

## Terms of Reference (TOR)

### Water.org WaterCredit Adoption Market Assessment (WMA) Mexico

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#### I. INTRODUCTION & BACKGROUND

##### About Water.org

Water.org is a U.S.-based non-profit organization working to increase access to water and sanitation by working with a variety of partners to deliver innovative programs and products. Water.org's WaterCredit initiative leverages the existing relationships, infrastructure and expertise of financial institutions (FIs) to increase access to capital for water and sanitation services (WSS), and to educate and empower low-income households to invest in WS facilities. Water.org launched WaterCredit in 2003 to provide FIs with targeted subsidies and technical assistance so as to build their capacity to offer water and sanitation financial products to those living at the base of the economic pyramid (BOP).

##### Snapshot of Water.org's WaterCredit Program (as of April 2017)

- 63 WaterCredit partner organizations in Bangladesh, India, Kenya, Uganda, Indonesia, the Philippines, Ghana, Ethiopia, Cambodia and Peru (since 2012) reflecting a blend of non-profit and for-profit entities.
- More than 1.1 million loans made, totaling \$343 million, with more than 5.5 million people benefiting directly from WaterCredit loans.
- Average WaterCredit loan: \$263 worldwide; \$1,268 in Peru.
- Percentage of WaterCredit clients who are women: more than 92%.
- Average global WaterCredit loan repayment rate: 98%.
- \$18.3 million in smart subsidies to WaterCredit partner organizations, leveraging approximately \$155 million in additional capital investments from commercial financial institutions.

In 2017 Water.org launched a lighter-touch approach to WaterCredit- *WaterCredit Adoption*, which enables stakeholders or groups of stakeholders to launch WSS portfolios with technical assistance from Water.org. WaterCredit Adoption offers:

- Capacity building
- Tools and materials that enable institutions to adopt a water and sanitation loan product into their product portfolio
- Learning exchanges with a worldwide partner network of institutions providing household-level loans for water and sanitation
- Possible connections to sources of capital

WaterCredit Adoption does not offer a subsidy to the financial institutions. Water.org plans on implanting WaterCredit Adoption in Mexico.

Water.org also works with FIs to connect them with WSS and microfinance stakeholders and facilitate knowledge sharing and collaboration, including:

- Commercial banks;
- WSS non-governmental organizations (NGOs) and consultants;
- Community-based organizations;
- Local and national governments;
- Water and sanitation utilities; and
- Other WS service providers and product manufacturers.

Under WaterCredit Adoption, FIs have flexibility to use their existing lending methodologies and develop products that finance locally appropriate WSS facilities. Loan product design is based on market research analyzing key variables such as local needs and preferences, existing WSS infrastructure and services, and product affordability. WaterCredit Adoption supports product development and roll-out; at program end, FIs have sustainable WSS microfinance products integrated into their product offerings.

WaterCredit first began in Bangladesh in 2003 and has since expanded into India, Kenya, Indonesia, the Philippines, Peru, Ethiopia, Ghana, Cambodia and Uganda.

To date, WaterCredit loans for water access have financed network connections for water, protected wells and boreholes, water pumps, rain water harvesting systems, and storage tanks. Loans for sanitation access have financed toilet and latrine construction, septic tank installation, and sewage network connections.

Additional background information is available at <http://water.org> and <http://watercredit.org>.

### **WaterCredit Expansion to Mexico**

As part of the effort to potentially expand WaterCredit Adoption to Mexico, Water.org will contract with a third-party organization (Consultant) to undertake a WaterCredit Market Assessment (WMA) of the microfinance and WSS sectors in Mexico to gauge and estimate potential opportunities for WaterCredit Adoption. The Consultant will be responsible for the research, collection and analysis of primary and secondary data; and preparation of an assessment and related documentation as described herein. The following document outlines the Terms of Reference (TOR) which Water.org anticipates for this assessment.

## II. WMA OBJECTIVES & CONTENT

The WMA is expected to cover the following topics and include the following analyses. A report outline with specific data and information requirements is provided in Annex 1. The use of tables and charts to present information is strongly encouraged.

