



# We believe in the power of water



**1 in 4 people lack access to safe water, and 2 in 5 people lack access to a safe toilet. We work every day to change this.**

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

Water.org is a global nonprofit organization that has transformed more than 63 million lives around the world with lasting access to safe water or sanitation — in partnership with people like you.



Dear Friends and Supporters,

As we reflect on 2023 and all that we accomplished together, we are reminded time and again of the power of safe water. The power it has to protect health and save lives, just because it is there. The power it has to turn time spent into time saved, when it is close and not hours away. The power it has to turn problems into potential, when its absence no longer stands in the way of a productive day.

In 2023, we helped empower more families throughout the world with access to sustainable water and sanitation solutions in their homes and the power it has to change their lives.

**Together, we changed more than 9.7 million lives with lasting access to safe water or sanitation.**

We continue to break down the financial barriers between people living in poverty and access to the safe water and sanitation solutions their families need to survive and thrive. Our efforts to expand the flow of capital into the water and sanitation sector allow our in-country partners to provide small loans for household solutions to families in their communities. Further, we work directly with local water utilities and other enterprises to improve and expand their infrastructure and services to reach even more people in need.

These smart solutions are working and scaling at an unprecedented rate. Thanks to your generous support, we've reached more than 63 million people to date with access to safe water or sanitation and we can now reach more than one million people each quarter.

As we look to the future, our aspirational goal is to change the lives of more than 200 million people with safe water or sanitation by 2030 by unlocking the flow of \$20 billion in capital. It will take your support and smart solutions to make this possible. We plan to scale and diversify financial partnerships, expand water and sanitation infrastructure solutions, and integrate the impact of climate change and gender in our work to make progress towards this goal.

With your continued support, we will share the power of water with millions more families in need — helping break the cycle of poverty, achieve gender equity, and make a bright future possible for all.

Sincerely,

**Gary White**  
CEO & Co-founder

**Vedika Bhandarkar**  
President & Chief Operating Officer



## 2023 at a glance



**9.7 million+**

9,729,893 lives changed across four continents



**\$914 million**

\$914,430,943 in small loans disbursed by our partners for water or sanitation



**2.2 million**

2,229,810 million water and sanitation loans disbursed by our local partners

# In 2023, 9.7\* million more people across four continents now have access to safe water or sanitation.

See the number of lives changed in each country in 2023.

78,381  
Mexico

211,270  
Brazil

678,489  
Peru

60,557  
Tanzania

4,770,071  
India

149,268  
Cambodia

1,425,082  
Philippines

100,367  
Kenya

396,893  
Indonesia

129,147  
Uganda

1,651,189  
Bangladesh

*\*Based on reporting available as of April 2024. The total number of people reached includes impact in countries where we have exploratory programs, in addition to the 11 countries shown here.*

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

Thanks to you, more than 9.7 million lives were changed in 2023 through the power of access to safe water.

On the following pages, we invite you to see the impact you helped make possible.



*Improve health*



*Enable gender equality*



*Support climate resiliency*



*Increase access to education*



*Increase family income*

## Creating climate resilience through sustainable solutions

Water is the primary way in which we will feel many of the effects of climate change. Access to sustainable safe water and improved sanitation solutions can support climate resiliency for the people who need it the most.

Saphia lives in a region in Kenya where the adverse effects of climate change, like drought, impact the ability of farmers to sustain their crops and livestock.

Saphia found the solution to his family's water crisis after meeting with Family Bank, one of Water.org's local partner banks in Kenya. With the funds from a small loan, Saphia hired local contractors to drill a new, deeper well on his property.

To ensure his well could operate despite the weather or season, he also used some of the money from the loan to install a solar panel. The solar panel powers the well pump, which now pumps water into storage tanks that hold enough water supply for Saphia and his family to access year-round.



## Water changes her world and changes her story

Empowering women is critical to solving the global water crisis, as they are often responsible for collecting the water their families need to survive. When women in poverty have access to safe water at home, they can create the life they choose for themselves and their families.

Selamah spent years walking from her home in Indonesia to a river to collect water. She stored the water in buckets and used it to care for and cook for her family. She also used the water to wash the vegetables she sold at the market. Because of her many needs for water, trips to and from the river were frequent and exhausting. This way of getting water was not safe or sustainable.

Thanks to donors like you, Selamah was able to solve her water crisis. She now has a water tap on her property from which she can draw safe water for her family and business.



Improving health

## Access to safe water protects and saves lives

Access to safe water and sanitation contributes to improved health, helps prevent the spread of infectious disease, and reduces child and maternal mortality rates. Now more than ever, access to safe water is critical to the health of families around the world — families like Thai's in Cambodia.

Each morning, Thai walked to a river to collect water for drinking, cooking, laundry, and bathing. He often repeated this task multiple times a day, leaving work to retrieve the water his family needed to survive. He did this to protect his pregnant wife's health and his daughter Maya's safety. Unfortunately, Thai could not control the quality of the water he brought home, and it often made them sick.

