YOU HELPED HER GET THERE.
Two women defined the year 2011 for Trickle Up: Mildred Robbins Leet and Achiron Bibi.

Millie Leet, who founded Trickle Up with her husband Glen in 1979, passed away in May 2011. Her nearly 89 years were devoted to the causes of women’s advancement, civil rights, peace and, especially, to Trickle Up. Millie was a visionary who worked tirelessly to bring the innovative Trickle Up approach to tens of thousands of women who struggle daily to escape extreme poverty. Her words continue to inspire us: “Everybody, no matter how poor, dreams of a better life and will fight like a champion for it, if given the opportunity.”

Achiron Bibi lives in a poor rural village in West Bengal, India, and is representative of the women whom Millie and Glen started Trickle Up to serve. We met Achiron earlier this year on a trip to see firsthand how Trickle Up makes a life-changing difference for women and their families. Achiron was born to a poor family, married at age 11 and often didn’t have enough food for her family. When her husband became ill, their meager savings were depleted.

Achiron joined the Trickle Up program and, with the help of our local partner agency, she has learned business skills, joined a savings group, and began a small business rearing and selling goats. A Trickle Up grant gave her the seed capital to get started.

Within a few months, she was earning enough to start a business selling bangles door-to-door. She also built a large pond, which she stocked with fish. She started a vegetable garden that, along with her goats and fish, generated profits and put much-needed food on her family’s table. Loans from her Trickle Up savings group, coupled with her profits, helped her expand and her latest purchase was a paddy thresher for processing rice.

When we met Achiron, she was confident about the future for her children, whom she could now afford to send to school. She told us proudly, “Now I can stand on my own two feet.”

In 2011, we helped 7,279 people like Achiron learn new skills, start profit-making businesses and take the first steps out of poverty. With each Trickle Up enterprise benefiting an average of five people, we helped change the futures of nearly 40,000 people in India, West Africa and Central America.

Thousands of individual donors, as well as financial support from foundations, corporations and USAID, enabled our dedicated staff of 40 in our US headquarters and three regional field offices to achieve these results. Thank you.

We begin 2012 inspired by the examples of Millie Leet and Achiron Bibi.

Penelope D. Foley
Chair

Bill Abrams
President
WHAT WE DO

Trickle Up provides women living in extreme poverty with the tools to build livelihoods that grow their income, skills and self-confidence.

WHO WE SERVE

Trickle Up serves women living in extreme poverty – on less than $1.25 a day. The women we serve have few financial resources, almost no voice in their household and are marginalized in their communities. Our program is an empowering process that leads to increased income as well as greater self-esteem, connectivity and control over economic resources and their lives.

WHERE WE WORK

Central America
Guatemala + Nicaragua

West Africa
Mali + Burkina Faso

Asia
India

HOW WE DO IT

CONNECT WITH OTHERS
Build confidence with peers
Learn from mentors
Learn to save

BUILD A LIVELIHOOD
Create a plan
Learn new skills
Invest capital
Earn + save

STABILIZE THE FAMILY
Eat more + better
Improve health + hygiene
Educate their children

GROW
Expand livelihoods
Invest resources
Discover their potential

SPARK CHANGE
Increased income + assets
Control over economic resources + their lives
Respect in the home + community
Greater self-esteem
In 2011, Trickle Up served 7,279 participants improving the quality of life for nearly 40,000 people. Of our participants, 98% are women and 14% are affected by disabilities.

EMPOWERMENT

Four times as many women no longer need to ask permission to make purchases (Guatemala)

96% of women report participating in family decision-making (Mali)

89% of women can sign their names vs. 39% at start of program (India)

FOOD SECURITY + QUALITY OF LIFE

88% report eating three meals per day (after three years, Mali)

99% report their lives have improved (Mali and Burkina Faso)

Over 50% used their profits to invest in housing (India)

Households reported doubling their consumption of protein-rich foods (Guatemala)

Households reporting insufficient food decreased from 75% to 24% (Guatemala)
INCOME + ASSETS

86% OF PARTICIPANTS INCREASED THEIR INCOME AFTER ONE YEAR (MALI)

Gains in assets included a 233% increase in water/grain storage units, 128% increase in cell phones and 100% in mills/grinders (Guatemala)

SAVINGS + CREDIT

100% HAVE SAVINGS VS. 6% AT START OF PROGRAM (INDIA)

81% took a loan with 92% using loans to create or grow their business (Mali)

54% of savings and credit groups created a “social fund” to support members during times of hardship (Mali)

More than 1/3 took out a loan, with 92% of the loans put to starting or growing a business (Guatemala)

LIVELIHOODS

93% REPORTED EXPANDING THEIR BUSINESS AS COMPARED TO ONE YEAR BEFORE (MALI)

66% of participants diversified their income by expanding into more than one livelihood activity (India)

89% report being satisfied with the success of their livelihoods after one year (Guatemala)
FINANCIAL SUMMARY

STATEMENT OF FINANCIAL POSITION as of August 31, 2011

ASSETS
Cash and cash equivalents $ 468,625
Pledges receivable
  Unrestricted 202,405
  Restricted to future programs and periods 642,936
Other receivables 6,220
Prepaid expenses and other current assets 75,206
Investments 1,400,843
Property and equipment, at cost, net of accumulated depreciation 133,247
Security deposits 28,111

