BLUE ACCESS

A coalition built to mainstream & scale bottom-up financing
in support of SDG 6 & Water Forward

water.org®

The Crisis

1 in 4

Lack safely managed water

2 in 5

Lack a safe toilet

$260B

Lost annually to inadequate water and sanitation

Climate resilience: 50% of the world will live in water-stressed regions by 2050.

Gender equity: Women and girls collectively spend 200M hours every day collecting water.

Health: More than 1M deaths each year linked to unsafe water.

The challenge is immense.

When it takes hours every day to collect water or find a place to go, it is a crisis on many levels – a health crisis, women's crisis, education crisis and economic crisis.

The Opportunity

2.3x

Economic output for every dollar invested

25

Jobs created per million dollars invested

20% ↑

Every year a girl stays in school, her income as an adult increases by 20%

Economic growth: Water and sanitation investments unlock productivity, livelihoods, and private investment — outperforming energy, transport, and IT.

Income gains: Households see an average 22% income gain through improved health, productivity, lower coping costs, and time savings.

Gender equity: Reductions in time collecting water increase school attendance, especially for girls.

> **The challenge is immense—and solvable.**
>
> Water isn't a charity issue waiting to be funded. It's an economic opportunity waiting to be unlocked.

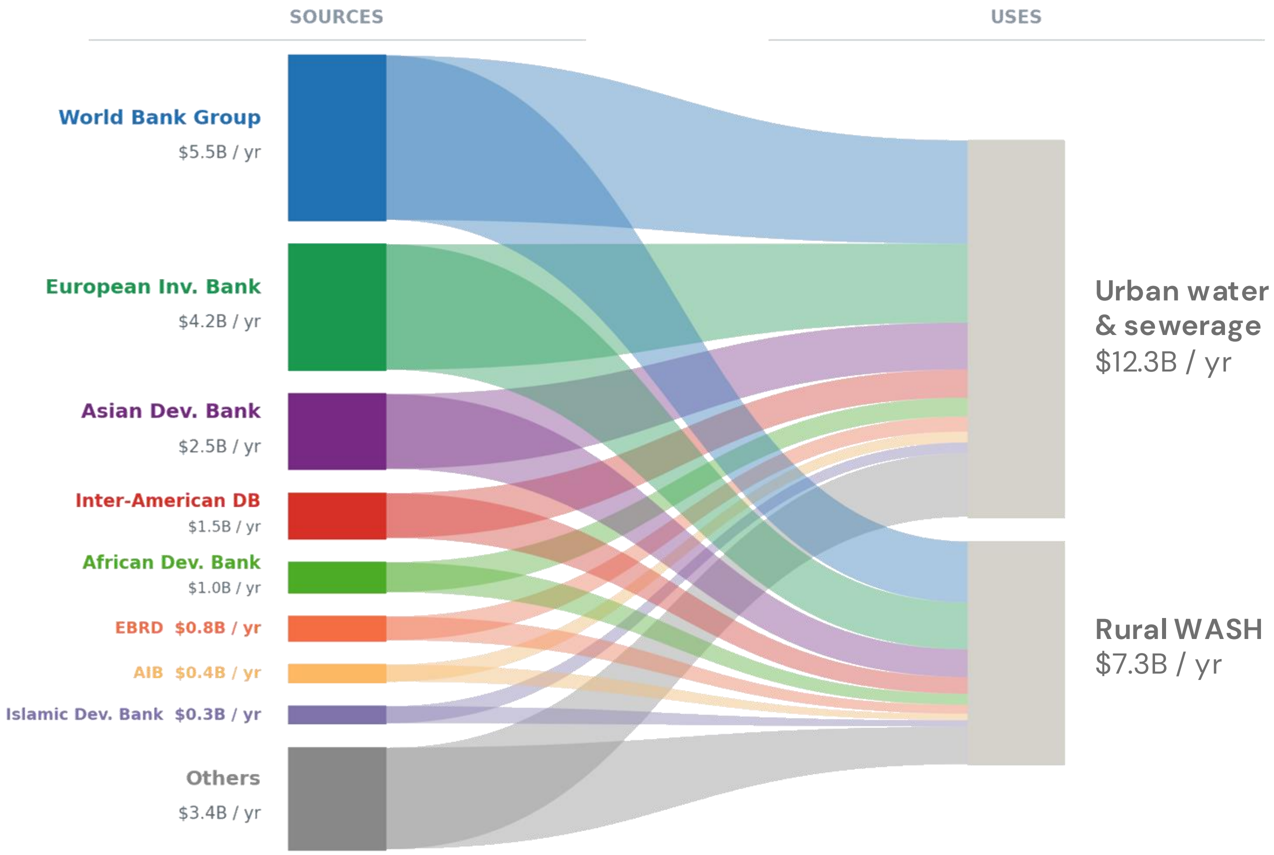
How Capital Flows Today

Today, most capital for water and sanitation access flows from the top down into large-scale utility infrastructure projects: water resource development, treatment plants, and piped networks.

This capital is critical and necessary. It finances the foundation for safely managed services. But alone, it's not enough. To reach everyone by 2030, progress needs to move six times faster.

> **We need to do more to ensure universal access to safe water and sanitation. And we have solutions at hand to do just that.**