Thai learned he could take out a loan through Phillip Bank, one of Water.org's local partner banks in Cambodia. He used the loan to obtain a safe water connection and build a bathroom. Thai and his growing family now have lasting access to safe water at home and the health that flows from it.



Increasing family income to end poverty

## Safe water helps break the cycle of poverty

Because you take the time to give, people in need have time to earn income that will help their family break the cycle of poverty — women like Sapdiah in Indonesia.

*"I wanted to have clean water at home, but we didn't have the money."*

Surviving on less than \$3 per day, families like Sapdiah's lack access to critical resources needed to help them break the cycle of poverty — resources like safe water.

Now with safe water at home comes more time, choices, and opportunity. Sapdiah no longer spends hours a day walking to and from the river outside her village in Indonesia to collect water. Instead she uses that time to roll more palm fibers to sell, and in doing this, Sapdiah has increased her household income. Lasting access to safe water at home gives her time and the opportunity to break the cycle of poverty.

87% of the people we serve live on less than \$6.85 per day

Increasing access to education

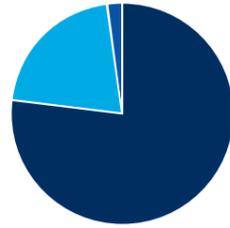
## Ruth can read

Millions of families around the world lack access to two of the most critical resources to get their kids to school — safe water and a toilet at home. Having the time and health to go to school starts with access to safe water.

Rosalina used a small, affordable loan through our partner bank in Peru to connect her property to her local water line. This connection means her daughter Ruth will never know the water crisis like her mother once did. Now, instead of walking to collect water in the morning, Rosalina can walk Ruth to school where she can read her favorite books and look ahead to a bright future.

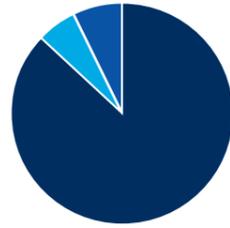


## Sources of Revenue (FY 23)



- **\$39.6M** Foundations, corporations and other organizations 77%
- **\$10.5M** Individuals 21%
- **\$1M** Investment & other 2%

## Allocation of Expenses (FY 23)



- **\$31.1M** Programs 87%
- **\$2M** Administration 6%
- **\$2.6M** Fundraising 7%

## Statement of Activities

	As of Sept. 30	
	2023	2022
<b>Revenue, gains &amp; other support</b>		
Contributions and grants	\$50,223,200	\$38,819,267
Investment income and other	1,082,758	254,643
<b>Total revenue, gains &amp; other support</b>	<b>\$51,305,958</b>	<b>\$39,073,910</b>
<b>Expenses</b>		
Water programs	\$28,931,520	\$17,782,542
Outreach	2,203,752	2,281,872
<b>Total program services</b>	<b>\$31,135,272</b>	<b>\$20,064,414</b>
Management and general	\$2,034,111	\$5,551,473
Fundraising	2,671,752	3,227,276
<b>Total expenses</b>	<b>\$35,841,135</b>	<b>\$28,843,163</b>
<b>Change in net assets</b>		
Change in net assets	\$15,464,823	\$10,230,747
Net assets, beginning of year	38,111,719	27,880,972
<b>Net assets, end of year</b>	<b>\$53,576,542</b>	<b>\$38,111,719</b>

## Statement of Financial Position

	Year ending Sept. 30	
	2023	2022
<b>Assets</b>		
Cash and cash equivalents	\$39,962,980	\$41,631,265
Grants and other receivables	17,943,384	1,554,742
Prepaid expenses	239,141	265,838
Investments	2,517,798	2,691,300
Right-of-use leases	1,228,464	
Property and equipment, net	503,308	57,504
<b>Total assets</b>	<b>\$61,395,075</b>	<b>\$46,200,649</b>
<b>Liabilities &amp; net assets</b>		
Accounts payable	\$467,082	\$28,519
Accrued expenses	3,453,804	3,259,591
Right-of-use lease liabilities	1,232,955	
Refundable advances	2,664,692	4,800,820
<b>Total liabilities</b>	<b>\$7,818,533</b>	<b>\$8,088,930</b>
Net assets without donor restrictions	\$30,178,231	\$23,372,492
Net assets with donor restrictions	23,398,311	14,739,227
<b>Total net assets</b>	<b>\$53,576,542</b>	<b>\$38,111,719</b>
<b>Total liabilities &amp; net assets</b>	<b>\$61,395,075</b>	<b>\$46,200,649</b>

## Current Board of Directors

Adam Schechter  
 Andy Sareyan  
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 Keith Quinn  
 Larry Tanz  
 Lynn Taliento  
 Terry Trayvick  
 Tony Stayner

On behalf of the people whose lives changed with safe water and sanitation in 2023, 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](#).

