



The health of families around the world starts with **safe water**



1 in 9 people lack access to safe water. 1 in 3 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 33 million lives around the world — in partnership with people like you.

Dear Friends and Supporters,



Through your generosity and loyal support, we've reached more than 33 million people to date with access to safe water and the power it has to protect and save lives — thank you!

In a challenging year, we came together and remained committed to helping empower people living in poverty with safe water and sanitation at home. The COVID-19 pandemic impacted Water.org, our partners and collaborators in the countries where we work, and ultimately those living without access to safe water and sanitation at home. While our work slowed down in the early days of the pandemic, in July 2020 we started to increase impact.



With your continued support, we reached more than 6.7 million people with access to safe water or sanitation in 2020, more than 4 million after the pandemic started. That's 4 million more people who can now wash their hands, prevent the spread of disease, and better protect the health of their families.

Thank you for continuing to donate to Water.org as we work to empower millions more in need with safe water and sanitation. As we look ahead, we are hopeful for the future and the impact we will make together in 2021 and beyond. We remain committed to continuing our work to empower people living in poverty with access to safe water and the health and hope that flow from it.

Sincerely,



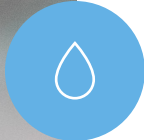
Gary White
CEO and Co-founder



Vedika Bhandarkar
Chief Operating Officer



2020 at a glance



6 million+

6,730,143 lives changed across 12 countries



\$567 million

\$567 million in loans disbursed by our partners for water and sanitation



11 years

Received the top rating from Charity Navigator for the 11th consecutive year

In 2020, 6.7 million more people in twelve countries now have access to safe water or sanitation.

See the number of lives changed in each country in 2020.

2,000
Mexico

80,000
Brazil

367,000
Peru

18,000
Tanzania

12,000
Ethiopia

1.6 million
Kenya

47,000
Uganda

1.8 million
India

233,000
Cambodia

540,000
Philippines

805,000
Indonesia

1.2 million
Bangladesh

**Based on reporting available as of February 2021*



1.8 million

lives changed in India in 2020

390,470

loans disbursed by our partners in 2020

Millions of lives changed in India

India is the second most populous country in the world, with more than 1.39 billion citizens. The scale of need in India is immense, making India the concentrated center of the global water and sanitation crisis.

Since 2005, Water.org has played a significant role in India's progress toward improved water and sanitation, empowering more than 14 million people to date with access to safe water and sanitation.

By partnering with different types of organizations, including microfinance institutions, self-help group federations, state rural livelihoods missions, commercial banks, social enterprises and the government of India, we are increasing access to safe water and improved sanitation for families in need across the country.



COVID-19 underscores the importance of access to safe water

In mid-2020, women in Balarampur village in India stand in pre-marked circles, six feet apart, waiting to fill their vessels with water. A lack of access to safe water at home is now more life threatening than ever. Risking exposure to COVID-19, women leave their homes and walk to these kiosks each day to get the water their families need to survive.

Because of your continued support, two of these women now have access to safe water at home — empowering them to safeguard their families from COVID-19 and other health issues. They join the other 14 million people we have reached in India who now have access to safe water, sanitation, and the health and resilience they bring.

Together we can give more people in need the opportunity for improved health. And it starts with access to safe water.

We work with 154 partners around the world

Meet Equity Bank in Kenya

One of our financial partners in Kenya — Equity Bank — has a team dedicated solely to lending for water and sanitation. They offer small loans for household water and sanitation improvements, such as rain storage tanks that allow families to capture and store water during the rainy season and use it long after the season ends.

The team at Equity Bank shares our vision of safe water and sanitation for all. They have seen firsthand the unique challenges and opportunities in their communities. They understand how when they lend to their customers for household water and sanitation solutions, these families experience improved health, time for education, and income generation.

Together with our partners around the world, like Equity Bank, we helped mobilize \$567 million in capital in 2020 to support small loans that brought safe water and sanitation to people in need.