TOTAL ASSETS $ 2,957,593

LIABILITIES AND NET ASSETS
Liabilities
Accounts payable and accrued expenses $ 16,214
Salaries and accrued vacation payable 107,876
Grants payable 188,953
Deferred rent 23,771
Security deposits payable 4,800
Total Liabilities 341,614

Net Assets
Unrestricted
  Board designated endowment 298,665
  Undesignated 592,582
  Total Unrestricted 891,247
Temporarily restricted 826,342
Permanently restricted endowment 898,390
Total Net Assets 2,615,979

TOTAL LIABILITIES AND NET ASSETS $ 2,957,593

This information has been excerpted from our financial statements which have been audited by Lutz and Carr, Certified Public Accountants, LLP. A copy of our full financial statements is available upon request, or on our website at www.trickleup.org/about/financials.cfm

AN ORGANIZATION YOU CAN TRUST

Trickle Up receives high marks for effectiveness from charity watchdog groups such as the Better Business Bureau Wise Giving Alliance, Charity Navigator and Independent Charities of America.

In 2011, Charity Navigator awarded Trickle Up four stars for accountability and transparency.
### Statement of Financial Position as of August 31, 2011

#### Changes in Unrestricted Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating Support and Revenue</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contributions</td>
<td>$1,359,954</td>
<td>$796,824</td>
<td>$-</td>
<td>$2,156,778</td>
</tr>
<tr>
<td>Bequests</td>
<td>$126,382</td>
<td>$-</td>
<td>$-</td>
<td>$126,382</td>
</tr>
<tr>
<td>Government grants and contracts</td>
<td>$14,974</td>
<td>$1,066,340</td>
<td>$-</td>
<td>$1,081,314</td>
</tr>
<tr>
<td>Donated services</td>
<td>$75,648</td>
<td>$-</td>
<td>$-</td>
<td>$75,648</td>
</tr>
<tr>
<td>Fundraising event income, net of direct expenses of $69,387</td>
<td>$673,559</td>
<td>$71,783</td>
<td>$-</td>
<td>$745,342</td>
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<tr>
<td>Net assets released from restrictions</td>
<td>$1,679,020</td>
<td>$(1,679,020)</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td>Interest income - operating accounts</td>
<td>$1,603</td>
<td>$-</td>
<td>$-</td>
<td>$1,603</td>
</tr>
<tr>
<td>Appropriation to operations from endowment funds</td>
<td>$82,937</td>
<td>$-</td>
<td>$-</td>
<td>$82,937</td>
</tr>
<tr>
<td>Other income</td>
<td>$28,557</td>
<td>$-</td>
<td>$-</td>
<td>$28,557</td>
</tr>
<tr>
<td><strong>Total Operating Support and Revenue</strong></td>
<td><strong>4,042,634</strong></td>
<td><strong>255,927</strong></td>
<td><strong>-</strong></td>
<td><strong>4,298,561</strong></td>
</tr>
</tbody>
</table>

#### Expenses

**Program Services**

- Africa Program: $1,362,905
- Asia Program: $888,882
- Americas Program: $697,573
- Public Education: $264,894
- Total Program Services: $3,214,254

**Supporting Services**

- Management and general: $268,450
- Fundraising: $636,156
- Total Supporting Services: $904,606

**Total Expenses**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$4,118,860</td>
</tr>
</tbody>
</table>

#### Increase (Decrease) in Net Assets from Operating Activities

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$(76,226)</td>
</tr>
</tbody>
</table>

#### Non-Operating Investment Activity

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Investment income</td>
<td>$29,652</td>
</tr>
<tr>
<td>Appropriation to operations</td>
<td>$(18,545)</td>
</tr>
<tr>
<td>Total Non-Operating Investment Activity</td>
<td>$11,107</td>
</tr>
<tr>
<td>Increase (Decrease) in Net Assets</td>
<td>$(65,119)</td>
</tr>
<tr>
<td>Net assets, beginning of year</td>
<td>$956,366</td>
</tr>
</tbody>
</table>

**Net Assets, End of Year**

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$891,247</td>
</tr>
</tbody>
</table>
OUR SUPPORTERS

We are grateful to those whose compassion and generosity have changed the lives of the people we serve.

$100,000 +
Elizabeth S. and Richard M. Cashin
S & L Marx Foundation, Inc.
Suzanne C. and Thomas S. Murphy
The William L. Richter Family Foundation
The Theodore and Vada Stanley Foundation
USAID/Guatemala
USAID/Mali
Shannan and Walter Vines

$25,000–$99,999
Ajay Banga
Patricia and Thomas C. Barry
The Estate of Macky Bennett
COMO Foundation
Stanley Eisenberg and Mary Jones
FJC
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Victor Lacy
Charna Larkin
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Declan McGinley
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Principal, Hanover Capital, LLC
Wendy Gordon Rockefeller
Former Board Chair (1999-2009), Communications Consultant, NRDC

Founders
Mildred Robbins Leet
(1922-2011)
Glen Leet
(1908-1998)

We would like to express our deepest gratitude to Nancy K. Quinn for her dedicated service as a Trickle Up board member from 2008-2011.

David H. Russell
Investor
Barbara A. Schatz
Clinical Professor of Law, Columbia University School of Law
Benjamin Segal
Managing Director, Portfolio Manager, International Equities, Neuberger Berman, LLC
Linda Strumpf

We would like to express our deepest gratitude to Nancy K. Quinn for her dedicated service as a Trickle Up board member from 2008-2011.
“NOW I CAN STAND ON MY OWN TWO FEET.”

Ashiron Bibi