Current MDB / DFI Water & Sanitation Finance Flows

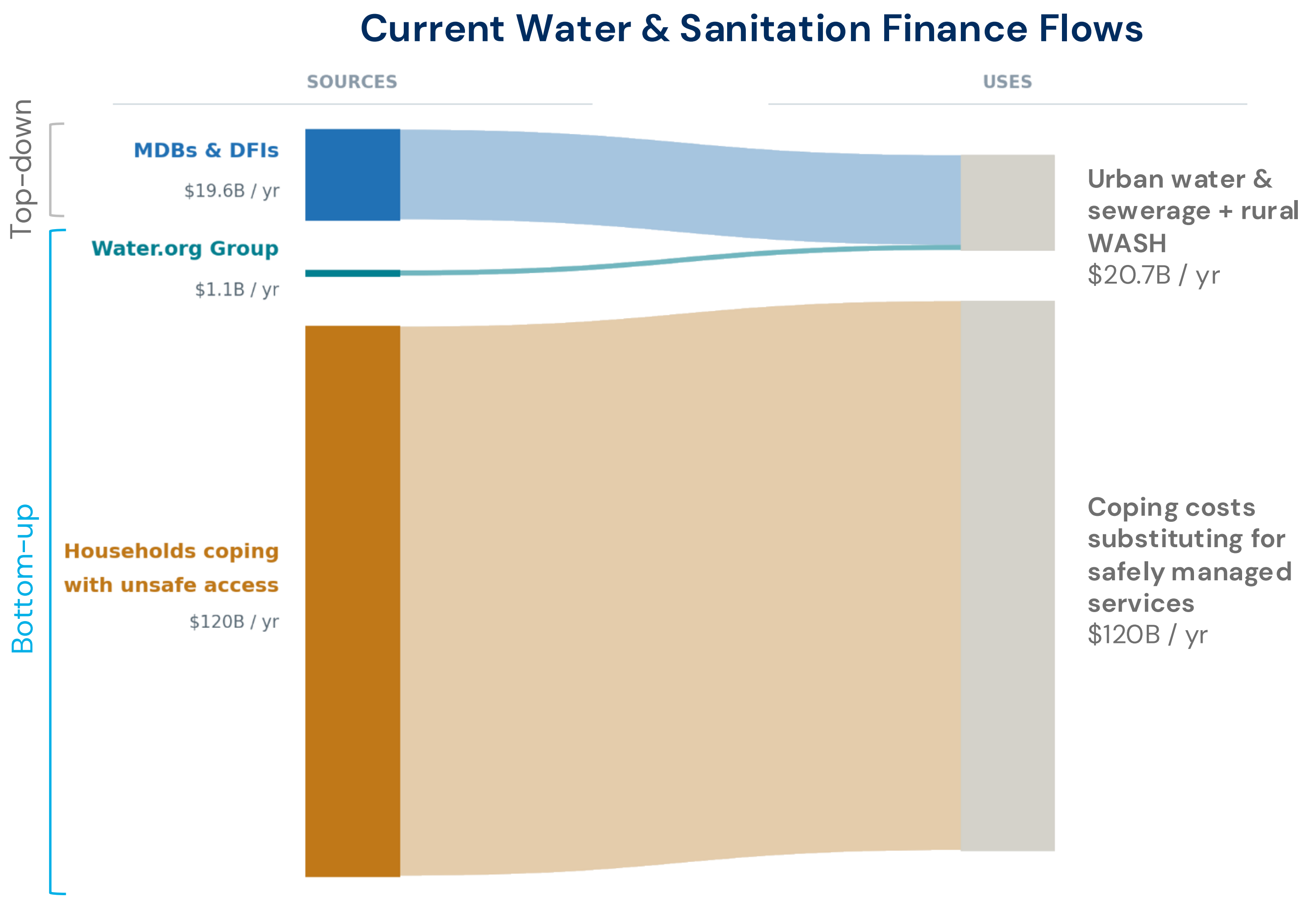


The Missing Market

Meanwhile, households in low- and middle-income countries spend hundreds of billions of dollars each year coping with unreliable water—buying bottled water, paying tankers, treating, storing, hauling.

That spending is fragmented, inefficient, and rarely builds lasting solutions. And it's substantial.

> **What if we could bring those two sources of capital together, from the top down and the bottom up?**



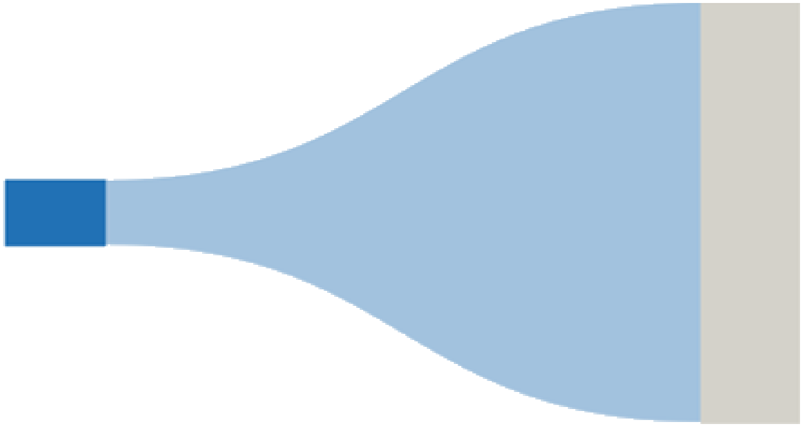
From Fragmented to Functioning

A water connection or a toilet often costs a few hundred dollars. For many households, that is out of reach. As a result, spending stays fragmented. Money goes to daily coping, not to efficient solutions. Bottom-up financing changes that. Small, affordable loans align payments with how income is earned. Consumption spending on stop-gap solutions can be redirected toward investment in long-term, sustainable water and sanitation access.

Over time, this creates a base of connected, paying customers. That base is what water systems and utilities depend on. Without it, infrastructure struggles to sustain itself. With it, the economics begin to work. Bottom-up financing helps build the customer base and revenue streams that make water systems viable while top-down investment expands and improves the infrastructure that serves them. Together, they form a complete financing architecture.

