Unemployed and underemployed people in 107 countries are demonstrating that they can do much for themselves to reduce unemployment and poverty, with benefits that trickle up. The basic philosophy of the Trickle Up Program is helping people to help themselves, tackling poverty at the grass roots, enabling people to develop and implement their own strategies for sustainable development, and empowering groups with a realization that their own resources and unemployed time have given people the courage to start over 36,000 businesses. In 1979, we introduced the process of Trickle Up in the Caribbean. Since then, word of its accomplishments spread to other parts of the world. An article in a United Nations publication, translated into several languages, further spread the news of the Trickle Up process. People reported that they first heard about Trickle Up via BBC’s “Hello Tomorrow” on their radios. When word about Trickle Up reached Washington, via the Solomon Islands, it had trickled into the Peace Corps and resulted in an agreement where we have been working cooperatively with them in 48 countries. As a result of our close relationship with the United Nations Development Programme (UNDP), over 1000 UN Volunteers have become Coordinators. Now, the majority of the Coordinators are from local organizations, and they see Trickle Up as helping them carry out their own development missions. The implementation of the process has been made possible by grants from individuals, corporations, and foundations, and most particularly when we received the biggest boost in 1987, from the Government of the Netherlands through UNDP. As of 1993, more than a 211,000 women and men have become self-employed and a contributing segment in the economic growth of their own countries. The entrepreneurs, using the Trickle Up process, are engaged in making their own decisions and moving themselves out of unemployment into productive work. Word about new businesses now coming from devastated countries like Cambodia, Armenia and Liberia reflect the vitality of the Trickle Up process: the efficiency of the computerized accounting and program systems that can accommodate an unlimited expansion. They reveal the enormous impact of fifty dollars capital when paid directly and locally to the people, inspired by their own strategic plans. And now, with fifteen years past, with the present upon us, what about the next 15 years? The world is more discombobulated than ever; there are more displaced people, both within and outside their countries; there is more unemployment and less likelihood of enough jobs for all; women and young people are still the poorest of the poor and growing in numbers. There has never been one solution to ending poverty. Trickle Up is one simple answer to a difficult problem. It starts with a belief in people and their creativity...if they are given the opportunity. Trickle Up does just that. And we have shown that the process can work in all societies, whether it be China, Guatemala, South Africa or areas where our program is growing, namely, Central and Eastern Europe, and the United States. Our dream now is that others will learn and apply this process with even greater results than already demonstrated. We urge fuller and more rigorous examination of action at the grass roots which can reveal that when the spirit and resources of the unemployed are empowered, poverty reduction is possible at a cost far less than the cost of continuing poverty.

Glen Leet and Mildred Robbins Leet
This fifteen year since the founding of the Trickle Up Program provides a point of reflection and a special challenge. Beginning in 1979 with $1,000, and the concept that poor people have ideas of their own to lift themselves out of poverty, Trickle Up has grown not only in the number of entrepreneurs it has assisted, but in the expansion of that concept into a dynamic multi-faceted program. By the fifth year honey bee keepers, vegetable hawkers, quilt makers, and village carpenters, totaling more than 611 entrepreneurs in 51 countries, had been assisted in starting or expanding their own businesses. Coordinators drawn from the ranks of the Peace Corps, UN Volunteers, local and international NGOs as well as government agencies found Trickle Up an effective tool for reaching the poorest of the poor without all of the costly trappings of many major programs. Donors felt the same. The annual budget had grown to over one million dollars in 1993. Trickle Up’s tenth year was marked by a focus on evaluating what it was doing, how it was working and how it could enhance its process. Training materials were developed to assist Coordinators in working with entrepreneurs to identify businesses that would succeed, plan their businesses and market their products. In our fifteen year we can look back on over 200,000 entrepreneurs who have started or expanded 35,585 businesses through the work of 3,000 Coordinators in 107 countries. Enterprise Zones have proven their effectiveness in putting poor people’s ideas to work in a broader community forum, resulting in Trickle Up entrepreneurs launching their own business cooperatives and community-based revolving loan funds. The multifaceted nature of poverty in the ‘90s demands creative thinking for this next decade. Some key challenges lie ahead — supporting struggling entrepreneurs in the former Soviet Union and China; learning how to apply the Trickle Up process to meet the needs of unemployed people in the US; and learning from the poor by strengthening our ability to respond to the creative ideas emerging from entrepreneurs in Enterprise Zones. These challenges are being undertaken in four regions of the world — Asia, Africa, the Americas, Europe and the United States.

