

# TRICKLE UP PROGRAM<sup>®</sup>



## 1995 ANNUAL REPORT

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The TRICKLE UP PROGRAM provides very poor people with opportunity for income and self-employment through entrepreneurship. In 17 years nearly 52,000 businesses were started or expanded with TRICKLE UP support to 281,971 entrepreneurs in 112 countries. These results were achieved through a simple process which benefits both the entrepreneurs and the development agencies which implement the program.

**Entrepreneurs:** The program provides business training material and **start-up capital** in the form of a \$100 conditional grant, to a family or group to start a business. The first \$50 is given to a group which completes the **Business Plan**, agrees to invest 1,000 hours of work in three months, and reinvests 20% of their profit in the enterprise. The business receives the second \$50 after completing the **Business Report** showing that the conditions of the grant have been met. The business forms are training tools which show entrepreneurs, many with little or no education, how to start and continue in business. The training helps entrepreneurs estimate profitability and encourages saving, reinvesting and record-keeping.

**Volunteer Coordinators:** The program is delivered through "Coordinators", field-based professionals at development agencies who volunteer their services to TRICKLE UP. In partnership with a large network of **Coordinating Agencies** around the world, TRICKLE UP can operate **cost-effectively**, with no overseas offices or staff. The partnerships enable Coordinating Agencies to incorporate a self-employment program in their development work. In this way TRICKLE UP helps build the capacity and capability of organizations at the grassroots level.

**Evaluation and Outreach:** TRICKLE UP does more than provide grants and business training. Through its education program TRICKLE UP seeks to reach many more poor people, by encouraging development agencies, community-based organizations and governments to incorporate the TRICKLE UP process. A small part of the budget, funded by special contributions, supports research and evaluation which helps strengthen the program and enhances understanding of the social and economic impact of TRICKLE UP on the lives of very poor people.

**\$ 50 + \$ 50 = nearly 52,000 businesses**

**HIGHLIGHTS OF 1995: A total of 9,359 businesses were started in 57 countries.**

**AFRICA - 3,654 businesses in 26 countries** helped low-income entrepreneurs and their families gain economic self-reliance, provided self-help and security to HIV families in Uganda, and offered renewed hope to thousands of Liberians trying to rebuild their lives in the midst of chaos.

**ASIA - 3,037 businesses in 13 countries:** The program assisted economically disadvantaged groups such as street children and slum dwellers in Calcutta (India), tribal peoples in the Philippines, and isolated rural villagers in Nepal identified by U.N. Volunteers. TRICKLE UP also worked through women's organizations to reach low-income families in Vietnam and Mongolia and pursued initiatives linking environmental conservation with sustainable development in China.

**AMERICAS - 2,635 businesses in 13 countries:** Amid violent conflicts, economic crises, and painful transitions to reconstruction, TRICKLE UP businesses were launched by resourceful entrepreneurs - among them indigenous groups in the Bolivian jungle, Ecuadorian parents of working youth striving to send their children to school, Guatemalan single mothers, homeless families in Haiti, and displaced people in Peruvian shantytowns. The **U.S. pilot program** helped entrepreneurs in 5 states overcome joblessness through self-employment.

**EASTERN EUROPE:** TRICKLE UP introduced small business development concepts to unemployed people in countries that once guaranteed employment; entrepreneurs channelled their skills into **33 businesses in 5 countries.**

## 1995 Trickle Up Program Results By Country

Region	Number of Businesses 1979-1995	Number of Businesses in 1995	Coordinating Agencies in 1995	Entrepreneurs Number Trained	% Female	% Under Age 27	Average Initial Investment	Main Source of Income	Average Profit
AFRICA	18068	3654	156	15694	61%	49%	\$38.89	87%	\$146.48
AMERICAS	14539	2635	72	10163	60%	52%	\$130.56	80%	\$278.32
ASIA	18945	3037	148	11946	54%	46%	\$55.72	68%	\$119.23
EUROPE	394	33	5	138	64%	21%	\$81.81	97%	\$199.07
<b>Totals</b>	<b>51946</b>	<b>9359</b>	<b>381</b>	<b>37941</b>	<b>59%</b>	<b>49%</b>	<b>\$69.63</b>	<b>78%</b>	<b>\$167.95</b>

