

Trickle Up Program 1997 Annual Report



AITA B. NEPALI TRICKLE UP ENTREPRENEUR AND FAMILY IN NEPAL
NEP/CCPA/PZ/19

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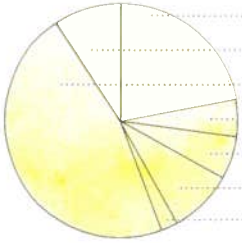
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This report was prepared by the staff of the Trickle Up Program.

Special thanks to Emerson, Wajdowicz Studios for their design services.

All illustrations are taken from photographs of Trickle Up businesses.

Thank you to Jacqui Morgan for her beautiful watercolors.



AGRICULTURE AND ANIMAL HUSBANDRY 22%
SERVICES AND OTHER PRODUCTS 9%
RETAIL 47%
CLOTHING 5%
CRAFTS 6%
FOOD PROCESSING 9%
HOUSEHOLD ITEMS 2%



Fighting Poverty - One Business at a Time

1997 ACHIEVEMENTS

- 7,755 businesses launched in 49 countries
- 27,025 entrepreneurs and their dependents benefited from these businesses
- 77% of the businesses were family enterprises

Outreach to women, youth and disadvantaged groups:

- 59% of the entrepreneurs were women and 61% of the businesses were managed by women
- 45% of the entrepreneurs were less than 27 years of age
- 17% of the microenterprises involved refugees or displaced people

Sustainability:

- Reports received from 1,377 businesses in 1997 showed that 89% were continuing after one year in operation, and 77% had expanded

Benefits reported by entrepreneurs:

- better family nutrition — 68%
- better business skills — 71%
- more children in school — 42%
- more confidence in the future — 63%
- The Trickle Up business was the main source of income for 82% of the enterprises

This data is collected from Trickle Up Business Plans, Reports, and One-Year Updates certified by Coordinators.

Message from the Founders

Nineteen years ago we launched the Trickle Up process in Dominica. We were seeking a method to reach the poor directly to enable them to move out of poverty by starting microenterprises. ☉ Today we can say that the process works. Trickle Up is one way to alleviate poverty. In 115 countries, businesses have been created by the people themselves in partnership with local agencies who see the process as a useful addition to their development programs. Nearly 67,000 businesses have been started utilizing Trickle Up seed capital and business training. The lives of over 335,000 economically deprived people have changed for the better. Owning a business changes life for the better and poverty is lessened in very real ways. Homes are upgraded, income levels increased, health conditions improved, and more girls and boys are able to go to school. ☉ We have now learned that the process also works in the USA. It was at the United Nations Development Programme's International Day for the Eradication of Poverty held at the United Nations in November that four individuals were recognized for their successful efforts to overcome poverty. Awardees from Vietnam, El Salvador, South Africa and the United States were honored in the packed chambers of the Economic and Social Council. Trickle Up entrepreneur, Lynette Cameron, who runs a catering business from her home in Brooklyn, New York, gave an impassioned speech and relayed the message she conveys to her children and others: "If you don't have a plan, you plan to fail." ☉ What a statement she made — and what a way for us to say that what began as a simple experiment in 1979 — with a basic process and plan, is working and growing in 1998. And as we move into the next century, there is still a pressing need for job creation everywhere. Our response remains the same: don't wait for someone to give you a job, make your own.



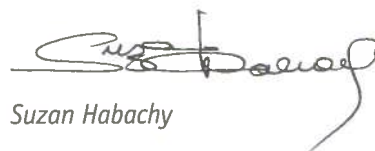
Glen Leet



Mildred Robbins Leet

Message from the Executive Director

To be a part of Trickle Up is to be constantly traveling from place to place, culture to culture, most of the time without even leaving our new headquarters at 121 West 27th Street, NYC. There, at our only office, I may spend the morning going over computer-designed menus with a New York City entrepreneur about to embark on a catering business, thanks to Trickle Up seed capital, and the afternoon debriefing a colleague just back from Tibet with photographs of weavers and herds-people who are benefiting from Trickle Up. ☉ Sometimes, my travel is real rather than virtual. Some weeks ago in Haiti, I sampled peanut brittle and heard how proceeds from that small Trickle Up business sent another daughter to school. Trickle Up businesses involve livestock, bee keeping, hair braiding, retailing ventures, baking concerns, childcare, and small restaurants. Pages ten and eleven show you where we are, how many businesses we helped launch in 1997 and how many we started since Trickle Up began in 1979. ☉ You will learn that from China to Haiti, from El Salvador to Ethiopia, Trickle Up has changed lives and brought hope and gainful employment to many. The Trickle Up Program works everywhere, for it is the people themselves who decide what their business will be. ☉ The world numbers a billion truly poor people — individuals and families who live on less than a dollar a day. We know how to reach some of them because we have a strong and growing network of caring partner organizations who work among this population, which increases with each passing year. ☉ Past achievements are proof that the Trickle Up Program works. Without increased funding, we will have to say "no" to the scores of potential entrepreneurs who need our help to help themselves. We will have to say "no" to the dreams and the hopes of people eager to work for better lives for themselves and their children. With your help we can say "yes."



Suzan Habachy

HOW THE TRICKLE UP PROGRAM WORKS

- ❶ **COORDINATOR:** The program starts when Trickle Up approves a volunteer Coordinator, a professional from a development agency who volunteers his or her service to implement Trickle Up's microenterprise program in the community.
- ❷ **ENTREPRENEURS:** The Coordinator selects low-income families or groups of three or more people who wish to start a business they have planned themselves.
- ❸ **BUSINESS PLAN:** To qualify for Trickle Up's conditional grant, each group completes a two-page Business Plan, pledging 250 hours of work per entrepreneur in a three-month period, and savings or reinvestment of at least 20% of their profit.
- ❹ **FIRST \$50 SEED CAPITAL:** After approving their Business Plan the Coordinator delivers a \$50 grant check from Trickle Up to a group to start their business. The \$50

is typically used to buy raw materials or supplies. The code assigned to the check enables Trickle Up to track each business.

❺ **BUSINESS REPORT:** After completing the required hours of work and reinvestment, each group completes a two-page Business Report showing whether the business is continuing, hours worked, profit and reinvestment.

❻ **SECOND \$50 CHECK:** On receipt of a Business Report showing that the conditions of the grant have been met, Trickle Up issues the second \$50.

Twelve months later, Coordinators are requested to report briefly on the continuity and progress of the businesses.

Through these simple steps, repeated in over 66,000 businesses, in a variety of circumstances and socio-cultural conditions, the Trickle Up Program has made a difference in the lives of impoverished and disadvantaged people.



Trickle Up's mission has remained constant: to help the poor work their way out of poverty by helping them launch small businesses. We do this by providing seed capital and a learn-by-doing business training process. In 1997, Trickle Up helped launch 7,755 small businesses in 49 countries, directly benefiting over 27,000 people.

As one of the pioneers in microenterprise development, Trickle Up is gratified that microenterprise programs are widely seen as an effective way to alleviate poverty. Trickle Up's niche in the field of microenterprise is to serve the poorest with seed capital. While the majority of microenterprise programs offer loans, Trickle Up provides conditional grants. Why? Because we believe that our process reaches the poorest — people who do not qualify for loans or cannot risk going into debt. The Trickle Up process is often a **first step out of poverty** for the poor.

In line with its goal of reaching the poorest, Trickle Up currently works in 30 of the 45 countries designated as having **low human development**, a useful index for looking at poverty. The index, which was drawn up by the United Nations Development Programme (UNDP), takes into account not only income levels, but also life expectancy, education and literacy. We aim to reach vulnerable groups in those countries — **women, young people** and those **displaced by war or natural disaster**. Last fall, Trickle Up developed a **poverty assessment form**, designed to help our local partners identify the poorest in their communities for participation in Trickle Up.

Programmatically, the Trickle Up process emphasizes the importance of **savings**. In 1996, a Netherlands-funded pilot project was developed to further encourage savings among Trickle Up entrepreneurs to finance business expansion after Trickle Up's program cycle. The project calls for the establishment of revolving funds created from entrepreneurs' savings, matched by Trickle Up. The findings and results of the project, which is being carried out in **Nepal, India, Ethiopia, Guatemala, and El Salvador**, will be shared with partners in other countries, as well as with our supporters.

Third-party **evaluations** show that Trickle Up businesses continue for years and bring sustained benefits to families. A recent study by Dr. Julie Fisher and Richard Peck found **90% continuity** in

a sampling of two- to four-year-old businesses in **Ecuador and Guatemala**.

Since its inception in 1979, Trickle Up has helped establish 66,766 businesses, planned and operated by over 335,000 people in 115 countries. These are impressive numbers, but what do they really mean? They mean that people have used their own ideas to **start small businesses, create their own jobs, generate income, and build hope for their children's future**.

