



WaterCredit
provides access to
affordable credit,
empowering poor
people.

Water.org has
catalyzed over \$70
million in capital,
reaching over
1.6 million people
with water and
sanitation services.

WaterCredit Advisory Services by Water.org

To accelerate the expansion of access to safe water and sanitation globally, WaterCredit Advisory Services (WCAS) by Water.org supports financial institutions (FIs) to develop and offer household water and sanitation financial products. WaterCredit Advisory Services helps build the capacity of financial institutions through a combination of technical assistance and other non-financial support.

The loans can be used for:

- **Water:** network connections, covered wells and boreholes, water pumps, rain water harvesting systems and storage tanks
- **Sanitation:** toilet or latrine construction, septic tank installation, sewerage network connections

Benefits

- Offer new, scalable, sustainable, client-centric financial products to meet critical client needs
- Water.org partners have an overall 99% water supply and sanitation (WSS) loan repayment rate. By offering additional loan products, FIs can reduce the chance of loan misuse; an important driver of loan default risk
- Establish in-house water and sanitation expertise; providing a competitive advantage over other FIs
- Poor people pay on average 5-10 times more for water than others for WSS improvements reduce these cost burdens, allowing existing household revenues to cover the cost of loan repayment
- Reduces the time clients spend collecting water and suffering from water-related illness, so more time is spent on productive activities such as income generation and education

How does it work?

Endorsement: Interested FIs complete the WCAS Expression of Interest. Water.org then assesses and endorses FIs that meet the eligibility criteria and demonstrate capacity to develop and launch water and sanitation financial products.

Capacity Building & Product Development: Through WCAS, Water.org provides endorsed FIs with a multifaceted capacity-building package through the cycle of product research, design and launch. This program has four core components: WaterCredit resources (e.g. water, sanitation and hygiene (WASH) microfinance publications, toolkits, templates), on-site technical assistance and training, remote advisory services and support from local contractors. The activities supported under WCAS include:

- Understanding opportunities in WASH finance and planning for product development;
- Household survey and market research;
- Product design, piloting, product integration, monitoring and refinement;
- Product marketing and community education; and
- Staff capacity building and training.

