



# Enhancing Private Sector Involvement For WASH Sustainability

**SNV's Approach**  
**by**  
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Mole Conference  
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# About SNV

**SN**

has been building local capacity since

**19**

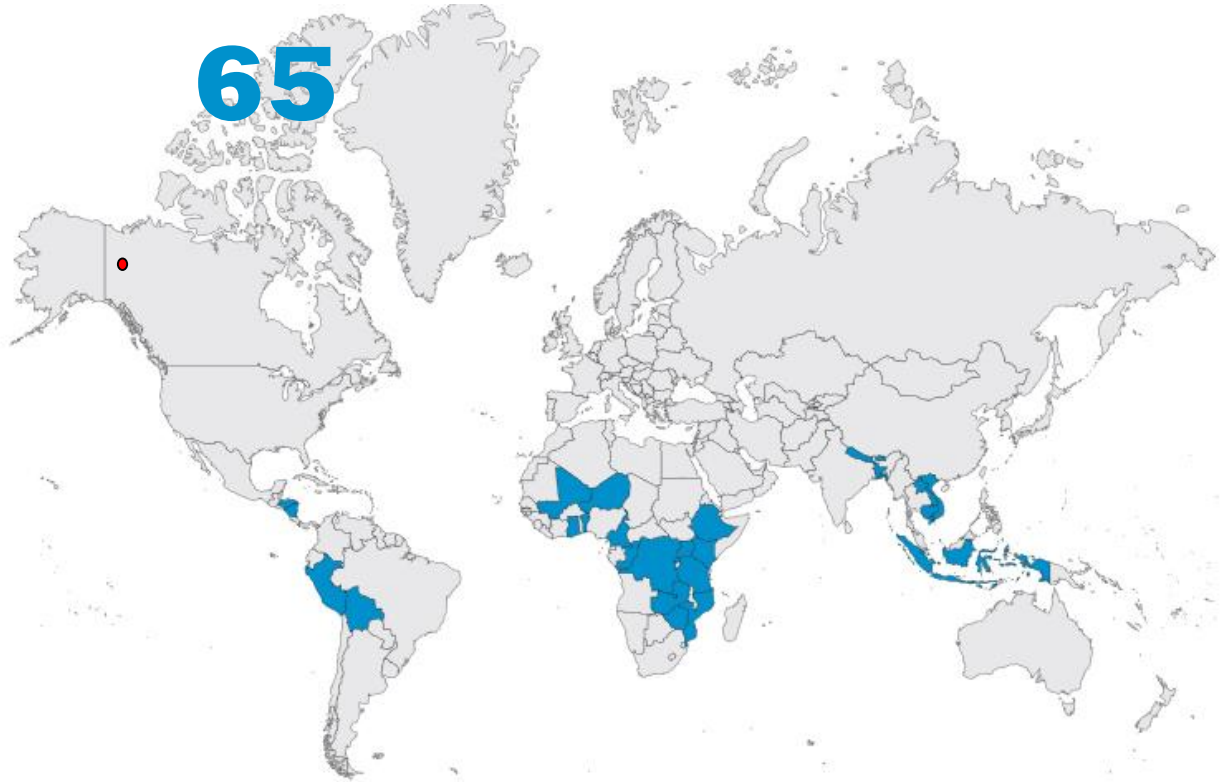
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We work in **30+ countries** across three continents

With a global team of over **1300 experts**

The majority of our **staff in the field are locals**

We focus on **3 sectors** which are fundamental to human development



**SNV**

**SMART DEVELOPMENT WORKS**

We are a solid partner to almost  
**70 donors**

Together we work to promote  
sustainable development and alleviate poverty



Ministry of Foreign Affairs of the  
Netherlands



Department  
for International  
Development



Schweizerische Eidgenossenschaft  
Confédération suisse  
Confederazione Svizzera  
Confederaziun svizra

Swiss Agency for Development  
and Cooperation SDC



Federal Ministry for the  
Environment, Nature Conservation  
and Nuclear Safety



SMART DEVELOPMENT WORKS

# SNV Ghana's work in WASH

Currently, SNV is implementing three WASH projects focused on :

