

# WaterPartners International 2005 Annual Report



*We envision the day when everyone  
in the world can take a safe drink of water.*



## A MESSAGE TO OUR SUPPORTERS FROM GARY WHITE

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### Reflections on 15 Years of Helping People Obtain Safe Water

Dear Friend of WaterPartners:

It was a long, overnight drive from Denver to Kansas City that gave me time to think about where my life was and where I wanted it to be. It was the summer of 1990 and I had landed in a job in consulting engineering that I knew was not where I should be. I knew this job was just a slight detour and that I would return to my passion of helping people in need of safe water. It was on that drive that I decided I would take a concrete step back in the right direction by bringing together family and friends to raise their awareness of the global water supply crisis and raise funds for a community in need of safe water.

Fifteen years ago, this gathering took place in Kansas City at the parish where I grew up. It matched a community of donors in Kansas City with the community of El Limon, Honduras, which was in need of safe water. About 100 people attended and we collected just over \$4,000 for the project. Equally important, we created a core group of supporters that has exploded in number over the years, spreading across the United States and beyond.

Being part of the growth of WaterPartners over the past 15 years has been an incredible experience for me. With the support of so many people like you, we have been able to scale up our efforts and greatly multiply our impact. Thanks to you, we now have the potential to turn our vision into reality—the day when everyone in the world can take a safe drink of water.


As I travel the world, I am fortunate to meet many of the people we serve. I can assure you they feel an enormous sense of gratitude for receiving the opportunity to realize their dreams. In this annual report, you will meet a few of them. Their stories illustrate the fact that we are not just supplying water, we're transforming lives. Thank you for helping to make this possible.

Best regards,

Gary J. White  
Executive Director  
WaterPartners International






A woman with dark hair, wearing a green and white floral sari, is sitting on a concrete ledge. She is holding a white document with text and a table. To her right is a blue water tap with a silver metal pot underneath it. The background is filled with lush greenery, including banana trees and palm trees. The scene is outdoors, likely in a rural or semi-rural area.

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*S. Gandhamani with her new water tap  
and banana trees in the background.  
(See story on page 12.)*



A group of about eight children of various ages are gathered around a concrete water point. They are all smiling and looking towards the camera. Some are washing their hands in a basin, while others are waiting their turn. The water point is a simple concrete structure with a small spout.

*Children in Honduras practice the good hand washing techniques they have learned at a new water point that was built with the help of WaterPartners International.*

## YEAR IN REVIEW

### Launch of WaterCredit and Opening of India Office Lay Foundation for Future Growth

The year 2005 was a time of significant progress for WaterPartners International. With some key new initiatives established during the year, the organization positioned itself for major growth in the future.

Perhaps most significant among these was the launch of the WaterCredit Initiative™, which makes it possible for people to obtain small loans in the \$50 to \$100 range where credit was never available before. After piloting the program in 2004, WaterPartners scaled it up considerably in 2005 and the results were impressive. Thanks to support from the Agora Foundation, a donor-advised fund at the Peninsula Community Foundation, and the Michael and Susan Dell Foundation, a number of successful projects have been completed using this model. With substantial portions of the costs recouped through loan repayments, funds are then being loaned out again to new households.

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**WaterCredit may hold the key to revolutionizing the way water is supplied to the world.**

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**Gary White**  
Executive Director

For example, in the slums of Dhaka, Bangladesh, the initial projects have achieved full recovery of hardware costs. With 47% of loans repaid so far, the default rate has been less than 1% and the loan repayments have now been revolved

for additional projects. And in rural Tamil Nadu, India, 40% of loans to project areas have now been repaid with a default rate so far of less than 10%.

“Since the vast majority of water projects worldwide currently operate on a 100% grant basis, any cost recovery at all is going to greatly extend the number of people who can be helped,” says WaterPartners Executive Director Gary White.

“WaterCredit may hold the key to revolutionizing the way water is supplied to the world.”

Another key development during the year was the opening of an office in India. In keeping with the organizational philosophy of decentralization, establishing offices in

countries that WaterPartners serves allows the organization to be more responsive to local needs.

Under the direction of India Country Director Sait Damodaran, the India office serves as a hub for monitoring and evaluating projects throughout the growing partner network.

“We have always been grounded in the philosophy that people in the developing world understand best how to solve their own problems,” says White. “With Damu as our country director, we have taken the first step in drawing on the vast skills, expertise and passion that are present in India to advance our work.”