David Havens

The Trickle Up Proposition

If families or groups want to create a profitable enterprise, they may apply for a Trickle Up conditional grant of $100 to be paid in two $50 installments. Seven tenets comprise the Trickle Up Proposition:

- **Participation**: group members plan the enterprise themselves
- **Local Resources**: they secure the necessary approvals or resources
- **Human Energy**: they work 1,000 hours on the enterprise within the first three months
- **Self-Sufficiency**: a profit is anticipated
- **Reinvestment**: not less than 20% of the profit is reinvested in the enterprise
- **Growth**: continuing and expanding levels of self-employment are anticipated
- **Accountability**: they report on their enterprise and results
Asia represents an immense mosaic of cultures, religions, languages, economies, and socio-political systems, which reflect its geographic breadth and the diversity of its peoples. Sixty percent of the world’s population live in Asia, in countries as vast as China, as heterogeneous as India, or as small as the Solomon Islands. Despite their differences, these countries face similar development problems, ranging from poverty and environmental degradation to poor sanitation and high infant mortality. They also share common aspirations to uplift their impoverished masses.

Trickle Up started operating in Asia in 1980, with a few micro-enterprises in Sri Lanka and the Philippines. Since then, the Asia program has expanded to more than 13,500 small enterprises in 23 countries. In no other region have United Nations Volunteers (UNVs) played a greater role in expanding the program: more than 160 Asian development workers helped pioneer 1,542 Trickle Up enterprises in the Philippines, Thailand, Malaysia, Indonesia, India, Bangladesh, Pakistan, Sri Lanka, Laos, Mongolia, Vanuatu, and Nepal. Small indigenous organizations play key roles in India — 130 non-governmental organizations (NGOs) have served as Coordinating Agencies. In China, cooperation with local government authorities enable disadvantaged minorities in remote rural areas to become Trickle Up entrepreneurs. Peace Corps Volunteers have spread the program throughout the islands of the Philippines, through ministries of agriculture, trade and industry, which later introduced the program to local NGOs. In 1993, 2,372 businesses were started or expanded in Asia, benefiting 11,526 entrepreneurs, of whom 59% were women. About 33% of their profits were reinvested in their business. Some 42% of the entrepreneurs opened bank accounts.

The most active countries in the region are currently China, India, the Philippines, Bangladesh, Indonesia and Nepal, one of the least developed countries. In Nepal, the presence of Volunteer Country Representatives, former Asia Program Officer Bill Rodgers, and Diane Harpold, will improve the quality and growth of the program. Trickle Up has just launched a program in Mongolia and will expand activity in Cambodia, Pakistan and Myanmar, while continuing support to small island countries.

Enterprise Zones are a significant and growing component of the Asia program. As of December 1993, 31 Enterprise Zones involving 1,396 businesses have been started in India, the Philippines, Nepal, China and Bangladesh. Some of these Enterprise Zones involve partnerships with international organizations such as International Voluntary Service (IVS) in Bangladesh, or with national foundations such as Philippine Business for Social Progress and Ayala Foundation.
From its modest beginnings along the coast of Kenya in 1982, the Trickle Up Program has made great strides in helping to reduce poverty in Africa. Stretching from the Sahel in the North to the highlands of Lesotho in the South, Trickle Up, is making a difference in the lives of low-income entrepreneurs in 37 African countries.

Africa is a continent facing immense development challenges. Civil wars, haunting images of grinding poverty, political chaos and natural disasters paint a vividly troubling portrait of the continent. However, programs like Trickle Up are working, alleviating poverty and helping people create a better life for themselves through hard work and perseverance.

Program highlights include outstanding results in creating income for refugees and displaced persons, increasing employment opportunities for youth, fostering community development through Enterprise Zones and empowering women.

