

# ONE MILLION

Investing in Smart Solutions, Creating Brighter Futures

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## We did it...

Safe water and sanitation for one million people in one year. Thanks to you, people in 12 countries can celebrate the end of their water crisis and look toward a brighter future.

Dear Friends and Supporters,

Together, in one year, we ended the water crisis for more than one million people. Throughout the world people are celebrating their newfound access to safe water and sanitation. In Manapakkam, India we joined the celebration and saw how life changes with water. We met Ammu, Venilla and Gandhimery, three women who took out small loans through our [WaterCredit](#) program. We invite you to [meet them](#) and see why water is a smart investment – in people, in futures, in possibility.

### [Expanding WaterCredit to New Markets](#)

We recognize that charity alone cannot solve the water crisis so we implement a portfolio of solutions to finance and deliver access to safe water and sanitation. This year we expanded WaterCredit programs throughout Indonesia, Kenya, India and Cambodia and launched our first WaterCredit programs in Peru and Ethiopia. Even with its rapid growth, WaterCredit's repayment rate remains a remarkable 99 percent.

### [Exploring New Partners for Water and Sanitation Lending](#)

We're excited by WaterCredit's success. As an entrepreneurial organization, we're eager to identify new ways to expand financing for water and sanitation to even more people. We've had great success partnering with microfinance institutions; however, we're enlarging our vision and exploring partnerships with public and private commercial banks, governments, product manufacturers, mobile services providers, small to medium-sized enterprises and utility service providers. We believe these new partnerships can further accelerate and democratize water and sanitation lending.

### [Accelerating Impact Through Global Advocacy](#)

This year we also expanded our commitment to global advocacy. Our goal is to make water and sanitation financing seen as a viable, high-impact business development opportunity for microfinance and other large financial institutions.

### [Launching WaterCredit Investment Fund 1](#)

To date, we've provided \$13.1 million in philanthropic capital to our WaterCredit partners who've in turn mobilized \$156 million in local commercial and social investment capital for water and sanitation lending. Yet despite WaterCredit's success, we've identified investment capital constraints as a barrier to scaling. To remove this barrier, we launched our first equity fund – the WaterCredit Investment Fund 1 (WCIF1) – to provide lower cost and dedicated loan capital to our highest performing WaterCredit partners in India.

In the year ahead, we'll continue breaking down the barriers that separate people from water and sanitation. Thank you for your continued belief in our vision, team and ambitions. Together, we've helped millions and together we know we'll help millions more.

