**Questions for Water.org**

**GENERAL**

1. Who does W.org perceive as competitors? Is that a relevant category? Competing in what sense – for philanthropic contributions? Other? Does W.org ever collaborate with other NGOs in the water space?
2. How is the WaterCredit model different from micro-credit in general? Is there something special about WaterCredit that distinguishes it from an MFI just making loans for WASH purposes on its own? Does Water.org have some special model or expertise over and above micro-credit in general?
3. What are the real barriers to greater uptake of WaterCredit model?
   1. Is it general awareness of this market on part of potential lenders?
   2. Is the market seen (or is it actually) not profitable?
   3. Is it general awareness on the part of potential borrowers?
   4. Is it upstream blockages (e.g. utility capacity)?
   5. Something else entirely?
4. Where does Water.org currently work (specific localities) – in India? In ROW?
5. As an organization, what does the existing water.org do best? How do you know? What capabilities are currently embodied in the organization (e.g. technical skill sets)? What capabilities do you know you need, but don’t yet possess?
6. Have heard repeatedly that this is a “moment of opportunity” for Water.org. What does that mean? Why do people within the organization see this as a moment of greater-than-usual opportunity?
7. Have you looked at some of the financing models for renewable energy (e.g. solar) that are allowing small US-based investors to invest in the reliable income streams available by investing in large-scale R.E. projects? Could this work for water? What about targeting investment from China?
8. If WaterCredit is the flagship program for water.org, why is traditional well-digging (Direct Impact) featured most prominently on the water.org website? This seems to give a highly skewed sense of what you actually do. ([www.water.org](http://www.water.org))

**IN OUR LIFETIME PAPER**

1. Water.org identifies potential for mobile telecom technology and data accessibility to foster transparency in the water sector. Is there any water.org initiative to promote this? Design new apps? Disseminate government or donor data? Etc. (In Our Lifetime, p. 6)
2. What is current status of the “liquid network” of thinkers and doers from a wide range of sectors and industries through a variety of convenings and platforms? (In Our Lifetime, p.6) What is status of the outcomes from the global challenge issued in 2011 in partnership with CGI, WJC, Hult Business School, etc.? (In Our Lifetime, p.6)
3. What is current status of New Venture Fund, the “Idea Lab”, and the venture capital model at Water.org in general? (In Our Lifetime, p. 7)
4. What is position on water shortages created by a) overpumping of groundwater, and b) climate change (drought, declining glacial melt, reduced rainfall, etc.)? While technically outside your area of operations, these issues impact them directly. (Reference to impending/existing water shortage, In Our Lifetime, p. 7)
   1. Do the technologies you install employ “low-flow” technologies? Is that even a thing in the developing world context?

**McKINSEY REPORT**

1. Seems like McK has provided a strategy for scaling up WaterCredit to serve 100M people. What is wrong with this strategy? Are there perceived shortcomings of the McK process in general?
2. Is Water.org moving forward with the McKinsey strategy? Does Water.org really need a tactical action plan, to execute the strategy, rather than a strategy itself?

PPT slide #2

1. Do we have access to the “heat map” of WASH and microfinance? (PPT slide #2)

PPT slide #3

1. What criteria were selected to determine success by 2020? (PPT slide #3)

PPT slide #4

1. How was the 100M number chosen?
2. What is included under “direct and indirect effects”?
3. What are the 3 levels of impact (5 levels appear to be listed)?
4. What is a “light touch” service model?
5. What are “alternative” service models?
6. Are you planning to count people touched by “ripple effects” in the 100M? How will you track these?

PPT slide #9

1. McK recommends greater analytical capabilities for W.org. Has this been acted upon? What kind of capabilities (financial, technical, etc.) currently exist in the organization?

PPT slide #15-18

1. How does the current subsidy model really work? How does it “target” operating expenses of MFIs? Is this done contractually? How would targeting “net income” reduce the required expenditure?

PPT slide #19

1. Concern A: Is it (still) true that MFIs have not yet reported profitable WASH lending as a result of WaterCredit? Does this mean that WaterCredit has yet to prove itself sustainable? Is sustainability the goal? Or do you envision a philanthropically-driven model in perpetuity?
2. In general these concerns seem to reflect a very immature business model that has yet to prove itself. Is this correct? Has this evolved in last 2 years?

PPT slide #20

1. “WaterCredit should select partners who are able and willing to charge market rates to ensure sustainable and profitable WASH lending.” 🡪 Does WaterCredit have any such partners currently? How many such potential partners are there?