<b>AMERICAS TOTALS</b>									
	14539	2635	72	10163	60%	52%	\$130.56	80%	\$278.32
BOLIVIA	1637	393	15	1309	61%	47%	\$50.09	91%	\$114.29
COSTA RICA	751	81	1	313	65%	30%	\$89.14	60%	\$236.73
DOM. REPUB.	407	14	2	86	50%	34%	\$126.56	24%	\$345.99
ECUADOR	3547	1058	4	4238	54%	64%	\$60.85	86%	\$171.48
EL SALVADOR	241	21	1	89	55%	59%	\$84.02	53%	\$222.08
GUATEMALA	1798	163	13	827	59%	56%	\$41.76	29%	\$84.90
HAITI	1163	349	7	1384	64%	40%	\$68.25	95%	\$235.79
HONDURAS	733	50	2	237	100%	43%	\$21.33	94%	\$830.26
JAMAICA	391	4	1	21	81%	24%	\$64.84	73%	\$793.29
NICARAGUA	119	60	2	193	67%	52%	\$9.53	77%	\$63.21
PANAMA	68	0	1	NA	NA	NA	NA	0%	\$70.00
PERU	1272	360	10	1226	70%	37%	\$79.74	78%	\$232.61
SURINAME	13	5	1	24	63%	72%	\$13.59	NA	\$89.19
USA*	275	77	12	216	66%	29%	\$2,417.74	36%	\$2,736.07
<b>ASIA TOTALS</b>									
	18945	3037	148	11946	54%	46%	\$55.72	68%	\$119.23
BANGLADESH	2020	400	18	1268	53%	43%	\$40.26	98%	\$103.25
CAMBODIA	207	59	1	176	44%	37%	\$139.24	96%	\$213.29
CHINA	787	365	6	1721	50%	51%	\$61.66	95%	\$107.68
INDIA	4212	721	32	2620	55%	42%	\$30.06	77%	\$132.46
INDONESIA	949	121	5	561	51%	50%	\$93.75	75%	\$193.43
MONGOLIA	138	87	5	250	68%	39%	\$48.45	78%	\$76.87
MYANMAR	142	10	1	50	54%	60%	\$52.33	100%	\$12.43
NEPAL	962	320	14	1398	49%	51%	\$53.93	77%	\$69.20
PAKISTAN	252	145	7	492	44%	40%	\$24.21	89%	\$166.49
PHILIPPINES	8537	690	50	2961	57%	48%	\$88.07	31%	\$118.68
SOL. ISLANDS	83	15	2	73	49%	68%	\$118.72	45%	\$198.86
SRI LANKA	253	10	4	50	76%	NA	\$20.00	68%	\$123.94
VIETNAM	157	94	3	326	77%	29%	\$21.17	23%	\$92.21

In 1995 updated business information was not received from the following countries listed below. The numbers in parentheses show the cumulative number of businesses in that country (1979-1995).

AMERICAS: Anguilla (6), Antigua-Barbuda (33), Argentina (157), Barbados (1), Belize (30), Brazil (84), Chile (14), Colombia (1343), Dominica (64), Grenada (5), Guadeloupe (1), Guyana (106), Mexico (84), Montserrat (18), Paraguay (50), St. Kitts-Nevis (36), St. Lucia (7), St. Vincent (88), Trinidad & Tobago (2), Turks & Caicos (9), Uruguay (5), Venezuela (1).

ASIA: Fiji (10), Kiribati (1), Laos (13), Malaysia (109), Marshall Is. (2), Micronesia (5), Papua New Guinea (5), Thailand (88), Tonga (1), Vanuatu (10), Western Samoa (2).

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.

\*In 1994 a pilot project was started.



