



Christopher and family
Monze, Zambia

Water and Sanitation

Strategies for the Base of the Pyramid

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Dignity and Scale

Over 1 billion people lack access to water
Over 2.5 billion people lack access to sanitation

Dignity and Empowerment

**Past approaches have treated
Base of Pyramid communities as
passive recipients of aid**

Scale

**Past approaches have not scaled
to serve growing urban and
peri-urban populations.**

Access Denied

Issues Related to Creating Watsan Infrastructure

Dignity

- ◆ Communities not in control of the process goals
- ◆ Projects “for BoP” instead of “with BoP”

Scalability

- ◆ Insufficient and inefficient allocation of funds
- ◆ Poor execution and lack of learning from failures

...n 100 million in

But I need more money!

I want a good return on a social investment with minimal risk



I will be the bridge between groups



I will pay for clean water and sanitation



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PROJECT PLAN



Access Created: “Water Bonds” Market

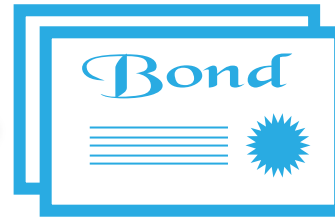
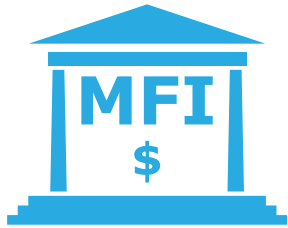
Dignity & Scale

Builds the capacity of resources that already exist by changing incentives

Creates financial and organizing tools for better oversight and process ownership

Pilot Financial Model

Issue Bond: \$1 M
@ 13%
Repaid in 3 years



Philanthropic Cost
per Person: \$15



Lend: \$1 M
@ 15%
Repaid in 3 years



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\$1 M
(60 communities x \$15,000)

MFI Spread: 1 – 3%

Current Equivalent: 130 MFI loans
@ 15%

Implementation in 6 Months

Month	Task
1	Community and MFI Identification
2 - 3	Planning with community leaders
4	Develop Prospectus and get approval
5	Road show
6	Bond sale guaranteed by \$1 million prize

Risks, Mitigation and Contingencies

Risks	Mitigation	Contingencies
MFI unwilling to issue watsan bonds	Value proposition highlighting ROI, Bonds backed by Water.org	Approach the Government and banks in the private sector.
Government unsupportive of watsan marketplace	Engaging in active dialogue and leverage existing relationships	Government's reaction would lead to negative reputation – low chances of occurrence



Dignity and Scale

**Innovative bond financing
and community engagement
can build the infrastructure
to provide 100 million
people with access to water
and sanitation in 5 years.**