From Kenya, in fifteen years, Trickle Up entrepreneurship has spread to 37 African countries and has helped create or expand over 11,370 businesses. In 1993, a record number of 2,353 businesses utilized the Trickle Up process to help unleash the entrepreneurial potential of the poor. Over 600 pathbreaking Coordinating Agencies — among them, the Peace Corps and United Nations Volunteers — have carved a road for others to follow in Africa, to empower and uplift the poor through the utilization of the Trickle Up process.

Linking relief to income generation enhances the prospects for long-term recovery. In 1993, over 30% of Trickle Up entrepreneurs were among the growing number of refugees and displaced persons across the continent. Displaced and refugee Trickle Up entrepreneurs in Sudan, Sierra Leone, Liberia, Uganda, Sudan and Mozambique have become viable participants in the economy and are benefiting entire communities by providing access to essential goods and services.

Trickle Up fosters community solidarity and helps empower communities, ranging from slum dwellers in Mathare Valley in Kenya to subsistence farmers in remote villages in Sierra Leone and Ghana. Trickle Up Enterprise Zones continue to be an effective strategy for promoting sustainable community development. Rural Enterprise Zones started in Ghana and Malawi have increased food production and spurred community organizing leading to the creation and utilization of local credit systems. Enterprise Zones started in Sierra Leone are helping to rebuild devastated local economies and, in the case of Uganda, are promoting peace among conflicting ethnic groups and helping the displaced improve the quality of their lives despite the poor conditions in the camps.

Recognizing that youth hold the key to the future of Africa, Trickle Up has made special efforts to help create income and self-employment opportunities for young people. Over 43% of Trickle Up entrepreneurs in Africa are under the age of 27. Results include the fostering of self-reliance and confidence among youth, as well as helping to curb the exodus of young people to the cities.

Mary Ajibo keeps the art of traditional weaving alive in rural Nigeria. She used the Trickle Up grant to purchase the raw materials which she uses to weave clothes which are sold to local traders.
Trickle Up was launched in the Caribbean, in Dominica in 1979. Over its fifteen years in the hemisphere, Trickle Up has helped people start 10,352 businesses, concentrated in the following countries: Dominican Republic, Haiti, and Jamaica in the Caribbean; El Salvador, Guatemala and Honduras in Central America; and the Andean countries of South America: Bolivia, Colombia, Ecuador and Peru. The poorest entrepreneurs have been reached primarily through indigenous nonprofit organizations and national government agencies.

Enterprise Zones in both urban and rural communities have continued to multiply the benefits of going into business. In northern Peru, Centro de Investigaciones y Apoyo Tecnológico launched a second Enterprise Zone of 45 businesses. In Guatemala, the Enterprise Zones are a means not only to enhance business effectiveness but also to develop community organizations which tackle problems among indigenous populations living in extreme poverty. The Ministry of Labor facilitated the creation of a third Enterprise Zone in a shantytown of Guatemala City and three new Enterprise Zones in rural areas managed by local organizations which include artisan associations and small farmers’ cooperatives. In El Salvador, the Asociación para la Organización y Educación Empresarial Femenina evaluated the impact of four Enterprise Zones, comprised of 84 women’s businesses. 67% of the businesses started in 1991 were still continuing two years later. Impact of the Zones included cooperative ventures, the organization of a day-care center, and the creation of community banks, where the Trickle Up businesses now have savings accounts. In 1993, more low income women started 54 businesses. Governments in Bolivia, Ecuador, and Guatemala have adopted the Trickle Up process as a means of addressing the longer-term income needs of low-income families previously served only by short-term or emergency social services. The Organismo Nacional del Menor, Mujer y Familia, a Bolivian child, women and family agency has found Trickle Up very effective, with 61% of the businesses started in 1991 still continuing two years later. The quasi-governmental child and family institute in Ecuador, Instituto del Niño y la Familia (INNF), has coordinated 1,500 businesses in a matching grant partnership with Trickle Up since 1990, and launched a third agreement in 1993 to fund an additional 1,200 businesses throughout the country.