Sincerely,



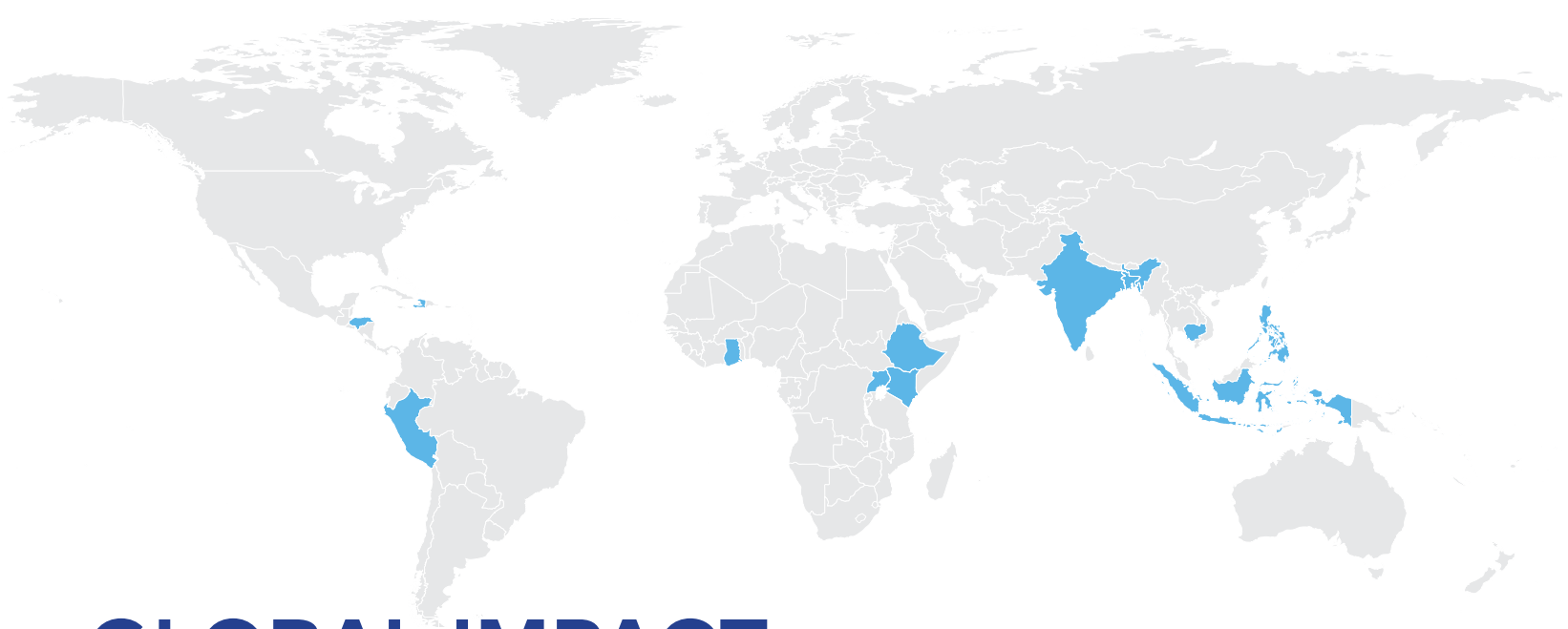
Gary White  
CEO and Co-founder





Gandhimery's WaterCredit loan covered the cost of installing a water connection in her home – which was a great relief.

She and her family much prefer it to the dangerous, 45-minute walk to the community water source outside Pillayarkuppam Village. On those walks, Gandhimery feared for her own safety, and for her family's – she once saw a six-foot-long snake, and her neighbors had also warned her of thieves along the path. Now, she needn't worry, and she isn't wasting time walking back and forth every single day. When Gandhimery finished repaying her WaterCredit loan for the water connection, she immediately took out a WaterCredit loan for a new, private toilet.



# GLOBAL IMPACT

Creating brighter futures

Water.org is empowering millions of individuals around the world with access to safe water and sanitation, ensuring a better life for generations ahead. Water.org currently works in twelve countries.

In 2015...



5

new partner organizations certified



132,990

toilets constructed



58

water and sanitation programs around the world



123,257

water connections established



1.1 million

people served with safe water and sanitation

In 2015, Water.org launched a new program to continue to remove barriers between the people we serve and access to safe water and sanitation. Global Advocacy was created to shape the global agenda, drive large-scale adoption of household level water supply and sanitation finance through Institutional Partnerships and foster an enabling policy environment to drive system change on a global level. Some exciting progress to note is that through advocacy efforts, Water.org helped ensure that the water crisis was ranked as the [Top Global Risk](#) by the World Economic Forum, that WaterCredit was included as an example of innovative financing for meeting the goals of Prime Minister Modi's [Clean India Campaign](#) (Swachh Bharat), and was successful in getting household lending for water and sanitation included in the Reserve Bank of India's [priority sector lending](#).

