



Kingdom of the Netherlands



Private Sector Approach towards WASH Financing

27thMole Conference
November 21-24 2016, Aqua safari Resort

The Experience so far...



Outline of Presentation

- Introduction
- Objectives
- Our Unique Approach
- Financial Products
- Eligible WASH Category & Target beneficiaries
- Progress so Far...
- Lesson Learnt

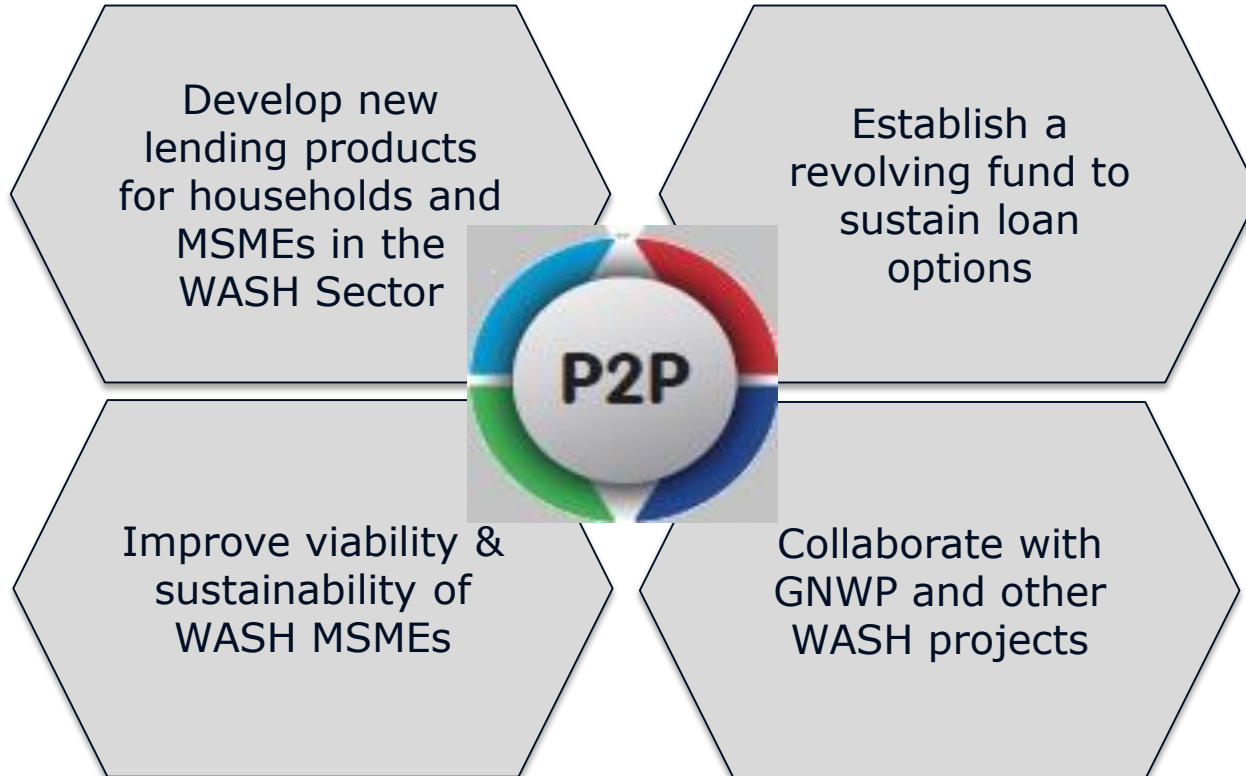


Introduction

- The Catalyzing WASH from Possible to Profitable (P2P) is a five year project funded by the Embassy of the Kingdom of the Netherlands.
- The project is implemented by SNV in partnership with the Fidelity Bank.
- The project seeks to stimulate private sector involvement in financing to ensure Sustainability for WASH investments and services.