- WASH financing (Catalyzing WASH: from Possible to Profitable)
- Advocacy (Voice for Change)
- Behavioral Change (Sustainable Sanitation and Hygiene for All)



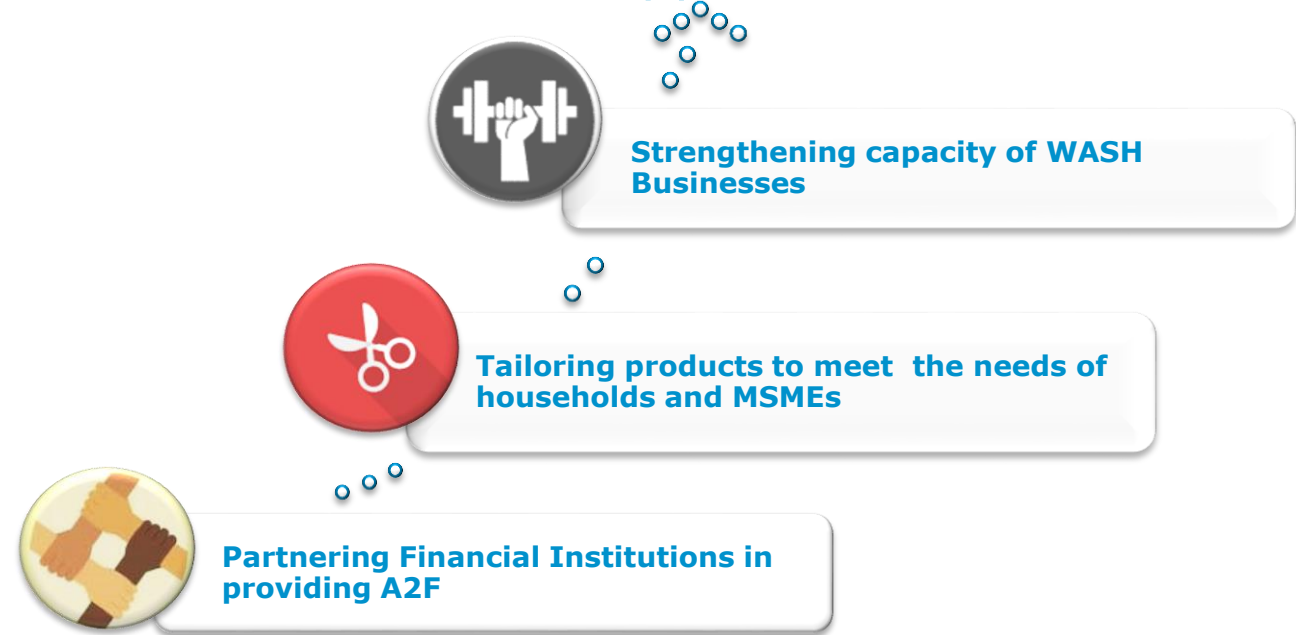
# WASH Financing

**The Catalyzing WASH: from Possible to profitable (P2P) is SNV's Flagship WASH financing project. This is a €4M project funded by the Embassy of the Kingdom of the Netherlands implemented in partnership with Fidelity Bank.**

