

A close-up photograph of clear water being poured from a glass pitcher into a clear glass. The water is captured in mid-pour, creating a dynamic, flowing shape. The background is a soft, light blue gradient. The overall image conveys a sense of freshness and purity.

**ACCOUNTABILITY FOR
FINANCIAL FLOWS IN
SANITATION**

FINISH MONDIAL

SidianBank 
Own Tomorrow

Accountability for Financial Flows in Sanitation

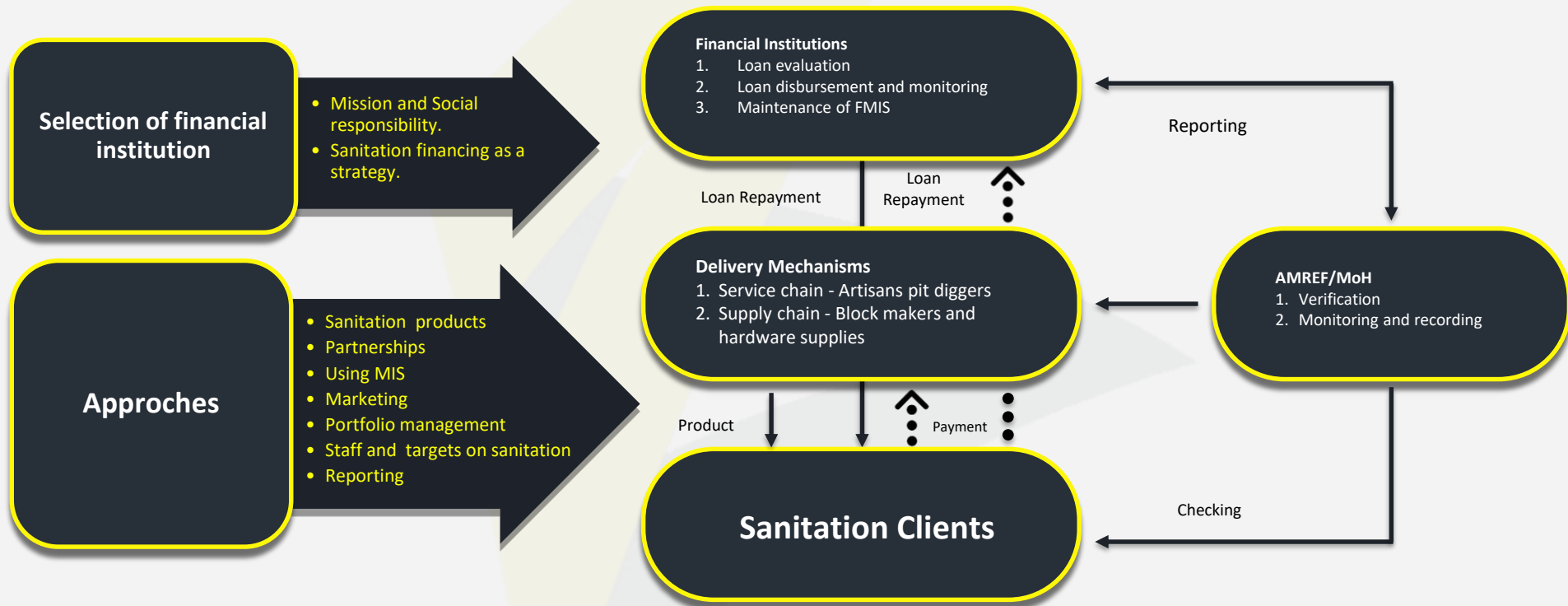
- The selection and willingness of financial institutions to fund sanitation financial flows is based on the social responsibility and mission of the financial institution. This willingness seeks to improve sanitation conditions to its customers as it affects the livelihoods of its customers who are low income earners.
- Sanitation as one of the financial institution's portfolio on growth strategy:
Financial institutions are able to provide a number of solutions towards sanitation using the following approaches:



1. Sanitation Products
2. Marketing
3. Partnerships
4. Performance Targets
5. MIS (Management Information Systems)
6. Mechanisms to minimize diversion of usage of loans.
7. Quality Portfolio Management
8. Portfolio Reporting



Accountability Process Flow



Benefits of Accountability for Sanitation Financial Flows

1. Savings and loans for the financial institutions.
2. Source of income for the financial institutions and the communities.
3. Job creation.
4. Increased market share for financial institution.
5. Improved livelihood for our communities:
Good health to communities.
6. Value chain ecosystem where the private sector, public government, non-governmental organizations and communities work together for purpose of improved sanitation.
7. Good repayment rate: 98% repayment rate for sanitation loans.



**“Financial inclusion improves
water and sanitation”.**

Asanteni