“Our organization decided to partner with Water.org because water sits at the very core of the requirements of our customers. And part of our vision is to be a champion of socio-economic prosperity for our people.”

— **Raymond**
WASH Program Manager, Equity Bank



A loan officer visits with Grace about the rain storage tank she purchased for her home using a small, affordable loan.



Driving impact during the COVID-19 pandemic

Water.org continues to evolve how we work in response to the COVID-19 pandemic, so together with our partners, we can continue to change more lives with safe water and sanitation and build solutions needed for a resilient, sustainable tomorrow. Throughout 2020 and going forward, we are:

1

Promoting health and supporting resilience among those living in poverty through hygiene and behavior change messages, as well as advocating for improved public access and investment in water, sanitation, and handwashing facilities.

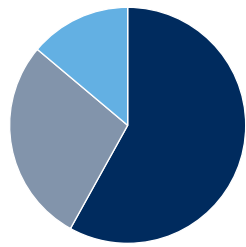
2

Supporting our partners so that they will be able to continue offering critical water and sanitation loans to people in need.

3

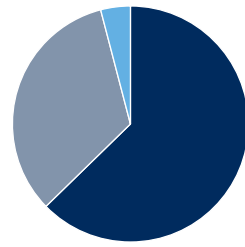
Advocating for stronger linkages between WASH (Water, Sanitation, Hygiene) and health to ensure governments focus resources on these vital, life-saving interventions.

Allocation of Expenses (FY 20)



- \$14.8M Programs 58%
- \$7.1M Administration 28%
- \$3.5M Fundraising 14%

Sources of Revenue (FY 20)



- \$12.1M Foundations 63%
- \$6.4M Individuals 33%
- \$785K Investment & other 4%

Statement of activities

As of Sept. 30

Revenue, gains & other support	2020	2019
Contributions and grants	\$18,753,575	\$23,981,975
Investment income and other	570,657	636,359
Total revenue, gains & other support	\$19,324,232	\$24,618,334

Expenses	2020	2019
Water programs	\$14,789,577	\$19,008,834
Outreach	8,243	1,579,724
WaterEquity programs	—	—
Total program services	\$14,797,820	\$20,588,558

Management and general	\$7,153,051	\$4,728,376
Fundraising	3,536,676	2,822,628
Total expenses	\$25,487,547	\$28,139,562

Change in net assets	2020	2019
Change in net assets	(\$6,163,315)	(\$3,521,228)
Net assets, beginning of year	20,286,029	23,807,257
Net assets, end of year	\$14,122,714	\$20,286,029

Statement of financial position

Year ending Sept. 30

Assets	2020	2019
Cash and cash equivalents	\$19,262,453	\$20,871,276
Grants and other receivables	57,629	61,645
Prepaid expenses	330,475	373,667
Investments	2,448,633	2,291,045
Other assets	—	—
Property and equipment, net	320,979	424,238
Total assets	\$22,420,169	\$24,021,871

Liabilities & net assets	2019	2018
Accounts payable	\$616,950	\$1,066,064
Accrued expenses	1,354,047	2,279,536
Paycheck Protection Program loan	1,425,382	—
Refundable advances	4,901,076	390,242
Total liabilities	\$8,297,455	\$3,735,842

Net assets without donor restrictions	\$6,785,619	\$6,739,719
Net assets with donor restrictions	\$7,337,095	\$13,546,310
Total net assets	\$14,122,714	\$20,286,029

Total liabilities & net assets	\$22,420,169	\$24,021,871
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Water is the way forward

We seek to empower 60 million people with access to safe water or sanitation by 2025. Together we will address the most urgent challenge of our time for people in need around the world — inspiring health, hope, and possibility for all. Progress starts with safe water and you.

60 million

Water.org seeks to reach 60 million people with access to safe water or sanitation by 2025



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On behalf of the people whose lives changed with safe water and sanitation in 2020, 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](#).

