

17 MILLION

Breaking down barriers, creating bright futures





Thanks to you, in 2018 we celebrated reaching more than 17 million people to date with access to safe water and sanitation.

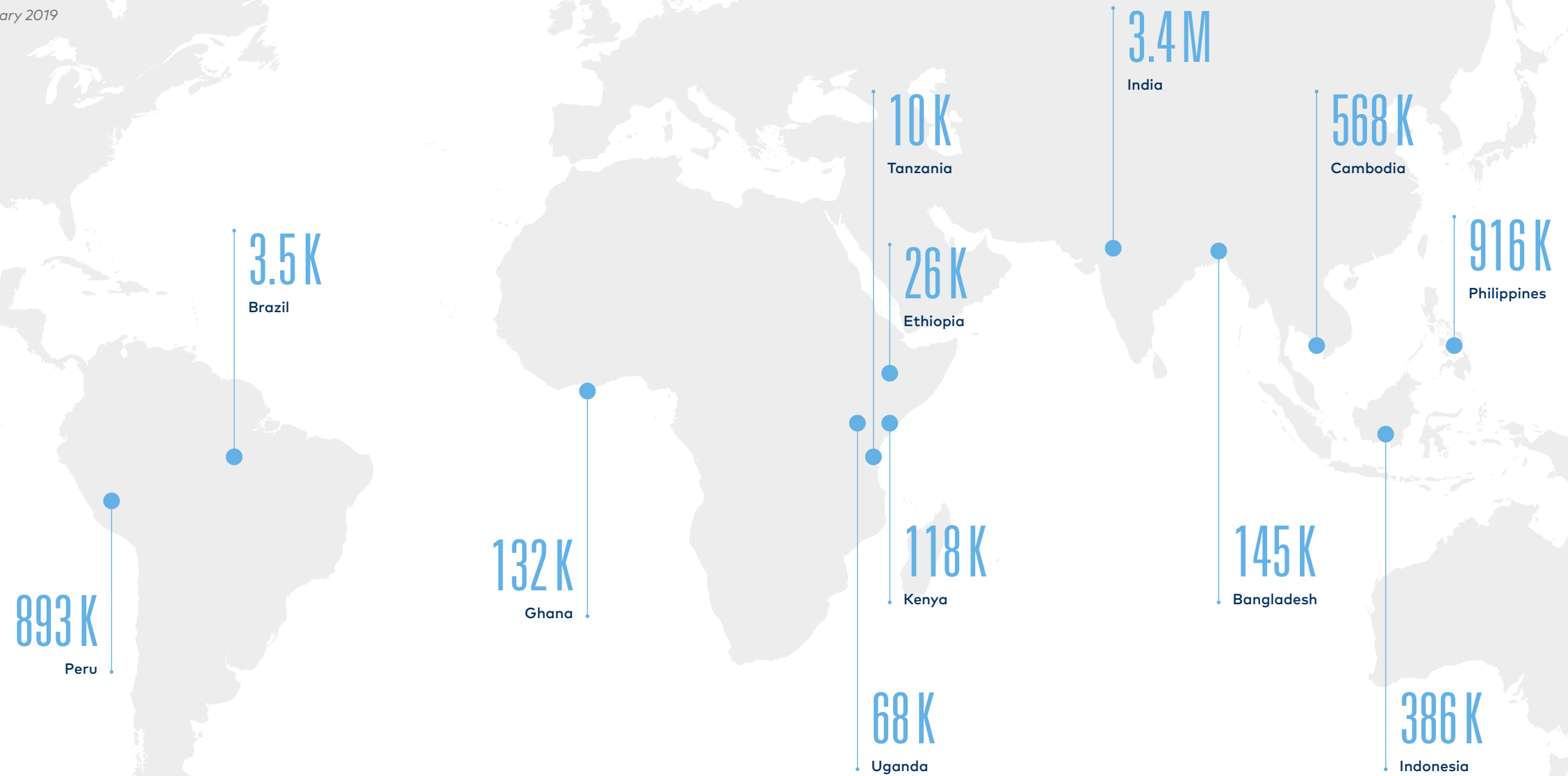
We continued to expand our work around the world, breaking down the financial barriers that stand between people and access to safe water, and transforming the lives of more than six million people in 2018 alone.

