

# INNOVATE 4 WATER (Equity Water Credit Program)



# Background Equity bank WASH program



Equity Bank through partnership with Water.org initiated a water credit program. The program developed 2 broad credit based products to finance solutions for Water and sanitation solutions.

## ***Maji loan ( Water solution)***

- Water storage (Water tanks, water pans, and dams)
- Rain water harvesting (roofing & gutters)
- Sinking of boreholes and Bore-wells
- Water connections pumping and other accessories'
- Business finance for authorized water merchants and vendors
- Water purification and treatment plants/ systems

## ***Jamii safi loan(Sanitation solutions)***

- Installation of Biogas digesters and stoves
- Construction of septic tanks, Conservancy tanks& Exhausters
- Connection to sewer line



# Program achievements

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## **Phase 1**

- 54,000 House hold loans
- 270,000 beneficiaries.

## **Phase 2 scale up via Digital Channels ,SMEs, WSPs**

- 22000 Loans
- Over 132000 beneficiaries within the first two years

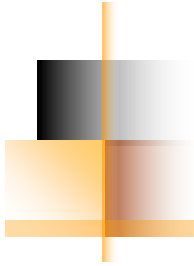


# Key challenge

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- High Cost of WASH facilities
- High lending Risk to BOP and SMEs.
- Minimal Understanding of Water Credit among Micro Finance institution.
- Limited information on available Microfinance tools for WASH Solutions



THANK YOU