The opportunity at hand is to redirect current coping costs to lasting solutions that improve access.

$21.7B / yr
current investment



$140.7B / yr
available to redirect to urban water & sewerage + rural WASH

BLUE ACCESS

OUR GOALS

100M

Additional People Reached

$10B

Additional Capital Catalyzed

Advance it. Fund it. Deliver it.

Blue Access is a coalition that believes in the power of bottom-up financing to help achieve SDG 6 and support Water Forward. It brings together forward-thinking partners who see the tremendous opportunity to solve the water & sanitation crisis in partnership with the billions of people who live it every day.

The sector has focused primarily on capital at the top, and it's made tremendous gains. However, it has not fully tapped markets from the bottom up. Let's change that by going beyond traditional blended finance structures toward a market-building approach that strategically uses concessional capital alongside commercial investment.

Blue Access moves water access forward by mainstreaming and scaling bottom-up financing.

Coalition commitments

Advance it.

Sector leaders, DFIs, local governments, and policy organizations shape the narrative and build the field around bottom-up financing for water & sanitation.

Co-host convenings, publicly advocate for bottom-up financing, author research papers.

Fund it.

Foundations, government agencies, DFIs, and institutional investors commit to a specific funding amount and timeframe.

Philanthropy, guarantees, and investment capital all count.

Deliver it.

