



SAHA GLOBAL · Q3 2025

Quarterly Highlights Report

Reliable water service for
last-mile communities in
rural Ghana.

November 2025

sahaglobal.org

Saha entered the third quarter with steady operational progress and growing national engagement. Utility upgrades continued on schedule, water consumption reached a new rainy-season high, and government partners drew more directly on our technical and policy expertise. The updates below highlight the key milestones from this period and the steps we are taking to strengthen reliable, long-term water service for last-mile communities.



Record High Rainy Season Consumption

Q3 water consumption was 290%* higher than in Q3 2024, marking Saha's highest rainy-season consumption on record.



On-Track for Model Updates

Saha remains on track to reach our 2025 goal of upgrading all of our water treatment centers to our utility-style model. To date, 95% of our centers have been upgraded and 1,205 women water operators now earn stable monthly salaries for their work treating water.



Driving National Last-Mile Standards

In a major recognition of our expertise, Saha has been asked to draft the Terms of Reference for a government task team shaping national criteria and priorities for last-mile water service delivery.

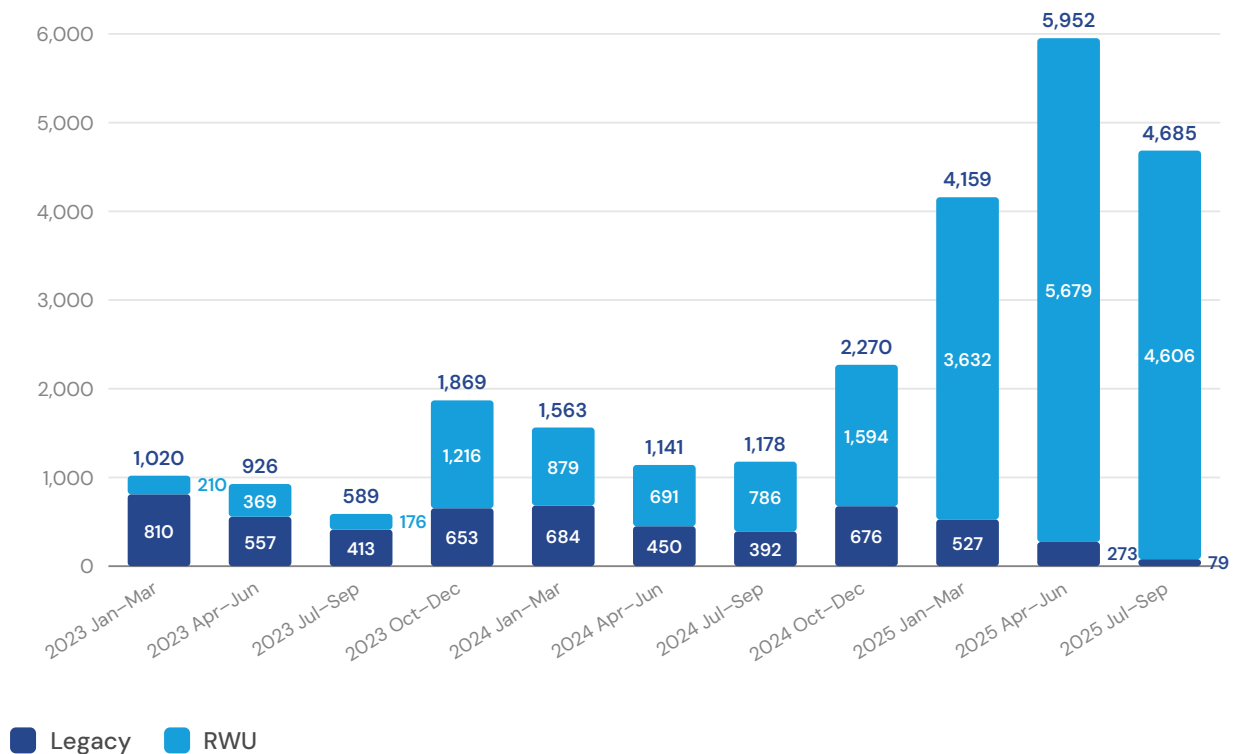
Utility upgrades and consumption

By mid-November 2025, we have completed utility upgrades for 436 water treatment centers, representing 95% of our annual target. These upgraded systems now provide safe and affordable water to 125,667 people across northern Ghana.

As noted in earlier reports, these upgrades professionalize operations: 1,205 women water operators are now salaried, trained to utility-standards, and evaluated against key performance indicators including water availability, quality, and production. These operators are the frontline of Saha's service, ensuring that water is safe, consistently available, and easy to access, all key factors in shifting households from occasional to exclusive clean water use. The impact is clear: Q3 consumption was 290% higher than the same quarter last year, even with a comparable population. Although rainy-season usage naturally runs below dry-season (Q2) levels, this quarter still delivered our highest rainy-season consumption ever.

Quarterly Clean Water Consumption

Litres of Saha water consumed · Legacy vs RWU



As Saha upgrades communities to our utility-standard model, monthly clean water production rapidly increases. Rebuilt as a live chart from the original report graphic; Q3 2025 was 290% higher than Q3 2024 as reported, with earlier quarters approximate.

What it really costs to deliver reliable water

Insights from the field, the data, and the global stage. This quarter, Saha presented the initial findings of our True Cost Project at the UNC Water & Health Conference. Grounded in our actual 2024 financials and reviewed by independent analysts, the project reveals the funding gap facing Ghana if it seeks to serve everyone in the last-mile reliably. The final report will be public in Q1 of 2026 and will include our 2025 actuals as well.



Kate Cincotta presented the initial findings of our True Cost Project at the UNC Water & Health Conference.