In Lima, Peru, the Centro de Información y Educación para la Prevención del Abuso de Drogas taps the entrepreneurial skills of street youth by providing them with technical training and the Trickle Up process. In Haiti, Peru and El Salvador, Trickle Up Coordinators assist families who have been affected, and in some cases, displaced by political disruption to develop small businesses which enable them to re-establish themselves in their new locations. Across the Americas, the 63,761 entrepreneurs assisted by Trickle Up have not only developed economic means to support their families but are also providing benefits to their communities.

With the help of Trickle Up, Maruja Aliaga and her husband, a former miner, started a fruit business in the town of Sorota in Bolivia.
The Trickle Up Program has always aspired to help “the poorest of the poor” and groups that are bypassed by traditional aid channels. However, “poverty” in Central and Eastern Europe assumes a broader meaning than in other areas. Rampant inflation has resulted in economic chaos and has drastically reduced purchasing power. The dismantling of collective farms and enterprises has left many people unemployed.

While poverty may have a different face in Central and Eastern Europe, the same Trickle Up process that has proven successful elsewhere has been introduced to the region. Within the last two years, 580 Trickle Up entrepreneurs have established a total of 122 businesses in eight countries: Albania, Armenia, Bulgaria, Estonia, Latvia, Lithuania, Russia, and Ukraine. In February 1992, the Trickle Up Program began working with its first Coordinating Agency in Central and Eastern Europe — the Moscow “Association Agroveshnauka.” Founded in 1989, the Association is dedicated to increasing farmer productivity and income through training and other forms of assistance. With the help of a Coordinator five chicken-raising businesses were established in Moscow.

The Trickle Up Program has worked with 15 Coordinating Agencies in the region. Peace Corps Volunteers serve as Coordinators in Armenia, Bulgaria, Latvia, Lithuania, and Ukraine. In Albania, the Resident Representative of the United Nations Development Programme (UNDP) has become a Coordinator and has facilitated the translation of Trickle Up training materials. In Russia, nine Coordinating Agencies have helped people start 51 businesses. Such an Agency is the St. Petersburg University Trade Union which has helped start ten businesses, including potato cultivation, rabbit raising, map making, and clothing manufacture. In Kiev, Ukraine, Coordinator Alica Henson has assisted entrepreneurs with 30 businesses that range from sewing, childcare, tourism, software development and automotive repair. In 1992, the Trickle Up Program was introduced to Irina Razumovka, an economist and founder of “Guilida,” a non-profit small-business development center located in Moscow. Guilida trains entrepreneurs, many of whom are women, in basic business skills and small business development. Twelve businesses have been started through Guilida including advertising, legal services, publishing and concert promotion. Since 1993 the Trickle Up Program has been working with the Women’s Union of Russia, a non-governmental organization based in Moscow. Founded in 1991, the organization provides free training courses for unemployed women and for women who want to start their own businesses. A hand-made postcard business has been started by entrepreneur Galina Negustueva. She describes a result of the Trickle Up process as a “decrease in social tension.” A Coordinator in Estonia sums up the benefits of the Trickle Up process in one word: confidence. He writes: “In this country, the thing entrepreneurs need most is confidence.” The Trickle Up Program has been working with the Institute of Cultural Affairs (ICA) in Portugal since 1985 in the region of the Montemuro mountains, in northeastern Portugal. Catherine Bayer has served as the Volunteer Coordinator during this entire period and has used the Trickle Up process to facilitate community development in 22 villages. From 1987 through 1990, 88 bee and honey production businesses were started in nine villages. Community consensus meetings, the emergence of responsible leadership, long-range planning, project administration and book-keeping skills are some of the by-products of having introduced the Trickle Up process into the region. In 1993, 4 tourist hospitality businesses and 9 postcard businesses were started by Trickle Up entrepreneurs.