Other WaterPartners projects continued throughout the world as well—in Choluteca and Soto in Honduras; in Tigray, Ethiopia; and in Dhabasthali and Kamrangir Char in Bangladesh, just to name a few. In the midst of these efforts, an important milestone was reached. More than 100,000 people have now gained access to safe drinking water thanks to WaterPartners and its donors. With the exciting changes that were initiated in 2005, WaterPartners is poised to help many, many more people in the coming years.

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own problems.



*Women and children attend a community meeting in rural Bangladesh.*





*Ms. Dagada, like many Ethiopian women, does not work outside the home. But weaving, a traditional past-time, brings in extra money for her family.*

## LIFE-**SAVING**

### Safe Water Protects Children from #1 Killer

Before WaterPartners arrived in her Ethiopian village, Komsie Kiros and her seven children struggled every day to find enough water. The current drought has hit her village hard, she explains, gesturing to emphasize her point.

Every morning, Komsie walked two hours to the nearest water source where she waited in line for another two hours. When it was her turn, she had to dig in a dry riverbed to collect a slow trickle one cupful at a time. Then it was another two hours to walk home, with fifty pounds of water on her back.

Spending six to eight hours just collecting water made a long, exhausting day for Komsie and her daughters, with each day was much like the one before. Because the path to the water site was treacherous, she often left her younger children home alone unattended. To take them would be to risk harming them and herself. Her older children either had to go with

her or watch over the youngest back at home, which made it hard for them to attend school.

Komsie's story bears a tragic similarity to thousands of other families throughout Ethiopia. The common theme to all is the lack of safe water and the devastating effects it has on people's lives. Water-related diseases claim the lives of more than 14,000 people each day and are responsible for 80% of all sickness in the world. What is even more disturbing is that the most frequent victims are children. Four out of five deaths of children under age five in the developing world are due to water-related diseases.

For Komsie, the danger of unsafe water is more than a statistic—she lost a child to a water-related disease. For her and mothers like her, safe water is the difference between life and death.

By focusing exclusively on water, WaterPartners' projects make a real and immediate improvement in the health of a community. And by incorporating a health education component into every project, the health benefits are extended beyond what constructing a water system alone could achieve.

The opportunity to save lives through water projects is attracting an ever-increasing number of donors, like Wynnette LaBrosse of the Agora Foundation, a donor-advised fund of the Peninsula Community Foundation. "The work of WaterPartners is of colossal importance to humanity," says Wynnette, "especially for women and children in the developing world."

Since the new water system was built nearby, life has changed dramatically for Komsie and her family. The 15-minute walk from her home is only a fraction of what it used to be, saving her hours every day. Time that was once spent collecting water can now be devoted to her children. Her younger children are happier now that they are no longer left alone for hours every day, and the older children have more time for their studies. And, most importantly, they are all healthy for the first time in their lives.

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Wynnette LaBrosse  
Agora Foundation



*Wynnette LaBrosse of the  
Agora Foundation during  
a recent site visit to India.*



*Ms. Hasina, the President of the Duaripara Basti Pallabi community water and sanitation committee reviews the committee's accounts with a representative from the partner organization.*



## SUSTAINABLE

### Community Involvement Ensures Long-Term Success

Failed water projects litter the landscape of developing countries, often closing down a community's only safe water source. Once this happens, communities seek alternatives, frequently returning to unprotected water sources such as ponds or ditches.

Abubakkar, who lives in Mollapara, Bangladesh, knows all too well what can happen to a community when its water project fails. When their 1970s-era water system fell into disrepair, the community returned to using a traditional site. So, after two decades of drinking safe water, the incidence of water-related diseases began to increase again.

Local sanitation practices further exacerbated the situation. Not knowing the relationship between sanitation and diseases, Abubakkar, like the other villagers, used a traditional

"hanging latrine." His was located in his backyard over the pond where his wife and daughters collected the family's water. Not surprisingly, Abubakkar, his children and his fellow villagers were often sick.

The new Mollapara project is very different from the failed one. WaterPartners empowers local communities to solve their own water problems, so that their citizens are the projects' owners and implementers.

As Jan Creidenberg, chairman of the board of WaterPartners International, puts it, "WaterPartners doesn't build projects *for* people; WaterPartners builds projects *with* people." And that distinction makes a tremendous difference in the long-term sustainability of a project.