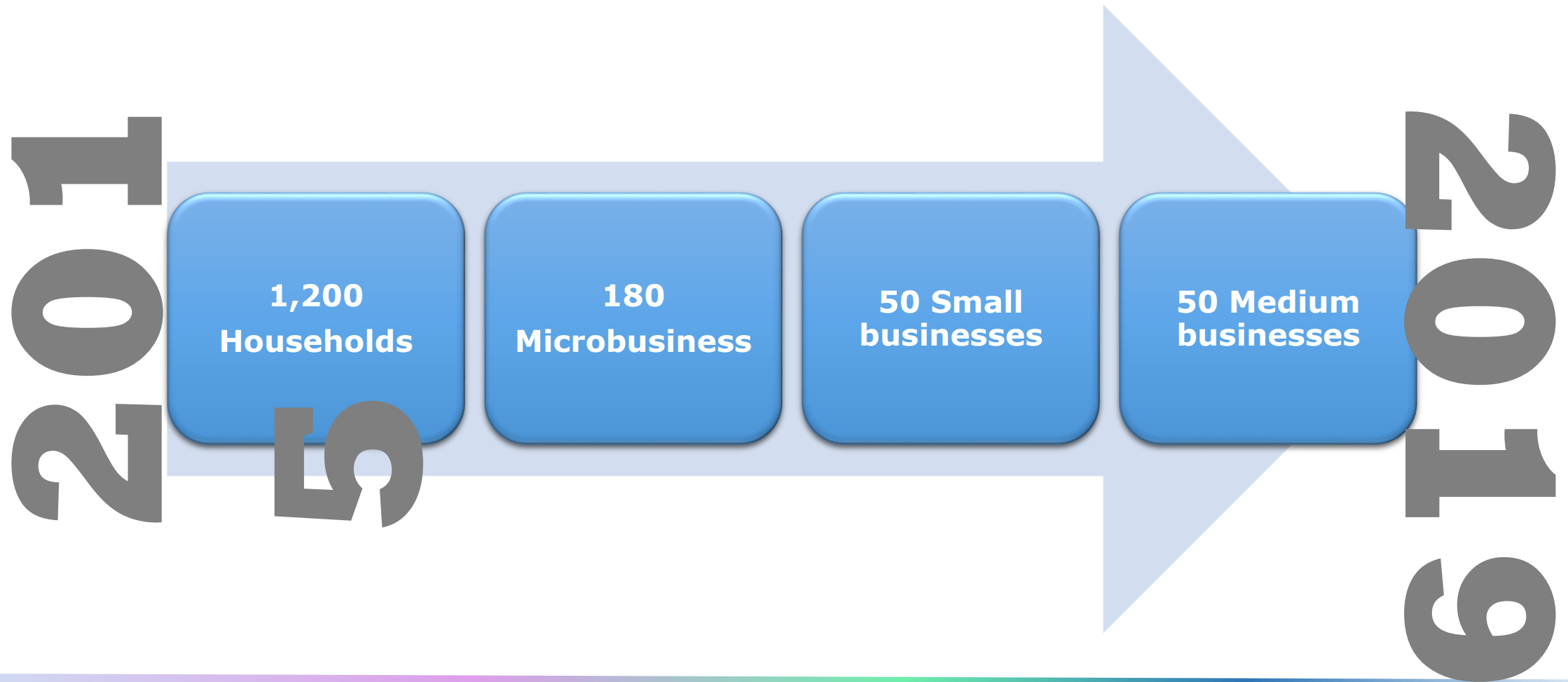
## Our Objectives

- Establish and manage a revolving fund to sustain loan options
- Develop innovative lending products for households and MSMEs in the WASH Sector
- Improve viability & sustainability of WASH MSMEs
- Collaborate with GNWP and other WASH projects