Ivanova Lena in St. Petersburg, Russia, painting handcrafted, wooden bread boards.
Africa:
37 Countries
Benin
Botswana
Burkina Faso
Burundi
Cameroon
Central African Republic
Chad
Equatorial Guinea
Ethiopia
Gambia
Ghana
Guinea
Ivory Coast
Kenya
Lesotho
Liberia
Madagascar
Malawi
Mali
Mauritania
Mozambique
Namibia
Nigeria
Rwanda
Sao Tome
Senegal
Sierra Leone
Somalia
South Africa
Sudan
Swaziland
Tanzania
Togo
Uganda
Zaire
Zambia
Zimbabwe

Asia:
23 Countries
Bangladesh
Cambodia
China
Fiji
India
Indonesia
Kazakhstan
Laos
Malaysia
Marshall Islands
Micronesia
Myanmar
Nepal
Pakistan
Papua New Guinea
Philippines
Solomon Islands
Sri Lanka
Thailand
Tonga
Vanuatu
Vietnam
Western Samoa

*Government contributions consist of grants from the Government of the Netherlands (through UNEP) and the U.S. Agency for International Development.
### 1979-1993 TRICKLE UP PROGRAM RESULTS BY COUNTRY

<table>
<thead>
<tr>
<th>Country</th>
<th>Number of Businesses</th>
<th>Coordinating Agencies</th>
<th>Number of Coordinators</th>
<th>Number Trained</th>
<th>Percent Female</th>
<th>*Percent Under 27</th>
<th>Average Profit</th>
<th>Main Source of Income</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AFRICA</strong></td>
<td>1,370</td>
<td>385</td>
<td>610</td>
<td>71117</td>
<td>56%</td>
<td>43%</td>
<td>$230</td>
<td>72%</td>
</tr>
<tr>
<td><strong>AMERICAS</strong></td>
<td>18352</td>
<td>287</td>
<td>1096</td>
<td>63761</td>
<td>63%</td>
<td>49%</td>
<td>$221</td>
<td>72%</td>
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<tr>
<td><strong>ASIA</strong></td>
<td>13562</td>
<td>483</td>
<td>1072</td>
<td>74686</td>
<td>58%</td>
<td>47%</td>
<td>$173</td>
<td>60%</td>
</tr>
<tr>
<td><strong>EUROPE</strong></td>
<td>301</td>
<td>18</td>
<td>21</td>
<td>1630</td>
<td>55%</td>
<td>38%</td>
<td>$159</td>
<td>42%</td>
</tr>
<tr>
<td><strong>GLOBAL TOTALS</strong></td>
<td>3,983</td>
<td>1,173</td>
<td>2,709</td>
<td>21,1174</td>
<td>63%</td>
<td>47%</td>
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### Notes

- The information in these columns reflects data gathered from businesses since 1992.
### 1979-1993 Trickle Up Program Results by Country