As a member of the local water committee, Abubakkar promoted the hygiene education program and encouraged community participation. By participating in the education programs, he learned for the first time how the adoption of good hygiene practices could reduce illnesses. Without proper hygiene, the health benefits from the new water system would be transitory.

With that understanding, Abubakkar and the other committee members mobilized the village to ban open defecation. But the ban could only be effective if each household built its own latrine. To help, the partner organization created a showcase, highlighting a variety of standard models. But Abubakkar quietly did something different. Unable to afford a showcased model, he decided to design and build his own, a simple toilet made of locally available materials without any adornment. His leadership inspired several other villagers to build their own toilets as well. Some are more ornate than Abubakkar's. But each is unique, reflecting the person who designed it.

WaterPartners' experience has shown that the adoption of good hygiene practices and access to sanitation facilities are critical to achieving sustainable improvements in community health. Clean water may be available in a household, but if regular use of latrines, hand washing and other practices are not routinely followed, the promised health benefits will not materialize. Without a good understanding of the link between hygiene and disease, the health benefits of safe water can be easily lost.

Today, Abubakkar is as proud of the village's toilets as he is of the new water system. The benefits have been immediately noticeable. Children are not sick as often as they once were; girls are able to attend school; and women now have time to pursue other activities. And every time he sees his toilet, he knows that this time, the changes will last.

WaterPartners  
doesn't build  
projects  
for people;  
WaterPartners  
builds projects  
with people.

Jan Creidenberg  
Chairman of the Board

*Children pose in front  
of their water system in  
Dhaka, Bangladesh.*





*A community health worker in rural Kenya practices good hygiene in front of her home's new latrine.*

## INNOVATIVE

### WaterCredit Offers New Hope for Addressing the Global Water Crisis

Before water came to her village in Kenya, Auma Odeny was increasingly concerned about her family. Since her husband's death, life for her and her four children had been difficult. In addition to collecting water and taking care of her children and household, she now needed to work long hours at a local rice plantation. The nearest water source was more than three kilometers away. And, even though she spent several hours a day collecting water, there still wasn't enough for all of her family's needs. Her four children were often laughed at by their peers because "they could not maintain hygiene." Plus, her oldest daughter was missing school.

"I was worried," says Auma. "She was not attending evening classes like the others because she had to help me collect water."

Because the water Auma worked so hard to collect was dirty and unsafe, her family was often sick. In addition, the burden of collecting water was causing her constant, severe back pain. While she knew she needed to see a doctor, most of her money was already being spent on her family's frequent illnesses. Nothing was left over for her own health problems.

WaterPartners understands Auma's situation. Auma and the other members of the Nyamonge Women's Group were willing and able to pay for their own water system, but they could not pay the cost up front.. The answer to this dilemma was the WaterCredit Initiative, which gave them credit to finance a new water system on their own.



In developing countries, access to credit empowers communities to address their own needs on their own time tables. Over the past year, WaterPartners has worked extensively with groups ranging from the World Bank to grassroots organizations to establish the means by which people can obtain loans in the \$50 to \$100 range to finance water supply projects. While this may sound like a very modest sum to us, it can make a world of difference to someone who does not have access to credit—or water.

Although the concept of micro-credit isn't new, WaterPartners was the first to use the concept to help people in developing countries finance their own water systems. As Auma explains, "We did not fear getting into a water loan program because all of our rice projects are done through a loan from REKAR [a traditional micro-credit agency]."

For Auma and the Nyamonge Women's Group, taking out a loan through the WaterCredit Initiative meant that their needs could be met in a few short months, rather than waiting years or even decades. And the impact WaterCredit has made on the lives of these families can't be overstated.

"Thanks, God," said Auma when she first witnessed the water being pumped from the well. "Our prayers have been answered."

Today, life is dramatically different for Auma. For the first time, she and her children are healthy. Money that used to be spent on doctors is now saved for other necessities. Time that used to be spent collecting water is now being used to tend a garden. And because she can sell the surplus at a local market, it also means extra income for her family. Her children's lives have also improved. No longer teased by their classmates for being dirty, her children can attend school proudly. And relieved from the burden of carrying water each day, her oldest daughter is back in school as well.

"I'm now a happy widow," says Auma. "I can get my own food. I have time to rest enough, to sleep. And my children are happy, too." And if that is not enough, the funds repaid from the project will allow WaterPartners to help more people in need like Auma.

