

MEET TOSCA TERRA & MAURICE MOSES MUGERWA JIBU



Tosca Terra, Head of Impact and Partnerships, & Maurice Moses Mugerwa, VP Operations

Jibu has a strong brand name as a premium provider of safe drinking water in 9 African countries. What drove you to join the company?

Maurice: When Jibu came knocking at my door, three things excited me. One was the chance to generate impact at scale by creating jobs and income for our lower-income water kiosk franchisees. My background is purely tech, including experience in fintech, so I was very drawn to this depth of impact. The second magnet was the chance to provide access to safe drinking water. I have several relatives living in rural communities, and getting this access is a huge problem for them. I also realized that becoming Jibu's VP Operations would allow me to broaden my impact and work throughout Africa by adding my skills and experience.

Tosca, you bring a lot of experience from the social enterprise and economic empowerment spaces. Which aspects of Jibu attracted you most?

Tosca: I've always been fascinated by innovative business models that drive sustainable development. In one of my previous roles, I worked in Uganda, where I became a Jibu customer and a friend of Galen, Jibu's Co-Founder & CEO. His vision of putting entrepreneurs in the driver's seat and allowing them to generate a decent income really spoke to me. The model makes so much sense: it's financially sustainable and highly impactful. Later, when I joined Jibu, I saw the opportunity to use grant funding to drive deeper impact. It became my mission to build out these impact activities, get in touch with foundations, and investigate how we can reach more women and lower-income communities.

If you look at the market you're in, what is the secret sauce that sets Jibu apart?

Maurice: Our solutions appeal to households, and our water bottles are refillable, affordable, and eco-friendly. Other players in the market don't work with refills, which makes them very expensive in the long run. On top of that, we have developed our own patented tap water bottles that create

a water quality that our customers love. One thing is important to note, however: [Our biggest competitors aren't other producers; they're the people boiling water. And you don't boil water just to save money but also because you trust the process. Since we ensure high-quality water that people trust in, without colour or taste, and that costs about the same as boiling water, we provide a unique value add.](#)

Which other factors drive your success?

Maurice: Placing many kiosks close to the communities and making water readily available. If you need safe drinking water, you need it NOW. We also encourage resellers within these communities so we can achieve an even deeper level of distribution. I'm proud to say that owning a Jibu water bottle has become a bit of a prestige symbol.

With the help of the ILF for WASH programme, you have embarked on a new venture to reach even lower-income customers and increase the percentage of female franchisees. What have you learned to date?

Tosca: When trying to reach low-income communities, the initial price for a refillable water bottle is a major barrier to entry. 12 USD is a lot when you only earn as much per week or even per month. You can't prioritize buying a water bottle over food for your family or rent for your house. So yes, we can't reach the poorest of the poor, but we can reach those who are one income level above - provided we sponsor the water bottle. What we've seen so far is that retention rates are very good with these types of customers, but refills don't happen as frequently. What surprised me, however, was the sense of empowerment they felt when we interviewed them about our solution.

Speaking of empowerment: One of your female water kiosk franchisees said she doesn't do it just for personal growth but for inspiring future generations of women to pursue their dreams. Is this a common attitude?

Tosca: Yes, our franchisees are very linked to their communities and intrinsically motivated. They see the impact they have and want to help their neighbours. [Also, our data show that women-led franchises are performing better, both commercially and impact-wise. A great argument for us to push towards a higher percentage of women-led franchises.](#)



Jibu has received Impact-Linked Finance (ILF) in the form of Social Impact Incentives (SIINC). Why did you apply and what were your aha moments during the design process?

Tosca: For me, an eye-opener was that once we provide extra support to potential female franchisees, we can motivate and help them overcome challenges. Providing safe drinking water is still perceived as a tech-oriented, male-dominated sector that requires heavy lifting. With ILF for WASH, we can change this perception. As to applying to the programme, this was pretty much a no-brainer for us. [It aligns so well with what we strive to do at Jibu but couldn't do due to the extra risk. In addition, ILF is very system-changing as it integrates behavioural change into our organisation. This makes it much more sustainable as compared to traditional grants.](#) The design process as such was very participatory and flexible. Honestly, it was a lot of work, but we had plenty of room to co-design and figure out together what makes the most sense for Jibu.

How did your investors react to ILF and the push towards this new strategic direction?

Tosca: The reactions were only positive. We even heard comments such as “we’ve been telling you for ages to subsidize the water bottles”, so the investors were very happy that ILF helps us pursue this path. They also understood that this would result in higher revenues, which makes it a win-win situation.

After all these experiences, what would you say if a fellow entrepreneur asked you to describe ILF in one sentence?

Tosca: ILF allows you to de-risk impactful ventures that you’d like to pursue.

Maurice: ILF enables you to reach the unreached and get rewarded for the additional impact.

What would you love to see Jibu achieve through this programme?

Tosca: My biggest wish would be leaving no one behind. Really reaching deep into the communities and creating this holistic approach that allows everyone, on a daily basis, to have access to safe drinking water.



Interview by Christina Moehrle, Roots of Impact / Pictures by Jibu