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<tr>
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<td>46%</td>
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<td>ANGOLA</td>
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<td>1</td>
<td>31</td>
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<td>NA</td>
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<tr>
<td>ANTIGUA BARBUDA</td>
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<td>ARGENTINA</td>
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<td>5</td>
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<td>37</td>
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<td>14</td>
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<td>HAITI</td>
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<td>14</td>
<td>16</td>
<td>2905</td>
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<td>34%</td>
<td>$452</td>
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<tr>
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<td>139</td>
<td>8481</td>
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<td>JAMAICA</td>
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<td>$165</td>
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<tr>
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<td>17</td>
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<td>39%</td>
<td>47%</td>
<td>$31</td>
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<tr>
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<td>7</td>
<td>268</td>
<td>67%</td>
<td>NA</td>
<td>$30</td>
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<tr>
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<td>592</td>
<td>31</td>
<td>44</td>
<td>3405</td>
<td>75%</td>
<td>51%</td>
<td>$214</td>
</tr>
<tr>
<td>ST. LUCAS-NEVIS</td>
<td>36</td>
<td>5</td>
<td>5</td>
<td>56</td>
<td>7%</td>
<td>NA</td>
<td>$151</td>
</tr>
<tr>
<td>ST. VINCENT</td>
<td>7</td>
<td>3</td>
<td>5</td>
<td>49</td>
<td>67%</td>
<td>NA</td>
<td>$146</td>
</tr>
<tr>
<td>SURINAME</td>
<td>6</td>
<td>2</td>
<td>2</td>
<td>25</td>
<td>64%</td>
<td>47%</td>
<td>NA</td>
</tr>
<tr>
<td>TRINIDAD &amp; TOBAGO</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>24</td>
<td>54%</td>
<td>75%</td>
<td>NA</td>
</tr>
<tr>
<td>TURKMENISTAN</td>
<td>9</td>
<td>2</td>
<td>2</td>
<td>51</td>
<td>59%</td>
<td>NA</td>
<td>$28</td>
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<tr>
<td>URUGUAY</td>
<td>5</td>
<td>1</td>
<td>1</td>
<td>25</td>
<td>100%</td>
<td>NA</td>
<td>$255</td>
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<tr>
<td>USA</td>
<td>171</td>
<td>12</td>
<td>12</td>
<td>806</td>
<td>55%</td>
<td>74%</td>
<td>$164</td>
</tr>
<tr>
<td>VENEZUELA</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>5</td>
<td>100%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>EUROPE</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td>301</td>
<td>18</td>
<td>21</td>
<td>1630</td>
<td>55%</td>
<td>38%</td>
<td>$150</td>
</tr>
<tr>
<td>ALBANIA</td>
<td>10</td>
<td>1</td>
<td>1</td>
<td>48</td>
<td>38%</td>
<td>27%</td>
<td>$1</td>
</tr>
<tr>
<td>ARMENIA</td>
<td>8</td>
<td>1</td>
<td>1</td>
<td>40</td>
<td>60%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>BULGARIA</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>15</td>
<td>100%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>ESTONIA</td>
<td>9</td>
<td>1</td>
<td>3</td>
<td>47</td>
<td>56%</td>
<td>43%</td>
<td>$500</td>
</tr>
<tr>
<td>GREECE</td>
<td>4</td>
<td>1</td>
<td>1</td>
<td>25</td>
<td>88%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>IRELAND</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>19</td>
<td>58%</td>
<td>NA</td>
<td>$413</td>
</tr>
<tr>
<td>LITHUANIA</td>
<td>7</td>
<td>1</td>
<td>1</td>
<td>35</td>
<td>17%</td>
<td>74%</td>
<td>NA</td>
</tr>
<tr>
<td>MONTENEGRO</td>
<td>173</td>
<td>1</td>
<td>1</td>
<td>948</td>
<td>54%</td>
<td>44%</td>
<td>$51</td>
</tr>
<tr>
<td>RUSSIA</td>
<td>47</td>
<td>6</td>
<td>6</td>
<td>260</td>
<td>57%</td>
<td>26%</td>
<td>$90</td>
</tr>
<tr>
<td>UKRAINE</td>
<td>33</td>
<td>2</td>
<td>3</td>
<td>164</td>
<td>64%</td>
<td>33%</td>
<td>$672</td>
</tr>
<tr>
<td><strong>GLOBAL</strong></td>
<td>3598</td>
<td>1173</td>
<td>2709</td>
<td>211174</td>
<td>63%</td>
<td>48%</td>
<td>$294</td>
</tr>
</tbody>
</table>

From their own resources, entrepreneurs have invested an average of $56, in cash or in kind, to start their own businesses. Business Reports received show that 42% of entrepreneurs have opened bank accounts.

This data is collected from Coordinator-certified Trickle Up Business Plans and Business Reports. These figures serve as performance indicators for Trickle Up businesses, based on self-reported data. NA indicates that earlier report forms did not request this information. In the Average Profit column, NA indicates that information was not available.

This report contains a cumulative summary of data from Coordinator-certified Business Plans and three-month Business Reports, received between 1979 and 1993. Information is provided on the total number of businesses started or expanded during that period; the number of volunteer Coordinating Agencies and their field Coordinators implementing the program; the total number of entrepreneurs, the percentage of entrepreneurs that are women and the percentage below age 27; the average net income (profit) for the first three months of business; and the percentage of entrepreneurs reporting that the Trickle Up business is their main source of income.

More than 449,700 people, including entrepreneurs and their dependents, have benefited from the businesses.
The Trick Up Program receives close to 45% of its income from individual contributors who, by agreement, are not listed. With appreciation, we acknowledge the more than 1,400 individual contributors, as well as foundations, corporations and organization donors who helped the poor start or expand businesses in 1993.