*Tesfay and Tigist take a break from helping to build their Ethiopian village's new water tank to pose for a picture.*

Thanks, God.  
Our prayers  
have been  
answered.

Auma Odeny  
Nyamonge, Kenya





*S. Shanthi (left) took out a loan from WaterPartners to pay for her own water tap. Having a tap outside of her home saves her two hours a day, allowing her to work more. By spending more time working, Shanthi has increased her yearly salary by 33%.*

# TRANSFORMATIONAL

## Project Benefits Extend Beyond Clean Water

For the residents of Ponnegampatti, India, life will never be the same. Not long ago, they lacked access to clean drinking water and adequate sanitation facilities. Incidences of water-related diseases were on the rise and water was increasingly difficult to obtain.

S. Gandhamani (see photo on page 3) knows these problems all too well. Water was so scarce that she and her children spent hours every day collecting it. Time spent just bringing enough water into her home to meet her family's daily needs left her and her family with little time or energy to pursue other activities. Like many others in her village, her children were often sick, diverting limited family resources to pay for medicine.

Unfortunately, the problems faced by Gandhamani are not unique. Millions of people worldwide are paying every

day in lost productivity and wages for their lack of access to safe drinking water and proper sanitation. The hours spent collecting water from distant sources saps energy and decreases productivity, costing an estimated \$63 billion in lost wages and time.

Since Ponnegampatti's water project was completed, however, things have changed dramatically for Gandhamani. Through a fund administered by a local partner organization, Gandhamani took out a loan to install a water tap outside of her house. Having access to safe water has improved her family's health. And since it's easy for her to get water, she has more time for other activities than ever before.

Today, the wastewater that runs from the drainage area around her tap is now channeled to her thriving garden. Before, the garden was generally overlooked and under-



watered, but now it is a source of pride. The abundant water and extra time has enabled her to plant and tend to several banana trees. Each bunch of bananas sells for 150 rupees, or about \$3 U.S. dollars. By harvesting the bananas five times per year, Gandhamani has added the equivalent of five weeks of wages to her yearly income. This extra money makes a world of difference to her family.

Access to clean water dramatically improves the quality of life for a community and the ability of individuals to improve their own economic, social, and physical conditions. Providing a local source of clean water greatly reduces the amount of time required for the laborious, time-consuming task of collecting water. The time and energy gained can be used for more productive pursuits, such as income-generating work and school. And for people like Gandhamani, abundant water allows the cultivation of gardens. This not only significantly increases the amount of food available for their families, but also supplements the family's income when the surplus is sold. These benefits multiplied by many families transform whole communities.

These effects are not limited to certain geographic areas, but are apparent wherever WaterPartners has projects. For example, after visiting several villages in Honduras, Ethos Water co-founder Peter Thum commented, "Water has a transformative effect on societies and we saw it first hand."

In fact, no intervention matches safe drinking water for cost-effectiveness in providing immediate, dramatic and long-lasting improvement in the quality of life for people in developing countries.

Water has a transformative effect on societies and we saw it first hand.

Peter Thum  
Co-Founder of Ethos Water



*Raksha, age 14, spends hours every day collecting water for her family.*

# DONOR LISTING

October 1, 2004 - September 30, 2005

*Special thanks to the following donors who supported WaterPartners International between October 1, 2004, and September 30, 2005.*

## Cumulative Lifetime Gifts and Grants of \$1 Million and Above

The Agora Foundation at the Peninsula Community Foundation  
The Michael and Susan Dell Foundation

### \$10,000 AND UP

Bruce Campbell  
Jeff & Carol Crowe  
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Under the direction of chairman Leila Goodwin, the 2005 Triangle Water for Life event in Chapel Hill, N.C., raised \$77,000 for WaterPartners International. The evening's activities featured a live auction with many memorable items, including two business-class tickets to Central America donated by American Airlines, the official Airline of Water for Life.

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### \$500-\$999

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Community participation plays a central role in WaterPartners' projects. Here the community members from Llano Grande, Guatemala, are digging the main water pipelines.

