

2025 Annual Report

January to December 2025

Advancing last-mile water utility services in rural Ghana.

470

WATER POINTS MANAGED

136,000+

PEOPLE SERVED

20.4M

LITRES PRODUCED

The year in figures

470

WATER POINTS MANAGED

Across five regions of rural Ghana.

136,000+

PEOPLE SERVED

In 450 last-mile communities.

100%

ON THE UTILITY MODEL

All partner communities, by Q4 2025.

20.4M

LITRES PRODUCED

20,366,460 litres of safe drinking water.

1,213

WOMEN WATER OPERATORS

Earning stable monthly stipends.

94%

AVERAGE RELIABILITY

In Utility communities.

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Executive summary

In 2025, Saha made transformative progress toward our vision of delivering water: every sip safe, every day, for everyone.

The year marked a major milestone in our evolution into a professionalized rural water utility, with 100% of partner communities successfully transitioning to the Utility Model by the end of the year.

Across the year, Saha strengthened water service reliability, expanded infrastructure projects, deepened collaboration with government partners, and contributed to national and global conversations on sustainable water service delivery. Key highlights of 2025 included:

Full utility upgrade completed

100% of eligible surface water treatment centers upgraded to Saha's utility-style model by December 2025, completing a multi-year transition (2022 to 2025); full portfolio now spans 470 water points serving 135,000+ people across five regions.

Historic impact growth

Clean water production surpassed 20 million liters in 2025 (more than triple 2024's volume); communities that had been operating the utility model for a full year saw per-capita consumption rise over 16x versus 2023 baseline.

Workforce professionalization

1,213 women Water Service Operators (WSO) earning stable monthly stipends by year-end 2025 (up from 696 at the start of the year), all trained and evaluated to utility-grade standards.

National policy leadership

Ghana's Ministry of Works, Housing & Water Resources invited Saha to draft the Terms of Reference for a national task team addressing "hard-to-reach" water access, cementing our role in shaping sector-wide standards.

Saha also continued to strengthen our operational systems, including WSO management, monitoring frameworks, and financial discipline, positioning Saha for national scale and deeper institutional partnerships in the coming years.



SECTION 02

Organizational highlights

Upgrade to the Utility Model

One of the most significant achievements of 2025 was completing the transition of all Saha's partner communities to the Utility Model. By the end of the fourth quarter, we were providing our utility-grade service to all 454 Saha partner communities, representing a fundamental shift toward standardized service delivery, professionalized operator management, and stronger monitoring systems.

This transition included:

- Implementation of new service protocols, including improvements to our treatment process
- Structured Water Service Operator payment systems
- New performance monitoring and reporting tools
- More affordable water pricing, based on real village purchasing data

The impact was clear. With more reliable and more affordable water service, Saha closed the year with record-high levels of clean water consumption.



SECTION 03

Research and development

Throughout 2025, Saha's Research and Development team advanced innovations to increase clean water consumption, strengthen operational performance and support the utility upgrades in all of our partner communities.

Key initiatives included:

- 11 Borehole rehabilitations across 3 districts, expanding access to 1,277 people
- Expanded Komlori program to 126 new communities, reducing the burden of water collection for over 50,000 people across these communities while contracting and paying 357 Water Service Operators and customers through access to water transportation vehicles.
- Research into what drives motivation among Water Service Operators, and into professional development opportunities available to these operators.





Global and sector engagement

Saha strengthened our global and sector presence throughout the year through participation in international forums and sector initiatives.

WORLD WATER WEEK

Saha at the World Water Week

At World Water Week 2025 in Stockholm, Saha participated under the theme Water for Climate Action, engaging in high-level discussions on climate-resilient WASH systems, results-based financing, and inclusive service delivery models.

Through speaking engagements, bilateral meetings, and networking, we amplified the importance of prioritizing last-mile communities in global water and climate strategies. The Saha team connected with long-standing partners and collaborated with a representative from Ghana's Ministry of Sanitation and Water Resources, highlighting growing alignment between government priorities and sustainable rural water service delivery.

Key discussions explored innovative financing approaches, including results-based funding and our proposed District Last Mile Water Trust (DLMT), alongside peer learning with organizations like BASEflow. The team also attended a session led by the Government of Ghana where the Minister reaffirmed national commitment to achieving SDG 6 through strengthened last-mile water services.