1. Provide an overview of the WSS market including access rates, customer costs and financing options, types of providers, specific major providers, product manufacturers and NGOs, development agencies and government agencies involved in WSS provision
2. Provide an overview of the microfinance market and landscape including sector trends, types of providers, key sector support programs/actors, prevalence of WSS finance and general home improvement finance and current challenges
3. Assess potential demand for WSS microfinance products as determined through at least 4 focus groups conducted in a mix of urban and rural areas<sup>1</sup>
4. Investigate and analyze potential challenges and opportunities for WaterCredit Adoption.
  - a. Identify: 1) potential networks or associations of financial institutions and 2) individual financial institutions.. Individual institutions should have experience in WSS finance and/or express interest (and demonstrate capacity) to pursue WaterCredit.
    - i. Other individual FIs could include savings and loan institutions, commercial banks with a micro lending focus, rural banks or others that meet the 100,000 client threshold.
    - ii. Network or association members can be of any size. The focus would be on serving them via grouped outreach (through the association or network).
  - b. Outline the profitability of micro loans in Mexico (what are primary sources of capital, what is cost of capital, what are typical loan terms) and the likelihood of WaterCredit being a profitable or breakeven offering.
  - c. Outline any laws or policies that regulate microloans for non-income generating purposes
5. Recommend strategies for launching WaterCredit Adoption in Mexico, including the following:
  - a. Description of the distribution of WSS needs and how these overlay with potential WaterCredit partners
  - b. Appropriate role/strategy for Water.org considering existing WSS/microfinance sector capacity
  - c. FIs which are believed to be the best potential WaterCredit Adoption partner candidates (to develop and launch WSS financial products with light-touch technical assistance support from Water.org) and their qualifications<sup>2</sup>
  - d. Best geographies for WaterCredit Adoption implementation and why

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<sup>1</sup> Consultants can also consider surveys if they deem them appropriate and practical for collecting the specified information.

<sup>2</sup> WaterCredit Adoption partners have typically been microfinance providers but Water.org is open to partnering with other types of financial institutions or non-financial institutions such as WS utilities or product manufacturers (the essential requirement is that the partner provides access to financing for WS investments).

- e. WSS products and services most likely in demand, e.g. household connections to water networks, water tanks, wells, VIP latrines, toilets with septic systems, toilets with sewer connections, etc.
- f. Appropriate WSS financial products (credit and savings products) including potential structure, amount, terms, collateralization (if any), etc.<sup>3</sup>
- g. Possible linkages to government WSS programs (e.g. hygiene education, sanitation awareness building, subsidies to households for toilet construction)
- h. Potential partner WSS service providers and/or product manufacturers/distributors, their roles and the rationale for each partnership (e.g. water or sanitation utilities, water tank providers, toilet/septic tank construction experts, bore well drillers)
- i. If appropriate, partner WSS NGOs/consultants and other WSS technical service providers, their prospective roles, and the rationale for such partnerships (e.g. NGOs to provide community hygiene education or train FI staff in WSS)
- j. If possible, estimate the potential size of the market (number of people who could be reached with WaterCredit) by product and region/geography
- k. Assess key risks and challenges, including partner challenges/hesitations, macro-economic or other challenges that could materially affect WaterCredit expansion

### III. SCOPE OF WORK

Consultant shall undertake interviews, focus group discussions, desk-based and online research as part of the WMA. Interviews shall include FIs, microfinance associations and apex organizations, WSS service providers, other WSS stakeholders, financial and WSS regulators and investors, and other relevant stakeholders in the microfinance and WSS sectors, as appropriate. Water.org staff will visit Mexico at the beginning of the engagement to observe and participate in market assessment activities alongside the Consultant.

Based on the provisions and details of these TOR, Water.org will contract with the Consultant to perform the following services:

1. Review of all primary and secondary sources relevant for WaterCredit Adoption success and scaling
  - a. Existing literature addressing microfinance + WSS linkages in Mexico including national, regional and/or global reports, WaterCredit background documents, reports and related materials<sup>4</sup>
  - b. Additional documents related to microfinance + WSS including government agency publications, proposals, grant/loan agreements, field reports, monitoring reports, program and financial data
  - c. Desk-based and online research<sup>5</sup>
2. Meet with at least 10 financial institutions, 3 apex financial organizations (ProDesarrollo, PRONAFIM), National Water Commission, CONAGUA, ANEAS, SACM, 2-3 NGOs working in WSS, 2-3 product manufacturers (Rotoplas, Mexichem, Amanco), and 1-2 Fintech financial service providers

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<sup>3</sup> WaterCredit loans have typically focused on household level infrastructure investments (i.e. microloans for water connections and toilets) but Water.org is open to exploring opportunities for larger loans to community based organizations and private service providers. This may be particularly relevant where community level infrastructure is needed.

