



FINISH MONDIAL

Financial Inclusion Improves Sanitation & Health

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Background – Context even today



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

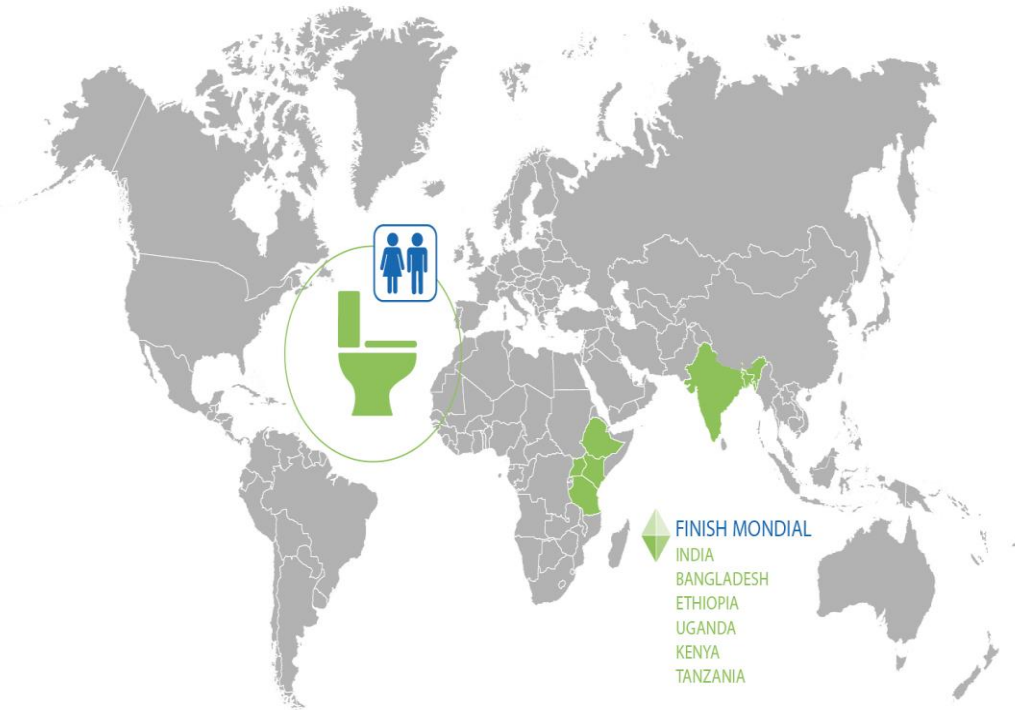


Start - Mr. Vijay Athreye, one of our founders together with Willem-Alexander, the then Prince of the Netherlands (now His Highness).

