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80% of faecal sludge/wastewater ends up in the environment

3.4 billion people do not have access to safe sanitation

Resulting in avoidable diarrheal illness, killing over 2,000 children every day – more than AIDS, malaria and measles combined
Background: **2008 Public-Private Partnership**

**2008-09**
- Founding partners: DGIS, WASTE, TATA-AIG, SNS-REAAL, Indian MFI, UNU
- Based on sanitation demand generation using corporate strategies.

**2009-13**
- Expanding partnership, more MFIs, DFIs and local Govt.
- Post MFI crisis, DGIS supported strategy shift, more partners, cooperatives, NGOs, CBOs, smaller MFIs.
- Strong(er) focus on sanitation supply side.

**2013**
- Expanding to Kenya

Start - Mr. Vijay Athreye, one of our founders together with Willem-Alexander, the then Prince of the Netherlands (now His Highness).
Background: 2008 Public-Private Partnership

2018

• Expanding to Bangladesh, Ethiopia, Tanzania, Uganda
2013-18: Proven Model on Sanitation Market Development for BoP

Resulting in:

- People *knowing* they need a toilet (through **health awareness creation**)
- People *wanting* a toilet (through **demand creation**)
- People *wanting* to buy a durable toilet with **safe management** of human waste (through **sanitation marketing**)
- *Local people* building those (through **mason training**)
- People being able to *afford* those (through **financial inclusion** and loans, **design improvements** and **economies of scale**).
FINISH & the Diamond Model

**OUR STRATEGY**

We ensure that: people are aware of the need for a safe and durable toilet, people want to buy one, which local people can build and manage safely, and that they can afford. This can be achieved when key actors in the four diamond domains work towards the development of local sanitation markets for the poor and inclusive scale of these markets.

**COMMUNITIES**

Demand improved toilets for which they are willing to pay. This includes mobilization of money for a safe toilet. Demand is stirred by community-based sanitation promoters who market safe sanitation to communities.

**BUSINESSES**

Offer cheaper, new and improved products, including toilets, and services for safely managed sanitation. This includes strengthening of the supply chain and valorization of human waste.

**FINANCIERS**

Develop and market sanitation credit and other financial products for sanitation effectively addressing the demand for financial services in sanitation from households as well from entrepreneurs.

**GOVERNMENT**

Develops and implements laws and regulations on sanitation standards and stimulates sanitation market growth through leadership in awareness creation and proactive engagement in PPPs for improved sanitation.
What can a single latrine do?
Motivation for Financial Institutions

- Business;
- Job creation;
- Increased market share;
- Value chain ecosystem;
- Good repayment rate:
  - > 98% repayment rate
- Access to social investors.
Basics of the diamond model - short video - (1244) Finish Mondial Corporate animation video - YouTube
2009-18: FINISH built a successful track record in India & Kenya

- **Safe sanitation & improved health**
- **Over 1 million sanitation systems constructed**
- School sanitation >**2,000 schools** with **1.2M kids**
- Solid waste management in 4 areas 16 t/d
- First Kenyan county, first block Uttar Pradesh: **ODF**
- **Over 1,100 sanitation business** supported

- **Over 10,000 jobs** created
- **3,000 biogas** units, **750 toilets** linked
- **240,000 tonnes/yr** human waste contained with strong recycling potential
- 3 commercial Faecal Sludge Treatment Plants
Results (impact)

2009-19:
1 million toilets constructed, 5 million people reached, 10 million workdays in construction

SINCE 2019 (AND DESPITE COVID-19)

491,755 sanitation systems built
2.5 million people reached

4 million workdays for local masons
1500 entrepreneurs trained (34% female)
€105 million in financing for households mobilised

11,000 tonnes of human waste reused annually
Results

India

Number of safely managed sanitation systems
Funds leveraged (€)

Bangladesh

Number of safely managed sanitation systems
Funds leveraged (€)
Sanitation & Water Impact Fund

- Structuring by CARDANO nearing completion
- Set up as € 250 million series of funds with key objective of how to make a success of a unique proposition to leverage private finance to scale the sanitation market and sanitation services to the poor
- Dedicated
- Outcome payers
- FINISH Mondial technical partner
Institutional investors invest in Fund Manager (CARDANO) for Fund 1. The fund provides technical assistance, capacity development to Micro-finance Institutions, focusing on supply side, businesses, demand side, and Government engagement.

Outcomes:
- Households (MSEs) investing in sanitation and water
- WASH loans (emphasis on sanitation, water included)
- Local or hard currency loans

Aqua for All's role includes:
- Outcome-funder
- Government engagement

Technical assistance, capacity development of FIs
(Possible) expansion to Indonesia

1) **Market size** (Population (average # of households) * % of coverage (safely managed sanitation))

2) Existing government support and structures for promoting sanitation / conducive government policies

3) Availability of financial partners

4) Local (field) partner presence

5) Fund mobilization opportunities

6) “Low hanging fruit” – areas where FM can gain quick results

7) Risk management assessment (country expansion versus management capacity)

8) Partner diversification

9) Additional pipeline for CARDANO/local investment capital
4 USPs

SCALE, FINANCIAL INNOVATIONS, CIRCULAR ECONOMY & PARTNERSHIPS