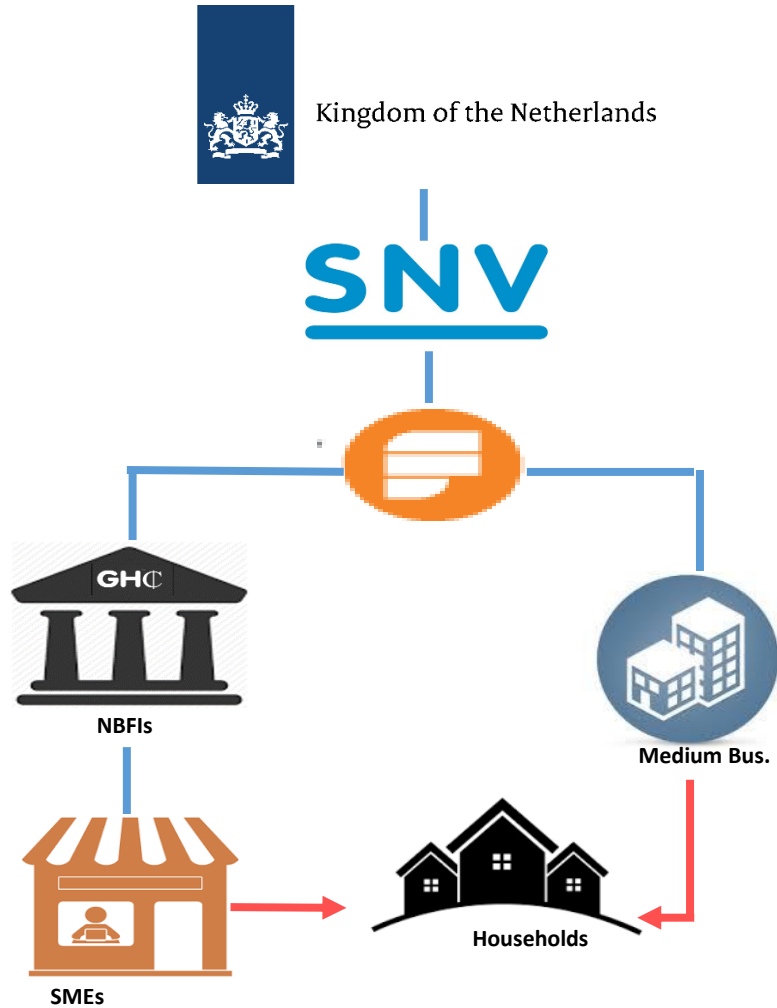
## Our Approach



The goal is to increase access to WASH products and services by providing financial and technical support to...



