

# **Connecting Microfinance with Water and Sanitation in Homes**

New approaches for Financing September 30, 2019

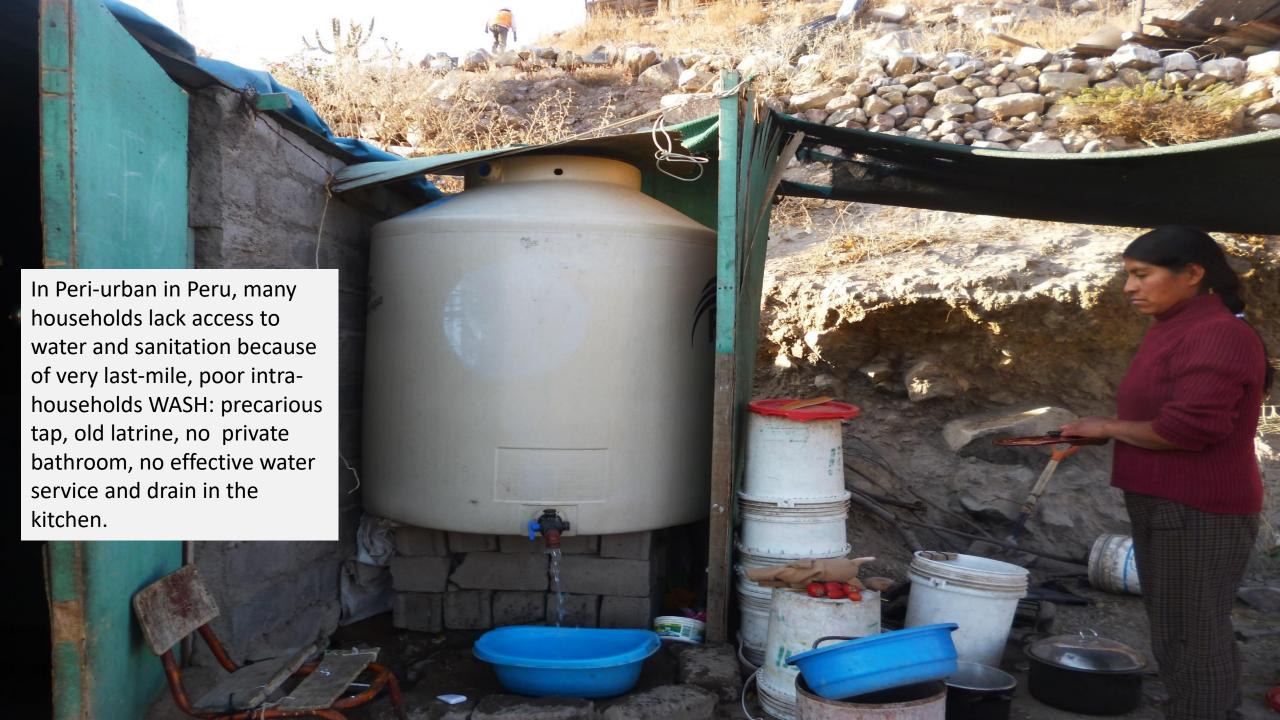
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## THE UNSERVED SEGMENT IN PERU

### "Invisibles" without basic goods & services:

- Low income families, informal entrepeneurs
- Peri urban areas, restricted services
- No formal ownership of land
- Unappropiate self construction
- No banking access, expensive informal loans

### THE PROJECT:



- Financial institutions in Peru implement loan policies towards housing sanitary infrastructure in periurban areas
- Flexible loans, access to low income families (informal micro-entrepreneurs) who self construct their houses

Developed by:









CREDIAGUA is a methodology of interaction, linkage and creation of trust between microfinance entities and the population that seeks to facilitate access to sanitary improvements in potable water and sanitation

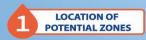


**CREDIAGUA** Project

Access to Water and Sanitation trough Micro Finances in Perú

What is a improvement sanitary? Is any facility that directly signifies greater quantity or improvement of water service quality and drainage. Is any improvement made in the bathroom, kitchen, laundry and other areas of the house or family business