And what about Trickle Up's future? In August, Trickle Up **moved to a new office** after 18 years at 54 Riverside Drive — first housed in the home of the founders and then on the ground floor. The move will give Trickle Up the opportunity to grow in the next century. Our **20th Anniversary** is fast approaching in 1999 and we aim to launch 100,000 businesses by the close of the year 2000.

COORDINATING AGENCIES: PARTNERS IN DEVELOPMENT

People often ask how a small organization like Trickle Up, with limited staff and budget, can work in many countries around the world. It is possible because Trickle Up works in partnership with field-based volunteers called "Coordinators" — typically staff from grassroots non-governmental organizations (NGOs) that share Trickle Up's commitment to poverty alleviation. Trickle Up adds value to local initiatives and can deliver assistance to the poorest quickly and cost-effectively. In 1997, Trickle Up worked in partnership with 315 Coordinating Agencies.

Our NGO partners already work with the poor and are in touch with their needs. They hear their voices and their concerns, and adapt the program to fit local needs. Together, we help thousands of previously voiceless people become a force — both economically and socially. Collaborating with Trickle Up helps our partners broaden their outreach to low-income people and enhances their own poverty alleviation programs. Many NGOs have set up microenterprise programs with the help of Trickle Up, and most utilize Trickle Up in conjunction with health, education, environmental or loan programs.

Trickle Up in Africa

In 1997, Trickle Up helped launch nearly 3,000 businesses in 26 countries in Africa. The program focuses on countries experiencing political and economic hardship, and countries home to thousands of refugees and displaced persons. Two-thirds of the entrepreneurs are women and almost half are under the age of 27.

From Relief to Recovery: Refugees and displaced persons are a primary focus of Trickle Up's program in Africa. Trickle Up provides uprooted individuals with seed capital and business training in their place of refuge to help them survive by earning a living wherever they find themselves. Linking relief and humanitarian efforts to microenterprise enhances the prospects for long-term recovery.

In **Sierra Leone**, Trickle Up has been operating throughout the civil war. A field visit to Sierra Leone in May 1997 confirmed the program's value as a viable tool for the promotion of sustainable development among internally displaced persons. A coup at the end of May caused further upheaval, but Trickle Up was able to wire funds through neighboring Guinea and help Sierra Leoneans at that crucial time.

With the return of peace in neighboring **Liberia**, Trickle Up was able to resume its cost-sharing program with the United Nations Development Programme, enabling 1,000 businesses disrupted by conflict to expand operations.

Trickle Up also helped refugees and displaced persons from southern **Mozambique**, **Democratic Republic of Congo** (Zaire) and **Rwanda** become self-reliant. Trickle Up offers a tangible and effective way to reintegrate returnees by helping them rebuild their livelihood in their native villages.

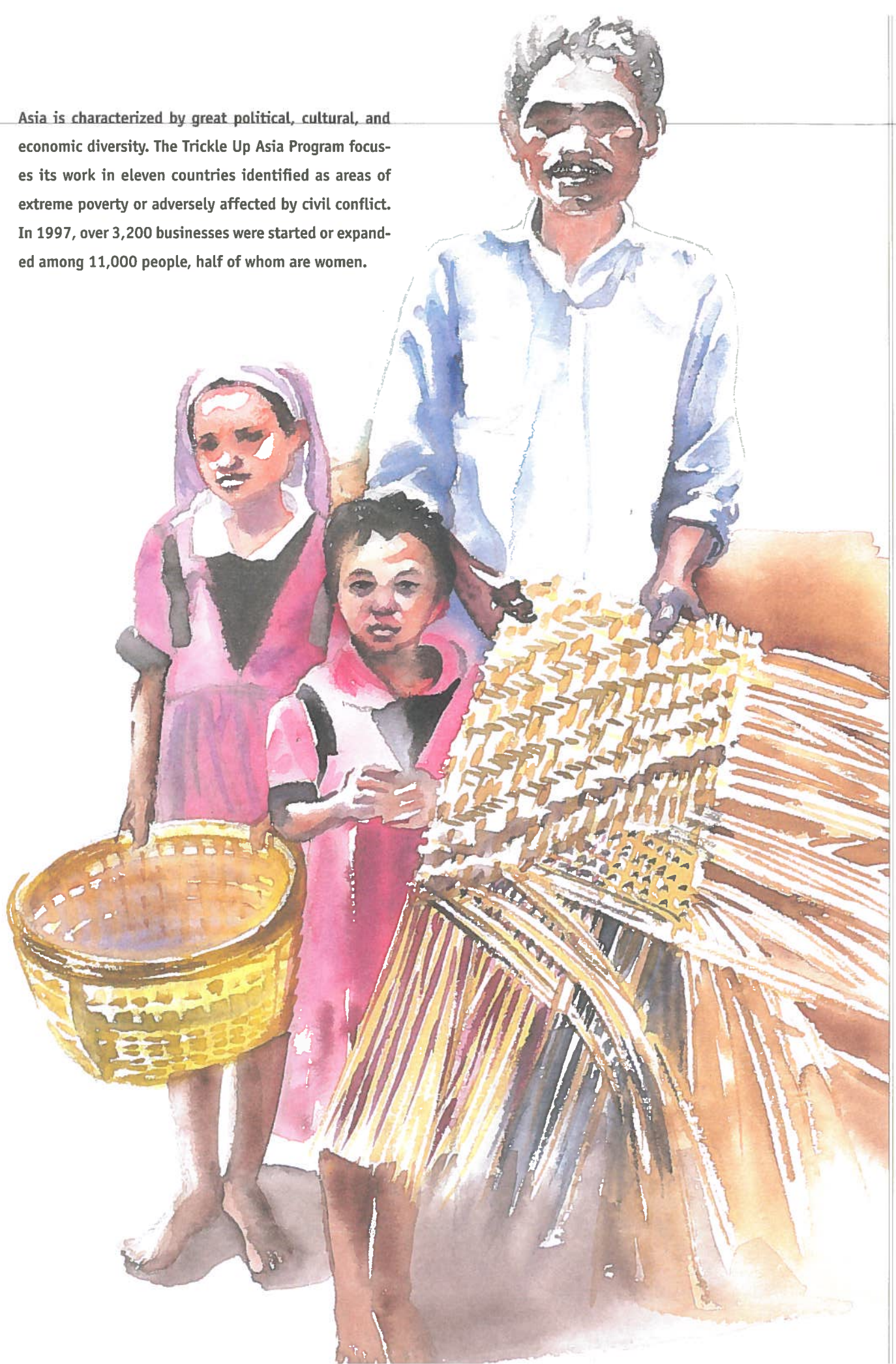
Reaching Vulnerable Groups: In 1997, Trickle Up continued to help disadvantaged young people in Africa. Widespread poverty in **Ethiopia** forces many parents to send their children into the street to earn money. Trickle Up helps the parents of streetchildren start small businesses. With the profits they earn from their businesses, their children no longer have to beg. They have enough food to eat and can go to school.

In **Mali**, one of the poorest countries in the world, almost half the population is under the age of 15. Unemployment is high and even educated young people have great difficulty in finding employment. Trickle Up provides enterprising youth with entrepreneurial training and seed capital to get them started in their own businesses.

Africa continues to cope with an alarming AIDS epidemic, which has caused many stricken with HIV or AIDS to lose their economic self-sufficiency and has left many children orphaned and without income. In **Uganda** and **Tanzania**, Trickle Up's partner agencies have worked tirelessly to help families affected by HIV. The Trickle Up process is helping these families earn an income to cover the costs of medical treatment as well as the education and sustenance of the children and orphans.



Asia is characterized by great political, cultural, and economic diversity. The Trickle Up Asia Program focuses its work in eleven countries identified as areas of extreme poverty or adversely affected by civil conflict. In 1997, over 3,200 businesses were started or expanded among 11,000 people, half of whom are women.



Trickle Up in Asia

Promoting Linkages: In Asia, Trickle Up partners with organizations that can link entrepreneurs with other services they offer, such as health, literacy and business development programs. Many of our partners have implemented a voluntary savings program with Trickle Up participants, enabling families to have continued access to capital for family needs and business expansion. We have found that linking Trickle Up to other services enhances poverty alleviation.

The **Bangladesh** program is implemented in partnership with International Voluntary Services and the Center for Development Services, who play a vital role networking and building capacity among community-based organizations by providing training, follow-up and administrative support for their microenterprise programs.

In **China**, Trickle Up is linking environmental conservation with economic development in nature reserves in Guizhou, Yunnan, Inner Mongolia, and Tibet. In December, Trickle Up attended a workshop in China to share the success of the program with Chinese officials and international development agencies, and to discuss replication in other areas.

In **Sri Lanka** and **Indonesia**, Trickle Up has been used to provide people who do not qualify for credit with the opportunity to start a business.