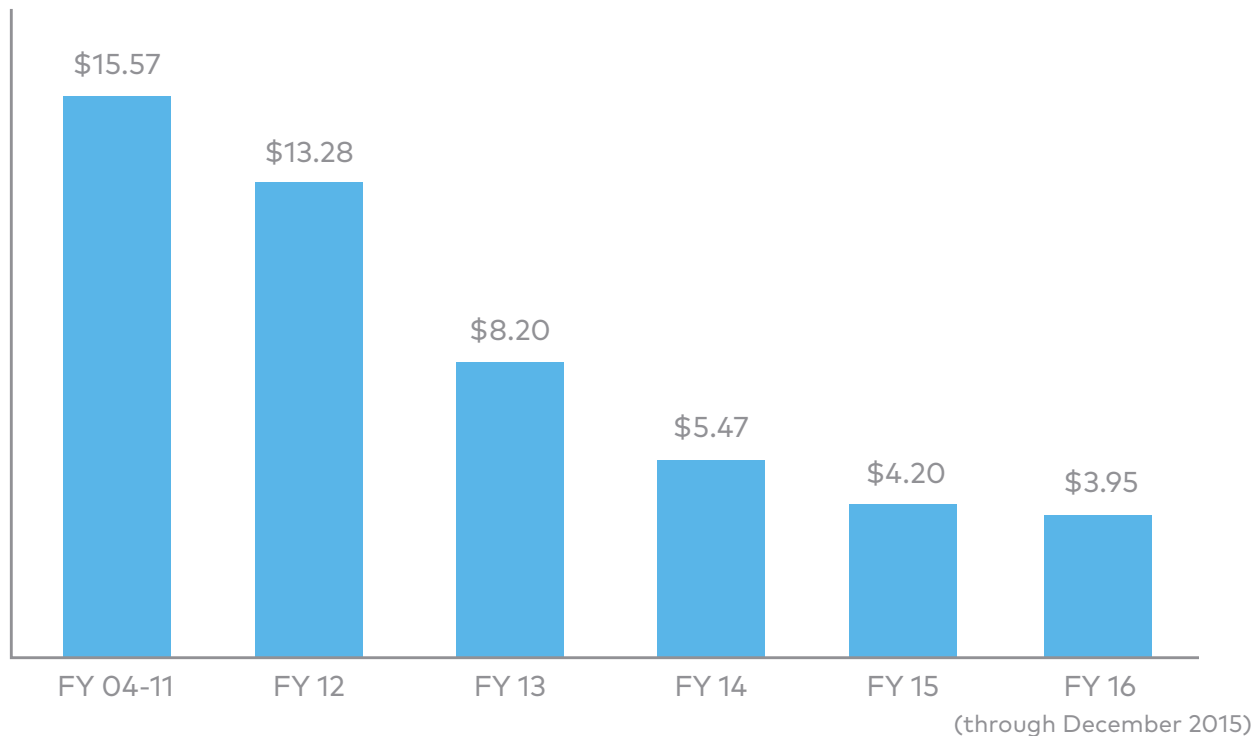
# WaterCredit: Investing in Smart Solutions

**99%** average repayment rate

**92%** of borrowers are women

**\$206** average loan size

**\$13.1** million investment in WaterCredit programs through partner disbursements has unlocked **\$156** million in commercial and social capital



