

## Every drop of confidence counts



**Mauricio Fernández**  
Manager at Lima's Chorrillos agency

In just nine months he has raised the percentage of clients who have improved their domestic running water or sewage arrangements from less than 5% to nearly 30% of his entire client portfolio.

Mauricio, who has been working for nearly nine years in Financiera Confianza, found out that a family member of one of his loan officers had contracted a skin infection from not having running water and sewage in their home. This prompted him to transmit to his team the importance of making it possible for enterprise owners to improve their sanitation arrangements.

*"By improving piping, buying septic tanks and installing running water, we are changing their lives. The happiness on our clients' faces –and those of their children– is what inspires us to carry on this work".*

**Without the certainty of a reliable water supply, or adequate organic waste removal, vulnerable people in Peru face basic infrastructure shortcomings in their own homes. Improvements in these critical areas bring down the number of cases of infectious disease, which particularly affects the health of children and older people.**

To support the improvement of installations to provide drinking water, properly working sanitation and sewage for its clients, at the end of 2017, Financiera Confianza joined forces with [Water.org](#), an NGO with 10 years of experience that operates in more than 10 countries and has over 80 financial partners.

Since many entrepreneurs run their enterprises from their homes, solving water and sanitation shortcomings represents a key improvement, not only for the home but also so that their businesses can develop properly, from both the social and economic perspectives.

The program began in the south of the country and involved 53 of the institution's agencies. As a result of the impact it made and the positive take-up, the second phase was rolled out in the north, with another 16 Financiera Confianza agencies getting on board.

Since November 2017 over

**7,903 clients\***

**have been served, with a impact on nearly**

**22,000 people\***

This partnership has enabled Water.org to upskill our loan officers and clients, so that they can put efficient, long-term solutions to work. In turn, Financiera Confianza has made it possible for enterprise owners, supported by our credit advisors, to make sustainable investments in bathtubs, lavatories and showers.

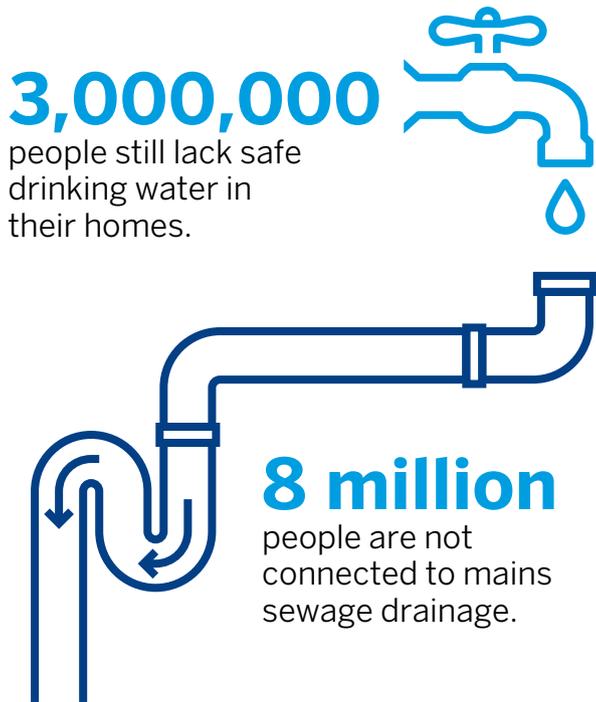
*"The bathroom wasn't suitable for my children, sometimes they got sick, so I built a little bathroom. My children are so happy with it; I tell them that everything is possible, it's a question of putting your mind to it".*

**Rosa Ancco, Financiera Confianza client.**

\* All data on clients current as of 09.30.2018

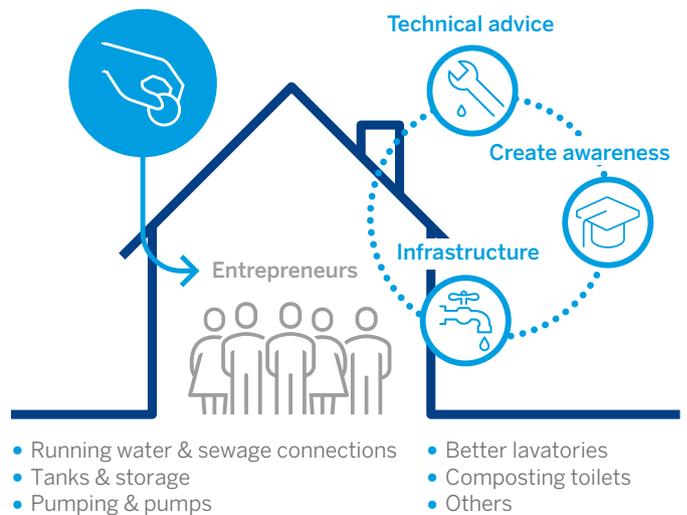


**DIMENSIONS OF NEED**  
(INEI)



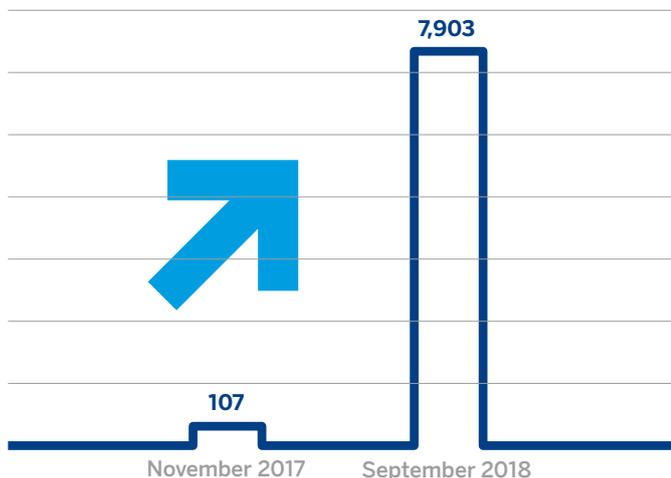
**HOUSING UPGRADES**  
Water-related

Part of the loan is spent on improving physical infrastructure.



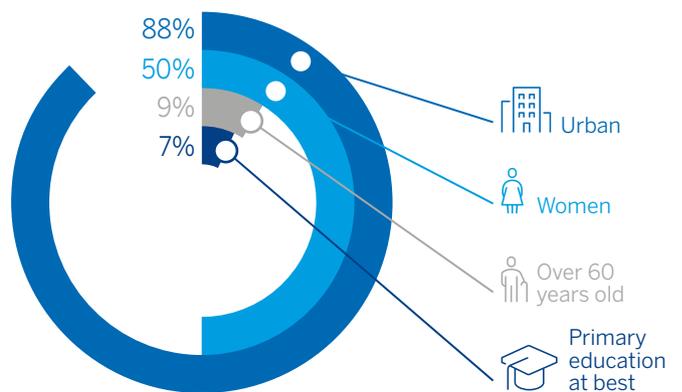
**TOTAL CLIENTS SERVED\***

For an average loan of **USD 1,928** (-10% of the general average loan at the institution) we can provide families in Peru with running water and sanitation.



**NEW CLIENTS 2018\***  
New client profile

**20%** banked clients and **26%** exclusive clients



**With increasingly dense urban populations and insufficient infrastructure, this loan provides a solution for vulnerable clients (72%):**

- They are in urban areas, where their housing is predominantly made of brick and breezeblock
- Large numbers of clients over 40 years old want to improve their family's housing conditions
- Economic activity is mainly retail sales of food, beverages and tobacco (8%) and transport (14%).