<sup>4</sup> Water.org will provide some relevant materials

<sup>5</sup> Consultant is expected to have a strong knowledge of online resources and to use them comprehensively.

- a. Assemble a table listing all meetings, dates, parties involved and contact information
  - b. Summarize all information obtained during each relevant meeting
  - c. For those FIs that express interest in pursuing WaterCredit, communicate that pending positive market assessment results Water.org will contact them regarding potential collaboration
3. Conduct four or more focus groups in at least two different regions covering geographic spread throughout the country. Consultants should recommend regions based on high prevalence of strong microfinance providers and high expected demand for WS financing.<sup>6</sup> In each region, at least 1 focus group should be conducted in an urban/peri-urban community and one in a rural community. The regions and focus group plan (locations and dates) shall be approved by Water.org prior to the focus groups.<sup>7</sup>
  - a. Provide focus group statistics and data
4. On the basis of meetings, interviews, surveys, site visits and document review as outlined above, Consultant shall analyze the findings with an eye towards the objectives of these TOR<sup>8</sup>.
5. Produce a final assessment report containing the information outlined in Annex 1
6. Make a verbal presentation to Water.org staff (by phone or in person) after submission of the final assessment report
7. Assist Water.org with making in-country introductions and arranging meetings with identified FIs, WSS operators and organizations, government entities and other identified stakeholders as appropriate
8. Undertake local language translation for Water.org, as required to fulfill these TOR

#### **IV. DELIVERABLES (all in English)**

- (1) Report/Assessment in Microsoft Word – Includes content specified in Section II and Annex I with complete references
- (2) Table of all Meetings – Includes time and place of meeting, individual, organization, title, email address, phone, physical address
- (3) A folder with digital copies of literature and references reviewed
- (4) Tools Used to Collect Information
  - a. Interview Question Templates for WS Providers, WS Product Manufacturers, FIs and WS NGOs
  - b. Focus Group Questionnaire
- (5) Primary Data
  - a. Profiles of Focus Group Respondents – location, household income levels, age, sex, home construction materials, community health challenges
  - b. Focus Group Results

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<sup>6</sup> Consultants should leverage travel to regions for focus groups to conduct interviews with local stakeholders, particularly FIs that could be potential WaterCredit partners

<sup>7</sup> Water.org will provide sample focus group questionnaires to the Consultant

<sup>8</sup> Water.org staff is available on request to discuss specific questions and research/survey-based findings that arise in order to further refine the depth and accuracy of assessment.

## V. TIMELINE

### ***Expected Timeline***

The approximate time requirements for the WMA activities are as follows:

Initial Research & Organization of Meetings/Focus Groups	2 weeks
Stakeholder Meetings, Interviews & Focus Groups; WMA Drafting	6 weeks
Water.org Review & Resubmission Requests	2 weeks
WMA revisions; Additional Water.org Review & Resubmission Requests as Necessary	2 weeks

### ***Key Dates***

Consultant's Proposal Due to Water.org	May 26, 2017
Proposal Review, Consultant Interviews, Contract Negotiation	May 29- June 2, 2017, 2013
Finalization of Agreement with Selected Consultant	June 9, 2017
Engagement Begins	June 12, 2017
Draft Stakeholder Interview Schedule and Focus Group Schedule Due to Water.org	June 15, 2017
First Draft WMA Due to Water.org	July 27,, 2017
Comments from Water.org Staff	August 2, 2017
Second Draft Due to Water.org	August 9, 2017
Final Comments from Water.org Staff	August 11, 2017
All Final Deliverables Due to water.org	August 18, 2017

## VI. BUDGET

The complete WMA process is expected to take approximately 9 weeks, between June 9, 2017 and August 18, 2017.

A proposed budget shall be included with Consultant's submission, and the final budget approved shall be fixed and not subject to negotiation. A sample budget template is provided below. The Consultant shall provide budget information either in this format, or in a manner that includes similar details. All amounts shall be presented in USD. Budget notes are encouraged.