Working with the Poorest: In **India**, the program helps schedule caste and tribal minority families in the rural states of Orissa and Bihar, while in Calcutta, migrant families living in squatter settlements are given the opportunity to start their own businesses. The program in the **Philippines** targets tribal minorities and other socially and economically disadvantaged groups often bypassed by other programs. In **Pakistan**, women receive skills training and seed capital to start their own businesses, providing them with an alternative to factory work.

Helping Communities Recover: Political instability in **Cambodia** has highlighted the need for programs to focus on economic development to assist in the recovery process. In partnership with United Cambodian Community Development Foundation, amputees from land mines receive medical services, skills training, and seed capital through an innovative program that has been replicated elsewhere in the country. Political tension in **Sri Lanka** and **Myanmar (Burma)** has prompted Trickle Up to develop partnerships with new organizations in these countries to help in the recovery process.

In **Nepal**, Trickle Up's program is implemented in areas of high internal displacement caused by flooding and other natural disasters, as well as with refugees forced to leave their homes in **Bhutan**. Natural disasters have also affected the Mekong Delta area of **Vietnam**, where a cyclone devastated the homes and crops of thousands of families. The Trickle Up process has been introduced to help these families rebuild.

Cumulative Program Results 1979-1997

Program Results by Country 1997

Region	Number of Businesses 1979-1997	Coord. Agencies	Entrepreneurs			Aver. Invest- ment ¹	Main Source of Income ²	Aver. 3-Mo. Profit
			Number Trained	% Female	% Under Age 27			
AFRICA	23,352	482	123,800	64%	44%	\$35	82%	\$173
AMERICAS	17,488	321	90,200	64%	49%	\$80	74%	\$244
ASIA	25,426	597	119,651	57%	45%	\$42	69%	\$147
EUROPE	500	23	2,442	57%	33%	\$55	70%	\$561
Totals	66,766	1,423	335,917	61%	46%	\$49	75%	\$183

	Number of Businesses 1979-1997	Number of Businesses in 1997	Coord. Agencies	Entrepreneurs			Aver. Invest- ment ¹	Main Source of Income ²	Aver. 3-Mo. Profit
				Number Trained	% Female	% Under Age 27			
AFRICA									
TOTALS	23,352	2,929	146	11,188	67%	44%	\$49	89%	\$153
Benin	678	167	5	745	78%	35%	\$34	96%	\$260
Burkina Faso	140	15	1	75	99%	17%	\$83	NA	NA
Cameroon	807	205	6	838	76%	47%	\$63	60%	\$80
Dem. Rep. Congo	863	168	7	590	63%	54%	\$20	95%	\$101
Egypt	15	10	1	30	53%	47%	\$71	100%	*
Ethiopia	654	358	6	1,199	78%	56%	16	97%	\$67
Ghana	1,593	255	7	529	73%	38%	\$457	9%	\$119
Ivory Coast	56	15	1	45	33%	69%	\$9	73%	\$122
Kenya	4,546	130	8	561	50%	29%	\$57	94%	\$78
Liberia	2,150	25	25	76	66%	41%	\$31	99%	\$127
Madagascar	1,043	12	3	37	51%	59%	\$17	100%	\$180
Malawi	487	50	2	205	65%	35%	\$19	97%	\$110
Mali	105	37	2	175	39%	67%	\$74	71%	\$130
Mauritania	63	46	1	199	100%	42%	\$7	0%	\$36
Mozambique	110	35	1	137	59%	46%	\$32	79%	\$114
Nigeria	1,306	147	7	631	78%	37%	\$37	66%	\$169
Senegal	150	16	1	92	54%	24%	\$79	78%	\$100
Sierra Leone	2,486	395	17	1,483	60%	36%	\$97	97%	\$237
Somalia	81	20	1	86	65%	43%	\$58	93%	\$295
South Africa	17	16	2	33	70%	31%	\$30	100%	\$200
Sudan	232	34	1	158	63%	0%	\$63	100%	*
Tanzania	420	25	2	109	58%	70%	\$26	100%	\$80
Togo	349	36	2	157	73%	46%	\$28	66%	\$67
Uganda	3,891	558	31	2,224	59%	56%	\$34	85%	\$120
Zambia	135	10	2	48	67%	29%	\$29	78%	\$666
Zimbabwe	382	144	3	726	64%	30%	\$132	64%	\$507

AFRICA:³ Botswana (1), Burundi (13), Central African Republic (83), Chad (15), Comoros (2), Equatorial Guinea (1), Eritrea (10), Gambia (48) Guinea (43), Lesotho (209), Namibia (14), Rwanda (48), Sao Tome (79), Swaziland (27).

This data is collected from Trickle Up Business Plans and Reports certified by Coordinators. These figures serve as performance indicators for Trickle Up businesses, based on self-reported data. Any differences between the data in this table and that which appears in earlier reports are due to corrections of errors or omissions.

Number of Businesses 1979-1997	Number of Businesses in 1997	Coord. Agencies in 1997	Entrepreneurs			Aver. Invest- ment ¹	Main Source of Income ²	Aver. 3-Mo. Profit
			Number Trained	% Female	% Under Age 27			

AMERICAS

TOTALS									
Bolivia	2,294	371	11	1,184	66%	41%	\$45	74%	\$124
Dominican Republic	483	24	2	110	60%	44%	\$48	61%	\$190
Ecuador	3,991	171	1	548	57%	71%	\$66	64%	\$374
El Salvador	537	176	1	616	62%	57%	\$67	78%	\$218
Guatemala	2,208	236	9	771	57%	55%	\$75	69%	\$92
Haiti	1,296	76	10	198	81%	24%	\$36	81%	\$154
Nicaragua	254	65	2	280	46%	54%	\$44	88%	\$89
Peru	1,789	235	12	713	74%	43%	\$65	61%	\$191
USA	615	218	28	253	67%	9%	\$584	38%	\$647

AMERICAS:³ Anguilla (4), Antigua (33), Argentina (155), Barbados (1), Belize (47), Brazil (84), Chile (14), Colombia (1342), Costa Rica (682), Dominica (64), Grenada (7), Guadeloupe (1), Guyana (106), Honduras (728), Jamaica (392), Mexico (84), Montserrat (18), Panama (68), Paraguay (50), St. Kitts-Nevis (36), St. Lucia (7), St. Vincent (68), Suriname (13), Trinidad & Tobago (2), Turks & Caicos (9), Uruguay (5), Venezuela (1).

Number of Businesses 1979-1997	Number of Businesses in 1997	Coord. Agencies in 1997	Entrepreneurs			Aver. Invest- ment ¹	Main Source of Income ²	Aver. 3-Mo. Profit
			Number Trained	% Female	% Under Age 27			

ASIA

TOTALS									
Bangladesh	3,164	749	18	2,545	43%	47%	\$90	87%	\$156
Cambodia	587	102	2	317	50%	42%	\$90	96%	\$130
China	1,144	262	3	897	41%	40%	\$61	85%	\$56
India	5,870	655	22	2,106	51%	39%	\$32	79%	\$127
Indonesia	1,490	269	5	1,190	52%	35%	\$30	64%	\$325
Myanmar	227	10	1	32	47%	31%	\$3	NA	NA
Nepal	1,832	449	14	1,509	49%	43%	\$11	86%	\$71
Pakistan	756	306	7	1,010	58%	46%	\$41	97%	\$152
Phillipine	9,118	242	13	889	61%	52%	\$129	33%	\$124
Sri Lanka	393	107	3	350	59%	50%	\$187	100%	\$44
Viet Nam	328	60	1	185	47%	21%	\$71	100%	\$57

ASIA:³ Fiji (9), Kiribati (1), Laos (13), Malaysia (109), Marshall Islands (2), Micronesia (5), Mongolia (148), Papua New Guinea (2), Solomon Islands (87), Thailand (87), Tonga (1), Vanuatu (7), Western Samoa (2).

Number of Businesses 1979-1997	Number of Businesses in 1997	Coord. Agencies in 1997	Entrepreneurs			Aver. Invest- ment ¹	Main Source of Income ²	Aver. 3-Mo. Profit
			Number Trained	% Female	% Under Age 27			

EUROPE

TOTALS									
Armenia	101	33	1	115	61%	37%	\$42	56%	\$101
Estonia	19	3	1	10	50%	60%	*	0%	\$226
Russia	62	7	1	9	56%	22%	\$42	50%	\$252

EUROPE:³ Albania (10), Bosnia (4), Bulgaria (7), Georgia (5), Greece (4), Ireland (2), Kyrgyz (5), Latvia (24), Lithuania (11), Portugal (179), Romania (6), Ukraine (61).