Background: 2008 Public-Private Partnership

2018

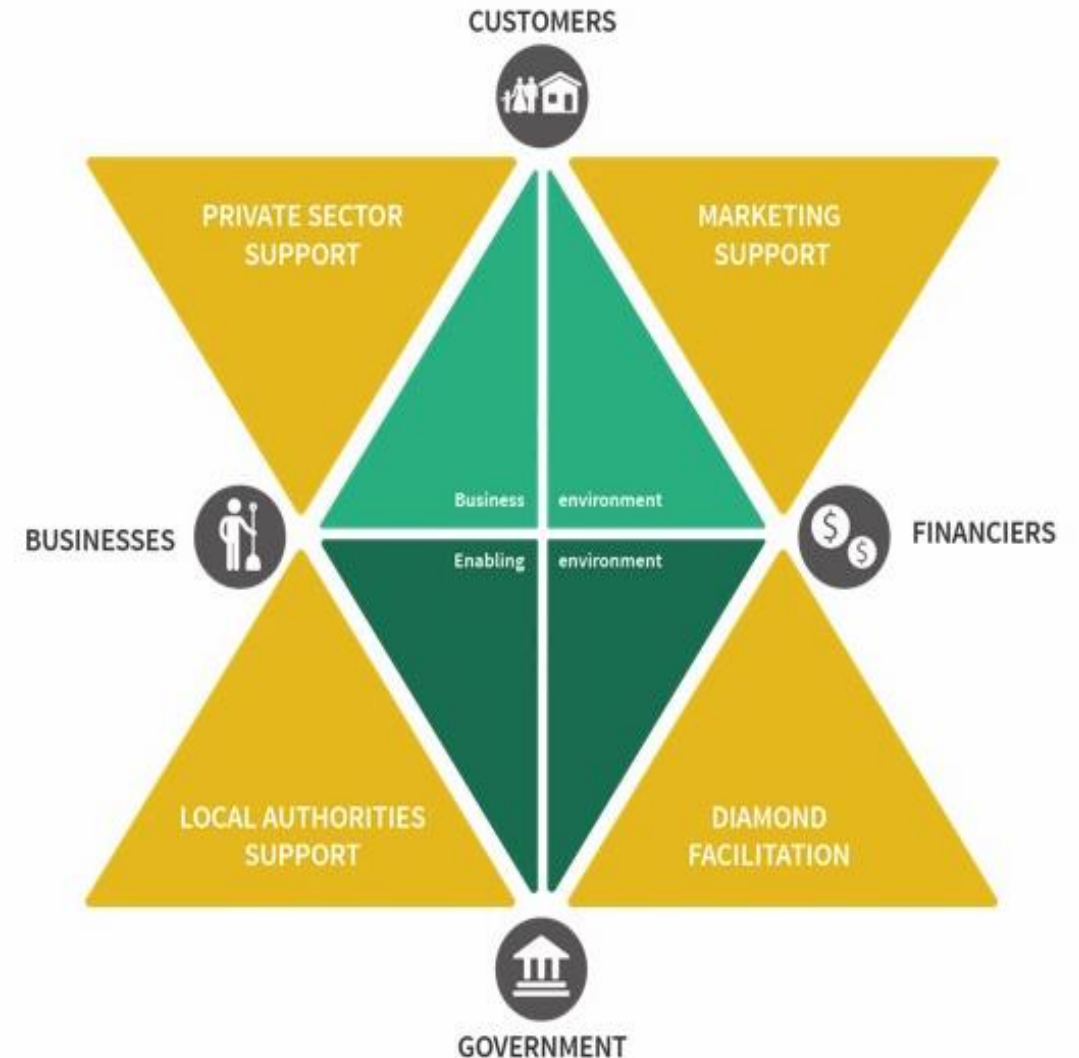
- Expanding to Bangladesh, Ethiopia, Tanzania, Uganda



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**)