We believe water is a smart investment. The best investment the world can make to reduce disease, increase family income, keep girls in school, and change lives.

With your continued support, we can make the power of water available to all.

In 2018, we empowered
6.7 million people in
twelve countries with safe
water and sanitation.

**Based on reporting available as of February 2019*





Meet Liliana

Because of you and a small, affordable loan, Liliana forged her own path to a solution — water access in her family's home.

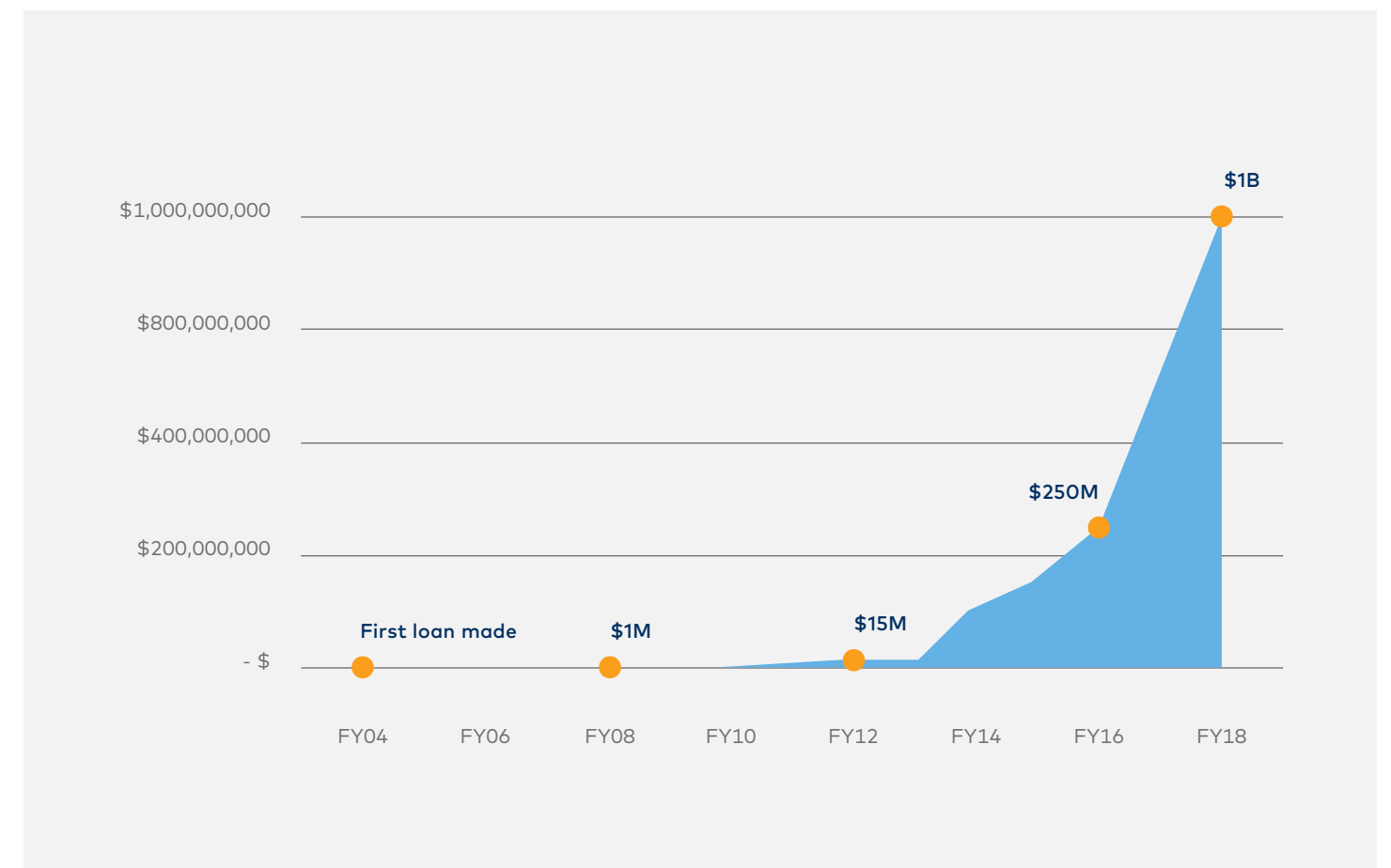
Liliana is a businesswoman, a mother and an animal caretaker — but this hasn't always been the case. There used to be a time when Liliana's only job was to walk miles each day to collect water. Time to run her business, care for her daughter and raise her family's animals simply didn't exist. Taking out a small loan to install a tap and toilet in her home was a life-changing solution for Liliana. It meant more time to live the life she knew was possible.

