

# Water.org Philippines

July 28, 2016



**Co-Founded by GARY WHITE and MATT DAMON, Water.org is a US-based INGO that pioneers INNOVATIVE & SUSTAINABLE SOLUTIONS to the global water and sanitation crisis,**

- **Giving women hope,**
- **children health and**
- **communities a future**





We envision the day when  
everyone has access to safe water and  
the dignity of a toilet.

# WHERE WE WORK



**WHAT WE DO:**  
**WaterCredit**

# WaterCredit

Water.org partners directly with carefully selected financial institutions to develop loan products to finance water and sanitation facilities:

- Connections to water and sewage networks
- Water pumps and tube wells
- Water storage / rainwater harvesting tanks
- Water Filters
- Toilet construction and repairs
- Septic tanks

# WaterCredit: Goal

## UNIMPROVED AND IMPROVED SANITATION FACILITIES

### UNSAFE

**Unimproved Facilities** mean that there is no hygienic separation of human excreta from human contact or where excreta are directly flushed to the street, yard/plot, or open sewer.

- 01. Pit latrine without slab
- 02. Bucket latrine
- 03. Hanging toilet or hanging latrine



### Open Defecation

Human feces disposed in open fields, forests, bushes, open bodies of water, beaches or other open spaces, or disposed of with solid waste.



### SAFER

### Shared Toilet

Sanitation facilities of an otherwise acceptable type but shared between two or more households. Only facilities which are not shared or are not public are considered improved.



### SAFEST

### Improved Sanitation Facilities

- 01. Flush or pour flush toilet (to piped sewer system, septic tank, or lined pit latrine)
- 02. Ventilated improved pit (VIP) latrine
- 03. Pit latrine with slab or composting toilet



# WaterCredit: Goal

## UNIMPROVED AND IMPROVED WATER SOURCES

### UNSAFE

#### Unimproved Water Sources

01. Unprotected spring, surface water
02. Unprotected dug well
03. Cart with small tank/drum/tanker-truck
04. Bottled water\*

\*Bottled water is considered improved only when the household uses water from an improved source for cooking and personal hygiene.



### SAFER

#### Improved Drinking Water Sources

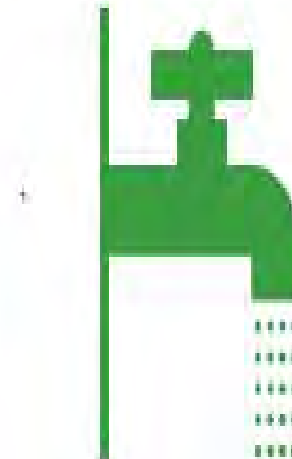
01. Public tap or standpipe
02. Tube or borehole wells (poso)
03. Protected dug well
04. Protected spring
05. Filtered or treated rainwater



### SAFEST

#### Piped into dwelling

Piped household water connection located inside the users' dwelling, plot or yard