## 1995 Trickle Up Program Results By Country

Region	Number of Businesses 1979-1995	Number of Businesses in 1995	Coordinating Agencies in 1995	Entrepreneurs Number Trained	% Female	% Under Age 27	Average Initial Investment	Main Source of Income	Average Profit
<b>AFRICA</b>									
<b>TOTALS</b>	<b>18068</b>	<b>3654</b>	<b>156</b>	<b>15694</b>	<b>61%</b>	<b>49%</b>	<b>\$38.89</b>	<b>87%</b>	<b>\$146.48</b>
BENIN	485	7	2	28	61%	56%	\$60.50	90%	\$445.83
BURK. FASO	126	21	1	103	89%	22%	\$92.52	100%	\$154.15
CAMEROON	490	110	5	508	75%	41%	\$78.24	77%	\$76.10
COMOROS	2	2	1	14	71%	71%	\$2.16	NA	NA
EGYPT	5	5	1	10	40%	20%	NA	80%	\$0.05
ETHIOPIA	240	145	3	655	61%	63%	\$25.82	96%	\$38.62
GHANA	1184	187	9	903	61%	45%	\$61.06	83%	\$230.56
IVORY COAST	26	10	1	30	60%	67%	\$1.46	69%	\$73.29
KENYA	4321	246	15	1148	60%	46%	\$53.89	85%	\$165.12
LESOTHO	208	8	2	40	58%	85%	\$31.99	100%	\$87.27
LIBERIA	1729	865	35	2852	62%	57%	\$20.20	99%	\$99.74
MADAGASCAR	941	272	2	1353	50%	41%	\$8.39	100%	\$169.41
MALAWI	386	58	4	187	54%	50%	\$7.13	90%	\$158.39
MALI	62	31	2	150	52%	37%	\$67.62	75%	\$156.70
NIGERIA	1041	205	8	943	72%	47%	\$55.56	55%	\$153.72
RWANDA	18	10	1	45	60%	38%	\$198.00	NA	NA
SAO TOME	65	33	2	149	55%	59%	\$107.80	85%	\$118.53
SENEGAL	119	21	1	333	86%	26%	\$81.14	19%	\$67.24
SIERRA LEONE	1704	191	14	835	60%	52%	\$23.34	86%	\$157.90
SUDAN	174	63	1	310	64%	NA	\$25.34	100%	\$194.77
TANZANIA	360	50	5	228	46%	65%	\$26.68	55%	\$89.10
TOGO	287	35	3	143	73%	38%	\$75.01	70%	\$136.88
UGANDA	2845	757	25	3240	55%	52%	\$39.13	90%	\$166.70
ZAIRE**	596	246	8	981	66%	37%	\$52.21	93%	\$166.15
ZAMBIA	119	11	2	55	58%	32%	\$20.07	79%	\$425.92
ZIMBABWE	179	65	3	451	71%	44%	\$56.81	71%	\$155.73
<b>EUROPE</b>									
<b>TOTALS</b>	<b>394</b>	<b>33</b>	<b>5</b>	<b>138</b>	<b>64%</b>	<b>21%</b>	<b>\$81.81</b>	<b>97%</b>	<b>\$199.07</b>
ARMENIA	32	20	1	96	55%	24%	\$4.86	100%	\$226.96
ESTONIA	16	5	1	4	25%	0%	\$244.18	75%	\$117.49
KYRGYZ REPUB.	5	5	1	25	100%	0%	NA	NA	NA
LATVIA	23	1	1	3	67%	0%	\$52.73	NA	NA
PORTUGAL	179	2	1	10	70%	70%	\$233.33	100%	\$166.67
<b>GLOBAL</b>									
<b>TOTALS</b>	<b>51946</b>	<b>9359</b>	<b>381</b>	<b>37941</b>	<b>59%</b>	<b>49%</b>	<b>\$69.63</b>	<b>78%</b>	<b>\$167.95</b>

In 1995 updated business information was not received from the following countries listed below. The numbers in parentheses show the cumulative number of businesses in that country (1979-1995).

AFRICA: Botswana (1), Burundi (13), Central African Republic (83), Chad (15), Equatorial Guinea (1), Gambia (40), Guinea (43), Mauritania (17), Mozambique (60), Namibia (14), Somalia (41), South Africa (1), Swaziland (27).