1997 GLOBAL

TOTALS								
66,766	7,755	315	27,025	59%	45%	\$68	82%	\$164

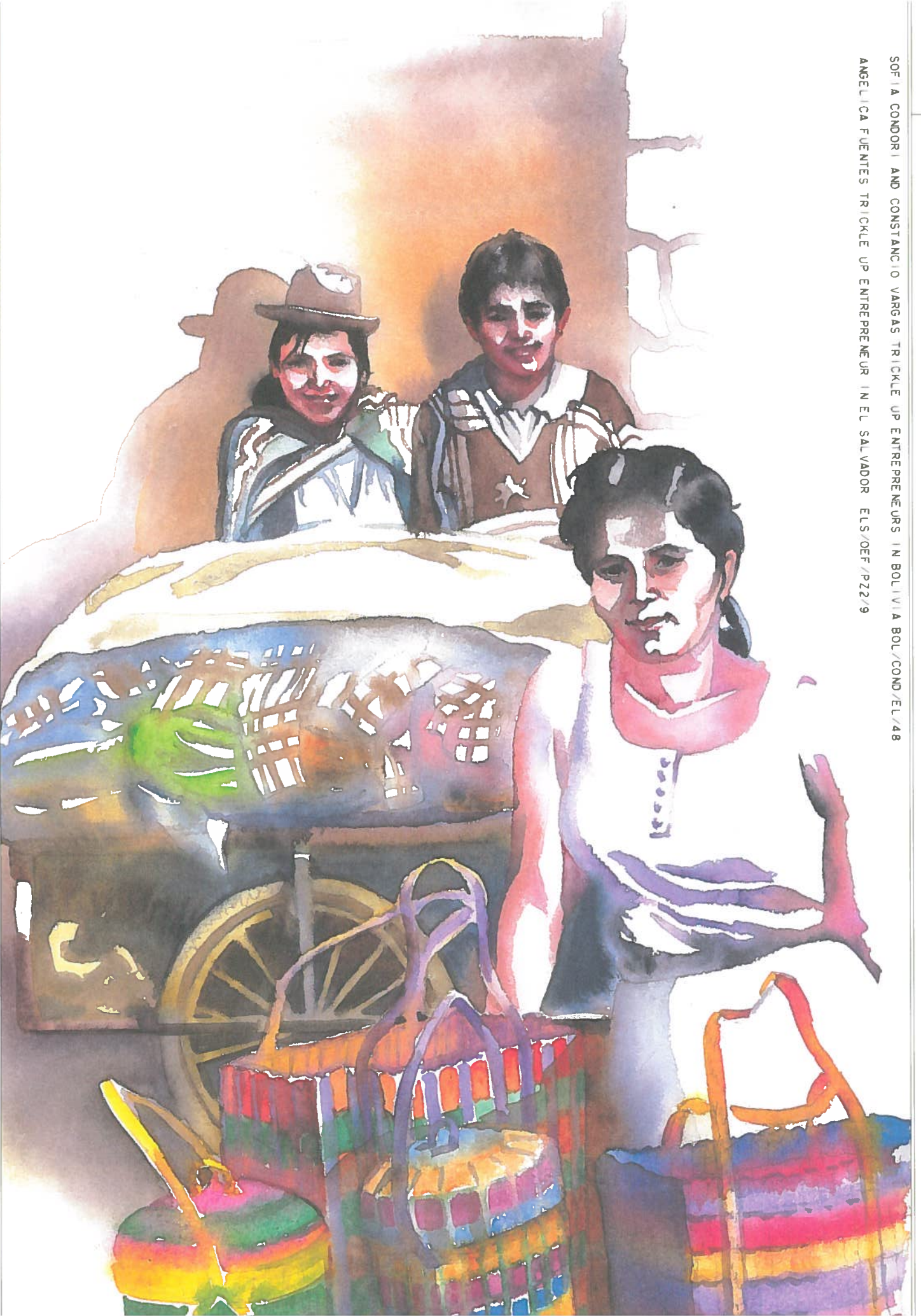
1 Average amount invested by the entrepreneurs to help start their business.

2 Percentage of businesses indicating that the Trickle Up enterprise is their main source of income.

3 The Trickle Up Program has helped launch or expand businesses in these additional countries (# of businesses) where we are not currently active. These businesses are included in the cumulative number of businesses 1979-97.

"NA" means information is unavailable.

*Data from these reports is omitted because it cannot be verified at this time.



Trickle Up in the Americas

In 1997, Trickle Up launched 1,353 businesses in the Americas. The program focuses on six priority countries in Central and South America and the Caribbean, all in various stages of economic turmoil or reconstruction. Women manage 75% of the microenterprises, which are predominantly family operations.

Helping Needy Families: Trickle Up is helping single mothers and families start businesses and provide for their children. In **Haiti**, the poorest country in the western hemisphere, Trickle Up is integrated into nutrition programs serving mothers and malnourished children. By combining business start-up with food relief, the mothers have been able to maintain their children's health when food relief ends. The entrepreneurs also participate in a savings program, making small, regular deposits. Trickle Up Coordinator Rosemary Fry reported that the savings "enabled them to look beyond day-to-day survival for the first time and assume greater control of their lives."

In Lima, **Peru**, Trickle Up reached streetchildren in group homes, as well as youth from families displaced from rural areas as a result of guerrilla activity. Support from Trickle Up gave them a means to build independent lives. Through soup kitchen cooperatives in the shantytowns of Lima and Trujillo, Trickle Up helped jobless single mothers who had migrated to the city create their own jobs. In addition, Trickle Up assisted marginalized Quechua families in rural areas.

Links to Credit: Linking Trickle Up entrepreneurs with further financing to grow their businesses was a top priority this year in the Americas. The *Asociación para la Organización y Educación Empresarial Femenina* (OEF), our partner in **El Salvador**, utilized the Trickle Up process among single mothers of malnourished children and parents of streetchildren who did not initially qualify for loans. In combination with OEF's health and children-at-risk programs, the children's health has improved and school attendance has increased. OEF also reported that 20% of the Trickle Up entrepreneurs later received loans for business expansion.

Trickle Up's partners in **Nicaragua** utilized the conditional grant approach as part of an integrated strategy for microenterprise development. Because their loan programs require one year of business experience, among other criteria, the Trickle Up seed capital was given to families at the start-up level of microenterprise. In Boaco, 30% of the businesses launched by Trickle Up received loans to expand after one year of operation.

In **Guatemala**, Trickle Up helped indigenous grassroots associations to establish "Enterprise Zones", which are comprised of 30 or more businesses in a single community. Three Zones were launched in Alta Verapaz as part of the on-going pilot project to promote business growth through savings. Each Zone created a revolving fund through savings contributed from member businesses. In the first disbursement cycle, half the businesses have already received loans to expand operations.

Trickle Up in the United States

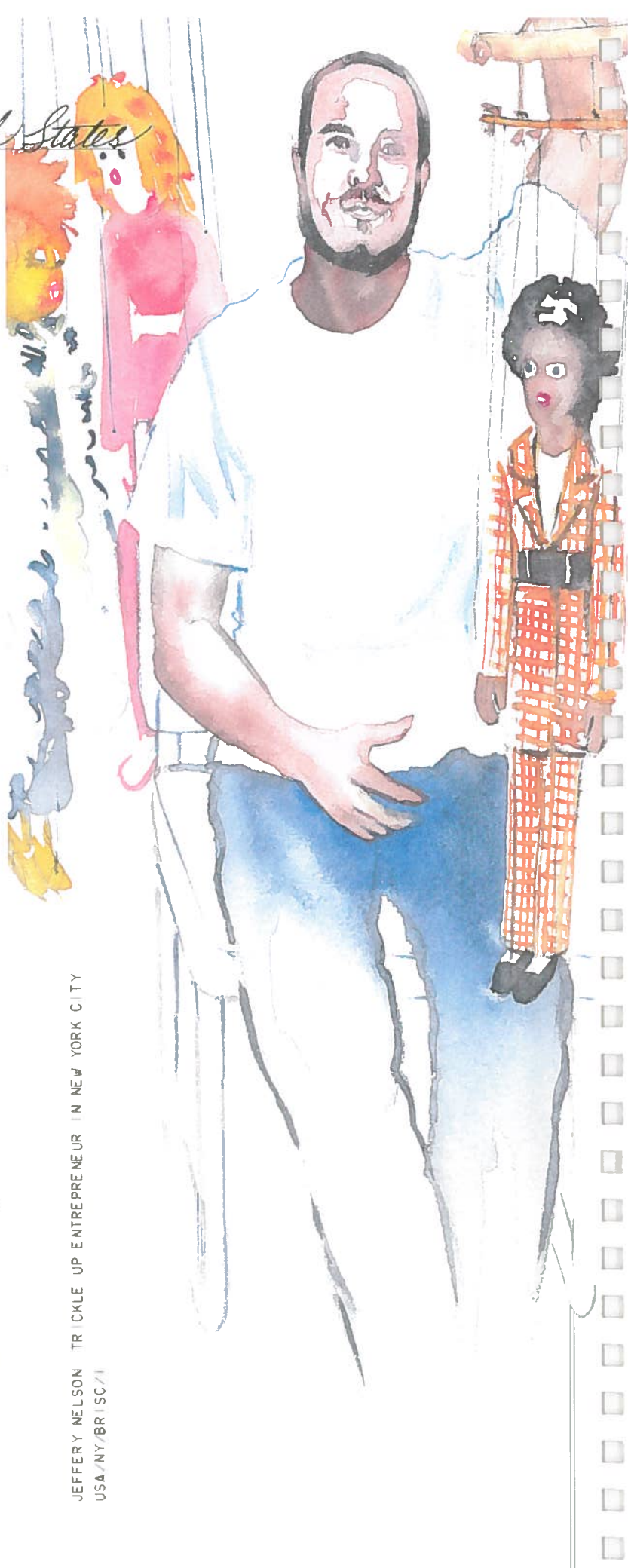
After a three-year pilot project designed to test the applicability of the Trickle Up process in the United States, program results in 1997 confirmed that Trickle Up really does work in the U.S. In 1997, 218 businesses were launched in six states — equaling the total number of businesses started in the first three years of the pilot.