UNC WATER & HEALTH CONFERENCE

Elevating cost transparency and financing solutions

At the UNC Water and Health Conference 2025, Saha elevated the importance of cost transparency and sustainable financing in a flagship session, "Beyond the Build," alongside peer organizations including SOIL, Fresh Life, and Uduma.

Our Executive Director Kate Cincotta, presented initial insights from our True Cost Project, emphasizing that achieving reliable water service requires a shift from funding infrastructure alone to financing long-term operations. She highlighted cost transparency as a critical first step toward enabling innovation, strengthening partnerships, and designing effective financing mechanisms.



This approach informs our collaboration with Instiglio and the East Gonja Municipal Assembly to develop the DLMWT, an innovative application of a proven financing mechanism to address operational funding gaps through performance-based disbursements.

The session reinforced a broader sector call for governments and donors to move "beyond the build" and prioritize financing models that ensure reliable, sustained water service delivery.

SKOLL WORLD FORUM

Our leadership also represented Saha at the Skoll World Forum, where discussions focused on scaling sustainable solutions for last-mile water services. These engagements strengthened our global partnerships and highlighted our utility model as an innovative approach to rural water delivery.

MOLE XXXVI

The MOLE XXXVI WASH Conference convened over 400 stakeholders to explore ways of improving WASH service delivery in Ghana, especially in underserved last-mile communities. Discussions centered on innovation, partnerships, and data-driven approaches, with strong emphasis on regulatory reforms, climate resilience, and sustainable financing to achieve SDG 6.

High-level policy dialogue highlighted the need to harmonize regulations, operationalize the Environmental Sanitation Policy, and establish stronger institutional frameworks, including a national sanitation fund and an independent regulatory body. Stakeholders agreed that effective service delivery must combine political commitment with practical, scalable community solutions.

Saha led three presentations at the Mole conference. Our People and Culture Manager, Gloria Nuerty, shared our experience professionalizing water service delivery through paid local women operators while Kofi Duku, our Director of Service Delivery & Expansion, along with Zita Naangmenyele, Research Scientist (Water Quality) from the Water Research Institute presented water quality results from our Simple Surface Water Treatment Systems (SSWTS). Finally, our Director of Strategy and Partnerships, Theo Boateng, presented the results of our work with Aquaya's Project W to identify Ghana's 19,000 last-mile communities.





Operational and organizational performance

Saha maintained high standards of water quality and service delivery across our network of systems.

By the end of 2025, Saha was managing 470 water points serving over 136,000 people in 450 last-mile communities across rural Ghana.

Operational performance included:

94%

AVERAGE RELIABILITY
In Utility communities

~1 day

URGENT INCIDENT
RESPONSE
Average response time

100%

COMPLIANCE
Third-party E. coli testing

Water quality

We tested our water in both the wet and dry seasons of 2025, and the results confirm what we work every day to guarantee: Saha's treatment systems are producing safe drinking water across nearly all the communities we serve.



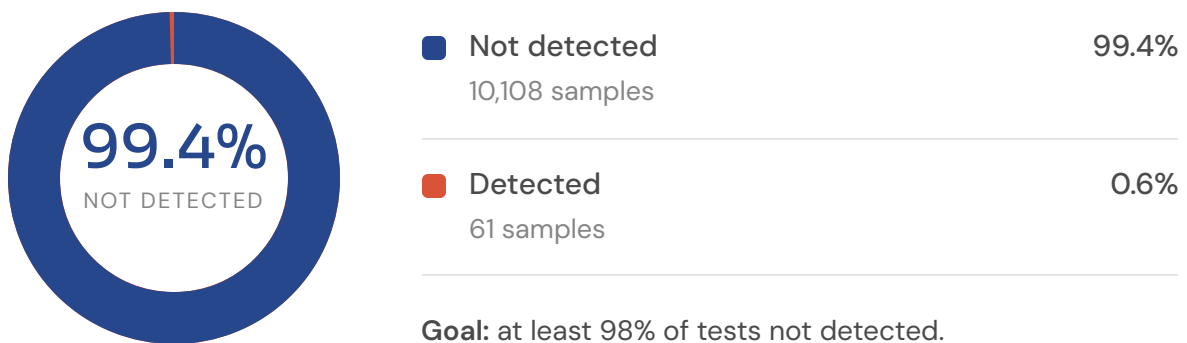
Here's what we found:

Across both seasons, all raw water sources sampled (rivers, streams and dugouts) failed to meet Ghana Standards and WHO guidelines, with high turbidity and microbial contamination, confirming the need for treatment. Treatment performed to standard: the vast majority of Saha treatment centers reduced contamination to within guideline limits, with a small number of exceptions. One treated borehole sample exceeded the coliform limit, and eight centers recorded elevated coliforms, *E. coli* or heterotrophic bacteria. In each case the cause was attributed to storage infrastructure, principally poorly sealed tanks or tanks due for cleaning, rather than to treatment failure. No *Pseudomonas aeruginosa*, iron bacteria or *Clostridium perfringens* were detected in any treated surface water sample.