# Our Model



# Current Products



## Dealer Financing

For Household latrine construction



## General WASH Loan

For WASH services & Products

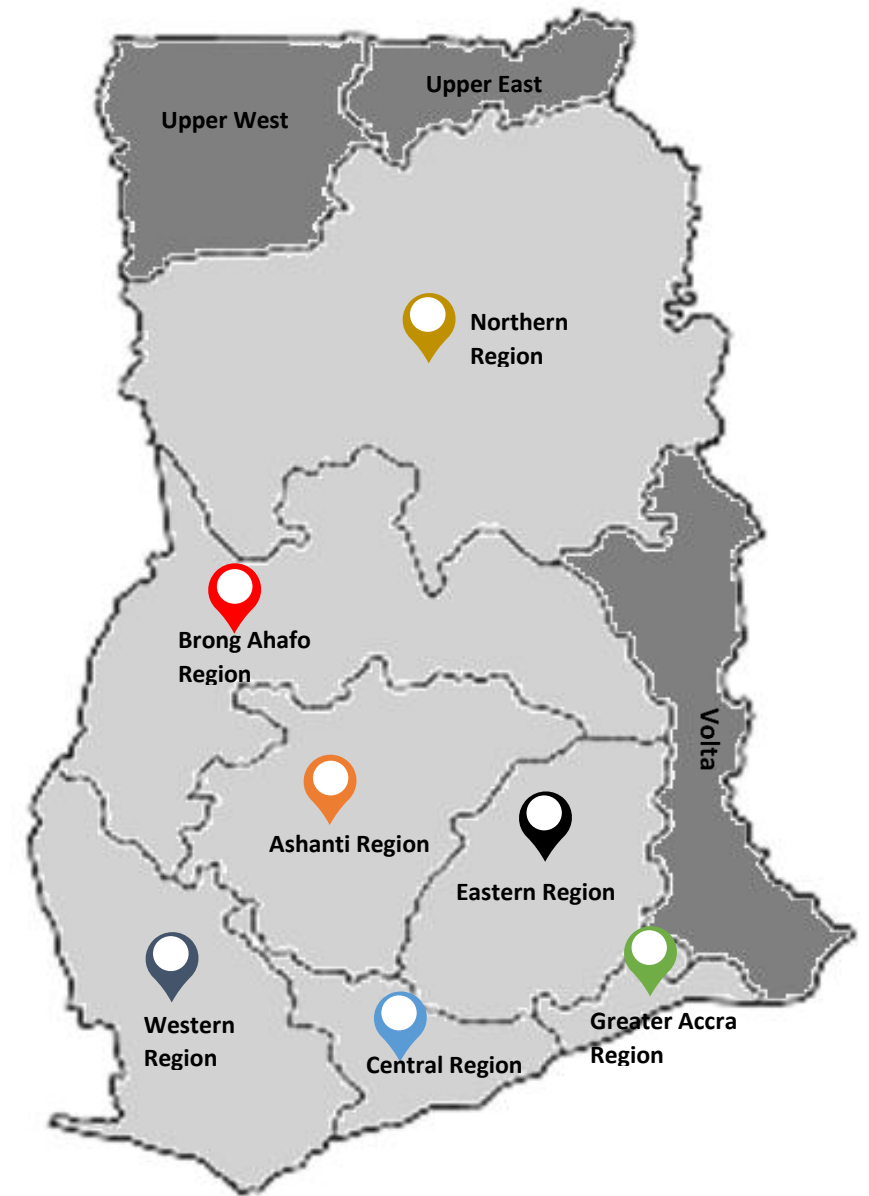


## Institutional WASH Financing

For Educational & Health Institutions

# Our Presence

P2P is currently present in 7 Regions of the country, disbursing loans through a network of 18 Non-Bank Financial Institutions.