Most Trickle Up businesses in the U.S. are home-based microenterprises with one or two owners, and they are run as sole proprietorships. The businesses range from home-based **day care centers** to **bakeries, tailors, crafts** and **clothing designers**. The diversity serves as testimony to the creativity and entrepreneurial spirit of their owners. Seventy percent of the entrepreneurs are women, and one-third of the participants are utilizing the Trickle Up process to move from welfare to self-employment.

Much of Trickle Up's success in 1997 stems from partnerships forged with Coordinating Agencies around the country. Over the past year, 12 new Coordinating Agencies have joined in partnership with Trickle Up, bringing the total to 28. Two-thirds of the U.S. program is focused in the five boroughs of New York City, in distressed communities such as Harlem, the South Bronx and Washington Heights. Trickle Up also operates in rural **New York, Connecticut, Pennsylvania, Iowa, Vermont** and **Maine**.

Important features of Trickle Up's U.S. program are the promotion of **networking** among Coordinating Agencies and forging **strategic alliances**. Trickle Up holds bi-monthly workshops with New York Coordinators to share services across neighborhoods and create linkages with other service providers and financial institutions. The workshops have focused on helping entrepreneurs access additional funds from other sources to grow their businesses and establish business incubators.

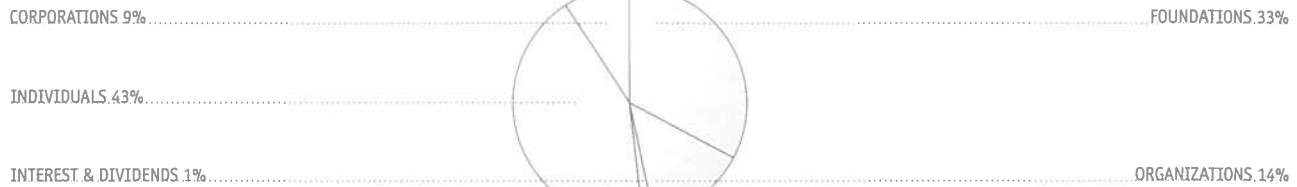
Trickle Up is encouraged by the progress of the U.S. program, and looks forward to helping more economically disadvantaged people create their own jobs.



JEFFERY NELSON TRICKLE UP ENTREPRENEUR IN NEW YORK CITY
USA/NY/BR/SC/1

Financial Information

INCOME SOURCES



FINANCIAL HIGHLIGHTS

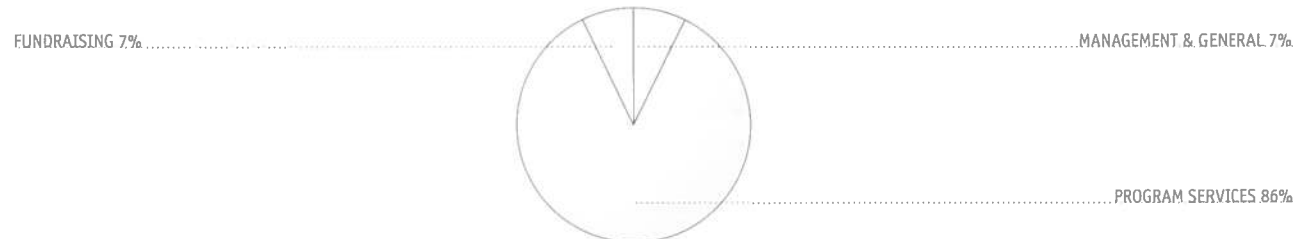
Financial Position	Operating Fund 1997	Endowment Fund 1997	1997 Total	1996 Total
Assets:	\$183,378	\$310,916	\$494,294	\$505,009
Liabilities:	126,000		126,000	245,125
Fund Balance:	57,378	310,916	368,294	259,884

STATEMENT OF INCOME, EXPENDITURES AND FUND BALANCE

	Fiscal Year Ending 12/31/97	% of Exp. 1997	Endowment Fund 1997	1997 Total	1996 Total	% of Exp. 1996
INCOME:	\$1,643,351		\$130,130	\$1,773,481	\$1,798,085	
EXPENDITURES:						
Program Grants & Services	1,435,387	86.21%		1,435,387	1,564,774	91.23%
Management, General and Fundraising	229,684	13.79%		229,684	150,398	8.77%
TOTAL EXPENDITURES:	1,665,071	100%		1,665,071	1,715,172	100%
Excess (Deficiency)	(21,720)			108,410	82,913	
Fund Balance Jan. 1	79,098		180,786	259,884	176,971	
Fund Balance Dec. 31	57,378		310,916	368,294	259,884	

Figures for 1996 are taken from the Certified Audit Report. The 1997 figures are unaudited.
More information will be available upon completion of the Certified Audit Report for 1997.

EXPENDITURES



Contributors

The Trickle Up Program received 43% of its income from individual contributors who, by agreement, are not listed. We acknowledge, with deep appreciation, the 1,546 contributors to Trickle Up, including individual, foundation, corporation and organization donors who helped Trickle Up achieve its mission of helping the poorest start microenterprises in 1997.

1997 CONTRIBUTIONS OF \$1,000 AND OVER

FOUNDATIONS

Louis and Anne Abrons Foundation
Barr Foundation
The Brownington Foundation
Virginia Wellington Cabot Foundation
De Goff and Sherman Foundation
Eichenberg-Larson Charitable Foundation
F. & J.S. Fund
Foundation for the Fiftieth Anniversary of the U.N.
Freefam Foundation
Golden Rule Foundation
Horace W. Goldsmith Foundation
The Green Fund
Gromer Foundation
Richard & Lois Gunther Charitable Fund
The Helen Hotze Haas Foundation
Hamilton Foundation
M.E. Hart Foundation
Horwitz Family Fund
The Roy A. Hunt Foundation
The International Foundation
Joselow Foundation
Kautz Family Foundation
Harris and Eliza Kempner Fund
Walter C. Klein Foundation
Fanny and Leo Koerner Charitable Trust
Charna and Alan B. Larkin Philanthropic Fund
Levitt Foundation
Lion and Hare Fund
The Frances and John L. Loeb Family Fund
The Lookout Fund
Near and Far Aid Association
Jerome A. & Estelle R. Newman Assistance Fund
The Ohrstrom Foundation
Olive Bridge Fund
Open Society Institute
The Scherman Foundation
Robert M. Schiffman Foundation
The Dorothy Setzler Fund
Martin & Dorothy Silverman Foundation
Stanley Foundation
CL Taylor Revocable Trust

The Alice Tully Foundation
The West Foundation

CORPORATIONS

American Express Foundation
Avon Products Inc.
Bank of Tokyo Trust Company
The Buffalo News
The Candle Foundation
Chase Manhattan Bank Foundation
Colony Furniture Shops
Eastman Kodak Charitable Trust
Fleet Bank
Lazarus Technology Mentoring
Macy*s East
Manufacturers and Traders Trust Company
Mars, Inc.
J.P. Morgan & Co. Incorporated
Park Li Group
Pfizer
Spring Break Travel
Volvo Group North America