EUROPE: Albania(10), Bulgaria (7), Greece (4), Ireland (2), Lithuania (11), Russia (47), Ukraine (58)

\*\*Involves work among Rwandan refugees.

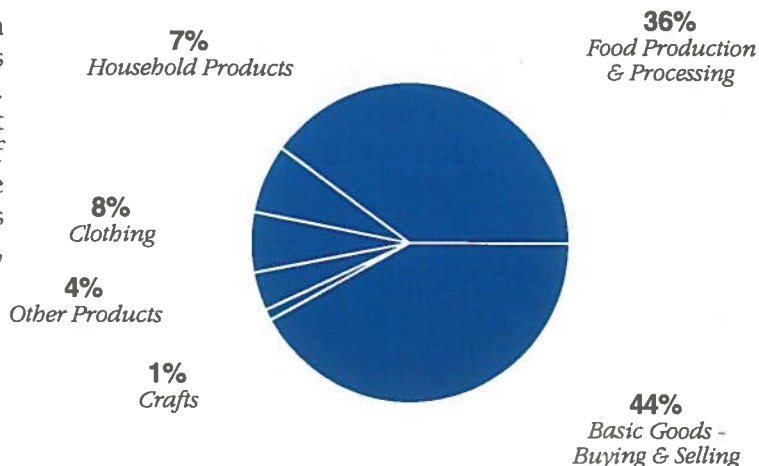
The total number of entrepreneurs and family members assisted by Trickle Up since 1979 is over 530,000.

In 1995, TRICKLE UP continued its work of reducing poverty by beginning or expanding small businesses. This was accomplished through the generous support of foundations, corporations, organizations, governments, and most notably, individuals. The TRICKLE UP PROGRAM continues to rely principally on support from individuals, who find in TRICKLE UP a unique process that helps people lift themselves out of poverty. Through TRICKLE UP, poor people are shown respect for their own ideas and achieve a greater sense of confidence in the future. TRICKLE UP has helped people start or expand nearly 52,000 businesses — and plans to reach 100,000 by the year 2000. With your support, this goal can become a reality.

#### INCOME SOURCES

Foundations	41%
Individuals	37%
Corporations	11%
Organizations	8%
Governments*	3%

## Production Distribution



\*Includes a grant from the U.S. Agency for International Development.

## TRICKLE UP PROGRAM

### Statement of Income, Expenditures and Fund Balance\*

	Fiscal Year Ending 12/31/95		Fiscal Year Ending 12/31/94	
	Amount	% of Exp.	Amount	% of Exp.
<b>INCOME</b>	<b>\$ 1,393,123</b>		<b>\$ 1,559,424</b>	
<b>EXPENDITURES</b>				
Program Grants and Services	1,469,312	92%	1,483,250	93%
Supporting Services				
Management, General, and Fundraising	121,389	8%	101,571	7%
<b>TOTAL EXPENDITURES</b>	<b>\$ 1,590,701</b>	<b>100%</b>	<b>\$ 1,584,821</b>	<b>100%</b>
<b>Excess (Deficiency)</b>	<b>\$ (197,578)</b>		<b>\$ (25,397)</b>	
<b>Unrestricted Fund Balance - 1/1</b>	<b>203,574</b>		<b>231,303</b>	
<b>Transfers</b>	<b>10,861</b>		<b>(2,332)</b>	
<b>Unrestricted Fund Balance - 12/31</b>	<b>\$ 16,857</b>		<b>\$ 203,574</b>	

\*Figures for 1994 are taken from the Certified Audit Report. The 1995 figures are unaudited.  
More information will be available upon completion of the Certified Audit Report for 1995.

The TRICKLE UP PROGRAM is an international non-profit organization dedicated to creating new opportunities for employment and economic and social well-being among the low-income populations of the world. Contributions to TRICKLE UP are tax-deductible under Section 501(c)(3) of the Internal Revenue Code.

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50% Total Recovered Fiber - 20% Post Consumer Waste

