H2E HABITAT 2 ECOSYSTEM
Water · Sanitation · Wastewater

For banks and microfinance institutions

A lending partnership for water and sanitation

We help you build a healthy WASH loan portfolio: products that are ready to finance, local enterprises you can rely on, and every build verified before you disburse. We don't sell products, so our advice stays independent.

Turnkey
Toilet-in-a-Box: one standard toilet, one price, one accountable enterprise

MFI-financed
Many microfinance institutions in Oromia and Amhara lend households the money to buy it

Repaid
The first pilot in Adama proved the product, the delivery model and loan repayment

15+
Local enterprises and artisans trained

Why WASH lending stalls

No clear product to finance
When costs depend on many suppliers and masons, the loan size is a guess.

Nobody accountable
Diggers, cement shops and masons are arranged separately; no one to call.

Quality loan officers can't check
Poor work only shows after the money is spent.

Products that don't last
A pit that collapses leaves a debt and no toilet, for the family and your portfolio.

Turnkey is what makes sanitation loanable. One standard product at one price, built by one accountable local enterprise, gives you a fixed loan size, a supplier to hold to account and a result the household values.

How we work with you



Loan-ready products

We deliver

1. **Product assessment** in your branch areas: complete, standard, durable and climate-proof WASH products with a clear cost.
2. **Loan sizing** matched to product prices and household ability to pay.

We train your team

- What a good WASH product looks like
- A simple loan officer checklist



Reliable enterprises, verified builds

We deliver

1. **Vetting and training** of the producers and artisans your clients rely on.
2. **Photo-based verification** of every build at each stage, so payment follows finished work.

We train your team

- Reading photo checks before disbursement
- Working with enterprises on quality and prices



Pilot, then scale

We deliver

1. **Demand creation and household screening** with local enterprises, so officers meet households who already want the product.
2. **A pilot in a few branches**, a review of repayment and quality, and a roll-out plan.

We train your team

- WASH products for loan officers
- Individual and group sanitation loans

1
Choose the products
Priced for loans clients can repay

2
Line up enterprises
Trained, in your branch areas

3
Pilot
A few branches, every build verified

4
Scale
Across your network

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