Project's Objectives



P2P's Unique Approach





Financial Products

1

Dealer financing Product (Household Toilet)

2

Asset Financing (Toilet for Private Schools & Hospitals)

3

General WASH Loan (Water, Sanitation & Hygiene)

Eligible WASH Categories



Eligible Household WASH Needs

Water



- Borehole Drilling
- Borehole Mechanisation
- Pipe Connection
- Household Plumbing works.
- Protected hand dug well.
- etc

Sanitation [Solid & Liquid Waste]



- Household waste bin
- Construction of household improved latrine
- Construction of Sceptic tank
- Desludging of liquid waste
- etc

Hygiene



- Household bath
- Pest control and fumigation
- Household soak away
- Handwashing facility
- etc

Targeted WASH MSMEs

Water

- Borehole Drilling Company
- Borehole Mechanisation
- Pipe Connection service provider
- Plumbing service provider
- Borehole hand pump Spare Parts Dealer.
- Local Water Vendor
- Area Pump Mechanic etc



Sanitation [Solid & Liquid Waste]

- Household waste bin
- Operator of Public Toilet
- Latrine Construction Artisans /companies
- Desludging Services
- Recycling Companies [Waste Utilisation]
- Solid waste collection companies
- Motorking Waste Solid collection
- Provider of Mobile toilets

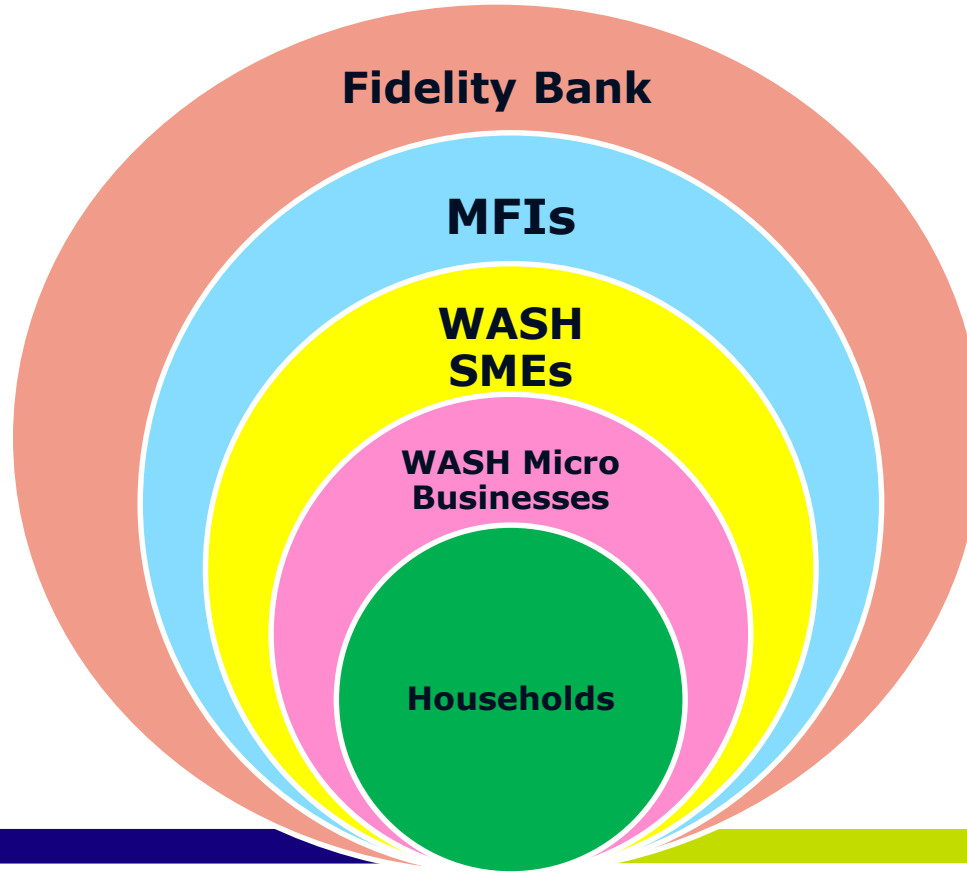


Hygiene

- Cleaning Services
- Pest control and fumigation Services
- Operator of Public Bath
- Laundry Services



