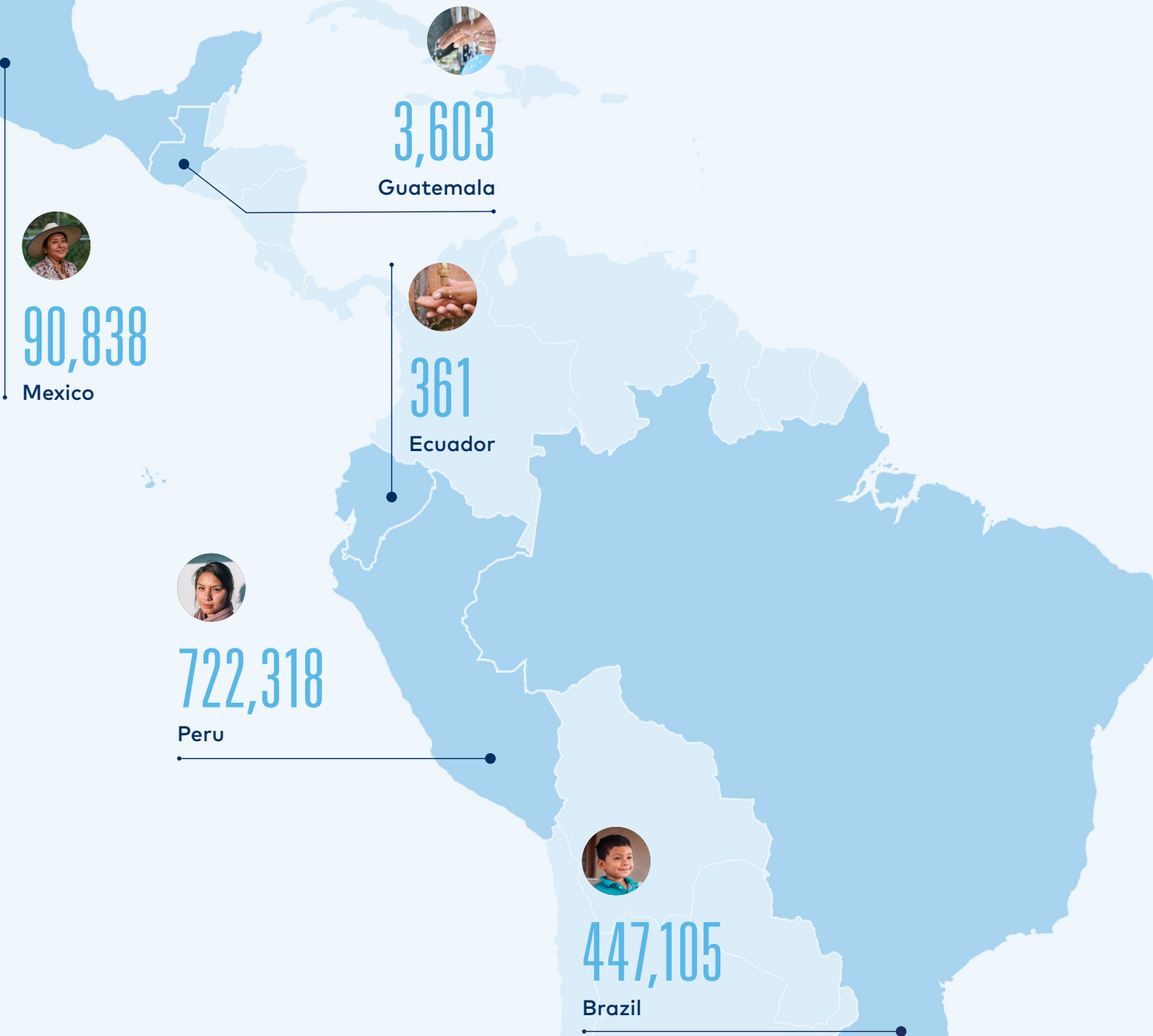
Water used to be a daily struggle. Without access to it at home, Tukinem relied on neighbors to fill her buckets. While their generosity helped, Tukinem still had to buy costly water tanks every few weeks to have enough for her family.

