Before Trickle Up, 81% of participants reported that someone in their household had to go hungry for an entire day.

After Trickle Up, that number is less than 1%.

“Now, other women from the village see us as an example. They want to resemble us.” - Aminata Porgo, West Africa

97 percent of participants like Marina now have savings. That means less anxiety & more dreams for the future.

64% increase in households accessing healthcare from public health centers. That means fewer illnesses from preventable diseases and much safer births.

97 percent of participants now contribute income to their households.

(India)
OUR MISSION

Trickle Up works to create a world in which it is unacceptable for anyone to live in ultrapovverty. We inspire and support the poorest and most vulnerable to build sustainable livelihoods and take their first transformative steps out of ultrapovverty.
WHO WE SERVE

Trickle Up serves women living in ultrapovery, well below the $1.25 extreme poverty threshold. They have few financial resources, little voice in their household and are marginalized in their communities. Our program is an empowering process that leads to increased income and savings, stronger community connections and greater hope for their families’ futures.

WHERE WE WORK
Dear Friends,

A few months ago we asked villagers in Burkina Faso how they differentiated between people who were “poor” and “very poor.” Many of the responses were what you would expect: the ability to provide nutritious food year-round, put a decent roof on a house, send a sick child to a clinic, or to buy fertilizer for their fields.

Then one woman spoke up with this definition of a “very poor” man: “When the rope for his donkey breaks, he does not have the means to replace it,” she said. “He drives his donkey with his stick.”

With that example, she vividly described why Trickle Up exists. With our singular focus on the “ultrapoor” -- people who live well below the $1.25/day definition of “extreme poverty” -- we help people start on a sustainable pathway out of poverty. In 2013, we helped more than 35,000 people move up out of chronic poverty and vulnerability, and we hope you will take a few moments now to read more about Trickle Up’s impact. Your support makes our work possible.

HIGHLIGHTS FROM 2013

In 2013, Trickle Up provided 6,445 women with our program of livelihoods training, seed capital grants, and savings support. An estimated 35,000 people will benefit as result. Their families will have more frequent and nutritious meals, the means to send their children to school or to a clinic if they are ill, the ability to improve their homes, and increased savings to expand their businesses and cope with emergencies.

We completed a three-year research project in India to measure our impact. Trickle Up participants reported dramatic change in the quality and quantity of foods they grew, purchased and consumed; increased savings and reduced debt; and greater access to medical help at local clinics. Especially gratifying was the finding that 94% claimed to be hopeful about their futures and expected their lives to continue getting better.

Our new technical assistance program is off to a very promising start. Working with our partner BRAC University of Bangladesh, we offer program design and management to governments, international agencies and other NGOs that want to apply our program approach. We began a partnership with the United Nations High Commissioner for Refugees, with initial projects in Egypt and Costa Rica.

We completed an innovative three-year project in Guatemala, funded by the US Agency for International Development (USAID), to expand our program for people with disabilities. In addition to helping 350 families affected by a disability, we produced a field guide that will be shared with USAID, poverty organizations in Guatemala, and agencies around the world to better meet the needs of people with disabilities.

Trickle Up was selected by two major funders to create or assess innovative new programs for women and children. The first, funded by the Ford Foundation in India, will develop new ways to educate and empower young women to prevent gender-based violence, including using participatory video to enable women themselves to document and analyze their experiences. The second project, funded by the Children and Violence Evaluation Challenge Fund and UNICEF, will rigorously evaluate the impact of our livelihood program in Burkina Faso on children’s well-being. It will also assess the impact of adding an education component on child protection to address issues including hazardous child labor and forced marriage.
As we begin 2014, which marks Trickle Up's 35th anniversary, it's timely to reflect on what has and hasn't changed since Glenn and Mildred Robbins Leet began Trickle Up.

**WHAT ISN'T CHANGING AT TRICKLE UP**

**Our core purpose:** The Leets used the phrase “poorest of the poor,” and today we talk about the “ultrapoor.” Of the 1.2 billion people who live below the $1.25/day threshold, the subset of 300-400 million

**Seed capital grants:** providing access to capital for people who, without Trickle Up support, would have no realistic way to start a business that can transform their family’s future. For the very poorest families, even microloans would be a burden.

**Training & savings:** As important as capital is, money alone is usually not sufficient. Business training and consistent saving remain essential elements for success.

**Our values:** Listening is an essential aspect of our work. Listening to Trickle Up participants helps us understand how they define poverty -- and well-being -- and ensures they have the sense of ownership that helps produce success. We listen to our local partners, to incorporate their knowledge and experience. We also accept that we can’t always succeed — and, when we don’t, continuously learn how to improve.