Local financial institutions and water and sanitation businesses commit to specific, measurable implementation targets: number of loans, people reached, and capital deployed.

Building a New Paradigm: Bottom-up Financing

BLUE ACCESS provides a way for partners to come together to scale, replicate, and innovate new bottom-up financing models. The aim is to make bottom-up financing ubiquitous in the global effort to end the water and sanitation crisis.

BOTTOM-UP FINANCING MODEL

Catalytic Capital	Local Financial Institutions	Capital Catalyzed	Loans	Reach
Grants, guarantees, and concessional capital help de-risk markets and unlock investment.	Local financial institutions build and scale WASH lending portfolios.	Local capital market players and global blended debt structures mobilize private investment at scale.	Affordable household and business financing expands water and sanitation access.	Household demand becomes financeable; capital recycles; businesses scale; utilities strengthen customer bases.

Water Forward: Reaching One Billion People by 2030

The World Bank Group is the leading commitment maker in Water Forward. The largest strategic pillar for achieving its goal is Water for People, which targets reaching 250 million people by 2030.

The capital needed to achieve these goals goes far beyond what MDBs DFIs, and public investment can provide alone. Bottom-up financing helps to close this gap by redirecting inefficient household coping costs into productive, lasting solutions. This approach can be embedded in country compacts and national strategies, helping governments and policymakers mobilize local financial institutions to expand lending for water and sanitation.

Blue Access drives new investment in support of Water Forward's goals. It drives household-level demand, strengthening top-down infrastructure financial viability. It catalyzes private capital through local financial institutions and strengthens the revenue base that water systems depend on to sustain service.

BLUE ACCESS COALITION + WATER FORWARD

Private & philanthropic capital providers

Blue Access provides a framework for multiple actors to plug into bottom-up financing. The World Bank Group leadership with Blue Access can advance a coalition and bring in more contributors to meet Water Forward's targets.

Extensive network of financial institutions

Blue Access members include local financial institution partners, providing MDBs and philanthropies with connections to high-impact investment and grant opportunities.

Founding cohort: In active conversation

In partnership with the World Bank Group and other leading institutions, Blue Access aligns catalytic, commercial, and public sector partners around a common market-building approach and build momentum for bottom-up financing. The goal is to channel more capital toward achieving the ambitions of Water Forward and accelerating progress toward SDG 6.

مبادرات محمد بن راشد آل مكتوم العالمية
Mohammed Bin Rashid
Al Maktoum Global Initiatives

بنك أبوظبي الأول
FAB
First Abu Dhabi Bank

WORLD BANK GROUP
THE WORLD BANK
IBRD • IDA
IFC International Finance Corporation

CIFF
CHILDREN'S INVESTMENT FUND FOUNDATION

water.org®

Timeline & Next Steps

Sep 2026

UNGA / New York Climate Week

Blue Access anchor partners committed, fueling WaterCredit technical assistance

Dec 2026

UN Water Conference

Announcement of Blue Access coalition and WaterEquity Bond Investment Platform

2027

Blue Access coalition targets 12M people reached through WaterCredit in year 1

2030

Scale & impact achieved across Blue Access coalition, additional $10B in capital & 100M people reached

UN Water Conference: Partnership on the Global Stage

The 2026 UN Water Conference in Abu Dhabi in December marks a pivotal moment for global water action. Together with our Blue Access partners, the coalition aims to mobilize $25 million in new capital, putting bottom-up financing into action to demonstrate what is possible to accelerate progress for SDG 6.

- **Mainstage announcements –** Alongside Water.org's co-founders and a coalition of global partners, UNWC will mark the launch of Blue Access and the announcement of the landmark Water Bond Investment Platform—signaling a new era for catalyzing bottom-up financing and scaling investment in water.

- **Media & Thought Leadership –** Coordinated media interviews, press moments, and digital storytelling will spotlight the partnership helping redefine how the world invests in water.

- **Visibility & Engagement –** High-profile speaking engagements, collaborative announcements, and strategic convenings will bring together leaders to accelerate collective action.

Water.org Group Methods to Building Markets

For decades, the Water.org Group has been building water and sanitation markets through bottom-up financing, redirecting inefficient coping costs into sustainable services and productive economic activity.

Our work and success is the reason to believe in the power of bottom-up financing.