PPT slide #21

1. Given the amount of support MFIs may require in order to learn how to do WaterCredit effectively, would it make more sense for Water.org to just become an MFI itself?

PPT slide #26

1. Are the risks of operating only in India that are here enumerated all still relevant under the new government? Has new government changed any of this context?
2. I understand the enumerated risks of operating only in India. However, what is evidence that expanding geographies will diminish risk? (Is this just an assumption grounded in portfolio theory? Or are there other pieces of evidence?) Are there any ways in which expanding geographies will *increase* risk?
3. What is the reference to “Another” MF crisis in states where WaterCredit is active? What was the first such crisis?
4. Have the candidate countries for expansion been vetted against criteria for viability of supporting water infrastructure? (e.g. functional utilities, capacity in municipal water systems, etc.)

PPT slide #27

1. These numbers do not agree with the numbers presented on slide #24. Why the discrepancy?

PPT slide #28

1. Again, numbers do not agree with the numbers presented on slide #24. Why the discrepancy?

PPT slide #32

1. Where do the numbers on “assumption on possible reach” come from? What are the assumptions based on?
2. Assert that we need to expand at least as far as commercial banks & utilities to reach 100M by 2020. But what are we asking/hoping banks and utilities will do? Extend micro-loans to their customers for WASH? Do we have any indication that they would do such a thing? Do they have experience with this, or is this asking them to enter into entirely new businesses? If so, why would they do that, what is their motivation?
3. Is it better to expand into new types of institutions? Or to help the traditional MFIs to grow significantly, since they already understand and specialize in MF?

PPT slide #34

1. Again, is there any indication that CFIs would be interested in getting into the WASH microlending business?

PPT slide #35

1. When you reference “product manufacturers” (or OEMs), who are you thinking of? Manufacturers of toilets and faucets? Or something else?

🡪 GENERAL: What stage of development is the idea of using Product Manufacturers, Utilities, Retailers, etc. to lend to consumers? Has Water.org begun to explore the idea directly with such entities? If not, why not? If so, what has been the response?

PPT slide #39

1. It seems like the proposed business models have not been tested, more like ideas at

this point than anything else. Is that accurate? Or am I being uncharitable?

PPT slide #42

1. The number of people in watsan need – 2,037 million – is not consistent with the number on slide #24 (1,520 million). Why the discrepancy?
2. Slide title references Water.org’s “traditional decision criteria for targeting countries…” What are these criteria?
3. Slide title references 11 countries, but only 6 are listed – where are the rest? And why would additional countries be needed when 100M is reached with just 5 countries? And why is India not listed at all?
4. What assumptions are being made re: percentage of targets in any given geography that can be reached?

PPT slide #45

1. For utility driven service model, would it be helpful to have a sitdown with folks at OPower, who have built a business targeting (power) utilities around the world?
2. For app development, would it be helpful to speak with CCI forestry team re: experience with SLEEK in Kenya?

PPT slide #47

1. Why does Water.org self-identify “stakeholder engagement” and “global advocacy” as strengths? Based on what evidence? What other strengths have been identified?
2. Has any progress been made in developing an “open-source knowledge and learning platform”?

PPT slide #48

1. VALUABLE SLIDE: shows ways in which W.org adds value

PPT slide #50-51

1. INTERESTING note about how W.org sees its own strengths (as advocate for WaterCredit, rather than practitioner of it)
2. If I understand correctly, the business model really has yet to prove itself a runaway success. Is it premature to talk about advocating for it, before it has really proven itself? (Quote of concern: “build a strong business case for why WASH lending is a good business that factors in reasons for slow uptake today.”)

PPT slide #54

1. This seems like a huge commitment for such a small organization. The McK view seems to be that expansion into each additional country is frictionless and costless.

PPT slide #77

1. Is there an MOU with Kiva? What is content? Status?

PPT slide #78

1. Was there a white paper published with McK?

PPT slide #79

1. Was “seminal WASH finance report” issued?

PPT slides #77-79

1. Do the activity plans outlined on slides #77-79 reflect the “unconstrained” scale up scenario or the “conservative” scale-up scenario?

PPT slide #80

1. How is W.org doing against this fundraising plan? Does this plan seem appropriate? Feasible?

PPT slide #81

1. How is W.org doing against this hiring plan? Does this plan seem appropriate? Feasible?

PPT slides #97-99

1. Do the tools described on these slides already exist? Or are they proposed?