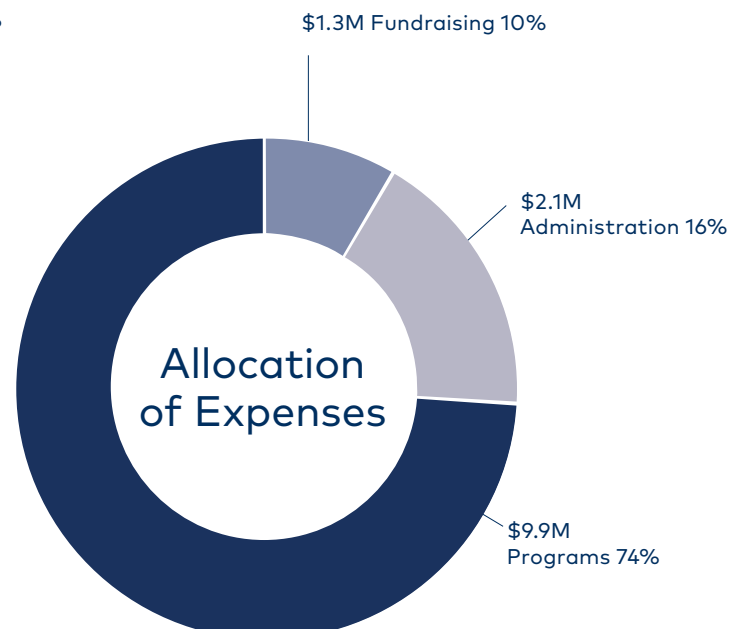
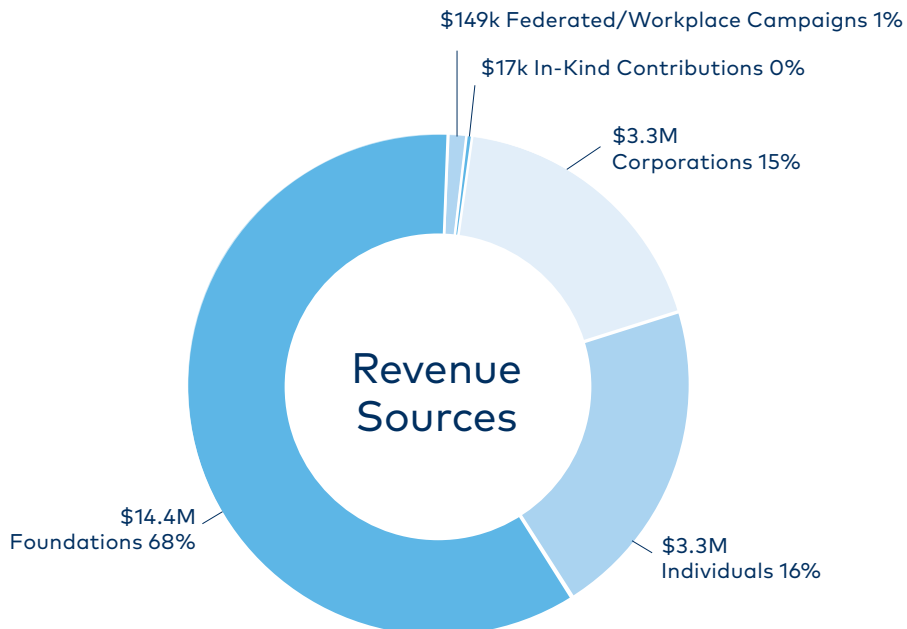
In five years, the cumulative average cost per person based on disbursements to partners has dropped to US\$3.95.

## Statement of Financial Position

	As of Sept 30,	
	2015	2014
<b>ASSETS</b>		
Cash and cash equivalents	\$24,551,865	\$14,287,008
Grants and other receivables	2,577,615	759,283
Prepaid expenses	219,813	114,464
Investments	2,924,905	777,368
Other assets	241,062	321,345
Property and equipment, net	145,126	75,147
<b>Total Assets</b>	<b>\$30,660,386</b>	<b>\$16,334,615</b>
<b>LIABILITIES &amp; NET ASSETS</b>		
Accounts payable	\$469,459	\$441,553
Accrued expenses	761,156	594,113
Refundable advances	150,906	148,198
<b>Total Liabilities</b>	<b>\$1,381,521</b>	<b>\$1,183,864</b>
Unrestricted net assets	\$15,453,853	\$7,016,879
Temporarily restricted net assets	\$13,825,012	\$8,133,872
<b>Total Net Assets</b>	<b>\$29,278,865</b>	<b>\$15,150,751</b>
<b>TOTAL LIABILITIES &amp; NET ASSETS</b>	<b>\$30,660,386</b>	<b>\$16,334,615</b>

## Statement of Activities

	Years ending Sept 30,	
	2015	2014
<b>REVENUE, GAINS AND OTHER SUPPORT</b>		
Contributions and grants	\$21,203,255	\$15,704,691
Investment income and other	4,831	104,588
<b>Total Revenue, Gains and Other Support</b>	<b>\$21,208,086</b>	<b>\$15,809,279</b>
<b>EXPENSES</b>		
Program services		
Water programs	7,914,426	6,679,444
Outreach and advocacy	656,781	888,191
New Ventures	1,356,688	992,247
<b>Total Program Services</b>	<b>\$9,927,895</b>	<b>\$8,559,882</b>
Supportive services		
Administration	2,115,341	1,690,224
Fundraising	1,287,718	1,328,489
<b>Total Supportive Services</b>	<b>\$3,403,059</b>	<b>\$3,018,713</b>
<b>Total Expenses</b>	<b>\$13,330,954</b>	<b>\$11,578,595</b>
Change in net assets	\$7,877,132	\$4,230,684
Contributed Capital - WaterCredit Investment Fund	\$6,250,982	\$0
<b>Net assets, beginning of year</b>	<b>\$15,150,751</b>	<b>\$10,920,067</b>
<b>Net assets, end of year</b>	<b>\$29,278,865</b>	<b>\$15,150,751</b>





## THANK YOU

On behalf of the one million people whose lives were transformed with safe water and sanitation in 2015, thank you for your generous support.