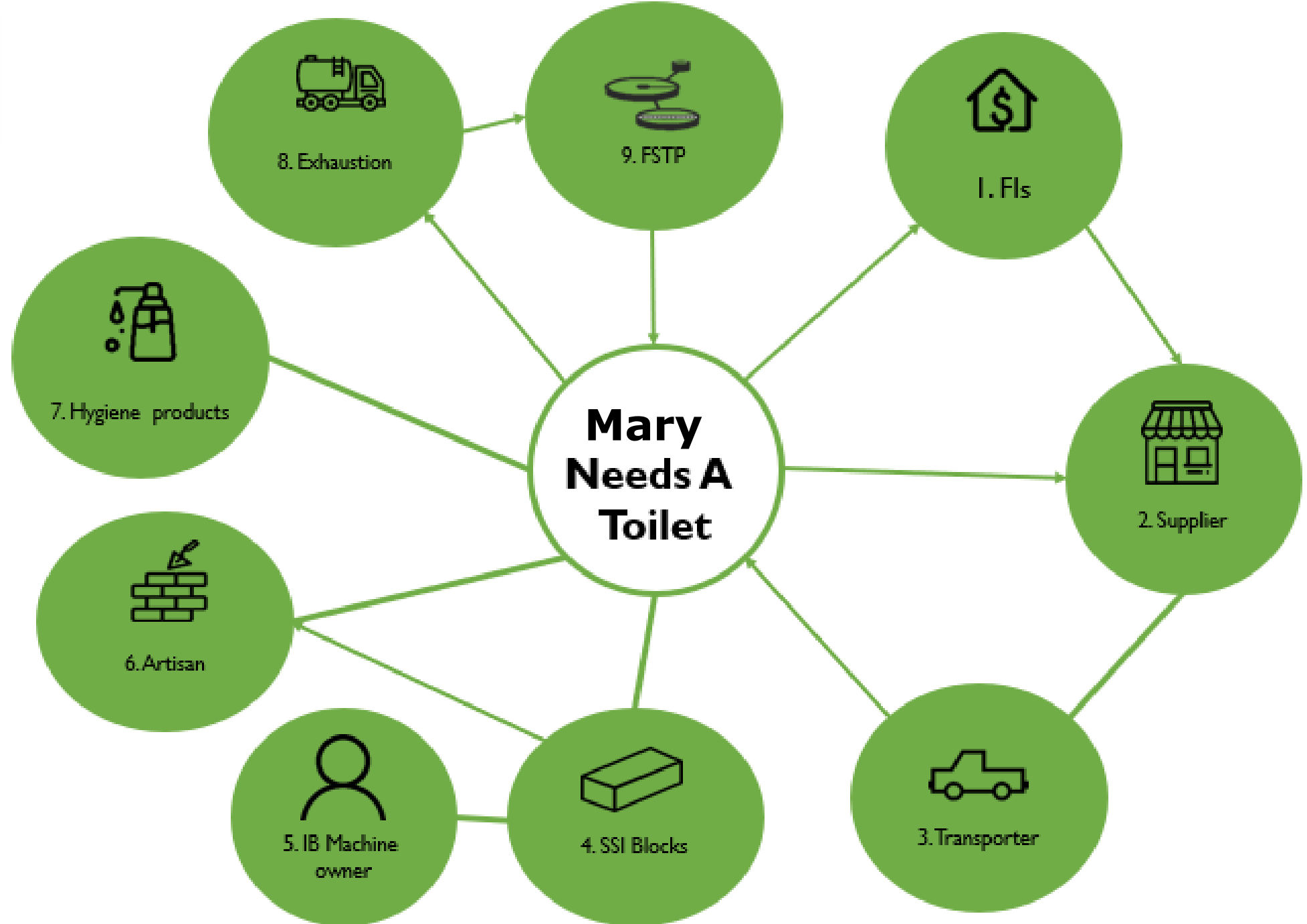


FINISH & the Diamond Model

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.





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

manufactured by Hindustan Aeronautics Limited (HAL) of which NAEI is a 100% subsidi-

Dhruv besides manufacturing five sets of aero-structures for Dhruv helicopters", he added.

HELICOPTERS.

ernments, have been suspended and therefore have become inef-

The case will be listed for hearing on May 10.

FINISH Society reaches 1 million toilet benchmark

HT Correspondent

letters@hindustantimes.com

VARANASI: The FINISH Society, a Dutch promoted Indian NGO that works in the area of sanitation, dedicated its 1 millionth individ-

by the Nirmala, wife of village head Shyam Dhar, who got it constructed with funds from Swachh Bharat Mission and loan from Casspor Micro Credit limited, which is active in the area.

The function was witnessed by Toilet King Harmen Leijnse and



Narendra contested against Modi.

national in view of LOK Sabha polls.

om from early morning till late night till the poll process rea-

to the candidates to with connect with the voters.

Chandauli village sets a swachh milestone

TIMES NEWS NETWORK

Varanasi: It was a special Wednesday for the natives of Dahiya village of Imayatpur block of Chandauli. The village got the one millionth individual household toilet built in the country under the aegis of FINISH (Financial Inclusion Improves Sanitation & Health) Society.

The toilet was declared open by Nirmala, wife of Shyam Dhar, who managed to construct the washroom with funds from Swachh Bharat Mission, and loan from a micro finance firm.