Reduced wash-related diseases

Convenience

## Lives transformed

through WaterCredit

Increased sense of pride and dignity

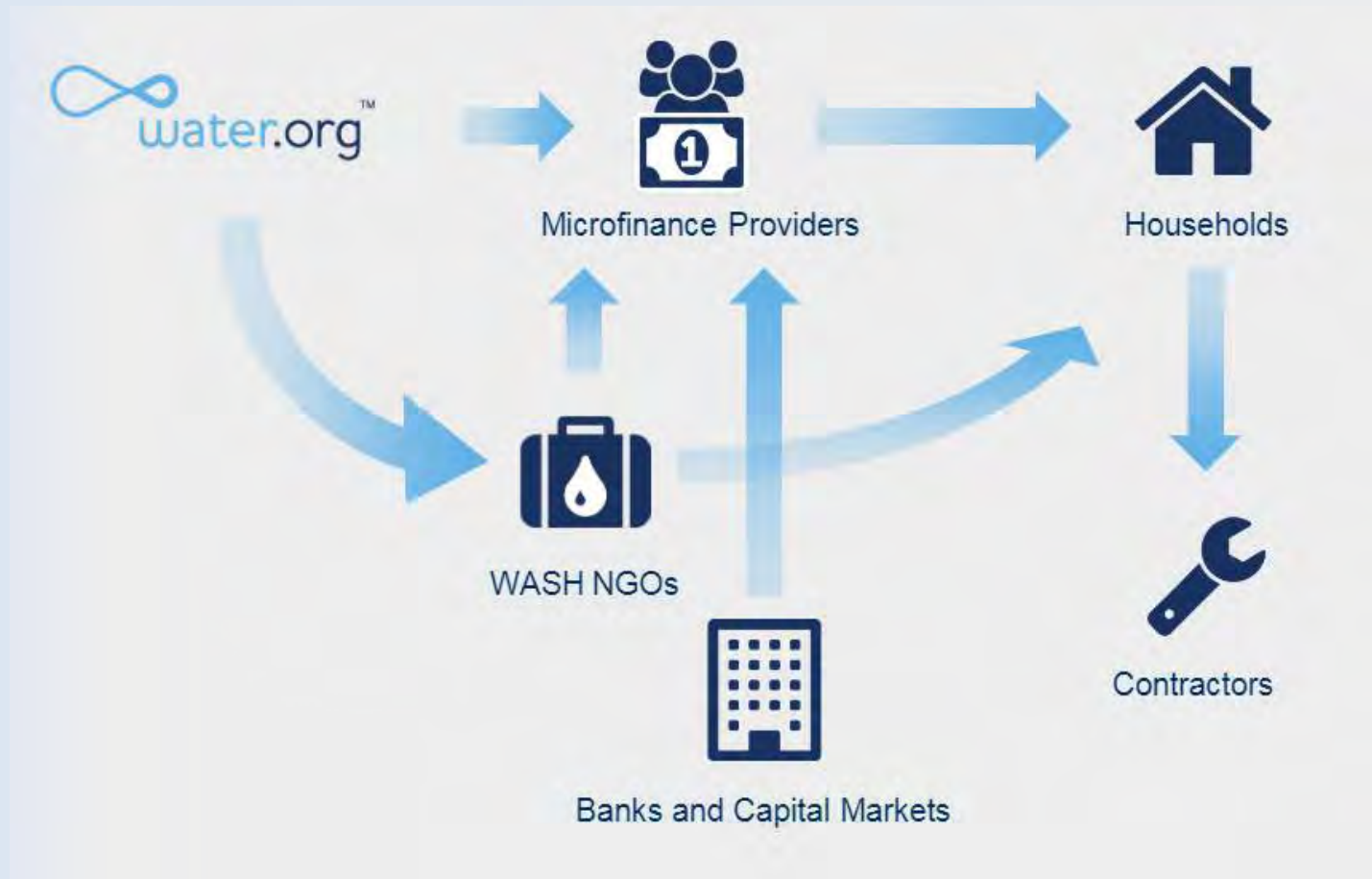
Improved well-being

Safety – reduced risks of animal bites, rape and/or assault

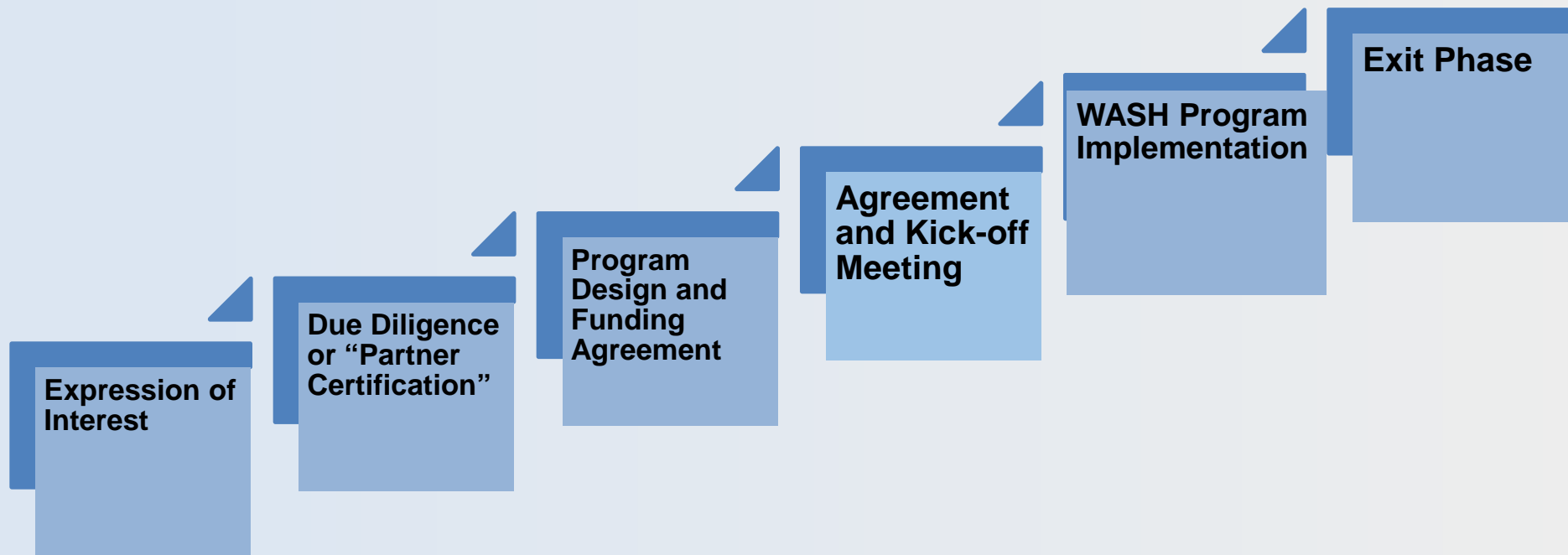
Increased earning potential and mothers being able to focus on the education of children



# Integrated Approach of Partnership Building



# Partnership Process Flow



# Areas of Support from Water.org

- **Market research**
- **Product development**
- **Client education and awareness building**
- **Product promotion and marketing**
- **WASH provider engagement/coordination**
- **Staff support and training**
- **Exchange Visits and WaterCredit Forums**
- **MIS support**
- **Program evaluation / impact assessment**
- **Assistance in securing loan capital**
- **Program Administration**

# WaterCredit Key metrics



**3.6M** people reached with water & sanitation improvements



**845 K** WaterCredit loans disbursed



**\$14.1M** in philanthropic subsidies leveraged by partners to attract  
**\$151M** in commercial and social capital to provide WSS loans