The bottom line: our 2025 testing shows our treatment model works. It also shows us exactly where to strengthen operations: tank sealing, cleaning schedules and routine maintenance, so that every service point delivers water that's truly safe, every time.

WATER QUALITY TESTING 2025

E. coli results across all samples



With the support of CSIR, we also continued to refine our water treatment systems, including piloting lime dosing for pH stabilization and exploring alternatives to alum for improved treatment processes.



WATER PRODUCTION · 2025

20,366,460

LITRES OF SAFE DRINKING WATER

In 2025, Saha produced 20,366,460 litres of safe drinking water, our highest annual production to date. This milestone reflects the strength of our Utility model, which combines professionally managed infrastructure, trained local operators, proactive maintenance, and ongoing customer support to deliver consistent, high-quality water services. Beyond the volume produced, these 20 million litres represent improved health outcomes, reduced time spent collecting water, greater convenience for households, and increased confidence in a water service that communities can depend on every day.

SECTION 06



Infrastructure projects and water source improvements

Expanding and improving water sources remained a critical priority throughout the year.

Dugout expansion and rehabilitation

Several major water infrastructure projects were completed or advanced in 2025.

Tacpuli Dugout Expansion

The Tacpuli rehabilitation project was successfully completed and now provides year-round water treatment services for more than 2,000 residents in Tacpuli and surrounding communities.



Sinsina Dugout Project

The overburdened dugout that had previously required residents to travel long distances for water was rehabilitated to collect and store water all year round for 466 residents in Sinsina community.



Additional projects

- Sod-cutting for the Kanjiyili dugout expansion
- Finalized development roadmap for the Yakura dugout

These projects are strengthening climate resilience by ensuring communities have reliable water sources throughout the dry season.

WITH THANKS TO OUR PARTNERS

Thank you to WaterHarvest and the Shockwave Foundation for helping us bring reliable water to rural communities in northern Ghana.

WaterHarvest's support rehabilitated the Sinsina, Tacpuli, and Kanjiyili dams, giving communities dependable surface water year-round. The Shockwave Foundation funded the Yakura Dam, bringing sustainable water access to another underserved community.

This work is building the foundation for lasting rural water services and better lives for thousands of people. We're grateful for the partnership, and for a shared commitment to making sure every rural community has safe, dependable water.



Innovation and systems development

Komlari water delivery model

Komlari kept growing in 2025, reaching 126 new communities and bringing the total to 159 by year's end. Six of those communities now have more than one Motor King on the road, keeping up with demand.

To keep pace, we brought on 147 new Motor Kings during the year, some for new communities and some to replace aging units, so service stays reliable as we grow. We also grew our driver team, contracting 136 new Komlari drivers, bringing our total to 169 by year-end. That's 169 jobs created, and 169 people making sure raw water reaches treatment centers across Saha's service areas, every day.

159

COMMUNITIES SERVED
126 added in 2025

169

KOMLARI DRIVERS
136 contracted in 2025

\$24.00

MONTHLY COST PER
MOTOR KING
Against a target of \$27.57

Komlari kept costs low while scaling up. The average monthly operating cost per Motor King came in at \$24.00, beating our target of \$27.57 and proving the program can grow while staying lean.



The True Cost Project

Across Ghana, rural water is a national priority. Policies are in place and standards exist. But in too many last-mile communities, infrastructure is installed and then forgotten, unmaintained, unreliable, and unaccounted for in the national systems meant to track service delivery. Service obligations for rural customers are nonexistent or neglected. Fixing that starts with knowing where those communities are and what it costs to serve them. In the past year, in partnership with the Aquaya Institute's "Project W", we were able to identify and characterize every last-mile community across Ghana. The platform brings precision to a problem that has long been obscured by incomplete data and overstated coverage figures.