Peri-urban areas with access to public water network



TRAINING TO SALES FORCE

> Concept about improvement sanitary Benefits for families Benefits for Micro Finances Sales strategies



**IDENTIFICATION OF DEMAND** 

> Door to door sales Fairs and campaigns



**CUSTOMER EVALUATION** 

> Visits to houses **Customer credit evaluation** Credit Approval



CREDIT DISBURSEMENT

Free availability



SANITARY **IMPROVEMENT** 

Bathroom, kitchen, laundry







#### **INITIAL SITUATION**

families in peri urban areas, connected to water and sanitation systems, require a bath, water in kitchen, multi-purpose laundry



94% of families that acquire a loan for improvement sanitary, develops best hygiene practices and improvement your economy





## Main strategy

### PENETRATE AND DEVELOP UNSERVED SEGMENT

The Project empowers and trains micro financial institutions with technical and social knowhow, providing the tools to penetrate and develop market, searching for a sustainable business with innovation and social purpose

### Quality in self construction of sanitary infrastructure improvements

The project enables families on how to build the sanitary infrastructure with the best standard of quality and investment protection



WORLD WATER WEEK 2019 | Water for society: Including all, AUG 25, 2019

Crediagua Crediagua ha subido un vídeo



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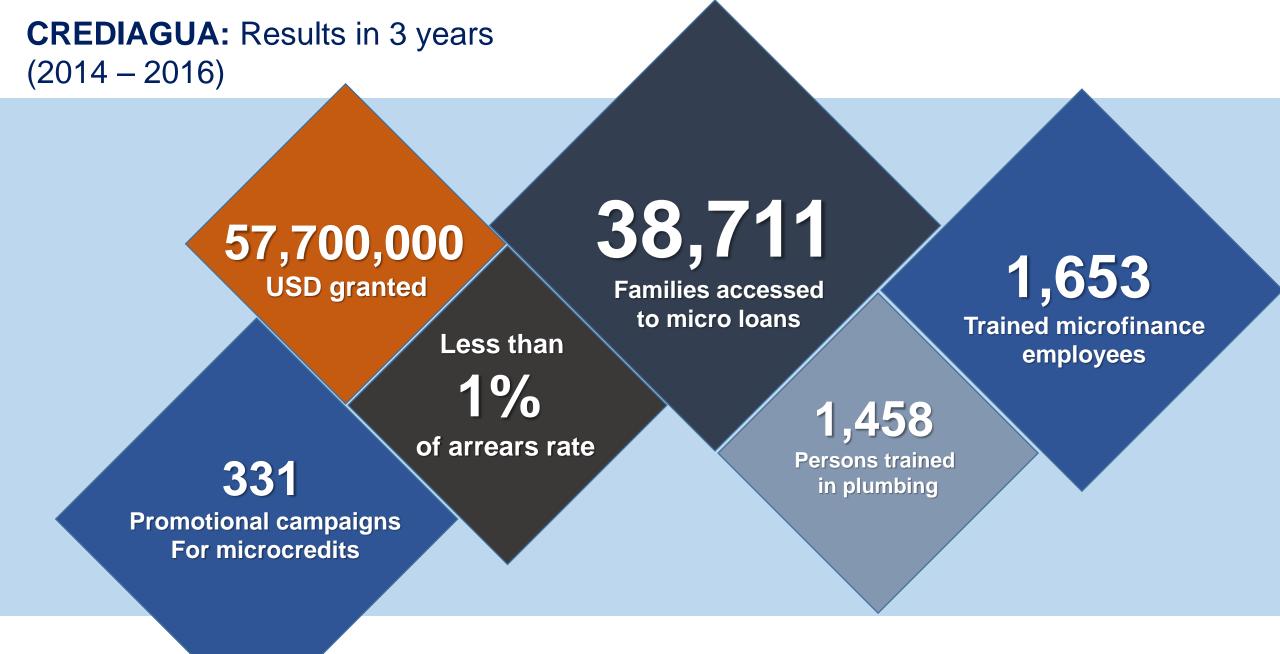
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By 2019: 500,000 micro loans

## **Immediate impact**

Business with Social Responsibility

 Enrich the life quality and produces a change in the family health behaviors

Improves Social and Economic development