**\$178** average loan size



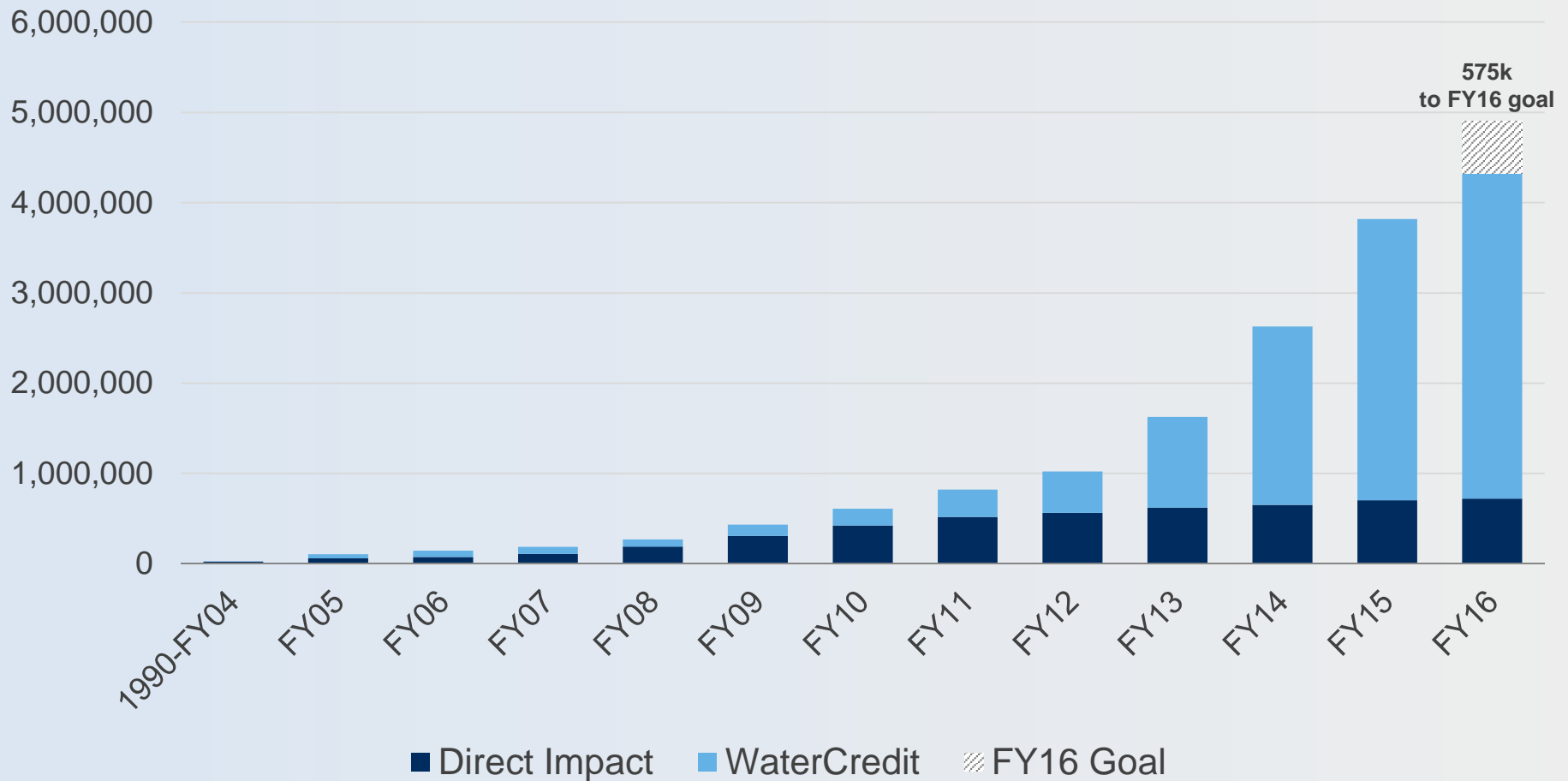
**99%** repayment rate



**93%** of borrowers are women. 76% live in rural areas

# People reached to date: 4.3M

Direct Impact: 722K | WaterCredit: 3.6M



Each bar represents cumulative people reached to date at the end of a given fiscal year.

