

**DEFINITION**  
IMPACT METRICS



This report is intended to provide an analysis of the impact JanaJal's products have generated for people in India, compared to baselines provided. Trained ImpactableX analysts have guided the JanaJal team through each step, and reviewed each citation before calculating the analytics below, which are intended to reflect averages across all geographies and products in the 7yrs preceding 2020, and in the coming 5yrs to 2024. Investors should note the Summary Data in particular, which articulates the projected total impact value of JanaJal's work over the next 5 years, the impact value created per dollar of earned revenue, and the Impact Multiple of Money (IMM) invested.

**METRIC 1** Increased Access to Clean Water

**METRIC 2** Reduced Water-Borne Disease

**METRIC 3** New Women-Owned Businesses

**METRIC 4** Reduced Unemployment



**ATTRIBUTION**  
PROJECTED OUTPUTS



**VALUATION**  
PROJECTED IMPACT VALUE

2020

**70%**

People in India who lack access to clean water

**755**

ATMs & safe water points deployed

**1,000**

Served per ATM & safe water point per day, 10% new people each day

**28.2M**

People provided with clean water daily across 755 ATMs & safe water points

**5%**

Increased daily access to clean water

2024

**10,000\***

ATMs, WOWs, WATMs, & Ohiyas deployed  
\*Assumption

**1,000**

Served per ATMs, WOWs, WATMs, & Ohiyas per day, 10% new people each day

**374M**

People provided with clean water **annually** across 10,000 ATMs, WOWs, WATMs, & Ohiyas

**136.8B**

People provided with clean water **cumulatively over 5 yrs\*** across 10,000 ATMs, WOWs, WATMs, & Ohiyas  
\*Assumes 20% new people served everyday.

**25%**

Increased daily access to clean water

2020 @ 755 ATMs & Safe Water Points

**2.5%**

Contract a water-borne disease

**28.2M**

People served per year, **reducing number of people exposed to waterborne diseases by 5%**

**505,900**

Fewer cases of water-borne diseases **annually**

**670**

Cases prevented per ATM & safe water point **annually**

**\$43.50**

Medical Costs of water-borne disease

**\$154M**

Saved in medical costs **cumulatively over 7yrs**

**3.7%**

Fewer cases of water-borne diseases per year

2024 @ 10,000 ATMs, WOWs, WATMs, & Ohiyas

**2.5%**

Contract a water-borne disease

**374M**

People served per year, **reducing number of people exposed to waterborne diseases**

**4.4M**

Fewer cases of water-borne diseases **annually**

**440**

Cases prevented per ATMs, WOWs, WATMs, & Ohiyas **annually**

**\$191M**

Saved in **annual** medical costs

**\$957M**

**5yr cumulative** medical costs saved

**32%**

Fewer cases of water-borne diseases **annually**

**↑** **ATTRIBUTION**  
PROJECTED OUTPUTS

**\$** **VALUATION**  
PROJECTED VALUE

**2020 @ 755 ATMs & Safe Water Points**

**40%** **300** **\$2,500**

JanaJal businesses are women-owned    JanaJal businesses are women-owned    Annual Revenue per woman-owned business

**2024 @ 10,000 ATMs, WOWs, WATMs, & Ohiyas**

**50%** **10,000** **\$2,500**

JanaJal businesses are women-owned    JanaJal businesses are women-owned    Annual Revenue per woman-owned business

**\$17,500** **\$5.25M**

Annual Revenue per women-owned business cumulatively over 7 years    Total revenue earned cumulatively over 7 years

**\$25M** **\$125M**

Total annual revenue earned    Total 5yr cumulative revenue earned

**2020 @ 755 ATMs & Safe Water Points**

**15%** **120M**

Unemployment in rural India    Unemployed people in rural India

**2.5** **1,887** **+\$3,672**

Employees per ATM & safe water point    Direct & indirect jobs created across 755 ATMs & safe water points    Increased annual wages for JanaJal-enabled jobs compared to wages for same skilled level

**\$25,704** **\$48.5M**

New wages unlocked per job cumulatively over 7 years    Total new wages unlocked over 7yrs cumulatively up to 2020

**2024 @ 10,000 ATMs, WOWs, WATMs, & Ohiyas**

**2.5** **250,000** **.25%**

Employees per ATMs, WOWs, WATMs, & Ohiyas    New direct jobs created cumulatively over the next 5 yrs for 10,000 ATMs, WOWs, WATMs, & Ohiyas    Reduced unemployment over 5yrs

**\$918M** **\$4.6B**

Total new wages unlocked annually    Total new wages unlocked cumulatively over 5 yrs

**SUMMARY DATA**

<b>Social Impact (up to 2020)</b>	<b>\$207.8M</b>
<b>Social Impact Projection (Annual 2024)</b>	<b>\$1.1B</b>
<b>Social Impact Projection (Cumulative 2024)</b>	<b>\$5.7B</b>
<b>Revenue Multiple (100M)</b>	<b>56.8x</b>
<b>Capital Multiple (\$30M)*</b>	<b>189.4x</b>