ORGANIZATIONS

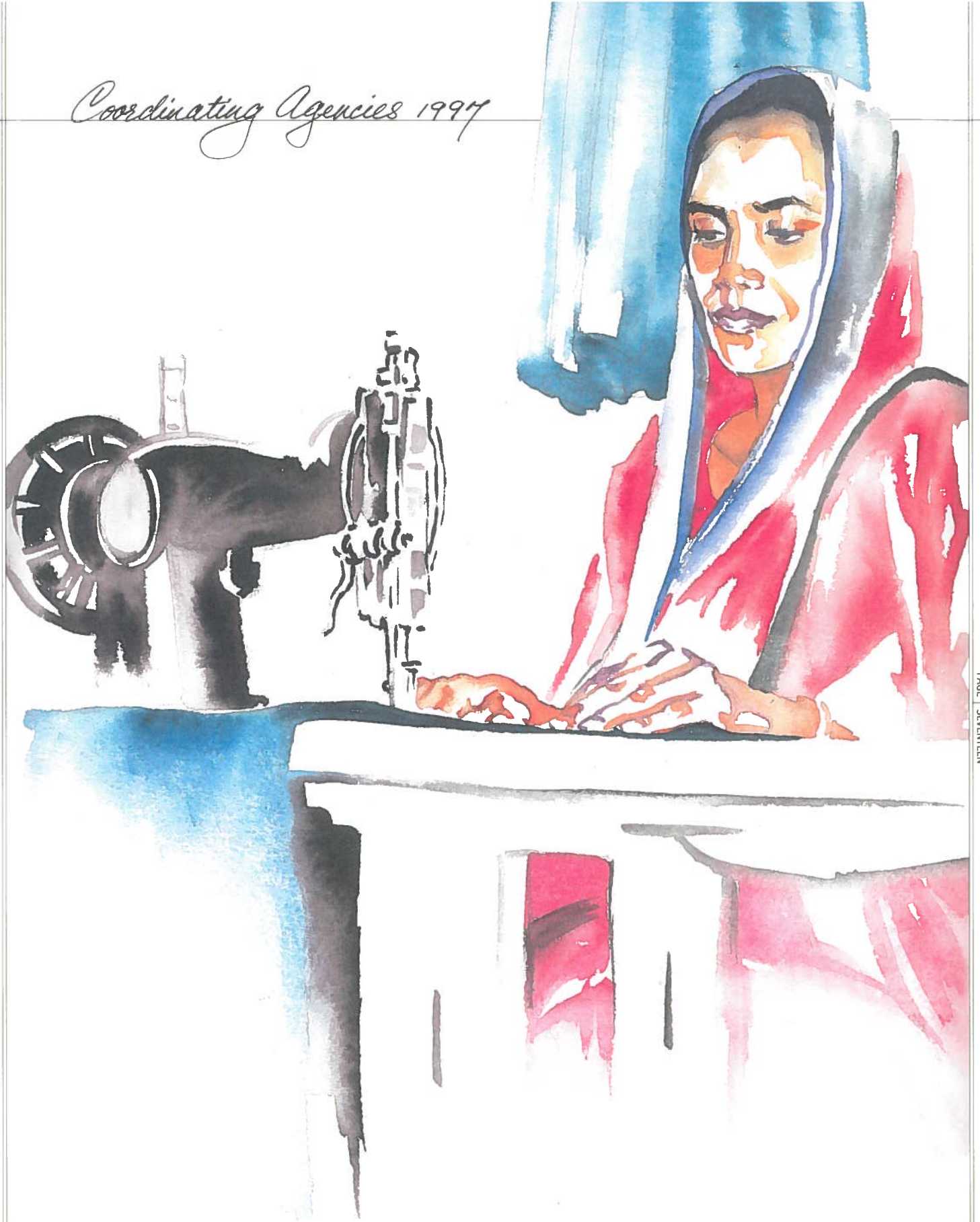
Combined Federal Campaign
Fifth Avenue Presbyterian Church
Friends of Ecuador
International Monetary Fund
Religious of the Sacred Heart of Mary Generalate
Resource House
Women's Fellowship of the First Congregational Church
of Greenwich
WomenAid International

GLOBAL PARTNERS*

Camps Farthest Out International
United Nations Development Programme

**Global partners supply grant funds in US dollars or local currency and help to implement the Trickle Up process*

Coordinating Agencies 1997



Coordinating Agencies 1997

Trickle Up's program is implemented in partnership with local partners known as "Coordinating Agencies". Coordinating Agencies are organizations engaged in development work at the national, regional or community level. They designate one or more professional staff or volunteers as Coordinators responsible for implementation. In 1997, 7,755 businesses were started or expanded in partnership with 315 Coordinating Agencies. In many countries, Peace Corps Volunteers and United Nations Volunteers serve as Trickle Up Coordinators.

The table below shows the percentage of Coordinating Agencies that worked with Trickle Up in 1997, by category. It shows that a majority of our partners (73%) represent indigenous non-governmental organizations.

	Non-Governmental Organizations Indigenous	Governmental & Intergovernmental Volunteers	Governmental Ministries, etc.
1997	73%	8%	12%

The following table of Coordinating Agencies includes intermediary organizations which channel Trickle Up grants through indigenous development organizations and provide them with technical assistance and business training. Examples include the United Nations Development Programme and International Voluntary Service.

The table lists partner agencies from whom we received Business Plans (indicating businesses started) and/or Business Reports (making the businesses eligible for the second \$50 from Trickle Up) in 1997. The businesses started (second to last column) are not necessarily the same as those which sent Reports (last column). Four to six months may elapse between the time Trickle Up receives Business Plans and the time Reports are received. Thus, some Reports listed in this table come from businesses which started in 1996, and many businesses which started late in 1997 will not send Reports until 1998.

Any differences between the data presented in this table and in earlier reports may be due to corrections of errors or omissions, or reclassification.

Countries	Total Organizations	No. of Businesses Started 1997	No. of Reports Received 1997
Totals - 51	315	7755	8278
Africa - 27	146	2929	3705
Benin	5	167	165
JEUNESSE CULTURELLE POUR LE DEVELOPPEMENT PANAFRICAIN		100	99
ORGANISATION SAVALOISE POUR LA SOLIDARITE ET LE DEVELOPPEMENT		5	5
PEACE CORPS		2	1
PROJETS VERTS-CENTRE DE PROMOTION DES INITIATIVES DE DEVELOPPEMENT		55	55
UNITED NATIONS VOLUNTEERS		5	5
Burkina Faso	1	15	
UNITED NATIONS VOLUNTEERS		15	
Cameroon	6	205	208
BUSINESS AND PROFESSIONAL WOMEN		15	2
MINISTRY OF AGRICULTURE			5
OPPORTUNITIES INDUSTRIALISATION CENTRE		17	7
RURAL DEVELOPMENT CONSULTANTS & ADVISORY SERVICES		73	29
<u>SOROPTIMIST INTERNATIONAL</u>		25	93
SUSTAINABLE LIVESTOCK FOUNDATION		75	72
Dem. Rep. Of Congo (formerly Zaire)	7	168	162
AGENCY FOR COMMUNITY DEVELOPMENT		85	83
ASSOCIATION POUR LE DEVELOPPEMENT		15	15
CHRISTIAN CHILDREN'S FUND OF AFRICA		25	25
CLUB UNESCO DU CENTRE D'ACTION FEMME ET ENFANT		5	4
FEDERATION DES INITIATIVES EN ACTION COMMUNAUTAIRE		20	20
HOSPITAL EVANGELIQUE CBZO KIKONGO		12	15
MENNONITE CENTRAL COMMITTEE		6	
Egypt	1	10	10
GRACE CHURCH		10	10
Ethiopia	6	358	345
CHRISTIAN CHILDREN'S FUND		23	30
FORUM ON STREETCHILDREN ETHIOPIA		219	205
KIND-HEARTS CHILD AID DEVELOPMENT ORGANIZATION		5	
ORGANIZATION FOR SOCIAL SERVICES FOR AIDS		1	
TATARI			20
WOMEN IN DEVELOPMENT		110	90