### ***Budget Template***

Item #	Cost Category	Unit Cost	Unit Quantity (e.g. Person-days, taxi fares, per diems)	Cost
<b>Personnel</b>				
<b>1</b>				
<b>2</b>				
<b>3</b>				

			Total Personnel Expense	
<b>Air Transportation</b>				
<b>5</b>				
<b>6</b>				
<b>Ground Transportation</b>				
<b>7</b>				
<b>8</b>				
<b>Accommodations &amp; Per Diem</b>				
<b>9</b>				
<b>10</b>				
			<b>Total Travel Expense</b>	
<b>Supplies / Other</b>				
<b>11</b>				
<b>12</b>				
			<b>Total Supplies/Other Expense</b>	
			<b>TOTAL</b>	

## VII. MINIMUM APPLICANT QUALIFICATIONS / SKILLS

Applicants may be individuals, groups of individuals with a designated team lead, or firms. Applicants must have at a minimum the following qualifications:

1. Proposed staffing plan includes at least one native or fluent English speaker as lead writer
2. Demonstrated experience and familiarity with the WSS and microfinance sectors in Mexico
3. Ability to identify and secure meetings with key stakeholders in WSS and microfinance sectors in Mexico
4. At least one person conducting field work in Mexico is a native or fluent Spanish speaker

## VIII. PROPOSAL SUBMISSION / CONTACT

Proposals must include at a minimum the following sections:

1. Summary discussion of microfinance and WSS markets
2. Discussion of tasks to be undertaken by consultant and proposed methodology for collecting market information
3. Recommended regions for focus groups and sector stakeholder interviews
4. Sample parties proposed for stakeholder interviews, including list of at least 23 high potential partner institutions
5. Project staffing plan and staff bios
6. Proposed key dates and timeline
7. Firm qualifications and relevant work experience
8. English writing sample
9. Budget presented in manner equivalent to template provided above, with explanatory notes where necessary



Proposals must be signed by an official who is authorized to bind the organization. Proposals from consortia or partnerships are welcome. Teaming arrangements are encouraged in order to provide expertise in both microfinance and WS.

Proposals should be submitted to [mexico@water.org](mailto:mexico@water.org) **no later than May 26, 2017** noting “WMA Consultant Proposal - Mexico” in the subject line. Proposals submitted after **May 26, 2017** will not be considered.

The contact persons for this WMA are:

April Davies, Senior Manager Latin America, [adavies@water.org](mailto:adavies@water.org)

Jessica Jacobson, Senior Manager, WaterCredit Adoption, [jjacobson@water.org](mailto:jjacobson@water.org)



## ANNEX 1. WMA REPORT OUTLINE

\*The approximate number of pages expected for each section is provided below:

### Table of Contents

### Index of Graphs

### Index of Tables

### Index of Images/Figures

### List of Acronyms

### Executive Summary (5 pages)

- Summary of key characteristics of WSS and microfinance markets, assessment conclusions and recommendations. Samples available at <http://watercredit.org/library/>

### About the Market Assessment (1 page)

- Background
- Methodology

### Water & Sanitation Sector (6-8 pages)

- Joint Monitoring Program WS Access Rate Data

Mexico	Sanitation Coverage Estimates					
	Urban (%)		Rural (%)		Total (%)	
	1990	2010	1990	2010	1990	2010
Improved facilities						
Shared facilities						
Other unimproved						
Open defecation						

Mexico	Drinking Water Coverage Estimates					
	Urban (%)		Rural (%)		Total (%)	
	1990	2010	1990	2010	1990	2010
Piped onto premises						
Other improved source						
Other unimproved						
Surface water						

- Brief review of JMP data summarizing major access challenges and trends
- Additional data highlighting access in specific geographies or access to specific technologies
- Breakdown of primary types of WSS solutions in use, where they are most prevalent and what proportion of the population relies on which solution, and why <sup>9</sup> (e.g. water – piped water connections, shallow wells, bore wells, surface water, refill bottles; sanitation – flush toilet with sewer connection, flush toilet with septic, flush toilet with pit, ventilated improved pit latrine, pit latrine, hanging latrine, open defecation)
- Brief overview of any relevant aspects of legal and regulatory framework for WS sector
- WSS Service Providers
  - Description of primary types of water and sanitation service providers<sup>10</sup>, e.g. public water utilities, private water operators, community water boards, self-provision, etc. (defining characteristics, nature of financing, governance and management, geographic coverage)
  - Description of primary types of WS product manufacturers and suppliers, e.g. toilets, wells, water tanks
- WSS Programs delivered by government agencies, NGOs and development agencies
  - Description of activities, geographic area, size, scope, funding, duration, local partner organizations, potential impact on WaterCredit key actors and partners
- Summary of key Market Gaps / Principal Unmet WS Demands by geography