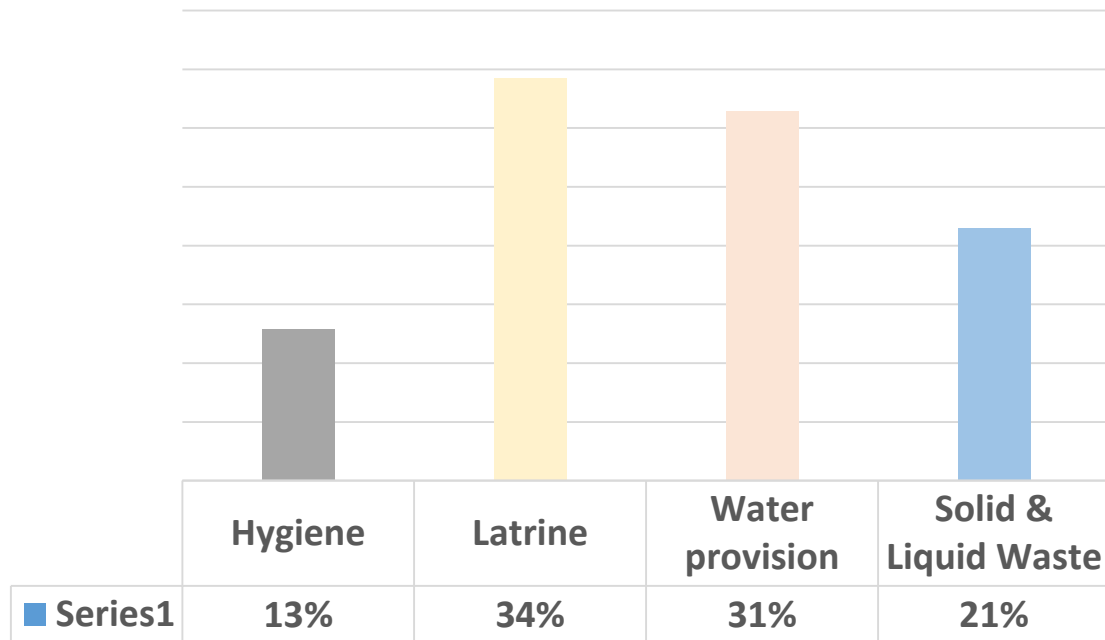




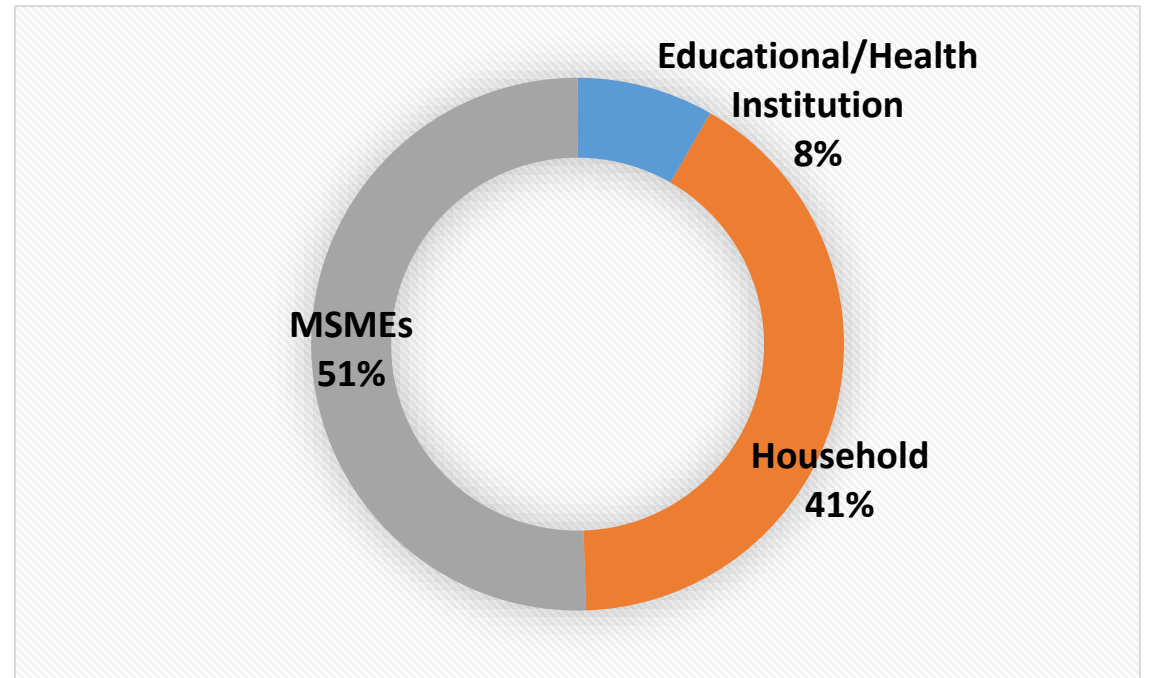
# Progress to Date

475 loans disbursed valued at **GHC 6,264,300** (April 2016 to date)