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 John & Harriet Smartt  
 Robert Spohn  
 Lawrence Spurgeon  
 St Bernadette Parish  
 Lucia & Philip Stadter  
 Anna & Joshua Stein  
 Karen Stelling  
 Rev. Donald Sturm  
 Maggie Sweeny &  
 Patrick McGuan  
 Ron Swenson  
 Anne Symonds  
 Bill Taylor  
 Ezra & Yobi Teshome  
 Sam Tingler  
 Jonathan Treadway  
 Triangle United Way  
 Scott & Sue Trusler  
 Seshu Vaddey  
 Stacey Van Norman  
 Michael Wade  
 Tom Wellman & Rachel Carter  
 Steven Wenner  
 Laura & Richard Werner  
 Kathy White  
 Randy & Glinda Whitehead  
 Carl Williams  
 Bill Reilly, Jr.  
 Kevin & Vicki Youngs



Teaching children about the link between health and sanitation plays a critical role in the sustainability of WaterPartners' projects.

McKim & Creed, PA  
 Chris & Colleen McMeen  
 Carol Merrifield  
 Keith Merrifield  
 Ellen Mitchell  
 Joe Morrow  
 Corky Muzzy  
 Note Cards  
 Steve Offutt

Raftelis Financial Consulting, PA  
 Glenn & Ann Reed  
 Owen & Amy Reese  
 Kelly & Andrea Reiman  
 Tim & Stratton Richardson  
 Alan & Linda Rimer  
 Fredric Royal & Kim Earl-Royal  
 Carl & Ann Schaeperkoetter  
 Steven & Denise Segarra

# STATEMENT OF FINANCIAL POSITION

SEPTEMBER 30, 2005

## Assets

### Current Assets

Cash	\$550,796
Accounts Receivable	520,917
Prepaid Expenses	<u>1,349</u>
Total Current Assets	1,073,062

Investments 74,832

Property & Equipment, Net 7,981

Total Assets \$1,155,875

## Liabilities & Net Assets

### Liabilities

Accounts Payable	\$22,572
Accrued Expenses	<u>8,351</u>
Total Current Liabilities	30,923

### Net Assets

#### Unrestricted:

Undesignated	42,227	
Board Designated	<u>62,744</u>	104,971
Temporarily Restricted		<u>1,019,981</u>
Total Net Assets		1,124,952
Total Liabilities & Net Assets		<u>\$1,155,875</u>



# STATEMENT OF ACTIVITIES & CHANGES IN NET ASSETS

YEAR ENDED SEPTEMBER 30, 2005

	Unrestricted	Temporarily Restricted	Total
<b>Revenue, Gains &amp; Other Support</b>			
Contributions & Grants:			
Foundations	\$13,225	\$325,839	\$339,064
Corporations & Other Organizations	54,887		54,887
Individuals	127,440	62,087	189,527
Federated/Workplace Campaigns	54,587		54,587
Special Event Revenue	236,199		236,199
Government Grants & Contracts	230,101		230,101
Investment Income & Other	5,526		5,526
Net Assets Released from Restrictions	547,369	(547,369)	
Total Revenue, Gains & Other Support	1,269,334	(159,443)	1,109,891
<b>Expenses</b>			
Program Services:			
Sustainable Water Projects:			
Grant Program	503,487		503,487
WaterCredit	225,752		225,752
Partner Development	15,407		15,407
Outreach	134,813		134,813
Total Program	879,459		879,459
Supportive Services:			
Administration	171,524		171,524
Fundraising	89,243		89,243
Direct Benefit to Donors	41,781		41,781
Total Support Services	302,548		302,548
Total Expenses	1,182,007		1,182,007
<b>Change in Net Assets</b>	87,327	(159,443)	(72,116)
<b>Net Assets</b>			
Beginning of Year	17,644	1,179,424	1,197,068
End of Year	\$104,971	\$1,109,981	\$1,124,952

WaterPartners International's complete financial statements may be found on the organization's website at [www.water.org](http://www.water.org).

## 2005 Board of Directors

Jan Creidenberg, Chair  
Jerry Howard, Vice-Chair  
Dawnet Beverley  
Bob Cleeland  
Jim Doherty  
Sharon Lake  
Marla Smith-Nilson  
Jennifer Platt  
Dave Spicer  
Darryl Swenson  
Jeff Varick  
Gary White, Executive Director

## 2005 Advisory Council

Peter Baciewicz  
Duffy Gilligan  
Leila Goodwin  
Tammy Gwinn  
Mir Imran  
Steven Levitas



[www.water.org](http://www.water.org)

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(913) 312-8600  
[www.water.org](http://www.water.org)