After learning about small loans for water and sanitation from Water.org's microfinance partner, PNM Mekaar, Tukinem was able to finance a water tank, pipes, and a faucet for her home.

Having experienced the benefits of safe water firsthand, Tukinem now shares with her students and their parents the importance of safe water at home and encourages families to consider a small loan similar to her own.



People reached in Latin America in 2025



**Number of people reached with safe water or sanitation in 2025*



Francisca
Brazil

Bright futures start with safe water

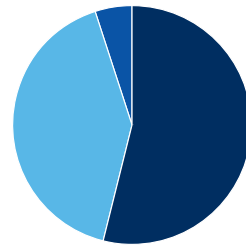
After building her home in Cajueiro, Brazil, Francisca had to collect water from a nearby pond. She reflects on the struggle: "I'd be at the reservoir collecting water to use during the day. Imagine what it was like to wash the children's clothes because I would run out of water and have to return to the reservoir to get more. It was far!"

Through our partnership with Banco do Nordeste, a local bank in her community, Francisca took out a small loan to construct a water storage cistern on her property.

"When it rains, the water is channeled into the cistern from the roof. The cistern has a motor that pumps it to the water tank. Then we use the water in the house. There are strainers; it's all filtered," she explains.

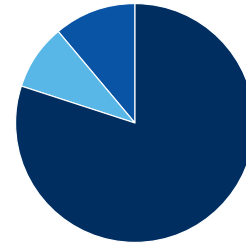
No longer does Francisca have to trek long distances to collect water. No longer does she worry about her son Gabriel's health. Now, she can watch him grow, learn, and thrive.

Sources of Revenue (FY 25)



- \$17.6M Foundations, corporations and other organizations 54%
- \$13.5M Individuals 41%
- \$1.6M Investment & other 5%

Allocation of Expenses (FY 25)



- \$31.1M Programs 80%
- \$3.3M Administration 9%
- \$4.1M Fundraising 11%

Statement of Activities

	Year ended Sept. 30	
	2025	2024
Revenue, gains & other support		
Contributions and grants	\$31,226,382	\$27,736,614
Investment income and other	1,649,961	2,067,761
Total revenue, gains & other support	\$32,876,343	\$29,804,375
Expenses		
Water programs	\$30,938,378	\$28,651,736
Outreach	244,955	1,752,679
Total program services	\$31,183,333	\$30,404,415
Management and general	\$3,323,025	\$2,897,405
Fundraising	4,196,944	3,578,259
Total expenses	\$38,703,302	\$36,880,079
Change in net assets		
Change in net assets	(\$5,826,959)	(\$7,075,704)
Net assets, beginning of year	46,500,838	53,576,542
Net assets, end of year	\$40,673,879	\$46,500,838

Statement of Financial Position

	As of Sept. 30	
	2025	2024
Assets		
Cash and cash equivalents	\$39,758,707	\$42,445,439
Contributions receivable, current	5,989,134	4,945,986
Other receivables	53,047	26,452
Prepaid expenses	611,663	389,233
Investments	1,125,367	2,494,882
Contributions receivable, non-current, net of discount	1,068,361	2,815,869
Right-of-use leases	859,094	972,074
Property and equipment, net	703,389	410,688
Total assets	\$50,168,762	\$54,500,623
Liabilities & net assets		
Accounts payable	\$51,362	\$227,546
Accrued expenses	4,908,617	4,188,066
Right-of-use lease liabilities	865,918	984,173
Refundable advances	3,418,986	2,600,000
Refundable grant agreement	250,000	—
Total liabilities	\$9,494,883	\$7,999,785
Net assets without donor restrictions	\$24,603,012	\$25,078,888
Net assets with donor restrictions	16,070,867	21,421,950
Total net assets	\$40,673,879	\$46,500,838
Total liabilities & net assets	\$50,168,762	\$54,500,623

Current Board of Directors

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Thank you for helping to change lives
around the world in 2025.

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



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