Together, we are providing more families with access to safe water and empowering them to create new opportunities.

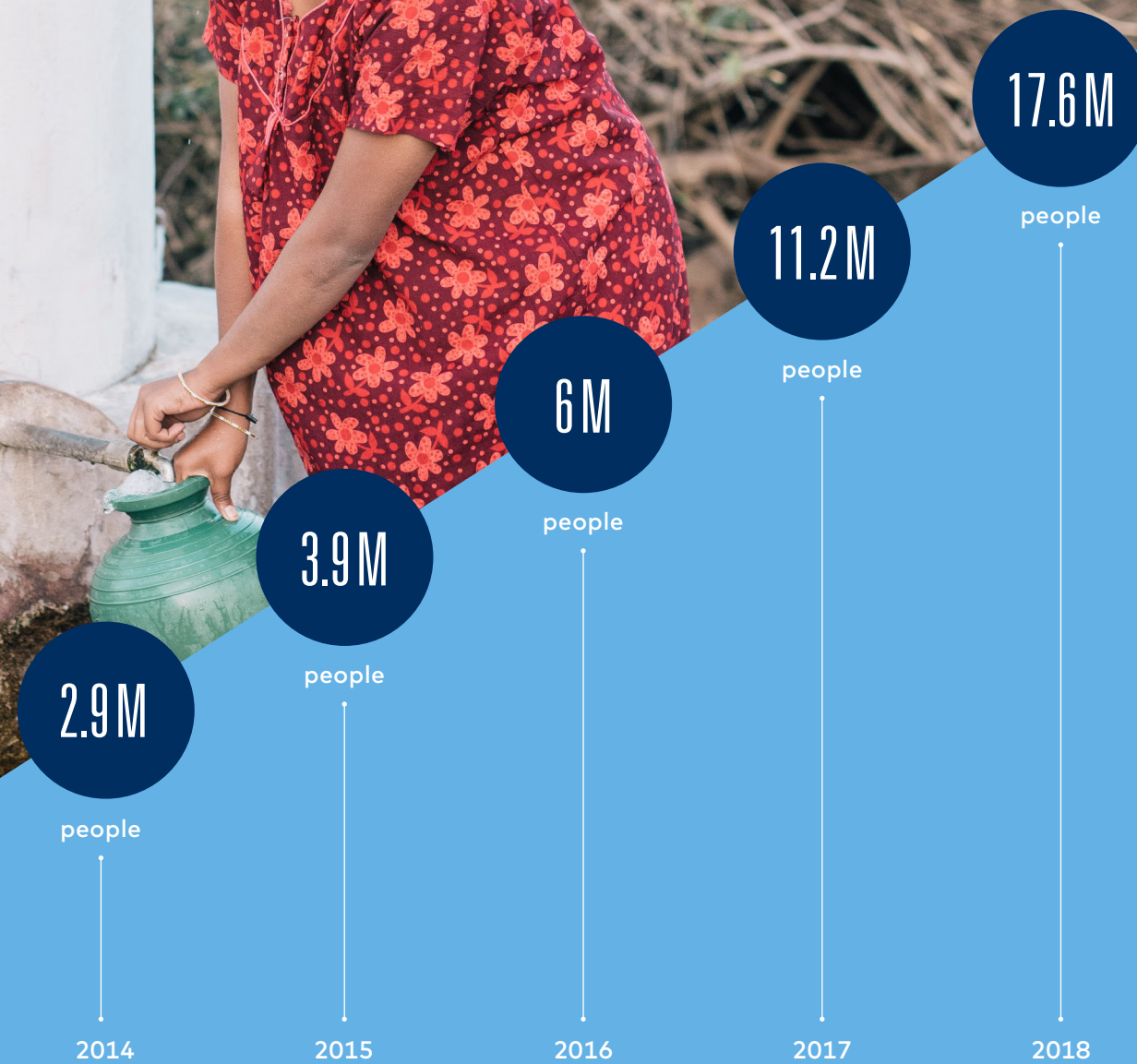
We've helped mobilize \$1 billion in capital to support small loans that bring access to safe water and sanitation to millions in need.