Distribution by WASH Category



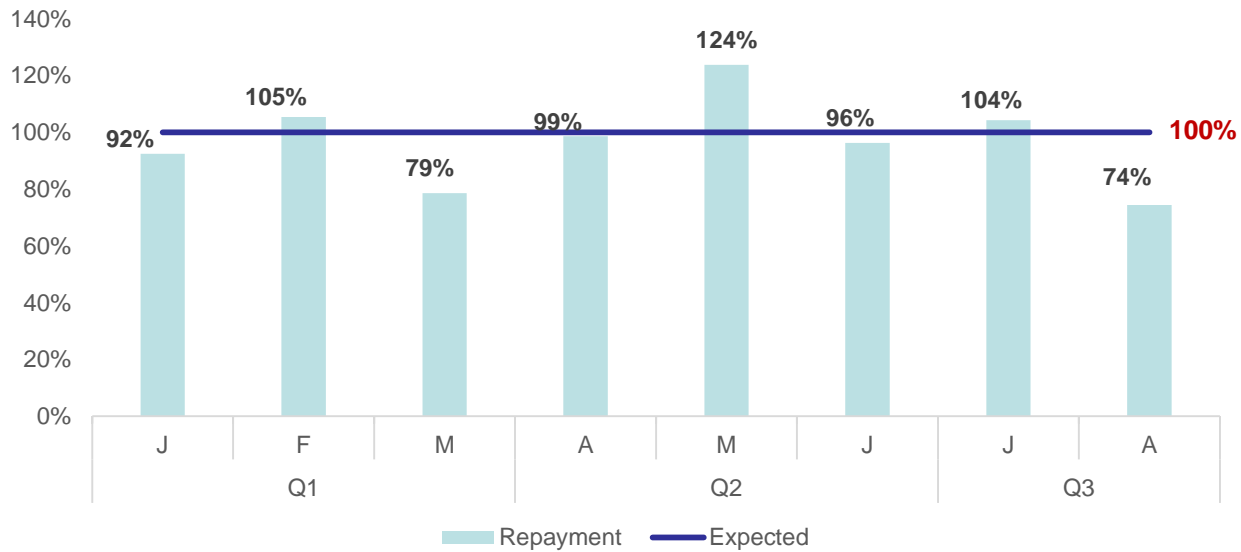
Distribution by Client Type





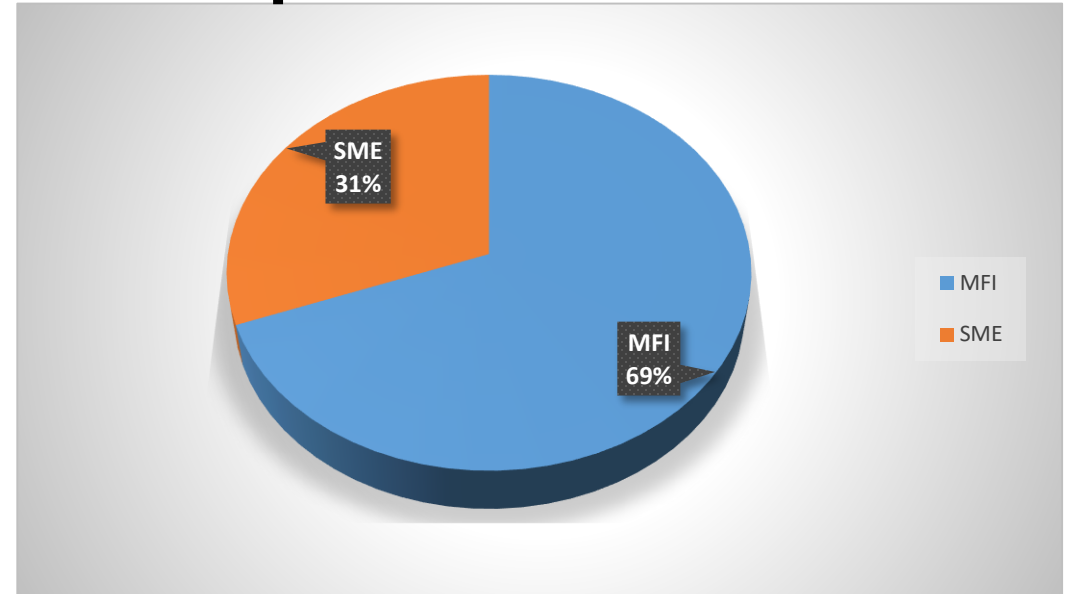
# Loan Disbursements

## Repayment Trend



Repayment Rate  
**97%**

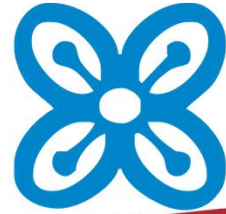
## Pipeline Generated



Pipeline  
**GHC 3.58M**

# Our Financial Partners

We've currently partnered with 18 NBFIs



# P2P's Value addition

Through the P2P Business Academy, 52 Businesses have been trained in :

- Business Management
- Financial Management
- WASH services and value Chain
- Business Practices



# Lessons Learnt

- Effective collaboration with other sector players is key in linking demand to supply of finance and services.
- The effective partnership with Fidelity Bank has contributed to the successful implementation of the project.
- The lower interest rate provided is key to the current traction of the project.

# Lessons Learnt

- Developing the capacity of FIs in WASH Lending is key in facilitating loan disbursements.
- Effective monitoring is vital in ensuring appropriate utilisation of loans and compliance.
- Diversity of targeted beneficiaries has enhanced financial inclusion in the sector.
- The role of NBFIs has proven to be very significant

# Challenges

- Inadequate knowledge about the WASH sector by FIs contributed to delays in loan disbursements
- Perception of Non-Bank FIs about the viability of WASH business affected their drive to access the fund
- Poor response from SMEs in participating in follow-up mentoring & coaching
- For many WASH-MSMEs and households it is difficult to meet the basic requirement for receiving loans

# Documentary

"H:\Communication\Documentary\CATALYSING WASH FROM  
POSSIBLE TO PROFITABLE (P2P).mp4"



**Thanks you for your attention.**