### **Microfinance Market & Landscape (6-8 pages)**

- Overview of size and performance of microfinance sector including size, growth, investment trends and portfolio quality – with particular emphasis on characteristics that may affect the potential development, scale and sustainability of WaterCredit
- Brief overview of any relevant aspects of legal and regulatory framework for microfinance sector including types of legal entities and permitted activities, including ability to accept loans and grants from abroad
- Types of products offered – credit and savings
- Existing WSS microfinance initiatives
- Role of government in microfinance sector as owner, investor and/or provider of subsidies to FIs, and any other related activities
- Presence of national microfinance associations, apex organizations and/or other sector initiatives (e.g. conferences) that could facilitate WaterCredit expansion and dissemination
- Presence and role of domestic and international (public-sector/multilateral and private-sector) funders in the microfinance sector
- Strengths and weaknesses of sector

### **Sector Stakeholder Analyses (12-15 Pages)**

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<sup>9</sup> Data often available from governments or private entities at national, regional, local and/or service provider level

<sup>10</sup> If there are many small providers they may be lumped together in logical groups, e.g. by region or business model

- Detailed information about specific entities working in the microfinance and WS sectors. Entities most relevant to WaterCredit should be identified and analyzed according to the minimum requirements outlined below.<sup>11</sup> Entity analyses should include all information relevant to potential partnership, coordination or impact on WaterCredit Adoption activities including entity type, mission, location and clientele, services provided, coverage rates, expansion trends, prices charged to customers, customer financing available, governance and management, strengths and weaknesses, **interest in WaterCredit and potential role/impact on WaterCredit Adoption program.**
  - Major water and sanitation service providers and relevant information for each major provider<sup>12</sup>.
    - Description of service provided
    - Current available WS service coverage (geographic areas covered, percentages of serviced populations, performance trends) and expansion trends
    - Current status of operation and maintenance (funding, service breakdown rates)
    - Service characteristics (water quality, hours of operation, metering coverage)
    - Financial profile (connection fees, average tariffs, sources of financing and liquidity)
    - Existing customer financing options (terms, scope/reach, constraints)
    - Strengths and challenges
    - Potential for collaboration with FIs to increase access to WSS (or potential to develop internal customer financing schemes)
  - Major WSS product manufacturers and/or distributors, e.g. toilet manufacturers, tube-well / borehole, pipe suppliers (minimum 2)
    - Description of product or service provided
    - Current service coverage and expansion trends (geographic areas, number of customers, gross sales estimates by product, growth trends)
    - Existing customer financing options (terms, scope/reach, constraints)
    - Potential for collaboration with FIs to increase access to WS (or potential to develop internal customer financing schemes)
  - NGOs or development organizations active in WSS which may complement or otherwise impact the development and scale of WaterCredit in the country (minimum 4).
    - Activities, geographic area, size, funding, duration, scope, local partner organizations, successes and challenges
  - Financial inclusion programs and microfinance sector support organizations/programs (minimum 2).
    - Activities, geographic area, size, funding, duration, scope, local partner organizations, successes and challenges
  - Other actors/programs (of any type – microfinance funder, government, NGO, etc.) which have piloted models similar to WaterCredit in the country or may impact WaterCredit.
    - Activities, geographic area, size, funding, duration, scope, local partner organizations, successes and challenges

<sup>11</sup> Number of entities can vary from minimums provided pending conversation with Water.org

<sup>12</sup> If there are many small providers they may be lumped together in logical groups, e.g. by region or business model

- Microfinance apex associations, such as Prodesarrollo or other associations of microfinance service providers. Information to provide includes: number of members, type of members, type of services offered to members, type of capacity building provided to members (if applicable) and interest in training members in WSS loan products, potential benefits of members developing WSS portfolios and potential challenges of developing WSS portfolios
- Financial Institutions Providing Microfinance Services. The FIs chosen for analysis shall be proposed by the Consultant and approved by Water.org beforehand. To the extent possible, provide the following information for each FI<sup>13</sup>:
  - Geographic scope and primarily clientele (urban/peri-urban/rural clientele, approximate income level, male vs. female), credit methodology, portfolio quality and portfolio growth trends
  - Basic FI stats