Oct. 2020

\*<https://hbr.org/2019/01/calculating-the-value-of-impact-investing>

# DATA VALIDATION

## Definition: Social Impact Metrics

Social Impact Category	Social Impact Unit (SIU)
Increased Access to Clean Water	% Increase access to clean water in rural areas
Reduced Water-Borne Disease resulting from metric 1	% reduction in water-borne diseases
New Women-Owned Businesses	# Woman-owned business enabled by JanaJal
Reduced Unemployment	% Reduction in unemployment in rural areas

### Sustainable Development Goal #6: Clean Water & Sanitation

## Attribution: Impact Outcomes

Cumulative revenue, 2020	\$2,000,000
Unit of growth: One ATM.....	755 ATMs & safe water points over 7 years
Increased Access to Clean Water (+5%) .....	678,500 people served per year
Reduced water-borne diseases (- 3.66%) .....	3.5M Waterborne diseases prevented over 7 years
New woman owned businesses (40%).....	300 Woman-Owned Businesses over 7 yrs
Reduced Unemployment in India .....	1,887 new direct & indirect jobs created
Projected 5-year cumulative revenue	\$100M
Unit of growth: One ATM.....	100,000 ATMs over 5 years
Increased Access to Clean Water (5%) .....	37,400 people served per ATM per year
Reduced water-borne diseases (- 32%) .....	4.4M Waterborne diseases prevented , 2024
New woman owned businesses (50%).....	10,000 Woman-Owned Businesses, 2024
Reduced Unemployment in Rural India (.25%) .....	250,000 new jobs created, 2024

**Metric 1:** Among the 800M people living in rural India, 70% or 560M lack access to clean water. Each JanaJal ATM serves approximately 1000 people daily. 900 of those are expected to be the same people everyday, 100 are new.  $900 \times 755 \text{ ATMs} = 678,500$  same people served daily;  $100 \times 755 \times 365 = 27,557,500$  new people served per year.  $27,557,500 + 678,500 = 28,236,000$  total people served per year.  $28,236,000 / 560M = 5\%$  reduction in access to clean water. In 2024, JanaJal will serve 374M people, creating a 25% increase in access to clean water.

**Metric 2:** Of the 560M without access to clean water, 2.5% (13.8M) will contract a water borne disease [<https://www.indiaspend.com/diarrhoea-took-more-lives-than-any-other-water-borne-disease-in-india-58143/>]. By providing access to clean water for 28,236,000 total people, JanaJal reduces the number of people without access to clean water to 531.8M people.  $2.5\% \times 531.8M = 13,294,100$  cases of water borne disease or  $13.8M - 13.3M = 3.66\%$  (505,900 fewer cases) decrease in water borne diseases. In 2024, JanaJal will provide clean water for approximately 374M people.  $560M - 374M \text{ people} = 186M \text{ people without clean water}$  \*  $2.5\% = 9.4M$  people with waterborne diseases, a 4.4M or 32% case decrease.  $4.4M \text{ fewer waterborne diseases} / 100,000 \text{ ATMS} = 440 \text{ waterborne diseases prevented. per ATM}$

**Metric 3:** Data on the number of woman-owned businesses (300 by 2020) enabled by JanaJal was pulled from 2020 company internal data. Projections were supplied by the company.

**Metric 4:** Data on unemployment rates in rural India was pulled from Trading Economics: [https://tradingeconomics.com/india/unemployment-rate]. Assumes that for each ATM, 2.5 jobs are created. JanaJal projects selling 100,000 ATMs over the next 5 years.

## Impact Valuation: Projected Value

5yr Outputs	\$ Value per SIU	Projected Value	
		Annual, 2024	5yr Cumulative
4.4M water-borne diseases prevented	\$43.50 per case	\$191.4M Saved	\$957M
10,000 new woman-owned businesses	\$2,500 1yr Revenue	\$25M Total Revenue	\$125M
250,000 New Jobs Created	+\$3,672 new 1yr wages	\$918 New Wages	\$4.6B
		<b>TOTAL: \$1,134,400,000</b>	<b>\$5,682,000,000</b>

**Metric 1:** No value has been assigned to accessing clean water itself.

**Metric 2:** Data on the \$43.50 medical costs of contracting a water-borne disease was pulled from a World Bank report which states that "The economic costs of waterborne diseases are an estimated USD 600 million annually." \$600M / 13.8M Cases per year = \$43.5 per case

**Metric 3:** Annual revenue generated per woman owned business was supplied by JanaJal.

**Metric 4:** According to JanaJal, the average pay for low skilled workers in Rural India is \$0.30. JanaJal employees are paid \$2/hour. Each job offers \$15.30 more in wages per day than alternatives \$15.30 x 20days/month x 12 months = \$3,672 new income annually

**SUMMARY DATA:** Total social impact projections were calculated by summing each impact valuation per metric. The revenue multiple was calculated by dividing the total projected 5yr cumulative social impact value by revenue projections over the same term, estimated at \$100M at the time of this report. The capital multiple or IMM was calculated by dividing the total projected 5yr cumulative social impact value by expected capital requirements, estimated at \$30M at the time of this report.