Our approach reduces risk, strengthens local financial systems, and catalyzes private capital into water and sanitation markets at scale, ultimately accelerating access for people and communities through stronger, more efficient water systems.

WaterCredit

Local market bonds & fit-for-purpose technical assistance unlocks local capital. Expert local financial partners spur household lending and connect users to high-quality products and reputable service providers.

Private Debt Investment Funds

Channel capital from global investors for debt lending to top-tier financial institutions in emerging markets.

Water Bond Investment Platform

New solution that draws on a blended capital stack to help bridge the gap between proven water investments and global capital markets—bringing new investors and new forms of capital into the sector.

WaterCredit: De-risking Water & Sanitation Lending

Water.org's technical assistance unlocks private lending for water and sanitation — converting an underserved market into a viable, scalable opportunity for financial institutions and their investors. Demand-driven solutions with household ownership enhance long-term sustainability and reduce risk for investors, ultimately driving billons of dollars toward solving SDG 6.

98%

Repayment rate

$1 → $21

Multiplier effect

Every dollar donated
unlocks $21 in private capital

Product design

Co-design successful water and sanitation loan products informed by local demand and repayment capacity.

Market activation

Build borrower-facing marketing that highlights the health and economic benefits of household access.

Portfolio management

Provide loan officer training, delinquency management, and ongoing monitoring support.

Blue bonds

A new tool for scale: national development banks issue bonds to investors, then on-lend to local financial institutions — aggregating portfolios of household water and sanitation loans connecting them to domestic capital markets.

Private Debt Investment Funds

WaterEquity's investment expertise is paired with Water.org's technical assistance to drive an impactful investment portfolio and market growth in emerging economies. Four close-ended funds brought in private capital from corporations, foundations, and individuals as well as development finance institutions. Building on that success, an open-ended fund offering more liquidity launched in 2025.

WaterEquity lends this capital to financial institution investees who typically recycle capital multiple times, scaling impact.

$400M

Capital raised

Fund I: $11M
Fund II: $50M
Fund III: $153M
Fund IV: $150M
Everspring: $36M

$551M

Capital deployed

Fund I: $21M
Fund II: $109M
Fund III: $247M
Fund IV: $148M
Everspring: $26M

$892M

Value of microloans disbursed
by local financial institutions to water & sanitation businesses & low-income households since 2016

WaterEquity Bond Investment Platform

IN DEVELOPMENT | An innovative blended-finance bond platform that brings institutional capital into water and sanitation across emerging markets, delivering capital to existing and new local financial institution partners.

Institutional-grade senior tranche
Senior notes priced at a return profile that meets institutional fixed-income hurdles.

Scale where it's needed
Debt deployed to 40+ creditworthy financial institutions in emerging markets, on-lending to households and water & sanitation businesses & SMEs.

Catalytic by design
Senior notes sit above a catalytic layer of guarantees or grants (direct, recyclable, or recoverable) that provides first-loss protection, supports technical assistance, and helps unlock institutional capital.

Replicable structure
The de-risking instruments within the structure of the new bond platform help reduce perceived risk with the aim of future bond issuances being replicable and scalable.