**WHAT IS CHANGING AT TRICKLE UP**

**Scale:** Trickle Up’s path to greater reach and scale — helping more people in more countries — will come from providing technical assistance — like the UN project described above — to other agencies and government programs that want to follow our approach.

**Partnership:** We are now entering into innovative new partnerships with UN agencies, nongovernment organizations like BRAC in Bangladesh, and research institutions. We continue to take a very active role in the CGAP-Ford Foundation Graduation program, a consortium of 10 international and national organizations that all follow a methodology similar to ours, plus leading funders and researchers.

**Defining poverty:** Poverty is, of course, about lack of income and assets, but money alone is neither the sole cause nor sole indicator of poverty. Confidence, social capital, power within a household and community, landlessness, lack of access to public services, resilience to shocks and stresses are all among the factors that define a family’s economic and social condition. Our program approach, and the partnerships we enter into, must be designed to address poverty in all of its dimensions.

As Trickle Up enters its 35th year, we proceed with great optimism for the women and families who inspire our work each day. Our program has never been stronger, the evidence demonstrating our impact more compelling, and the partnerships we share with like-minded organizations more influential. We thank you — funders, staff, board, partners, and all who share in our mission — for being a part of Trickle Up.

**Sincerely,**

Bill Abrams  
President

Penelope D. Foley  
Board Chair
In 2013, Trickle Up served 6,445 participants, improving the quality of life of nearly 35,000 people. Of our participants, 99% are women and 14% are affected by a disability.

**SAVINGS & CREDIT**

Women in our program are now taking far more loans to invest in their businesses and fewer loans just to feed their families (Guatemala):

**6X INCREASE**
in the number of Trickle Up participants borrowing to **invest in their business**.

**67% REPORTED**
having **sufficient staple foods** to last the duration of the “hungry season,” a full two months.

“During our savings group meetings, we decide about giving credits, we discuss members’ problems, we **support members facing difficulties** or to contribute to works that help the community, and we exchange ideas.”

**DICKEL HAMADOU TAMBOURA, WEST AFRICA**

97 PERCENT OF PARTICIPANTS LIKE MARINA NOW HAVE SAVINGS. THAT MEANS LESS ANXIETY & MORE DREAMS FOR THE FUTURE. (GUATEMALA)
Before Trickle Up, 81% of participants reported that someone in their household had to go hungry for an entire day. After Trickle Up, that number is less than 1% (India).

67% of participants reported improvements in accessing food. Now only 7% report sometimes lacking food, down from 69% before the Trickle Up program. (Guatemala)

“Earlier we had 2-3 months of extreme food scarcity. Now all 12 months we have food. We are doing more agriculture and vegetable cultivation. Our food habits have improved. Now we have stored food for the lean period. We are eating fish/meat every week.”

FULMANI MURMU, INDIA

45% of participants were able to invest profits from their businesses in growing crios for their own consumption. (Guatemala)

“Every week I contribute to the family expenses. Now, I can provide for my family. Before Trickle Up, my contributions were not steady.”

NIAMOYE MAIGA, WEST AFRICA

10x increase in the number of participant households who are engaged in commercial activity, from 6% to 61% after Trickle Up. (Guatemala)

94% of participants report being satisfied with their businesses. (Guatemala)

97% of participants now contribute income to their households. (Guatemala)
80% of participants reported being able to make household financial decisions themselves or in consultation with their husband. (India)

74% of participants have increased their financial independence. Now, only 3% report having to always ask a family member before making purchases. (Guatemala)

85% of participant's households reported having at least one member participate in local government meetings verses only 31% before Trickle Up. (India)

64% increase in households accessing healthcare from public health centers. That means fewer illnesses from preventable diseases and much safer births. (India)

“Now, other women from the village see us as an example. They want to resemble us.”

Aminata Porgo, West Africa

97% of participants now have sufficient mosquito nets for all members.

“Now we are falling less ill because we are practicing the good habits we’ve learned from health staff like sleeping under mosquito nets and using boiled water.”

Participant in India
“The savings group is powerful. We became like a family. If someone has a problem, we’re on her side. We respect one another and we help one another.”

MARIAM BARRY, BURKINA FASO
Trickle Up is committed to meeting the highest ethical standards in every aspect of our work. We hold one another financially and morally accountable for the achievement of our mission and the effective and efficient use of our resources. Our annual financial statements have been audited by Lutz & Carr Certified Public Accounts, LLP, an independent audit firm with substantial expertise in nonprofit accounting.