THE SCOPE OF WHAT WE MAPPED

19,434

rural communities across Ghana with less than 1,000 residents (i.e. rural, "last-mile" communities)

4 million

people living in these communities that are often deemed too hard and too costly to serve by utilities and piped systems

2.1 million

additional people in dispersement settlements likely needing to rely on self-supplied water

\$10 million

annual subsidy required to serve the 4 million last-mile customers, using Saha's 2024 financial data

This data infrastructure does more than document a gap. It equips the actors who can close it. Government planners can now incorporate last-mile communities into budgeting and performance frameworks. Subsidy programs can be targeted to the communities with the greatest need. Donors can make investment decisions anchored in verified geographic and demographic evidence, not estimates.

The utility sector has long faltered in the face of operational complexity and a lack of tested models. Without benchmark data, financing stalls, and without geographic clarity, policy stays on paper. Saha is working to change that, to ensure the last mile is no longer a blind spot, but a mapped and manageable mandate. Our goal is to demonstrate that it is possible to provide a professional, reliable, water service to last-mile communities. Getting there requires governments, service providers, and funders to include the last mile in their planning, budgeting, and performance frameworks. Saha's work makes that inclusion possible.



Government and stakeholder engagement

We strengthened our collaboration with government partners at both national and district levels throughout 2025.



Key engagements included:

- Stakeholder consultations with district assemblies
- Participation in national water technical working groups
- Transitioned technical support, supply of water treatment chemicals, and water quality testing for 3 water treatment centers in the Ahafo Region to the Asunafo North District Assembly
- Co-hosted a National Level Learning Alliance Platform with the Ministry of Works, Housing and Water Resources on the enabling environment for reaching last mile communities

These partnerships support the integration of our work into national planning frameworks and strengthen coordination with government WASH programs.

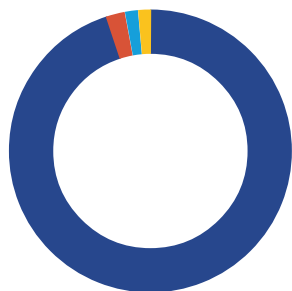
We are also working with the Community Water and Sanitation Agency (CWSA) to integrate operational data into national monitoring systems.



Finance and organizational systems

REVENUE 2025

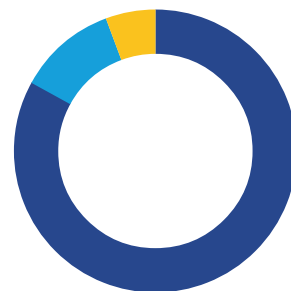
\$2,402,332



■ Grants	\$2,278,757	94.9%
■ Individual Donations	\$52,779	2.2%
■ In-Kind	\$35,457	1.5%
■ Other Donations	\$35,338	1.5%

EXPENSES 2025

\$2,646,574



■ Program Expense	\$2,195,990	83.0%
■ Fundraising	\$298,997	11.3%
■ Management and General	\$151,587	5.7%

We maintained strong financial management and operational discipline during the year.

Key achievements included:

- Successful completion of the external audit
- Procurement and logistics support for field operations
- Timely monthly payments to over 1,200 Water Service Operators via mobile money



These systems ensure transparency and operational accountability while supporting our growth.

WITH THANKS TO

Key funding partners

Our work in 2025 was made possible by the institutions and foundations who fund reliable water service for last-mile communities.

THE CHURCH OF
JESUS CHRIST
OF LATTER-DAY SAINTS



Cartier
PHILANTHROPY
FOR PEOPLE & NATURE





People and culture

Investing in staff and operator development remained a priority.

Major initiatives included:

- Service Delivery team training workshops to prepare for Utility Model expansion
- Professional development programs for staff, including borehole maintenance training
- Development of leadership coaching capacity
- Consolidation of our code of conduct

We also launched new training materials through Saha Academy, enabling ongoing learning for operators and field staff.





Conclusion and outlook for 2026

The progress made in 2025 positions us for the next phase of growth and impact.

The completion of the Utility Model transition, combined with strong infrastructure development, innovation in water delivery systems, and deepening government partnerships, has established the operational foundation for national scale.

LOOKING AHEAD, PRIORITIES FOR 2026 AND BEYOND

Expanding our climate resilience integration through dugout rehabilitations, Komlori, and infrastructure upgrades

Co-design and pilot a District Last-mile Water Trust pilot in East Gonja to close the O&M funding gap for professional last-mile water service delivery

Strengthening national policy partnerships

Expand safe water services to 75 new last-mile communities through borehole rehabilitation and long-term preventative maintenance

With continued support from partners, donors, and government institutions, we remain committed to ensuring that every last-mile community in Ghana has reliable access to safe and affordable drinking water.