



People, progress, possibility



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 43 million lives around the world with lasting access to safe water or sanitation — in partnership with people like you.



Dear Friends and Supporters,

Thanks to your ongoing and generous support, 43 million lives have been changed with access to safe water or sanitation. This year we have increased access to safe water and sanitation for people in need and turned poverty into possibility, because of you.

While the world moved toward a state of normalcy this year, our vision of safe water and sanitation for all remained essential in all that we do. We continue to make significant progress despite the challenges facing our world today. Although our impact decreased for a period of time due to lockdowns and strains on the economies in the countries where we work, we have redoubled our efforts to accelerate access to those living in poverty and are now reaching more people than before the start of the pandemic.

In 2021, we reached more than 9.2 million people with lasting access to safe water or sanitation.

Thank you for helping get safe water into the homes and hands of people around the world who need it most. Together we're addressing the most urgent challenge of our time — inspiring health, hope, and possibility for all.

As we look to the future, we are optimistic about the impact we will make together in 2022 and beyond. We will expand our work around the world, increasing our focus on infrastructure through partnerships with water utilities, and continue to break down the financial barriers between people and access to safe water. With your loyal support, we can help those living in poverty build resilience that allows for health, progress and bright futures.

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



2021 at a glance



9 million+

9,283,320 lives changed
across 11 countries



\$740 million

\$740 million in loans
disbursed by our partners
for water or sanitation



2 million

2 million water or
sanitation loans disbursed
by our partners

In 2021, 9.2 million more people in eleven countries now have access to safe water or sanitation.

See the number of lives changed in each country in 2021.

9,500
Mexico

100,000
Brazil

594,000
Peru

49,000
Tanzania

2.7 million
India

300,000
Cambodia

1,087,000
Philippines

929,000
Kenya

926,000
Indonesia

129,000
Uganda

2.4 million
Bangladesh

*Based on reporting available as of February 2022

Water is the best investment the world can make to help solve major global challenges.



Health



Food security



Women's empowerment



Equality



The environment



Education



Climate change resiliency



Economic empowerment

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

One of the major barriers to safe water and sanitation is access to affordable financing. By providing people with small loans at reasonable rates for water connections and toilets, they become participants in solving their family's water crisis.

Our solution is in high demand, sustainable, and reaching people in need. 88% of borrowers are women — those most impacted by the water crisis — and the majority of households borrowing the loans live on less than \$6 a day.

Thanks to your continued support, now more than 43 million people around the world have lasting access to safe water or sanitation at home, empowering them to define their own future.

88%

of borrowers are women

72%

live in rural areas

87%

live on less than \$6 per day



Access to safe water at home means health, hope and opportunity for Patricia and her family.

Meet Patricia

Patricia spent a few hours each day walking to and from a water source to provide water for her family. Now, their water crisis is in the past.

With a small, affordable loan through Water.org's financial partner in Kenya, Patricia installed three rain storage tanks on her property. Now she has enough water to feed her livestock, water her vegetable garden, and to cover her household needs. And, now she doesn't walk long distances carrying heavy vessels of water, multiple times a day.

Stories of resilience and hope are made possible by affordable access to safe water, and people like you.

Access to financing is solving the water crisis for millions

Together with our partners around the world, we helped mobilize \$740 million in capital in 2021 to support small loans that brought safe water and sanitation to people in need.

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.

Although we experienced some challenges due to the pandemic, loans for water and sanitation made by our partners continue to maintain an overall repayment rate of 99%. 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.

99%

of loans are repaid

\$365

average loan size



"As part of our work, we share the options for water loans broadly, increasing the number of families in need who can now easily access safe water."

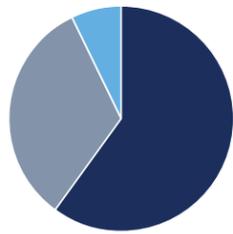
Lestari, Branch Manager,
KPSPAMS

We work with 150 partners around the world

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

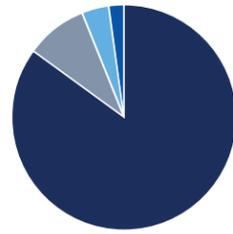
Through a program called PAMSIMAS, the government provides stimulants for villages to develop community-based water supply and sanitation systems in rural areas. An organization called the Rural Drinking Water Supply (locally known as KPSPAMS) was formed to manage the development of the program at the village level. To ensure all households can access the water and sanitation systems, our partner financial institutions in Indonesia support the KPSPAMS by providing small loans for water and sanitation connections to the community.

Allocation of Expenses (FY 21)



- \$14.2M Programs 60%
- \$7.7M Administration 33%
- \$1.7M Fundraising 7%

Sources of Revenue (FY 21)



- \$32M Foundations, corporations and other organizations 85%
- \$3.4M Individuals 9%
- \$1.4M Forgiveness of Paycheck Protections Program 4%
- \$586K Investment & other 2%

Statement of activities

As of Sept. 30

Revenue, gains & other support	2021	2020
Contributions and grants	\$35,491,605	\$18,753,575
Investment income and other	2,008,600	570,657
Total revenue, gains & other support	\$37,500,205	\$19,324,232

Expenses	2021	2020
Water programs	\$13,345,163	\$14,789,577
Outreach	860,679	8,243
Total program services	\$14,205,842	\$14,797,820
Management and general	\$7,760,063	\$7,153,051
Fundraising	1,776,042	3,536,676
Total expenses	\$23,741,947	\$25,487,547

Change in net assets	2021	2020
Change in net assets	\$13,758,258	(\$6,163,315)
Net assets, beginning of year	14,122,714	20,286,029
Net assets, end of year	\$27,880,972	\$14,122,714

Statement of financial position

Year ending Sept. 30

Assets	2021	2020
Cash and cash equivalents	\$33,604,384	\$19,262,453
Grants and other receivables	1,914,362	57,629
Prepaid expenses	341,282	330,475
Investments	2,689,059	2,448,633
Property and equipment, net	171,292	320,979
Total assets	\$38,720,379	\$22,420,169

Liabilities & net assets	2021	2020
Accounts payable	\$223,070	\$616,950
Accrued expenses	3,095,426	1,354,047
Paycheck Protection Program loan	1,425,377	1,425,382
Refundable advances	6,095,534	4,901,076
Total liabilities	\$10,839,407	\$8,297,455
Net assets without donor restrictions	\$13,158,939	\$6,785,619
Net assets with donor restrictions	\$14,722,033	\$7,337,095
Total net assets	\$27,880,972	\$14,122,714
Total liabilities & net assets	\$38,720,379	\$22,420,169

Current Board of Directors

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On behalf of the people whose lives changed with safe water and sanitation in 2021, 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 releases about our work in the water and sanitation sector [here](#).