**OUR COMMITMENT TO ACCOUNTABILITY AND TRANSPARENCY**

**STATEMENT OF FINANCIAL POSITION**

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>$ 544,822</td>
<td>$1,701,371</td>
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<tr>
<td>Pledges receivable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted</td>
<td>31,849</td>
<td>120,662</td>
</tr>
<tr>
<td>Restricted to future programs and periods</td>
<td>564,865</td>
<td>316,196</td>
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<tr>
<td>Other receivables</td>
<td>3,855</td>
<td>3,513</td>
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<tr>
<td>Prepaid expenses and other current assets</td>
<td>48,418</td>
<td>51,466</td>
</tr>
<tr>
<td>Investments</td>
<td>1,071,474</td>
<td>1,403,072</td>
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<tr>
<td>Property and equipment, at cost, net of accumulated depreciation</td>
<td>87,781</td>
<td>98,700</td>
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<tr>
<td>Security deposits</td>
<td>28,336</td>
<td>28,174</td>
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<tr>
<td><strong>Total Assets</strong></td>
<td>$2,980,600</td>
<td>$3,720,364</td>
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<tr>
<td>Liabilities and Net Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts payable and accrued expenses</td>
<td>$ 26,014</td>
<td>$ 26,285</td>
</tr>
<tr>
<td>Salaries and accrued vacation payable</td>
<td>117,140</td>
<td>139,198</td>
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<tr>
<td>Grants payable</td>
<td>188,000</td>
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<tr>
<td>Security deposits payable</td>
<td>4,800</td>
<td>4,300</td>
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<tr>
<td><strong>Total Liabilities</strong></td>
<td>$147,554</td>
<td>$155,285</td>
</tr>
<tr>
<td>Commitments and Contingencies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unrestricted</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Board designated operating reserve</td>
<td>654,278</td>
<td>1,103,204</td>
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<tr>
<td>Undesignated</td>
<td>353,181</td>
<td>603,429</td>
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<td><strong>Total Unrestricted</strong></td>
<td>1,007,459</td>
<td>1,706,633</td>
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<tr>
<td>Temporarily restricted</td>
<td>917,097</td>
<td>755,565</td>
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<tr>
<td>Permanently restricted endowment</td>
<td>839,390</td>
<td>899,390</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
<td>2,832,846</td>
<td>3,371,688</td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Assets</strong></td>
<td>$2,980,900</td>
<td>$3,729,354</td>
</tr>
</tbody>
</table>
# STATEMENT OF ACTIVITIES

## Changes in Unrestricted Net Assets

<table>
<thead>
<tr>
<th></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>$ 1,123,648</td>
<td>$ 925,522</td>
<td>-</td>
<td>$2,049,170</td>
</tr>
<tr>
<td>Bequests</td>
<td>17,590</td>
<td>-</td>
<td>17,590</td>
<td>284</td>
</tr>
<tr>
<td>Government grants and contracts</td>
<td>15,036</td>
<td>-</td>
<td>15,036</td>
<td>12,037</td>
</tr>
<tr>
<td>Technical assistance grant contract</td>
<td>-</td>
<td>110,766</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Donated services</td>
<td>158,948</td>
<td>-</td>
<td>158,948</td>
<td>150,938</td>
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<tr>
<td>Fundraising event income, net of direct expenses of $82,053 (2013) and $58,038 (2012)</td>
<td>624,019</td>
<td>-</td>
<td>624,019</td>
<td>757,217</td>
</tr>
<tr>
<td>Net assets released from restrictions</td>
<td>782,435</td>
<td>(762,435)</td>
<td>-</td>
<td>1,059,610</td>
</tr>
<tr>
<td>Interest income - operating accounts</td>
<td>4,263</td>
<td>-</td>
<td>4,263</td>
<td>1,608</td>
</tr>
<tr>
<td>Appropriations to operations</td>
<td>714,035</td>
<td>-</td>
<td>714,035</td>
<td>272,453</td>
</tr>
<tr>
<td>Other income</td>
<td>30,074</td>
<td>-</td>
<td>30,074</td>
<td>27,405</td>
</tr>
<tr>
<td><strong>Total Operating Support and Revenue</strong></td>
<td>3,470,048</td>
<td>253,853</td>
<td>-</td>
<td>3,723,901</td>
</tr>
<tr>
<td>Expenses</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program Services</td>
<td>2,621,501</td>
<td>-</td>
<td>-</td>
<td>2,621,501</td>
</tr>
<tr>
<td>Supporting Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management and general</td>
<td>321,553</td>
<td>-</td>
<td>321,553</td>
<td>317,584</td>
</tr>
<tr>
<td>Fundraising</td>
<td>774,628</td>
<td>-</td>
<td>774,628</td>
<td>711,326</td>
</tr>
<tr>
<td><strong>Total Supporting Services</strong></td>
<td>1,096,181</td>
<td>-</td>
<td>1,096,181</td>
<td>1,028,910</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>3,717,682</td>
<td>-</td>
<td>3,717,682</td>
<td>3,835,110</td>
</tr>
<tr>
<td><strong>Increase (Decrease) in Net Assets from Operating Activities</strong></td>
<td>(247,634)</td>
<td>253,853</td>
<td>-</td>
<td>6,219</td>
</tr>
</tbody>
</table>