Many financial institutions in developing countries weren't offering loans for water and sanitation to people in need. Our work proves that if given the choice and opportunity to finance household water taps and toilets, millions could and would do it. So we provide technical assistance, connections and resources to help institutions establish water and sanitation loans in their portfolio of offerings.

In 2018 we celebrated an exciting milestone — we've helped mobilize \$1 billion in capital to support small loans that bring access to safe water and sanitation to millions of people in need.



Our impact is accelerating. A few years ago we were able to reach one million people in a year. Now we reach that many people in a matter of months.



After more than 10 years in action, WaterCredit is a proven, powerful solution.

Our solution is in high demand, sustainable, and reaching people in need. More than 86% of borrowers are women — those most impacted by the water crisis — and the majority of households borrowing the loans live on less than \$3.10 a day.

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 secure water.

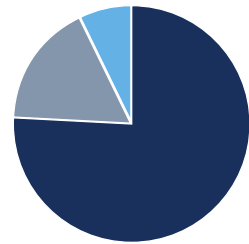
1.4M
loans disbursed through WaterCredit in 2018

99%
of loans are paid back

86%
of borrowers are women

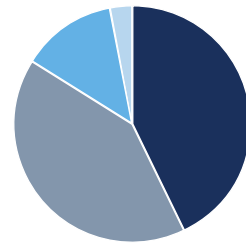
\$400
average loan size

Allocation of Expenses (FY 18)



- \$18.8M Programs 76%
- \$4.2M Administration 17%
- \$1.7M Fundraising 7%

Sources of Revenue (FY 18)



- \$13.1M Corporations 43%
- \$12.7M Foundations 41%
- \$3.9M Individuals 13%
- \$802K Investment & other 3%

Statement of activities

As of Sept. 30

Revenue, gains & other support	2018	2017
Contributions and grants	\$30,102,257	\$26,891,553
Investment income and other	531,350	1,077,638
Total revenue, gains & other support	\$30,633,607	\$27,969,191

Expenses	2018	2017
Water programs	\$15,719,362	\$16,084,775
Outreach	1,119,671	975,472
WaterEquity programs	2,023,765	10,153,164
Total program services	\$18,862,798	\$27,213,411

Management and general	\$4,281,512	\$3,148,386
Fundraising	1,790,084	1,479,573
Total expenses	\$24,934,394	\$31,841,370

Change in net assets*	2018	2017
Change in net assets	\$5,699,213	(\$3,872,179)
Contribution of beginning net assets for WaterEquity, Inc.	—	6,834,648
Contributed capital in WaterCredit Investment Fund 1, LLC, net	—	—
Net assets, beginning of year	18,108,044	28,814,871
Net assets, end of year	\$23,807,257	\$18,180,044

Statement of financial position

Year ending Sept. 30

Assets	2018	2017
Cash and cash equivalents	\$24,045,069	\$16,604,406
Grants and other receivables	106,703	543,732
Prepaid expenses	307,847	286,609
Investments	2,217,234	2,194,938
Other assets	—	—
Property and equipment, net	495,254	640,767
Total assets	\$27,172,107	\$20,270,452

Liabilities & net assets	2018	2017
Accounts payable	\$1,056,049	\$467,826
Accrued expenses	1,808,302	1,554,601
Refundable advances	500,499	139,981
Total liabilities	\$3,364,850	\$2,162,408

Unrestricted net assets	\$11,078,365	\$9,347,534
Temporarily restricted net assets	\$12,728,892	\$8,760,510
Total net assets	\$23,807,257	\$18,108,044

Total liabilities & net assets	\$27,172,107	\$20,270,452
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*During fiscal year 2017, as part of the separate legal formation of WaterEquity, Inc., assets were transferred to WaterEquity, Inc. and certain expenses recognized through fiscal year 2017 are no longer included in the consolidated financial statements of Water.org. Water.org established WaterEquity with the sole purpose of mobilizing capital for water and sanitation enterprises serving those living in poverty. Learn more here: water.org/about-us/our-work/waterequity



On behalf of the people whose lives changed with safe water and sanitation in 2018, thank you for your support.

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



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