## **\$1+MILLION**

Caterpillar Foundation  
Helmsley Charitable Trust  
IKEA Foundation  
InBev  
INDITEX  
PepsiCo Foundation

## **\$250,000-\$999,999**

Bank of America Charitable  
Foundation  
Cartier Charitable Foundation  
Fiat Chrysler Automobiles  
Philip and Alicia Hammarskjold  
Conrad N. Hilton Foundation  
Niagara Bottling  
Estate of Patti Pine  
Swiss Re Foundation  
Tarbaca Indigo Foundation

## **\$100,000-\$249,999**

C&A Foundation  
Coutts Foundation

## **\$50,000-\$99,999**

Mary Andrecovich  
Anonymous  
Chavez for Charity  
Cynthia A. Fisher  
Johnson & Johnson  
Joseph and Ann Obegi  
TCS Industries

## **\$25,000-\$49,999**

Aclara  
Anonymous (3)  
Craigslisr Charitable Fund  
Ecosystems Technology Transfer,  
Inc.  
Ann and Gordon Getty  
Foundation  
Estate of Frans Pieter Guepin  
Manny Khoshbin and Leyla  
Milani-Khoshbin  
Estate of Nancy J. Knox  
Lear Family Foundation  
The Sunbridge Foundation  
TUSK Outreach on behalf of  
Mammoth, Inc.  
Workplace and Matching Gifts  
Companies

## **\$10,000-\$24,999**

Anonymous (4)  
ASK Staffing  
Judith Haskell Brewer Fund of  
The Community Foundation  
Serving Richmond and Central  
Virginia  
Laura Byrnes-Pin Up Girl, Inc.  
Chambers Family Foundation  
Conifer Health Solutions  
William Danforth  
The Foundation to Decrease  
World Suck  
Shayne Devlin  
Drink Water Rat Race  
Graff Diamonds  
Greater Kansas City Community  
Foundation Donors  
John and Sarah Green  
Hersha Hospitality Group and  
EarthView  
Kim Kaufman and Jim Goldsmith  
The Kulicke Fund  
LifeLock Matching Gifts

Henry and Jackie Massman  
Microsoft Matching Gifts  
Program  
MO BIO Laboratories, Inc.  
Murray Family Fund  
Sandra Naftzger  
The O'Shea Family Foundation  
The Refinery  
Clarke and Beth Smith  
SocketLabs, Inc  
Tab for a Cause  
The Trade Desk, Inc.  
The Verano Fund  
VirtualStrides.com  
W A D Productions, Inc.  
Wellington Management  
Employee Giving  
Workplace and Matching Gifts  
Companies  
Fadi Zaya

## **\$5,000-\$9,999**

20th Century Fox  
Anonymous (6)  
The Apatow-Mann Family  
Foundation, Inc.  
Michael Balliet  
William and Karin Banks  
Foundation  
Daniel and Denise Bergad  
Cole Birches Foundation  
Carlos Brito  
C. A. Foundation  
Daniella and Andrew Cavenagh  
Romie Chaudhari  
Allan Connolly  
Jared Coons  
David and Shelli Crocker  
D.R. Jones Pictures/Music  
Tarik Dakheel  
Elsie and Marvin Dekelboun  
Family Foundation  
Todd and Michele Dominick  
Jessica Douglas  
H.L. Epstein Family Foundation  
James and Barbara  
Fahnestock  
First Foundation  
First United Methodist Church of  
Cedar Hill  
Robin Fern  
Frontstream Matching Gifts  
Give With Liberty Workplace and  
Matching Gifts  
Barbara Henry  
Bill Holmes Charitable Trust  
Janji  
Christopher Jensen  
Brad Johnson  
Ulla Johnson  
Nancie Julian  
John P. Kavooras Charitable Trust  
Kevin and Kathryn Kranen  
Lamb and Walters  
Jill Nash  
Northern Trust, N.A.  
Mark and Donna Owen  
Oxi Fresh Carpet Cleaning  
PayPal Giving Fund Donors  
Seemon H. and Natalie E. Pines  
Foundation  
Gerald and Nina Pirkl