## Non-Operating Activity

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bequests</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Net investment income</td>
<td>108,370</td>
<td>61,324</td>
<td>-</td>
<td>169,694</td>
</tr>
<tr>
<td>Appropriations to operations</td>
<td>(550,000)</td>
<td>(164,035)</td>
<td>-</td>
<td>(714,035)</td>
</tr>
<tr>
<td><strong>Total Non-Operating Activity</strong></td>
<td>(441,630)</td>
<td>(102,711)</td>
<td>-</td>
<td>(544,341)</td>
</tr>
<tr>
<td><strong>Increase (decrease) in net assets</strong></td>
<td>(689,264)</td>
<td>151,142</td>
<td>(538,122)</td>
<td>815,475</td>
</tr>
<tr>
<td><strong>Net assets, beginning of year</strong></td>
<td>1,706,723</td>
<td>765,955</td>
<td>898,390</td>
<td>3,371,068</td>
</tr>
</tbody>
</table>

## Net Assets, End of Year

<table>
<thead>
<tr>
<th></th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Permanently Restricted</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$ 1,017,459</td>
<td>$ 917,097</td>
<td>$ 898,390</td>
<td>$2,832,946</td>
</tr>
<tr>
<td></td>
<td>$ 1,706,723</td>
<td>765,955</td>
<td>891,247</td>
<td>2,615,979</td>
</tr>
<tr>
<td></td>
<td>$ 1,824,179</td>
<td>$ 1,712,047</td>
<td>$ 1,786,637</td>
<td>$5,322,863</td>
</tr>
</tbody>
</table>
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
Penelope D. Foley
S & L Marx Foundation, Inc.
Suzanne C. and Thomas S. Murphy
The Theodore and Vada
Stanley Foundation
USAID

$10,000 - $24,999
Anonymous
Barclays Capital
Morgan and David Bricca
Jeanette and Alan L. Brown
Joyce Chang and David Robbins
Combined Federal Campaign
Kathleen A. Donovan andHoward Graf
Gayane and Tom Ebling
Stanley Eisenberg and Mary Jones
Franklin TempletonInstitutional, LLC
Goldman Sachs & Co.
The Leon M. and Harry B.
Helmsley Charitable Trust
JPMorgan Chase and Co.
Robin Krasny
Barbara and Mark Kronman
Victor Lacy
Sheila and Bill Lambert
Cliff A. Landesman
The Ledecky Foundation
Hope S. Miller
The Estate of Sylvie Nathanson
Newton Running
Susan and Alan J. Patricof
Reshma Paul-Odouard andFrançois Odouard
The Penates Foundation
Raise for Women Challenge
Robert M. Schiffman
Foundation, Inc.
Patricia and Javier Segovia
Peter Jay Sharp Foundation
Silver River Investments, LLC
Marc and Eva Stern Foundation
Linda Strumpf
Ann Tenenbaum andThomas H. Lee
Jonathan M. Tisch Foundation
U.S. Trust/Bank of America Private Wealth Management
Van Eck Global
Natalya Wittman and David Larkin

$5,000 - $9,999
Anonymous
Alpemn Family Foundation
India and Peter W. Baird
Nancy and Richard L. Bechtolt
Caryn Seidman Becker andMarc Becker
Anne and Philip Bergan
Cataapult
Fay M. Chandler
Elizabeth M. Forget
Diane E. Jaffee
J.L. Schiffman & Co.
Irwin Jungreis
Martin E. Kahn
Clara H. Kim
Susan J. Leader
United Nations High Commissioner for Refugees
West Foundation, Inc