Corporations
Avee Products Inc.
Erouwer & Janachowski
Chase Manhattan Bank
Chemical Bank
Christian Science Monitor (in kind)
Citicore
Colony Furniture Shops Inc.
Mars Inc.
Morgan Guaranty Trust

Foundations
Louis and Anne Abrams Foundation
American Conservation Association Inc.
Banyon Tree Foundation
Barr Foundation
Beinecke Foundation Inc.
Anna H. & Elizabeth M. Chase Fund
Green Fund Inc.
Hamilton Foundation
M.E. Hart Foundation
Joselow Foundation
Klein Family Foundation
Tanny & Leo Kerner Charitable Trust
Lion and Hare Fund
Maya Corporation
James A. Meador Foundation
Mulholland Foundation
Near & Far Aid Association
Jerome A. & Estelle R. Newman Antinness Fund
Oak Foundation
Margaret S. & Henry Hart Rice Foundation
Charles E. Robbins Trust
Frances Russell Trust
Robert M. Schiffman Foundation
Thomas H. & Mary W. Shoemaker Fund
Span Foundation Trust
Stanley Foundation
CL Taylor Revocable Trust
Thanksgiving Foundation
Wiegand Memorial Foundation

Governments
Government of the Netherlands through the United Nations Development Programme (UNDP)
United States Agency for International Development (A.I.D.)

Global Partners
Campos Farthest Out International
Instituto Nacional del Nino y La Familia (INNFA)

*Global Partners supply grant funds and implement the Trick Up process.

Organizations
American-Nepal Friendship Society Inc.
Combined Federal Campaign (over 80 organizations nationally)
Parish of Trinity Church
Rotary Club of Halturon in Trust
Wakachai (Sharing) Project
WomenAid
Women's Fellowship First Congregational Church

Statement of Income, Expenditures and Fund Balance

<table>
<thead>
<tr>
<th></th>
<th>FISCAL YEAR ENDING 12/31/93</th>
<th>FISCAL YEAR ENDING 12/31/92</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Amount</td>
<td>% of Exp.</td>
</tr>
<tr>
<td>INCOME</td>
<td>$1,314,806</td>
<td></td>
</tr>
<tr>
<td>EXPENDITURES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program Grants &amp; Services</td>
<td>$1,196,588</td>
<td>93%</td>
</tr>
<tr>
<td>Supporting Services:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management &amp; General</td>
<td>51,988</td>
<td>4%</td>
</tr>
<tr>
<td>Fundraising</td>
<td>44,017</td>
<td>3%</td>
</tr>
<tr>
<td>Total Support Services</td>
<td>$96,005</td>
<td>7%</td>
</tr>
<tr>
<td>Total Expenditures</td>
<td>$1,292,593</td>
<td></td>
</tr>
<tr>
<td>Excess (Deficiency)</td>
<td>$22,213</td>
<td></td>
</tr>
<tr>
<td>Fund Balance, Beginning of Year</td>
<td>$202,792</td>
<td></td>
</tr>
<tr>
<td>Transfers</td>
<td>6,298</td>
<td></td>
</tr>
<tr>
<td>Fund Balance, End of Year</td>
<td>$231,303</td>
<td></td>
</tr>
</tbody>
</table>

Over 50% of all contributions are made in the last quarter of the year; therefore, the fund balance is at its highest at fiscal year end.

Figures are taken from the Certified Audit Report, which is available upon request.
Trickle Up Council
Bolamile Awe
Nigeria
Dame Nita Barrow
Barbados
*Gail Blanke
New York, USA
Dr. Harlan Cleveland
Minnesota, USA
Charlotte Conable
Rochester, NY
Dr. Rodrigo Corazo
Costa Rica
Hon. Bertram Harnett, Counsel
Florida, USA
Rev. Theodore M. Hesburgh
Indiana, USA
Aziza Hussein
Egypt
*Mary Keane
Connecticut, USA
*Glen Leet
Founder and President, Trickle Up Program
*Mildred Robbins Leet
Founder and President, Trickle Up Program
Mary Burke Nicholas: Washington
Washington, DC
*Donald Pierce, Jr.
Washington, DC
*Dr. Richard Pough
Massachusetts, USA
*Aileen Robbins
New York, USA
*David H. Russell
New Jersey, USA
Senator Leticia R. Shahani
the Philippines
*Nessim Shallon
New York, USA
Heidi Sigila
Finland
M. S. Swaminathan
India
Carman Deleido Vetaw
Washington, DC
*Edward C. White
New York, USA
Muhammad Yunus
Bangladesh
*Members of the Board of Directors