Plus 3 Foundation  
Praxis Foundation  
Rainbow World Fund  
David Ruggles  
Sacred Heart Cathedral School  
The Franklin and Jean Schaffner  
Foundation  
Schwab Charitable Fund Donors  
Sevenly  
ShroudOfTheAvatar.com Gamers  
Scott Silveri  
Smith Family Legacy Foundation  
Roger and Susan Stone Family  
Foundation  
Christopher Suozzo  
Nima Taghavi  
David O. Tanner Trust  
Samuel Test  
Deborah Tham  
Thermo Fisher Scientific  
Thrivent Financial for Lutherans  
Foundation Matching Gifts  
Terry Trayvick  
Suanne Varvel  
Tom Vial  
William Morris Endeavor  
Entertainment Foundation  
YourCause Matching Gifts and  
Workplace Giving Companies

## **\$2,500-\$4,999**

4Women4Water  
AKC Fund, Inc.  
Nancy Akison  
Arden Akarakian  
Mohammed Alameri  
Karim Ali  
Anonymous (6)  
Bank of America Foundation  
Matching Gifts  
Baugh Foundation  
Joseph Boyle  
Jeremy Braun  
Bright Funds Workplace and  
Matching Gifts Donors  
Dwight Burnham  
California Community  
Foundation Donors  
CamelBak Products, LLC.  
Gerald and Barbara Chait  
Gregory Cook  
Linda Dauphin  
Joseph Davis  
De Smet Jesuit High School  
David and Ellen DeSimone  
DCN Diagnostics  
Paul and Lili Daftarian  
Cortney Erin  
Todd and Jodi Everhart  
Tyler Fardad  
Dennis Farrell  
Fidelity Charitable Gift Fund  
Donors  
Charles and Elizabeth Flood  
Vici Foster  
Andrew and Jennifer Freidman  
Aaron and Betty Gilman Family  
Foundation Fund  
Glastonbury Student Activities  
Glickfield Family Foundation

Hammerpress  
Clint Harris  
Ian Hartman  
William Hoffman  
J. S. Howe Family Foundation  
John and Julie Hurvis  
Susie Hwang and Matt  
Glickman  
International Conference  
Services  
Gerard and GERALYN Jacobs  
Johnson and Johnson  
Matching Gift Program  
Carl E. Kessler Family  
Foundation  
Susan Keyes and Jim Sulat  
John Lamonica  
Robin and Susan Lowe  
Dawn Mallard  
Gina Mallory and Lorraine Perez  
Alejandro Manzano  
Joseph Martin  
Randal Masuda  
Brian Machtley  
Frank McCormick  
Merck Partnership for Giving  
Musea  
Marcos and Nancy Nascimento  
John and Patti Neer  
Mark and Susan Nestegard  
Aidan J. O'Connell  
Karl Odwarka  
Nicole Parks  
Denise Peterson  
Neal Pfister  
Marsha Jeanne Plummer Trust  
Devin Redmond  
Renaissance Charitable  
Foundation Donors  
Ken Rosemann  
Darren and Deborah Ross  
Barbara Rossetti  
Rust Family Foundation  
Andy Sareyan and Nancy  
Marshall  
Andrew Scalise  
Lory Sharp  
Ken Soubry Foundation  
Eileen Spoon  
Stacia Stalnaker  
M. Saalik Sultan  
Janek Talwalkar  
Rich and Vanessa Thorsten  
Wayne Vincent  
Virtual Card Donors  
Virtuoso VAST  
Dean Von Essen  
Waggener Edstrom Worldwide  
Wells Fargo Community  
Support Campaign  
Kathryn Williams  
Jonathan and Ann Witt  
Stewart Wolfson  
Thomas and Melissa Woodward  
Kurt Zumdicke



Safe water and the dignity of a toilet for all.



TWITTER



FACEBOOK



PINTEREST



YOUTUBE



INSTAGRAM



FLICKR



GOOGLE+



LINKEDIN