

After graduating from the P2P Academy, beneficiaries will be assigned a mentor/coach to guide the MSMEs to practice the knowledge acquired from the Academy over a period of six months.

WASH Facilities & Services

As a hybrid of a regular social intervention mainstreaming commercial participation, P2P finances only WASH improved facilities. The following are the WASH facilities and services eligible for financing under the project:

Eligible businesses

Water

- Borehole Drilling Company
- Borehole Mechanisation
- Pipe Connection service provider
- Plumbing service provider
- Borehole hand pump Spare Parts Dealer.
- Local Water Vendor
- Area Pump Mechanic
- etc



Sanitation [Solid & Liquid Waste]

- Household waste bin
- Operator of Public Toilet
- Latrine Construction Artisans /companies
- Desludging Services
- Recycling Companies [Waste Utilisation]
- Solid waste collection companies
- Motorking Waste Solid collection
- Provider of Mobile toilets



Hygiene

- Cleaning Services
- Pest control and fumigation Services
- Operator of Public Bath
- Laundry Services



Eligible Household Interventions

Water



- Borehole Drilling
- Borehole Mechanisation
- Pipe Connection
- Household Plumbing works.
- Protected hand dug well.
- etc

Sanitation [Solid & Liquid Waste]



- Household waste bin
- Construction of household improved latrine
- Construction of Sceptic tank
- Desludging of liquid waste
- etc

Hygiene



- Household bath
- Pest control and fumigation
- Household soak away
- Handwashing facility
- etc



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Catalysing Water, Sanitation and Hygiene (WASH):
From Possible to Profitable (P2P)

About P2P

Catalysing Water, Sanitation and Hygiene (WASH): From Possible to Profitable (P2P) is a five year project (2015 – 2019) funded by the Embassy of the Kingdom of the Netherlands (EKN) and jointly implemented by the SNV Netherlands Development Organisation and Fidelity Bank Ghana Limited.

With a €4,000,000 revolving fund, P2P is a project that seeks to improve access to finance and technical assistance for households/house owners and Micro, Small and Medium Enterprises (MSMEs) for WASH investments and services.

Why P2P?

The project stems from the fact that private sector players within Ghana’s WASH sector find it increasingly difficult to access finance for their business activities from traditional financial institutions including banks and Non-Bank Financial Institutions (NBFIs). This has resulted in weak linkages across the water and sanitation service and value chains.

A study conducted in 2014 revealed that there was a high need for finance by WASH MSMEs, however, due to the relatively high interest rates in Ghana and robust collateral requirements, only 53% of Ghanaian MSMEs surveyed were willing to source loans through existing commercial banks and micro-finance institutions.

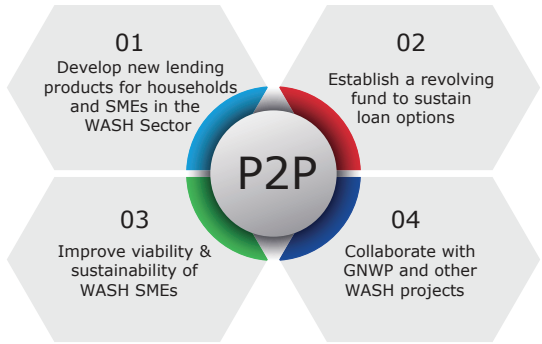
Given the current constraints observed, P2P is expected to assist meaningfully in:

- Bridging the gap between the WASH demand and supply value chains;
- Providing affordable on-lending loans to trigger financial institutions lending to WASH;
- Providing opportunities for Microfinance Institutions to increase their WASH client base;
- Providing relatively lower interest rates and collateral requirements for borrowers;
- Building governance structures and improving technical knowledge of MSMEs;
- Stimulating the financial services sector in Ghana to lend to the WASH sector and initiate similar socially-oriented lending schemes for WASH and other socio-economically inclined sectors.

Goal & Objectives

Specific Project Objectives

The goal of P2P is to increase access to WASH services at the household level by scaling up access to finance and capacity development services by MSMEs.



Expected Results

The project is expected to reach different categories of WASH beneficiaries as follows:

- 1,200 households to receive loans to access WASH services in urban areas;
- 180 Micro business to receive loans;
- 30 small businesses to receive loans;
- 30 medium businesses to receive loans;

Geographic Targeting

P2P is a nationwide project covering households, Small and Medium Enterprises (MSMEs) and Microfinance Institutions (MFIs) in rural, peri-urban and urban areas in all the ten (10) regions of Ghana.

Products and Services

The project has developed three (3) key financial products to facilitate the provision of loans to targeted beneficiaries:

1. Dealer Financing Product (For household latrine construction);
2. Asset Financing Product (Special Project for Schools and Health Facilities);
3. General WASH Supply and Value chains financing for households and businesses.

P2P’s Unique Approach

P2P is using a private sector development approach to maximise value for money in the WASH sector. The project is tailored to provide access to finance at both the household and MSME level through a revolving fund domiciled at Fidelity Bank Ghana Limited. Fidelity Bank as a custodian and fund manager, on-lends to WASH SMEs and MFIs at an attractive interest rate. The MFIs serves as the financial intermediary between Fidelity Bank and the households. The project uses MFIs as a conduit in reaching households with the WASH loans.

P2P will also provide the technical assistance required by MSMEs to enable them establish the technical structures required to be able to obtain loans from financial institutions and adequately respond to the growing demand for WASH services by households.

Capacity Building (P2P Business Academy)

WASH MSMEs that access the funds will receive technical capacity support through the P2P Business Academy.

A roving, on-demand knowledge sharing and skills building platform, among others, the P2P Business Academy’s curriculum includes the delivery of general business and WASH specific expert knowledge on:

- FinancialManagement;
- HumanResources;
- Marketing;
- StrategicManagement;
- EnvironmentalManagement;
- Other MSME Business Training.