The key insights that we presented included:

- In Ghana, an estimated 4 million people live in 19,434 last-mile communities that fall outside the reach of managed public utilities. Together, these communities account for about 10% of the country's population. Saha is the only service provider in Ghana focused on delivering professional and reliable water service to these citizens. Read more in our report from Aquaya's Project W.
- Annual OPEX cost to serve every last-mile customer in Ghana is estimated at roughly \$11M per year. While this does not include the original CAPEX costs as that was not the goal of the analysis, these costs do reflect the full cost of service, including management costs, depreciation, taxes, and amortization, and assumes that most villages would be served through borehole maintenance, with the simple surface water treatment system used only where groundwater is not available.
- Anchoring assumptions in Saha's current revenue actuals for each model, revenue at this scale covers just over \$1M/year, leaving a \$10M gap in what's needed annually to ensure safe water access is truly sustainable.
- For context, in 2024, Ghana allocated 390,709,468 GHS (~31.6M USD) to Rural Water Management, with government financing covering 241M GHS (55%, about 19.5M USD). The remaining gap fell to communities and donors, and very little of this funding appears to have reached last-mile communities in a meaningful way.

In sharing this information at UNC, we hoped to spark dialogue about the need to ground national WASH budgets in real operating costs. Long-term service costs must be understood and incorporated into every new infrastructure plan. Promising tools like Results-Based Funding can only fulfill their potential when payment benchmarks reflect these actual costs; scaling RBF without this understanding risks setting payments too low and weakening the reliability service delivery.

In addition to co-leading this session at UNC, Saha also led three presentations at the Mole WASH Conference in Ghana: "From Source to Sip: Bridging Water Quality Gaps in Last-Mile Communities" (with our partners at the Water Research Institute), "Mapping Ghana's Last-Mile Communities: Using Digital Platforms to Guide Rural Water Service Delivery" (with our partners at Aquaya), and "Beyond Volunteerism: Professionalizing Water Service Delivery for Last-Mile Communities."

Policy influence & government engagement

Saha deepened its role as a national champion for integrating last-mile services into public financing.



Hard-to-Reach Task Team

Saha authored the Terms of Reference for a new national task team, with last-mile communities included in planning frameworks.



District Ownership · Asunafo North

MOU signed and handover underway — staff trained, and phones, materials, and tools transferred.



District Water Endowment Fund · East Gonja

Results-based fund design. From policy to practice, Saha is helping embed inclusive service delivery into Ghana's national and local systems.

Putting Hard-to-Reach Communities on the National Map

After years of sector blind spots, the Ministry of Works, Housing & Water Resources has launched a national task team dedicated to identifying and prioritizing Ghana's most underserved rural communities—those labeled "hard-to-reach" (H2R). Saha was invited to draft the Terms of Reference for this task team, a clear signal of our leadership in last-mile water delivery and a step forward in embedding community voices into national planning frameworks.

Laying the Groundwork for District Ownership in Asunafo North

Saha signed a new Memorandum of Understanding with the Asunafo North Municipal Assembly (ANMA), solidifying a shared commitment to long-term rural water service delivery. The six-month, renewable agreement outlines a practical division of responsibilities: Saha provides training, technical support, parts, and rapid troubleshooting, while ANMA assigns staff, conducts monthly water testing, and delivers treatment materials. ANMA will use the mWater platform to log tests, track treatment material deliveries, and request repairs, improving transparency and planning. This structure allows Saha to focus on work that requires our technical expertise, while district responsibilities are carried out using existing budgeted resources, which lowers Saha's ongoing delivery costs and brings sustainable public funding into the model. While government may not always be the best fit to act as a service provider, resource constraints require innovation, and partnerships like this help identify practical solutions that can work within those realities.

District Water Endowment Fund: Financing Sustainability in East Gonja

In a parallel initiative focused on financial sustainability, Saha is co-designing a District Water Endowment Fund with Instiglio and the East Gonja District Assembly. This fund aims to enable districts to manage rural water services beyond the donor lifecycle through performance-based financing. Key features include:

- Results-based disbursement tied to verified service delivery
- Local government stewardship and accountability
- A replicable financial model aligned with national decentralization policy

This pilot endowment fund is not only a solution for covering the long-term costs of operations and maintenance it is also a blueprint for integrating sustainable WASH financing into Ghana's public sector systems.

Scaling with purpose: integrating the Well Constructed portfolio

WELL CONSTRUCTED INTEGRATION

500+

boreholes previously
managed by Well Constructed
across the Upper East Region

200,000+

additional people to be
served by June 2026

2×

Saha's national service
footprint, with expanded
groundwater coverage

Saha is preparing to integrate a large-scale portfolio of rural water infrastructure previously managed by Well Constructed, a Ghanaian nonprofit operating over 500 boreholes across the Upper East Region and serving more than 200,000 people. This transition offers a powerful opportunity to apply Saha's proven service model to a new geography and scale area-wide reliability.

This is a structured transfer of service responsibility, where Saha will take on long-term oversight of operations, embed preventative maintenance practices, and onboard technical staff to sustain performance. To ensure a smooth transition, Saha is planning a comprehensive

water point audit in Q1 2026 to validate the water quality and functionality data provided by Well Constructed. We expect this process to confirm strong system performance and position the integration for successful completion by June 2026.

When completed, this transition will double Saha's national service footprint, significantly expand our groundwater coverage, and reinforce our role as a national model for high-performance, last-mile water systems.

This quarter makes clear that Ghana's last-mile communities can be served reliably when professional operations, transparent financing, and strong public partnerships come together. As we expand our footprint and deepen our government engagement, Saha remains focused on the same goal that has guided our work from the start: delivering safe water to every community, for the long term because safe water isn't solved until it's solved for everyone.

*In order to keep population numbers constant, this does not include consumption in groundwater communities or small town system, which would push consumption even higher.