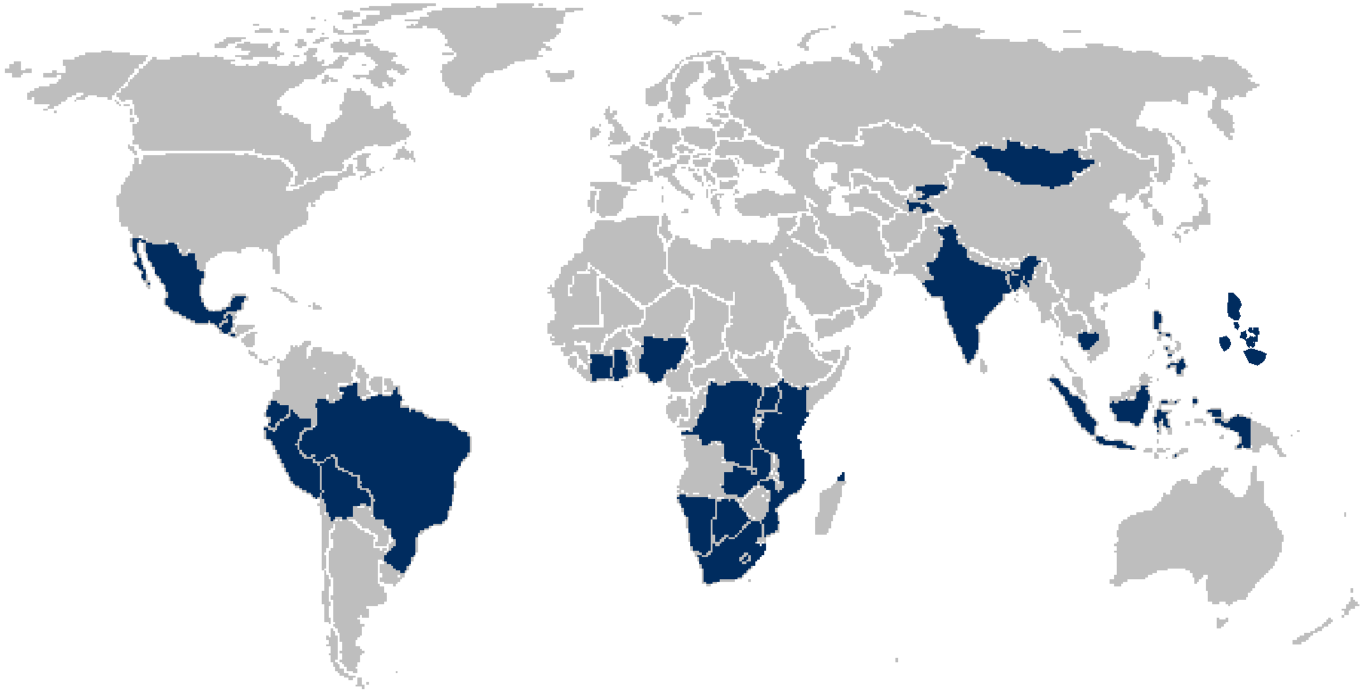
Track Record: Proven & Scalable

95M
People Reached

$8.6B
Capital Catalyzed

21.1M
Loans Disbursed

The Water.org Group has a network of over 150 active, local financial institutions across Africa, Asia, and Latin America. These partnerships support local water and sanitation businesses and direct household resources toward more efficient and sustainable services.



The data provided herein should not be attributed solely to WaterEquity, LLC. WaterEquity, LLC maintains separate impact metrics, records, targets and reports, which may be found in the most recent WaterEquity Impact Report.

GRANT PARTNERS & INVESTORS TO DATE | REPRESENTATIVE MIX

amazon
BANK OF AMERICA
BEZOS EARTH FUND
Cargill
CATERPILLAR

ceniarth
Colgate
Cummins
DFC U.S. International Development Finance Corporation
ECOLAB

Hilton CONRAD N. HILTON FOUNDATION
IKEA IKEA Foundation
INDITEX
mastercard foundation
Microsoft

reckitt
REDBIRD CAPITAL PARTNERS
ripple
Starbucks
xylem Let's Solve Water

FINANCIAL INSTITUTION PARTNERS TO DATE | REPRESENTATIVE MIX

Leadership: Purpose-Built Team

Founders

Gary White, CEO: Pioneered WaterCredit model. World Economic Forum “Social Entrepreneur of the Year.” 30+ years in WASH finance.

Matt Damon, Co-founder: Global humanitarian. 2024 J. William Fulbright Prize for International Understanding.

Gary White
CEO & Co-Founder

Matt Damon
Co-Founder

Senior Management

Alumni from IFC, Merrill Lynch, J.P. Morgan, and expertise in global NGO operations across Asia, Africa, and Latin America.

Vedika Bhandarkar
President & Chief Operating Officer
Water.org

Lauren Ferstandig
Chief Strategy Officer
WaterEquity

John Moyer
President
WaterConnect

Paul O’Connell
President & CEO
WaterEquity

Join Blue Access

Advance it. Fund it. Deliver it.

To connect with us, please reach out to:
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water.org®

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Projected Impact. Impact targets and reports are derived from Water.org’s philanthropic work and do not reflect the impact metrics of the Manager. Prospective investors should not rely on target impact returns contained herein.

Capital raised and deployed data as of 3/31/2026 and Microloans disbursed as of 12/31/2025.