Business Council
Amelia Augustus
Women's Economic Roundtable
Jason Berger
Former Vice Président, Simon & Schuster
Gail Blanke
Avon Products
Chester Burger
Management Consultant
Francesco Cantarella
Abraham & Straus
Angela Cason
Advertising Consultant
Craig Dixon
Merrill Lynch Pierce Fenner & Smith
Margaret B. Glos
Gloswood Investment Group
Suzan Hanahey
United Nations
Edwin Langsam
The Public Relations Co.
David Larkin
Larkin Group
Haskell Lazerson
American Jewish Committee
Bruce Nelson
McCann-Erickson Worldwide
Ron Nelson
The Communique Group
Aileen Robbins
Prisma Group

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Executive Director
Laura Lopez
Chief Program Officer
Daniel Delehanty
Program Officer for Africa
Dawn Murdock
Program Officer for the Americas
Ashok Gurung
Program Officer for Asia
Valere Stern
Program Officer for Central and Eastern Europe
and for the United States of America
Stephanie Vanden Bos
Program Associate for the Americas
and for Africa
Camile Ramani
Program Associate for Asia
Augusta Field
Development Officer
M. Veronica Gutierrez
Development Associate
Patricia Johnson
Finance Officer
Vidyannand Balkisson
Information-Systems Officer
Anthony Balkisson
Informations Systems Assistant
Zahra Dhakkar
Executive Associate
Over its 15-year history, Trickle Up has also made an imprint on the map of the United States. The Program has responded to requests from various individuals and communities in the United States seeking to incorporate the international model into their local circumstances.

In 1982 in Dayton, Ohio, Brother Peter Davis, a Trickle Up Coordinator who had served in Kenya, found himself with 5 unused Trickle Up checks. He asked if the funds could be used in the United States. Trickle Up gave Brother Davis the go-ahead. Among the businesses created were the Edgemont Solar Garden (whose poinsettias and spring bedding plants, and the Help Center, Inc., a butchery coordinated by Margaret Singer that sold meats). Betty Meyer, formerly a Trickle Up Coordinator in Dominica and Nepal, helped start an anatomical doll business with a group in New Hampshire. Trickle Up Coordinator Betty Johnson worked with the Senior Companions, Enterprises, a group in Acoma Pueblo, New Mexico, which produced Indian ceremonial dance kilts using the intricate and almost lost art of finger weaving.

Since the mid-1980s, Trickle Up has worked with disadvantaged inner city youth and young adults, predominantly in the New York City area, to encourage students to become entrepreneurs. Trickle Up businesses have helped create incentives for participants to remain in school and opportunities for self-empowerment and economic independence. Working with Coordinators at high schools and youth organizations, such as Jane Addams High School in the Bronx, George Washington High School in Manhattan, and the Boys and Girls Club of Newark, the Trickle Up Program has helped start 150 small businesses, designed and developed by the participants themselves. Business ventures have ranged from lingerie selling, jewelry design, catering, newspaper delivery, word-processing, elderly and child care to hot dog vending. In February 1993, working with The Citizens Committee for New York City and KELRUS Educational Consulting, Trickle Up launched the Strictly Business project. One of the long-term goals of the project is to foster local economic development and to encourage young people to participate in the building of their communities. Strictly Business entrepreneurs started 12 businesses including retail clothing, decorated notebooks, musical greeting cards, and an office-cleaning service. Ten of these businesses are continuing and will submit Business Reports to Trickle Up in 1994. Since its inception, Strictly Business has made a solid beginning in its efforts to create and support youth-run businesses.