Countries	Total Organizations	No. of Businesses Started 1997	No. of Reports Received 1997	Countries	Total Organizations	No. of Businesses Started 1997	No. of Reports Received 1997
Gambia	1		8				
ISLAMIC RELIEF AGENCY			8	LIBERIA NATIONAL EDUCATIONAL WORKER'S UNION			81
Ghana	7	255	159	LIBERIA OPPORTUNITIES INDUSTRIALIZATION CENTERS			5
ASSN. OF WOMEN IN DEV. EXPERTS AND RESEARCH		119	10	LIBERIANS UNITED TO SERVE HUMANITY			50
HABITAT FOR HUMANITY		10	10	MOVEMENT AGAINST DRUG ABUSE INTERNATIONAL			10
HEAD OF STATE AWARD SCHEME		10		NATIONAL ADULT EDUCATION ASSOCIATION OF LIBERIA			29
JUNIOR ACHIEVEMENT OF GHANA		24	24	NATIONAL ASSOCIATION FOR HUMAN DEVELOPMENT OF LIBERIA			39
NATIONAL YOUTH ORGANIZING COMMISSION		2	3	NATIONAL PEACE CORPS VOLUNTEERS OF LIBERIA			29
NGO BUSINESS & DEVELOPMENT CONSULTANCY CENTER		80	100	ORGANIZATION FOR THE DEV. OF AGRICULTURE AND FARMERS' RELATED ASSOCIATIONS			15
NOVISTI ASSOCIATION OF VOLUNTARY ASSISTANCE		10	12	PASODRI MULTIPURPOSE SOCIETY LTD.			20
Ivory Coast	1	15	16	PRISONERS IN CHRIST MINISTRY OF LIBERIA			17
ECOFORM-DEVELOPMENT		15	16	SERVICE AND DEVELOPMENT AGENCY UNITED NATIONS DEVELOPMENT PROGRAMME			15
Kenya	8	130	138	YOUTH ENDING HUNGER IN LIBERIA			126
ASSOCIATION OF NAPATA VOLUNTEERS		30	45	YOUNG MEN'S CHRISTIAN ASSOCIATION OF LIBERIA			20
BIBLE AND LITERACY LEAGUE OF KENYA		20	20	Madagascar	3	12	78
CHILD WELFARE SOCIETY OF KENYA		10	10	EGLISE PROTESTANTE MALGACHE		2	58
DEPARTMENT OF FISHERIES		16	34	FEMMES RURALES ET DEVELOPPEMENT		10	
NEW JERICO HARAMBEE PROGRESSIVE WOMEN'S GROUP		25	25	MALAGASY EPISCOPAL CHURCH			20
ORGANIZATION OF AFRICAN INSTITUTED CHURCHES		15	4	Malawi	2	50	35
ST. TERESA'S GIRLS SECONDARY SCHOOL		9		SOCHE BUSINESS WOMEN ASSOCIATION		10	
<i>Independent - Jotham Avodonya</i>		5		UNITED NATIONS VOLUNTEERS		40	35
Liberia	25	25	982	Mali	2	37	17
BETHEL WORLD OUTREACH MINISTRIES			25	ASSOCIATION JEUNESSE ACTION MALI		30	11
BONG COUNTY EMERGENCY RELIEF ORGANIZATION/BUCHANAN			45	PEACE CORPS		7	6
BONG COUNTY EMERGENCY RELIEF ORGANIZATION/MONROVIA			27	Mauritania	1	46	5
BUCHANAN CHILD COMMUNITY BASED CARE			27	WORLD VISION INTERNATIONAL MAURITANIA		46	5
CHRISTIAN DEVELOPMENT AGENCY			45	Mozambique	1	35	14
CONCERNED CHRISTIAN ORGANIZATION OF LIBERIA		25	10	UNITED NATIONS VOLUNTEERS		35	14
DOLO'S TOWN FARMER'S SOCIETY			41				
FRIENDS INTERNATIONAL LIBERIA			73				
HELP OUR PEOPLE EXIST			16				
LIBERIA COMMUNITY DEVELOPMENT FOUNDATION			115				
LIBERIA HUNGER FOUNDATION			54				

Coordinating Agencies 1997

Countries	Total Organizations	No. of Businesses Started 1997	No. of Reports Received 1997
Nigeria	7	147	167
LADNER FOUNDATION		36	36
NGWA WOMEN FEDERATION		26	26
NIGERIAN ASSN. OF SPECIAL EDUCATION TEACHERS		25	26
NIGERIAN SOCIETY FOR THE IMPROVEMENT OF RURAL PEOPLE		30	40
SISTRUM EDUCATIONAL FOUNDATION			14
UNITY FARMING DEVELOPMENTS		10	25
<i>Independent - Susan Davis</i>		20	
Senegal	1	16	9
PEACE CORPS		16	9
Sierra Leone	17	395	413
BONDAY RURAL DEVELOPMENT ASSOCIATION		20	20
BOYS' SOCIETY OF SIERRA LEONE		20	
BUMPE AGRICULTURAL PROJECT		5	5
BUREH SMALL FARMERS ASSOCIATION		15	25
CATHOLIC CHURCH		18	10
COMMUNITY ACTION FOR PROGRESS		150	125
COUNCIL OF CHURCHES - SIERRA LEONE		10	20
DISPLACED WELFARE PROMOTION GROUP		10	10
JANGEE RURAL WOMEN DEVELOPMENT ASSOCIATION		20	
MALEN PRODUCERS & MARKETING COOP. ASSOCIATION		30	30
ORGANIZATION FOR RESEARCH AND EXTENSION OF INTERMEDIATE TECHNOLOGIES		20	29
POVERTY ALLEVIATION PROGRAMME			10
SHANTY DWELLERS SELF-HELP ORGANIZATION		38	70
THE INTEGRATED RURAL DEVELOPMENT ASSOCIATION		9	10
THE SMALL-MEDIUM SCALE BUSINESS ASSOCIATION OF SIERRA LEONE			15
YONI RURAL BANK, LTD.		30	24
YOUTH DEVELOPMENT ASSOCIATION			10
Somalia	1	20	30
SIFA VOLUNTARY ORGANIZATION		20	30
South Africa	2	16	10
ACTS FOUNDATION		10	10
SIYABONGA DEVELOPMENT PROJECT		6	

Countries	Total Organizations	No. of Businesses Started 1997	No. of Reports Received 1997
Sudan	1	34	60
AMUPE PROJECT		34	60
Tanzania	2	25	30
CATHOLIC WOMEN'S ORGANIZATION		10	10
TANZANIA ASSOCIATION OF THE DISABLED		15	20
Togo	2	36	35
ASSOCIATION DES VOLONTAIRES POUR L'ENTRAIDE ET LE DEVELOPPEMENT		25	25
PEACE CORPS		11	10
Uganda	31	558	497
AFRICA MEDICAL AND RESEARCH FOUNDATION		27	24
AIDS WIDOWS ORPHANS FAMILY SUPPORT			6
BAPTIST UNION OF UGANDA		60	60
BUNDIBUGYO ASSOCIATION OF THE DISABLED		5	5
CHILD RESTORATION OUTREACH		10	10
CHRISTIAN INTERNATIONAL PEACE SERVICE		15	15
CHURCH OF UGANDA - EAST ANKOLE DIOCESE		1	4
CORNERSTONE DEVELOPMENT		35	58
DEAF DEVELOPMENT ASSOCIATION		4	6
FOUNDATION FOR RURAL DEVELOPMENT		11	10
HANDS IN SERVICE		59	57
KAMPALA ARCHDIOCESE SOCIAL & ECONOMIC DEVELOPMENT DEPARTMENT		15	20
KEFAKADENGE BIBLE LITERACY LEAGUE		10	10
KYENGERA WOMEN SELF-HELP PROJECT		30	15
MENNONITE CENTRAL COMMITTEE		5	5
MMANZE CENTRE FOR RURAL DEV. & TRAINING		15	25
MUSANA BROS. AND SONS		10	15
PAKWACH YOUTH PROMOTERS		15	15
PENTECOSTAL ASSEMBLIES OF GOD CHURCHES			5
RINGILI DEMONSTRATION FARM		14	28
SPIRITS COOPERATIVE SOCIETY			1
THE AIDS CARE OUTREACH TEAM		30	28
THE AIDS SUPPORT ORGANIZATION		10	
THE BOYS' BRIGADE OF UGANDA		10	10
UGANDA DEVELOPMENT BANK		10	20
UGANDAN WOMEN CONCERN MINISTRY		20	20
UNITED NATIONS VOLUNTEERS		115	
WAYS PROJECT		5	5
YOUTH WITH A MISSION		8	5
<i>Independent - Heidi Lundy</i>		4	4
<i>David Thomforde</i>		5	11

Countries	Total Organizations	No. of Businesses Started 1997	No. of Reports Received 1997
Zambia	2	10	14
CHRISTIAN MISSION IN MANY LANDS		10	10
<i>Independent - Justina Sampa Mumbi</i>			4
Zimbabwe	3	144	98
ORGANIZATION OF COLLECTIVE CO-OPERATVES IN ZIMBABWE			5
SOUTHERN AFRICA FEDERATION OF THE DISABLED			10
UNITED NATIONS VOLUNTEERS		144	83
Americas - 9	76	1572	1897
Central & South America & The Caribbean - 8	48	1354	1760
Bolivia	10	371	377
AGRICULTURA Y DESARROLLO RURAL		30	30
ASOCIACION DE CLUBES DE MADRES, NOR OESTE		60	60
ASOCIACION DE IMPEDIDOS Y MUTILADOS		60	60
CENTRO DE INVESTIGACION SOCIAL Y TRABAJO EN EN EQUIPO MULTIDISIPLINARIO		40	51
FOMENTO GANADERO DE ALTO BENI		40	40
FUNDACION UNATATAWI		49	49
SERVICIOS MULTIPLES DE TECNOLOGIAS APROPRIADAS		42	23
<i>Independent - Adan Chungara Sanchez</i>		20	34
<i>Eugenio Jacinto</i>		15	15
<i>Victor Zabaleta</i>		15	15
Dominican Republic	3	24	40
ASOCIACION PRO-DESARROLLO COMUNIDAD DE CONSUELO		15	20
CONSEJO NACIONAL PARA LA NINEZ			5
PEACE CORPS		9	15
Ecuador	1	171	461
INSTITUTO NACIONAL DEL NINO Y LA FAMILIA		171	461
El Salvador	1	176	176
OEF: ASOC. PARA LA ORG. Y EDUC. EMPRESARIAL FEMENINA		176	176
Guatemala	9	236	222
JAPAN OVERSEAS COOPERATION VOLUNTEERS			2
MINISTERIO DE TRABAJO Y PREVISION SOCIAL:			
<i>ASOCIACION DE AGRICULTORES DE CHICOJ</i>		30	30
<i>ASOCIACION DE AGRICULTORES DE EL DURAZNO</i>		30	29