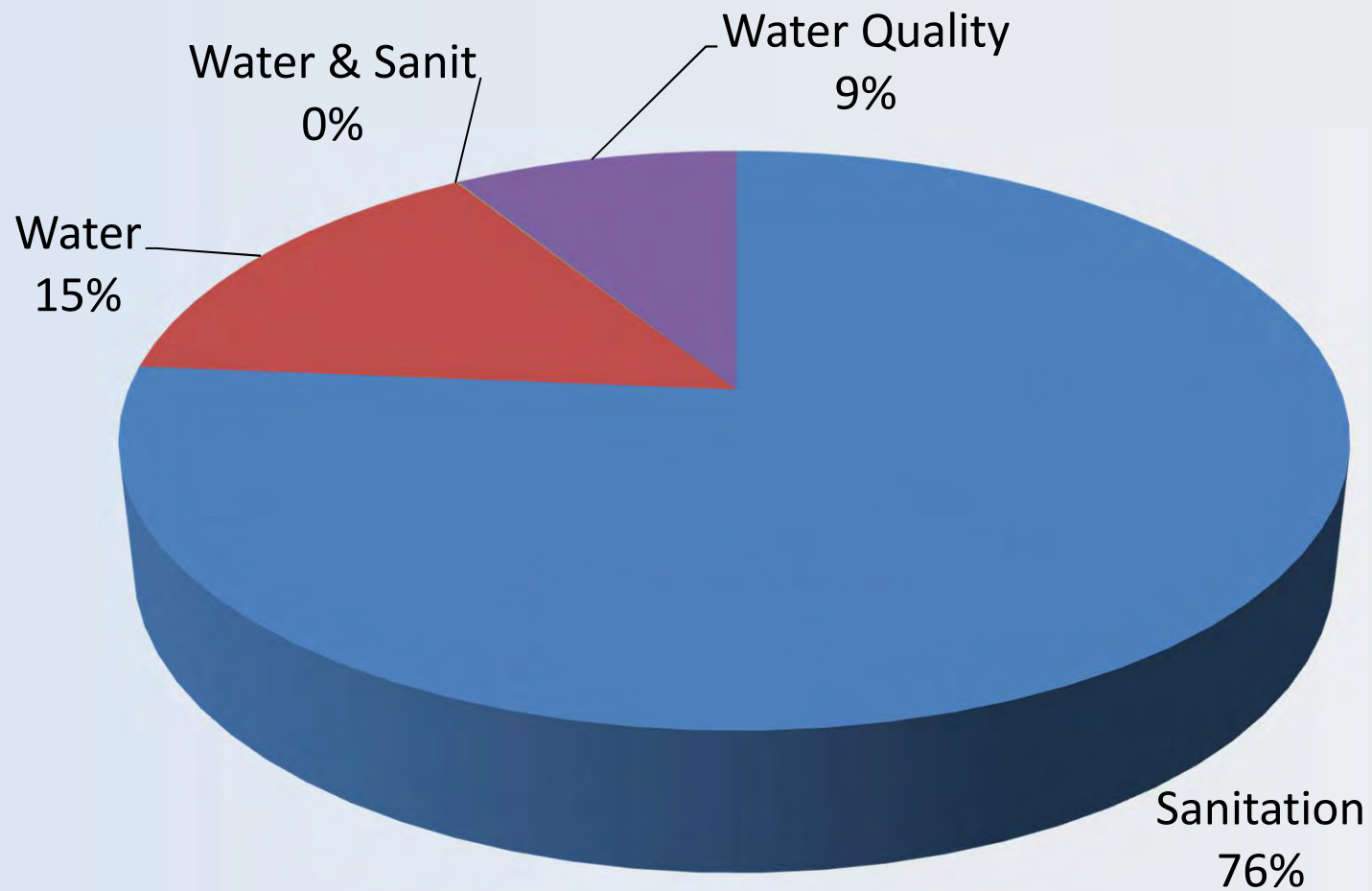
Program reporting through March 2016

# WaterCredit Key Metrics

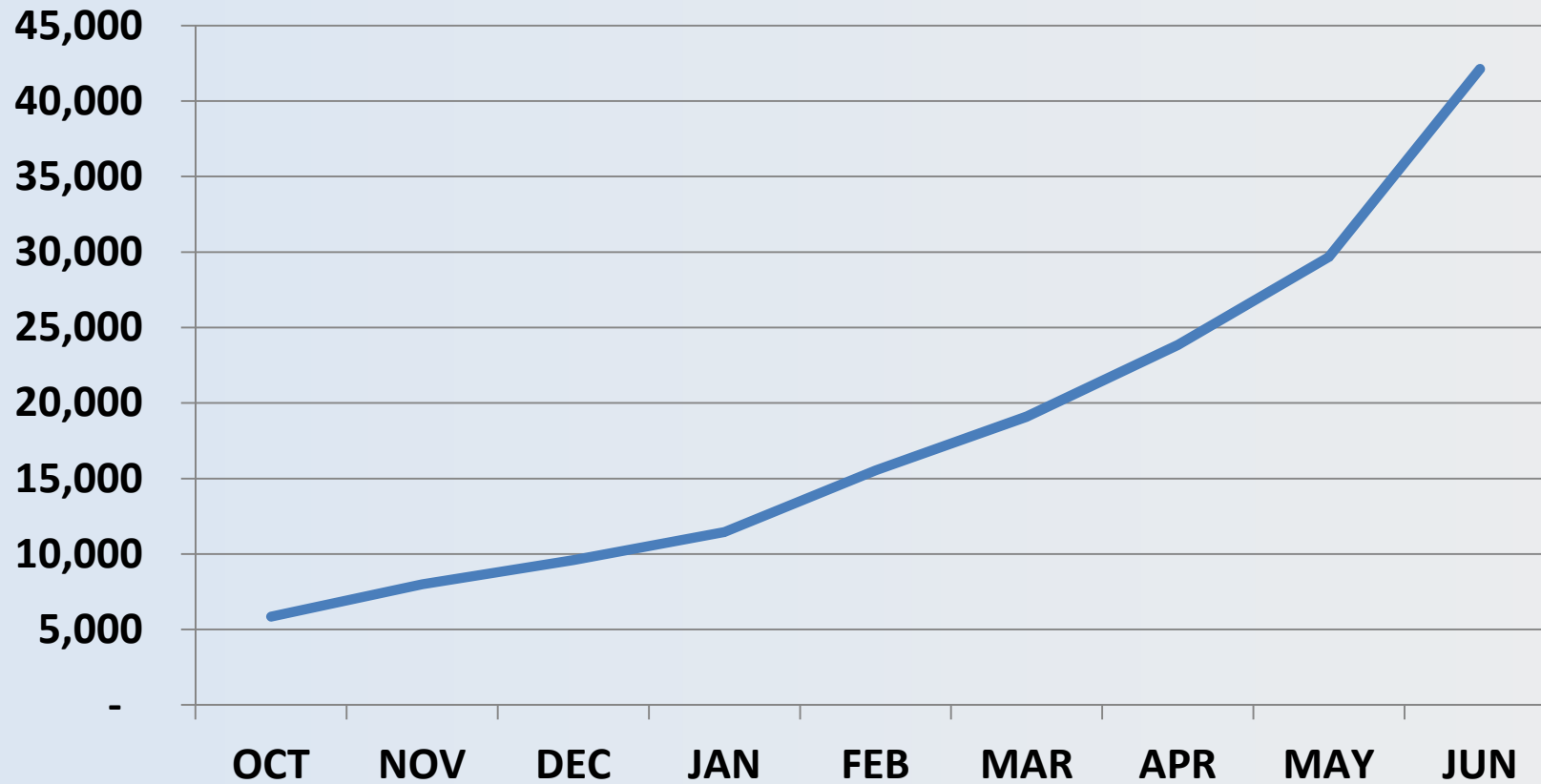
## Philippines

<b>Number of FI Partners</b>	<b>6</b>
<b>Number of End Borrowers</b>	<b>42,000</b>
<b>Women</b>	<b>96%</b>
<b>People Served</b>	<b>193,000</b>
<b>Loans Disbursed (Php )</b>	<b>430 M</b>
<b>PAR%</b>	<b>1.39%</b>

## Percentage Distribution of Loans



## Total Number of WASH Loans Disbursed



# WASH Program Features

## ➤ WASH Loans

- For water and sanitation facilities
- Longer term (up to 3 years)
- Interest can be same as regular loans (for sustainability) or subsidized (as incentive)
- New and existing MFI clients may avail of WASH loans
- Simple requirements
- Hygiene education and marketing at the groups/centers and pre-disbursement activities

# WASH Program Features

## ➤ WASH Teams

- Trained on WASH
- Supports branches
  - ✓ Staff orientation,
  - ✓ Client hygiene education
  - ✓ Marketing
  - ✓ Coordination with supply chain)
  - ✓ Loan Processing
  - ✓ LUC / Facility Inspection

# WASH Program Features

## ➤ **Client Support Model in Supply Chain Engagement**

- MFI provides some support in identifying and training masons, providing construction specifications, and/or referring clients to qualified masons.
- Informal partnership with water utilities and LGUs

## ➤ **Support**

- Product Development
- IEC and Marketing
- Capacity Building
- Monitoring tools
- Technical assistance

# WaterCredit: Outcomes

1. Demand-driven, sustainable, WASH loan products
2. Additional service to their existing clients and attract new clients
3. Clients are healthier and more productive

# Challenges

## MFI

- Need to deepen technical know how of implementors / branch staff
- Weak collaboration with WSPs and LGUs
- Need for low cost toilet models
- Need to develop appropriate models for various terrains
- Need to reach out to non MFI clients that need access to WASH

# Challenges

## Clients

- Wrong notions about sanitation and hygiene
- Traditional thinking of masons and clients
- Mismatch between cash flow capabilities of clients and available models
- Many areas are not yet reached by WSP

- Expansion of partnerships with MFIs and Apex organizations
- Development and/or adoption of appropriate and low cost models
- Development of more tools
- Strengthened partnerships with water utilities and other service providers

# Why Participate?



- Create transformative social impact in the lives of the poor
- Develop demand-driven and sustainable loan product
- Competitive advantage
- Expand customer base and enhance existing client retention
- Build strong relations with government and other actors
- Water.org support and track record