



Opportunity starts with safe water



1 in 10 people lack access to safe water. 1 in 4 lack access to a toilet. Water.org exists to change this.

We empower people living in poverty with access to small, affordable loans for water and sanitation solutions at home — unlocking education, economic opportunity, and improved health.

We are an international nonprofit organization that has positively transformed more than 52 million lives around the world with lasting access to safe water or sanitation — in partnership with people like you.



Dear Friends and Supporters,

From the beginning, we believed if we could provide people with small loans at reasonable rates for water connections and toilets, we could create participants in solving the water crisis. Now, thanks to your generous support, more than 52 million people around the world can turn on a tap or safely use a toilet because small, affordable loans empowered them to get access to safe water and sanitation at home. Because of you, we have increased access to safe water for people in need and turned problems into potential.

In 2022, we reached more than 8.7 million people with lasting access to safe water or sanitation.

We celebrate the lives transformed and realize there is more to be done as we continue our work in 11 countries around the world. We invite you to see how your support changes lives by learning more about the people we empower, where we work, the solutions driving our impact, and the magnitude of the global water crisis.

As we look to the future, we are optimistic about the impact we will make together in 2023 and beyond. Together, we will achieve our vision of safe water and sanitation for all by continuing to unlock more funding and removing the financial barriers that stand between people in need and access to safe water and sanitation. We will continue to work with partners to make small loans available for household solutions and also help facilitate access to affordable capital for water and sanitation enterprises, including local utilities, so they can expand their infrastructure to reach even more people in need. These solutions are sustainable, locally-appropriate, and often climate-conscious. Thanks to your continued support, our work will provide millions more families with a sustainable water or sanitation solution rather than a temporary fix — giving hope, health, and opportunity to those who need it most and offering impacts in health, gender equity, climate resiliency, and education.

Sincerely,

A handwritten signature in black ink that reads "Gary White".

Gary White
CEO and Co-founder

A handwritten signature in black ink that reads "Vedika B.".

Vedika Bhandarkar
Chief Operating Officer



2022 at a glance



8 million+

8,750,204 lives changed across 11 countries



\$656 million

\$656,546,670 total capital mobilized



1.9 million

1,908,077 million water and sanitation loans disbursed by our partners

In 2022, 8.7 million more people in eleven countries now have access to safe water or sanitation.

See the number of lives changed in each country in 2022.

19,000
Mexico

135,000
Brazil

594,000
Peru

41,000
Tanzania

144,000
Kenya

104,000
Uganda

3.8 million
India

252,000
Cambodia

1.4 million
Philippines

640,000
Indonesia

1.4 million
Bangladesh

*Based on reporting available as of April 2023

We believe in the power and autonomy of the people we serve

For millions around the world, access to funds stands between them and safe water and sanitation in their home. We use access to affordable financing to bring safe water and sanitation to the world, and it is working. Through years of experience, we found that millions of people were paying high prices for water from vendors or collecting water from unsafe natural sources. Both options cost families in time, money, opportunities and health.

For millions of people, financing makes sense. Small, affordable loans offer families the ability to purchase long-term safe water and sanitation solutions that solve their immediate need and over time will cost less than continuing to pay for temporary fixes.

Thanks to your continued support, now more than 52 million people around the world have lasting access to safe water or sanitation at home, empowering them to define their own futures.

89%

of borrowers are women

74%

live in rural areas

90%

live on less than \$6.85 per day



Access to safe water at home gives women hope, health, and opportunity.

Meet Chenamma

For years, Chenamma spent hours of her mornings walking to collect the water her family needed to survive. Without a source of safe water at home, Chenamma's family was often sick. She changed their lives when she got a small loan for a household water connection. Now Chenamma can grow fruits to sell and her daughters and granddaughters attend school.

When women have access to safe water and toilets at home, they are empowered to change their world. No longer burdened by the water crisis, they can care for their families. They can start small businesses, adding to their household income. They have the time and water to garden and cook food for their families. And, they no longer face unsafe situations when relieving themselves outdoors or walking to distant sources for water.

Financing can help end the global water crisis

The water crisis looks different in different parts of the world. We believe in putting the power of water directly into the hands of the people who need it. Through our work we have found that when given an opportunity to pay for water and sanitation improvements with loans, families opt to finance long-term solutions versus struggle day-to-day to find that next liter of water or a place to go.

Loan repayment rates average 99%, and every repaid loan means another family can get safe water at home. It's a cycle that continues to reach more people, creating new opportunities for families around the world.

Together with our partners around the world, we helped mobilize more than \$656 million in capital in 2022 to support small loans that brought safe water and sanitation to people in need. We are helping unlock the flow of capital into the water and sanitation sector to ensure that, like the water solutions we make possible, affordable finance can flow down to those who need it most.