$25,000 - $99,000
Anonymous
Axon Foundation
Patricia and Thomas C. Barry
COMO Foundation
Susie Crippen
Melvin S. Cutler Charitable Foundation
FJC
Ford Foundation, India
The Horace W. Goldsmith Foundation
Marc Haas Foundation
Margaret K. Klein and The Walter C.
Klein Foundation
Jacqueline Mahal and Benjamin Segal
The Panaphil Foundation
PIMCO Foundation
Rechnitzer Philanthropic Fund
Wendy Gordon Rockefeller
and Larry Rockefeller
Susan and David H. Russell
Julie Salamon and William Abrams
Barbara Schatz and Frederick Schaffer,
The Irving and Geraldine Schaffer Foundation
Steamboat Ventures Social Enterprise Fund through Give2Asia

$1,000 - $4,999
Anonymous
AllianceBernstein L.P.
Paullette and Richard Altmaier
Carl Anderson
Dawn Barber
Julian Barrowcliffe
Lisa and David Beall
Margaret Bennett
Sarah E. Bernstein
Dena B. Bickerstaffe
Renzo Braglia
Meribeth J. Brand
Peter Brest
Laura Brockway
Brown Family Private Foundation
Burgdorff Foundation
Patricia A. Caldwell
The Estate of Patricia M. Caldwell
Chirman Family Foundation
Malinda Penneyer Chouinard
Clovelly Charitable Trust
Betsy and Alan D. Cohn
Cole Foundation
Sylvia and Randolph Kent Crippen
Mary K. and Terence Cryan
Jean and Terence R. Cummings
Charles J. Cuny
Robinson and Edwin Maynard
Dorothy D’Amato
Denison Family Foundation
Pamela and David S. DeVito
Julie Diez and Jeff Berkowitz
Ingrid and Stephen Dyott
Eleanor and Jonathan M. Dyson
Sian Edwards and David Beal
Carole and Richard Esiner

EisnerAmper LLP
Clare F. Ellinger
Dan G. Farris
Fenton Family Charitable Fund
Rossana Figuera and
Thomas Degeest
Ira Finger
Dr. Richard Firshein
Gary M. Ford
Ed Friedman
Gail Furman
Sidney B. & Caleb F. Gates Jr. Fund
of the Denver Foundation
Genie Gavencak
Glenn S. Gerstell
Emma and Bernard H. Geyer
The Malcolm Gibbs Foundation, Inc.
Leighton Gleicher and
Dr. Joseph Feczko
Christina and Peter Gold
Wendy Goldberg
Michael S. Goldman
Goldman Sachs Philanthropy Fund
Maniko Gordon
Michael Graff
Linda and John Gromer
Jeanne and Douglas Guenther
Suzan Habachy
Margie Hale and Eric Friedman
Ellen Goosenberg and Donald Kent
Deryl F. and Ramona Hamann Fund
Hammer Museum
James A. Harmon
Catalina Hayata
Nancy K. Hieby
Holly Hendrix
Phyllis and Robert Henigson
Jennifer Hensley
Rosalind M. Hewawensian
Yuki Hirose and Eric J. Brenner
Molly Hixon
Daniel Holzemzer
Penelope Hort
International Monetary Fund
Thomas Campbell Jackson
Bonnie and Darin Jacobsen
George M. Jenkins
M. Ruth Jolly

$1,000 - $4,999
Anonymous
AllianceBernstein L.P.
Paullette and Richard Altmaier
Carl Anderson
Dawn Barber
Julian Barrowcliffe
Lisa and David Beall
Margaret Bennett
Sarah E. Bernstein
Dena B. Bickerstaffe
Renzo Braglia
Meribeth J. Brand
Peter Brest
Laura Brockway
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Burgdorff Foundation
Patricia A. Caldwell
The Estate of Patricia M. Caldwell
Chirman Family Foundation
Malinda Penneyer Chouinard
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Betsy and Alan D. Cohn
Cole Foundation
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Robinson and Edwin Maynard
Dorothy D’Amato
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Julie Diez and Jeff Berkowitz
Ingrid and Stephen Dyott
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Sian Edwards and David Beal
Carole and Richard Esiner

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Gary M. Ford
Ed Friedman
Gail Furman
Sidney B. & Caleb F. Gates Jr. Fund
of the Denver Foundation
Genie Gavencak
Glenn S. Gerstell
Emma and Bernard H. Geyer
The Malcolm Gibbs Foundation, Inc.
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Christina and Peter Gold
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Molly Hixon
Daniel Holzemzer
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International Monetary Fund
Thomas Campbell Jackson
Bonnie and Darin Jacobsen
George M. Jenkins
M. Ruth Jolly
Meredith Kane  
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