Target Beneficiaries





Progress so far



**Total loans of
GHC 3.6
million
disbursed**

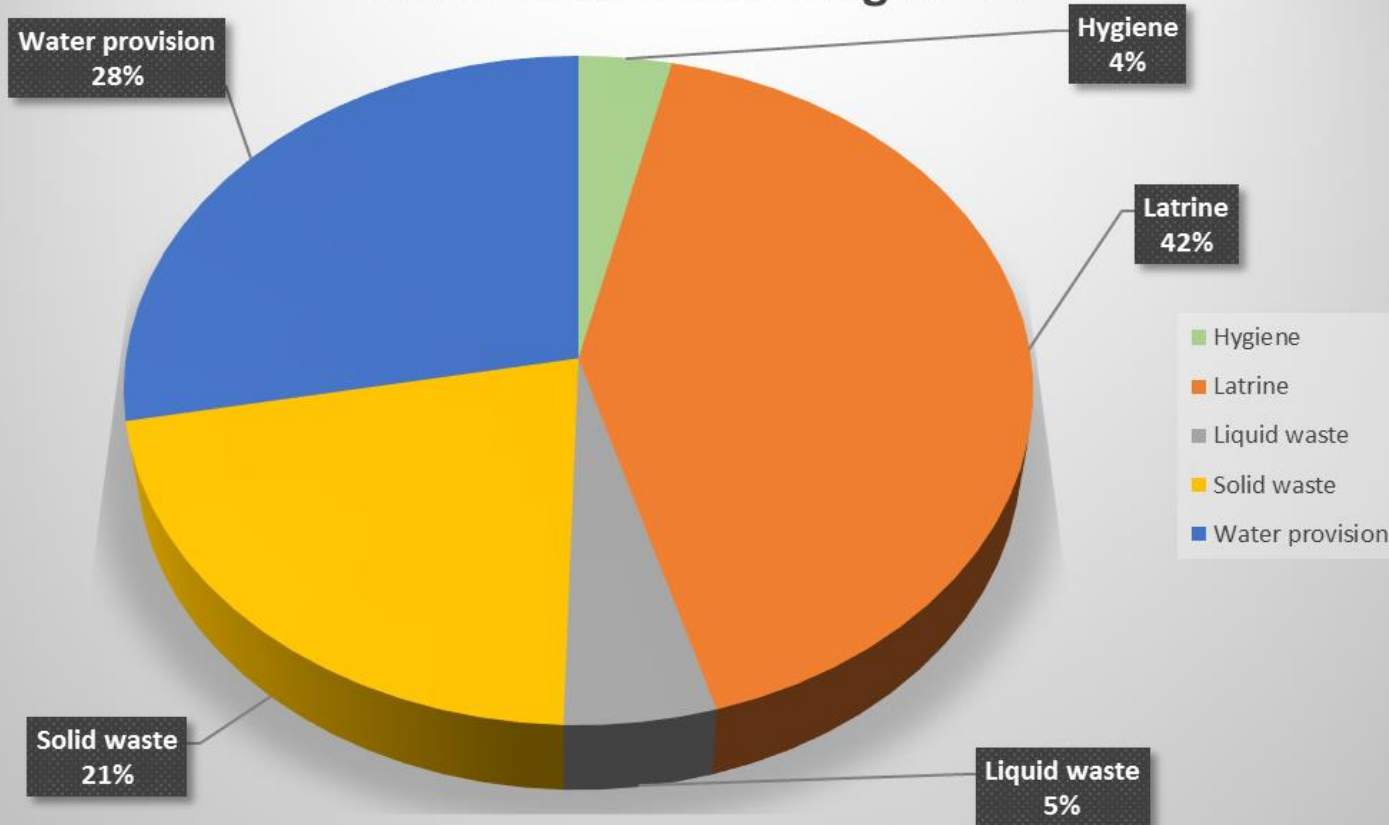
**338 loan
beneficiaries**

**272 household,
63 MSMEs
& 3
Educational/Health
Institutions
benefitted**

**34 MSMEs
trained
through P2P
Business
Academy**

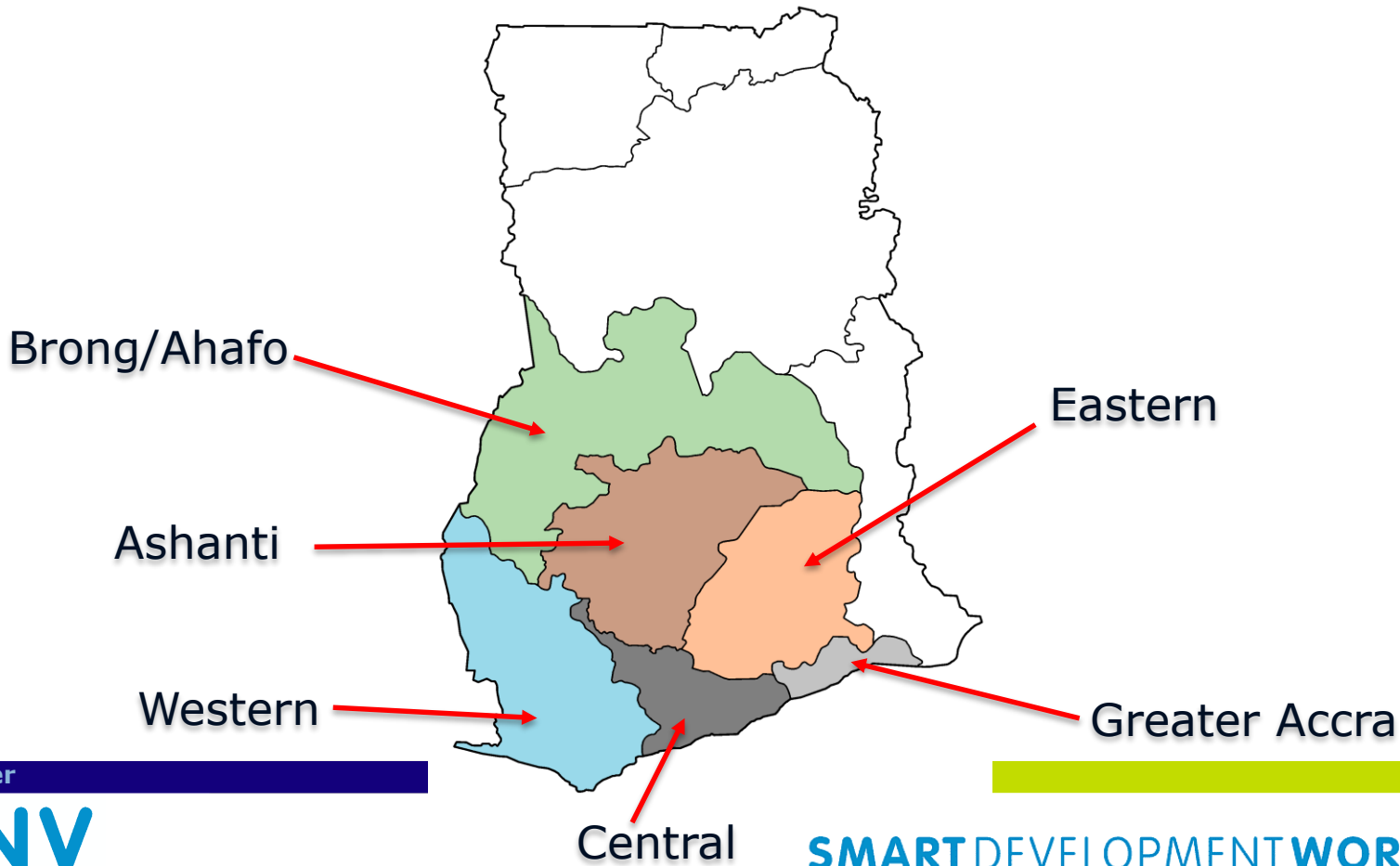


Loan Disbursement Segments





Regional Presence





Lessons Learned



- Partnering with the private sector (financial institutions) in the delivery of WASH intervention ensures sustainability and ownership.
- Linking household demand created to Financial Institutions and Artisans ensures sustainable livelihoods to the Artisans.

Lessons learned cont'd

- Deepening the understanding WASH sector knowledge of both Financial Institutions and WASH MSMEs is essential.
- Collaborating with other sector partners in creating awareness is important to reach scale.
- Effective monitoring is key to ensure better fund utilisation.

Over 20,000 people been touched through P2P



Success Stories





Impacting Businesses...

SNV

SMART DEVELOPMENT WORKS





Building Capacity of Financial Institutions (FIs) on WASH Financing



Footer



SMART DEVELOPMENT WORKS



SNV