FI Name	Legal Status	GLP (USD)	# Active Borrowers	Average Loan (USD)	# Depositors	Offices	Loan Officers	Female Borrower %	PAR > 30 Days	Deposits	OSS
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- For each FI summarize the product offering highlighting any experience in WSS lending, home improvement lending, or other non-business lending (partners, products, duration of product, # loans, portfolio volume, staffing, challenges)
- Affiliations with partner/parent NGOs and/or international networks and how affiliations could help with mission alignment and WS product development
- Experience with borrower education that could be leveraged for WS training purposes
- Reaction to WaterCredit concept, interest in participating, level of anticipated support and prioritization of WaterCredit by senior Management and other key stakeholders including specific reactions to the concept, concerns, estimated volume
- Experience with home improvement products
- Existence of in-house WSS expertise
- Existing or potential linkages with water utilities, WSS product manufacturers, WSS NGOs and other WSS sector stakeholders
- FI ability and willingness to attract external capital and/or mobilize internal capital
- specifically for WSS lending activities and WaterCredit portfolio growth

### WaterCredit Demand (5 pages)

- Assessment of demand for WaterCredit as determined through at least 4 focus groups conducted in at least 2 different regions selected by the Consultant according to WaterCredit potential, and approved by Water.org. In each region, one focus groups should be rural and one urban.<sup>14</sup> The Focus

<sup>13</sup> The use of tables to present information for numerous FIs is encouraged

<sup>14</sup> Consultant should thoroughly document standard of living of focus group participants with characteristics such as household income levels, age, sex, home construction Materials, community health challenges

Group plan (locations and dates) shall be approved by Water.org prior to the focus groups.<sup>15</sup> The Focus Groups should discuss the following topics:

- WSS solutions currently in use by focus group households and communities
- Estimates of what people pay for water and other WSS products and services
  - Regional cost estimates for different types of WSS access, facilities and improvements (e.g. networked connections, toilet construction, etc.) in urban, peri-urban, and rural areas
  - Availability, rates, terms and scope of use of debt financing for private WSS access (networked and non-networked)
- Level of familiarity with microfinance, ease of access to microfinance, experience with microfinance including FI/bank name, loan product(s) accessed and loan terms, WSS loan products that are currently preferred and/or most commonly used by FI clients
- Willingness and ability to pay for financial services and WSS products and services<sup>16</sup>
- Prioritization of household improvements if financing available (improvements such as e.g. roofing, flooring, electrification, water, sewerage)

### Recommendations (5-7 pages)

- Based on the information collected, recommendation for or against launch of WaterCredit Adoption in Mexico, including key reasons, criteria, assumptions and contingencies supporting this conclusion (“go/no go” decision).
- If the decision is “go”, map unmet WSS demands with viable FI partners to develop and recommend specific Water.org strategies. Each strategy will include the following details:
  - Region, geography
  - Urban/rural
  - WSS products and services most likely in demand
  - Appropriate WSS financial products including structure, amount, terms, collateralization (if any), etc.<sup>17</sup>
  - The stakeholders which are believed to be the best potential WaterCredit partner candidates for the particular strategy and their qualifications
  - Coordinating WSS service providers and/or product manufacturers/distributors, their roles and the rationale for each partnership
  - If appropriate, coordinating WSS technical service providers, their prospective roles, and the rationale for such partnerships
  - Potential impact of any government or development agency WSS programs, e.g. subsidies, marketing, etc.
  - Potential size of the market (number of people who could be reached with WaterCredit)

<sup>15</sup> Water.org will provide sample focus group questionnaires to the Consultant

<sup>16</sup> Illustrative list of WS products and services which should be considered: household hookups and related infrastructure, toilets, latrines, sinks, showers, water harvesting tanks, water pumps, household water purification assets, corrective maintenance of WS assets, rehabilitation of water supply, wastewater management, sanitation related small businesses

<sup>17</sup> Consider both credit and savings products; also recommended product terms should be both profitable for the FI and affordable for the customer

- Key risks and challenges, including partner challenges/hesitations, macro-economic or other challenges that could materially affect WaterCredit expansion
- If the decision is “no go”:
  - Describe the key reasons for this decision
  - Provide the key conditions, milestones, probability and estimated timing for reconsideration of Mexico for WaterCredit expansion in the future

## **References**

## **Attachments**

- Summary of WMA meetings