"Toilet King" Harmen Leijnse with locals and FINISH members at the inauguration of the one millionth toilet in Dhaiya village of Chandauli

Harmen is a man with a mission, dubbed "Toilet King" by rural folks. He has led a wider outreach among natives: 'safai ki jeet' (a clean sweep

"Change will surely come. During my last visit, men were reluctant to the idea of relieving themselves in toilets. But this year many of them shared they were ready to try the new model," he said.

He is accompanied by film producer and WASTE official Lauren Pope who is monitoring the progress of toilet revolutions in six nations, including India. Lauren said authorities and organizations working for toilet revolution need to understand the local culture.

- 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

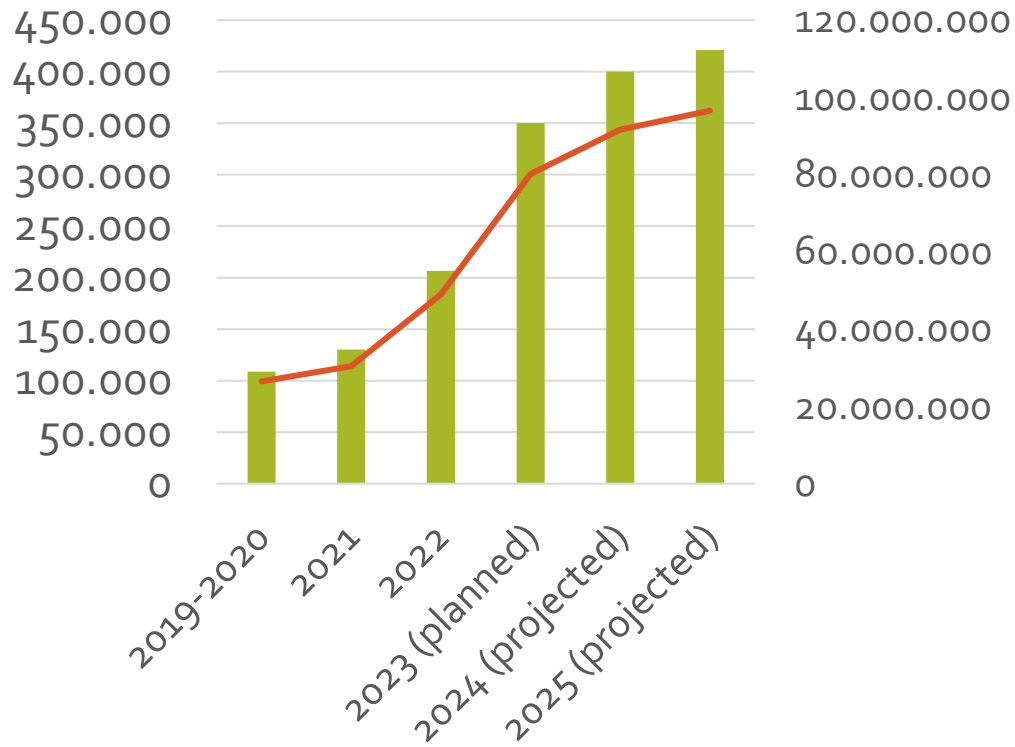


11,000 tonnes of human waste reused annually



Results

India

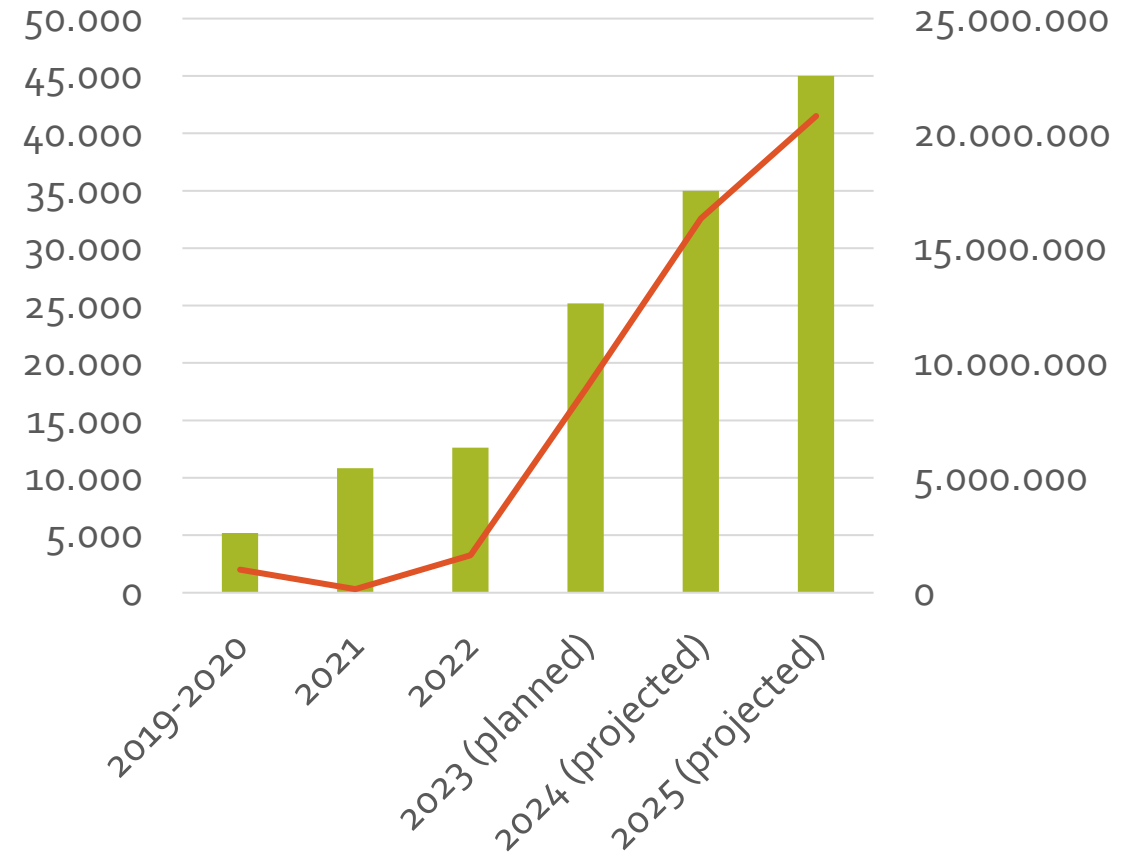


■ Number of safely managed sanitation systems

— Funds leveraged (€)