99%

of loans are repaid

\$358

average loan size



We work with 155 partners around the world

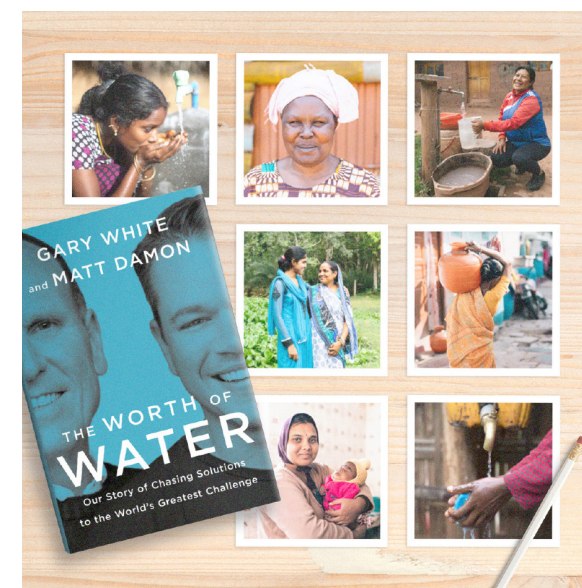
In Peru, we work with various partners to increase affordable access to safe water and sanitation to families in their communities.

MiBanco is one of the largest microfinance institutions in Peru and offers loans for water and sanitation across their entire branch network. We provided extensive technical assistance to design and develop a water and sanitation loan program so they can provide small, affordable loans to people in need in their communities.

To date, MiBanco has disbursed more than 841,000 loans, reaching more than 3.1 million people with access to safe water or sanitation.



Our partners have disbursed 11.6 million loans for \$4.1 billion, reaching more than 52 million people with safe water or sanitation.

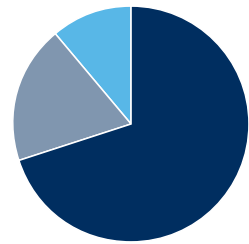


The Worth of Water

In 2022, co-founders Gary White and Matt Damon published a book — The Worth of Water — the story of two unlikely allies on a mission to end the global water crisis.

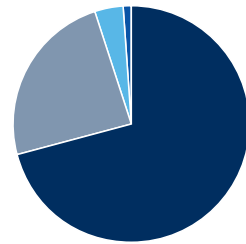
The Worth of Water shares our story of changing more than 52 million lives with safe water or sanitation and invites readers to become a part of this effort — to match hope with resources, to empower families and communities, and to end the global water crisis for good.

Allocation of Expenses (FY 22)



- **\$20M** Programs 70%
- **\$5.5M** Administration 19%
- **\$3.2M** Fundraising 11%

Sources of Revenue (FY 22)



- **\$27.8M** Foundations, corporations and other organizations 71%
- **\$9.4M** Individuals 24%
- **\$1.4M** Forgiveness of Paycheck Protections Program 4%
- **\$254K** Investment & other 1%

Statement of activities

As of Sept. 30

Revenue, gains & other support	2022	2021
Contributions and grants	\$37,393,890	\$35,491,605
Investment income and other	1,680,020	2,008,600
Total revenue, gains & other support	\$ 39,073,910	\$37,500,205

Expenses	2022	2021
Water programs	\$ 17,782,542	\$13,345,163
Outreach	2,281,872	860,679
Total program services	\$20,064,414	\$14,205,842
Management and general	\$ 5,551,473	\$7,760,063
Fundraising	3,227,276	1,776,042
Total expenses	\$ 28,843,163	\$23,741,947

Change in net assets	2022	2021
Change in net assets	\$ 10,230,747	\$13,758,258
Net assets, beginning of year	27,880,972	14,122,714
Net assets, end of year	\$ 38,111,719	\$27,880,972

Statement of financial position

Year ending Sept. 30

Assets	2022	2021
Cash and cash equivalents	\$41,631,265	\$33,604,384
Grants and other receivables	1,554,742	1,914,362
Prepaid expenses	265,838	341,282
Investments	2,691,300	2,689,059
Property and equipment, net	57,504	171,292
Total assets	\$46,200,649	\$38,720,379

Liabilities & net assets	2022	2021
Accounts payable	\$28,519	\$223,070
Accrued expenses	3,259,591	3,095,426
Paycheck Protection Program loan	-	1,425,377
Refundable advances	4,800,820	6,095,534
Total liabilities	\$8,088,930	\$10,839,407
Net assets without donor restrictions	\$23,372,492	\$13,158,939
Net assets with donor restrictions	14,739,227	14,722,033
Total net assets	\$38,111,719	\$27,880,972
Total liabilities & net assets	\$46,200,649	\$38,720,379

Current Board of Directors

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 Terry Trayvick
 Tony Stayner

On behalf of the people whose lives changed with safe water and sanitation in 2022, thank you for your support.

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



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