*

Bangladesh

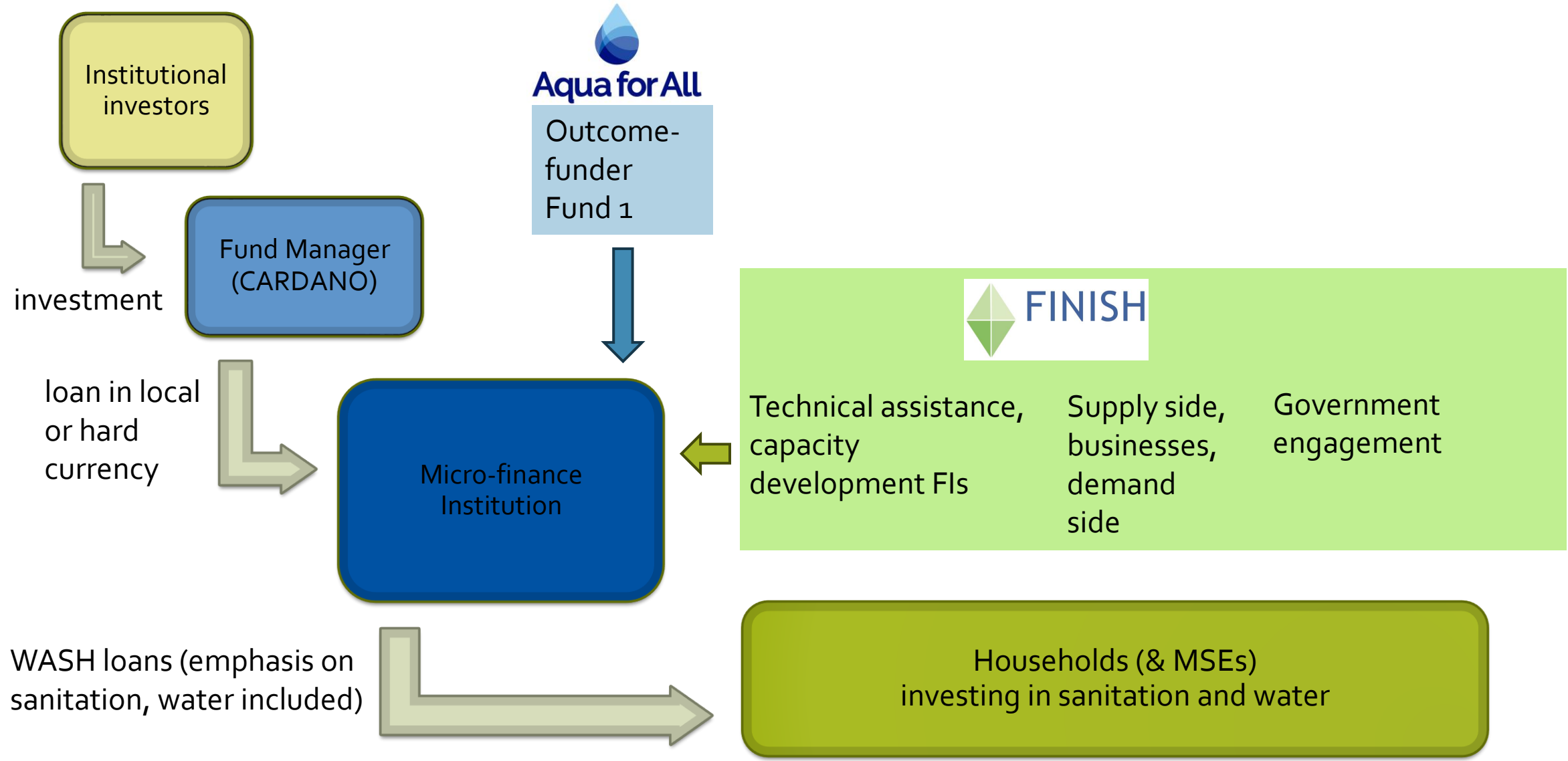


■ Number of safely managed sanitation systems

— 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



(Possible) expansion to Indonesia

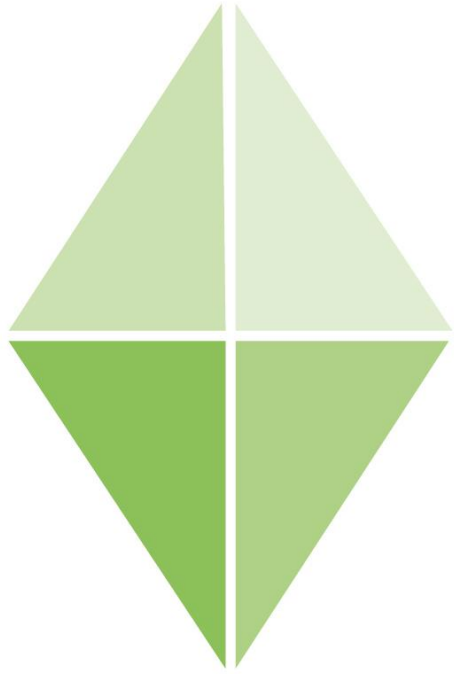
- 1) **Market size** (Population (average # of households) * % of coverage (safely managed sanitation))
- 2) Existing government support and structures for promoting sanitation / conducive government policies
- 3) Availability of financial partners
- 4) Local (field) partner presence
- 5) Fund mobilization 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



FINISH

4 USPs

SCALE, FINANCIAL INNOVATIONS,
CIRCULAR ECONOMY & **PARTNERSHIPS**



FINISH