Countries	Total Organizations	No. of Businesses Started 1997	No. of Reports Received 1997
<i>ASOCIACION DE AGRICULTORES DE SACSI</i>		30	30
<i>ASOCIACION DE MUJERES DE PACHAJ</i>		44	43
<i>ASOCIACION NUEVO AMANECER</i>		49	37
<i>PROGRAMA NAC. DE INSERCIÓN LABORAL/DISCAPACITADOS</i>		48	47
<i>Independent - Geoffrey Martino</i>		5	4
Haiti	10	76	69
CENTRE HAIT. DE RECHERCHES/ D'ACTION POUR LA PROM./LA FEMME		7	7
HAITIAN BAPTIST CONVENTION		9	6
HOSPICE ST. JOSEPH		8	8
PARROQUIA DE WANAMENTHE		1	
PROGRAMME DEVELOPPEMENT PAYSANS			5
RELIGIEUSES NOTRE-DAME-DU-SACRE-COEUR		2	2
SANT KRETYEN POU DEVELOPMAN			3
SISTERS OF THE BLESSED SACRAMENT, ST. CHARLES PARISH		10	9
SISTERS OF ST. JOSEPH, NUTRITION CENTRE		34	25
SS. MISSIONAIRES DE L'IMMACULEE-CONCEPTION		5	4
Nicaragua	2	65	76
FUNDACION JOSE NIEBOROWSKI		30	60
PROGRAMA NACIONAL DE APOYO A LA MICROEMPRESA/MASAYA		35	16
Peru	12	235	339
ASOCIACION DE JOVENES PROGRESISTAS		20	30
ASOCIACION DE MUJERES LUCHADORAS POR SU PUEBLO		14	24
CENTRO DE ESTUDIOS Y PROMOCION COMUNAL DEL ORIENTE		10	4
CENTRO DE INFORMACION Y DESARROLLO INTEGRAL DE AUTOGESTION		30	39
CENTRO DE INFO. Y EDUC. PARA PREVENCIÓN DEL ABUSO DROGAS		5	5
CENTRO DE INVESTIGACIONES Y APOYO TECNOLÓGICO		60	100
CLUB DE GRADUADOS SOCIAL CRISTIANOS DE LA UNIV.SAN AGUSTIN		30	30
INSTITUTO ACCION PARA EL PROGRESO		10	
INSTITUTO DE ASUNTOS CULTURALES		25	10
INSTITUTO DE DESARROLLO DEL SECTOR INFORMAL DE HUANCAMELICA		10	20
INSTITUTO DE PROMOCION DEL DESARROLLO SOLIDARIO		16	72
<i>Independent-Adelina Meza</i>		5	5

Coordinating Agencies 1997

Countries	Total Organizations	No. of Businesses Started 1997	No. of Reports Received 1997
North America - 1	28	218	137
United States	28	218	137
AFRICAN & AMERICAN FRIENDSHIP			18
ALIQUIPPA ALLIANCE FOR UNITY AND DEVELOPMENT		4	2
BEDFORD STUYVESANT RESTORATION CORPORATION		5	4
BERKS MINORITY DEVELOPMENT COUNCIL			2
BUSHWICK LOCAL DEVELOPMENT CORPORATION		1	
BUSINESS GROWTH PARTNERS		2	1
BUSINESS RESOURCE AND INVESTMENT SERVICE CENTER		25	19
CENTRAL VERMONT COMMUNITY ACTION COUNCIL		21	9
CHURCH AVENUE MERCHANTS BLOCK ASSOCIATION		7	24
COASTAL ENTERPRISES		7	3
COMMUNITY DEVELOPMENT CORPORATION OF LONG ISLAND		8	2
CORNELL COOPERATIVE EXTENSION		9	
ENTREP. CENTER/HARTFORD COLLEGE FOR WOMEN		2	2
HUNTS POINT BUSINESS OUTREACH CENTER		9	
INSTITUTE FOR SOCIAL AND ECONOMIC DEVELOPMENT		20	5
LOWER EAST SIDE BUS. OUTREACH CENTER/ CHINATOWN		10	4
MANHATTAN NEIGHBORHOOD RENNAISSANCE		4	3
MASJID MALCOLM SHABAZZ/HARLEM BUSINESS OUTREACH CENTER		18	16
NEW YORK ASSOCIATION FOR NEW AMERICANS		7	6
N.Y. VETERANS LEADERSHIP PROGRAM			1
PROACTION OF STEUBEN AND YATES		8	3
PROGRESSIVE TRAINING ASSOCIATES		3	
QUEENS BUSINESS OUTREACH CENTER - JACKSON HEIGHTS CDC		14	2
STATEN ISLAND BUSINESS OUTREACH CENTER NETWORK/ W. BRIGHTON COMM. LDC		1	

Countries	Total Organizations	No. of Businesses Started 1997	No. of Reports Received 1997
THE GOODRIDGE BUSINESS RESOURCE CENTER		6	2
WASHINGTON HEIGHTS AND INWOOD DEVELOPMENT CORPORATION		6	
WOMEN'S HOUSING AND ECONOMIC DEVELOPMENT CORP.		6	
WORKER OWNERSHIP RESOURCE CENTER		15	9
Asia - 12	90	3211	2662
Bangladesh	18	749	705
ASHO KAJ KORY		25	45
CENTRE FOR DEVELOPMENT SERVICES			1
INTERNATIONAL VOLUNTARY SERVICES			
<i>COME TO WORK</i>		50	50
<i>GANA KALYAN KENDRA</i>		49	50
<i>GONO MILON KENDRA</i>		50	29
<i>GONO UNNYAN KENDRA</i>		49	
<i>GRAM BIKASH KENDRA</i>		48	50
<i>NABOLOK PARISHAD</i>		50	50
<i>SHUSHILAN</i>		50	50
<i>SOMAJ - O - JATIM GATHAN</i>		50	50
<i>WOMEN'S JOB CREATION CENTER</i>		50	50
<i>ZIBAN BIKASH KARJAKRAM</i>		48	50
MOUCHAS UNNAYAN SANGSTHA		45	45
RURAL WOMEN'S WELFARE ORGANIZATION		20	20
SAMAJ KALAYAN MOU-CHASY SAMITY		50	50
SOLIDARITY		50	50
VOLUNTARY ASSISTANCE TO RURAL DEVELOPMENT			65
		65	65
Cambodia	2	102	202
INTERNATIONAL CATHOLIC MIGRATION COMMISSION			124
UNITED CAMBODIAN COMMUNITY DEVELOPMENT FOUNDATION		102	78
China	3	262	139
CAOHAI NATURE RESERVE		72	64
RURAL DEVELOPMENT INSTITUTE		150	35
ZHAO TONG PREFECTURAL FORESTRY BUREAU		40	40

Countries	Total Organizations	No. of Businesses Started 1997	No. of Reports Received 1997	Countries	Total Organizations	No. of Businesses Started 1997	No. of Reports Received 1997
India	22	655	590	Mongolia	1		8
BANANEE YUVA PARISADA		20	20	WOMEN'S COUNCIL OF CENTRAL AIMAG			8
BHARATIYA JANJAGRITI KENDRA		25		Myanmar	1	10	
CENTER FOR ENTREPRENEURSHIP DEVELOPMENT			30	UNITED NATIONS DEVELOPMENT PROGRAMME		10	
CENTRE FOR ENVIRONMENT AND DEVELOPMENT		50	50	Nepal	14	449	272
DIPS COMMUNICATION CENTRE		100		COMMITTEE FOR THE PROMOTION OF PUBLIC AWARENESS		99	96
FORUM OF COMMUNITIES UNITED IN SERVICE		100	100	COMMUNITY WELFARE & DEVELOPMENT SOCIETY		35	
GRAMIN JAN KALYAN SAMITY		50	50	DALIT PIDIT MAHILA KALYAN SAMAJ			5
INDIAN SOCIAL ACTION AND RESEARCH ASSOCIATION		20	20	DUDHPOKHARI PRATIVA PARIWAR		10	10
JAN JAGRAN KENDRA			25	HIMALAYAN HEALTH CARE		8	33
KARRA SOCIETY FOR RURAL ACTION		25	25	HUMAN RIGHTS ORGANIZATION OF BHUTAN		147	6
LOHARDAGA GRAM SWARAJYA SANSTHAN		25		MACHHAPUCHHRE DEVELOPMENT ORGANIZATION		20	6
NATIONAL INSTITUTE FOR SUSTAINABLE DEVELOPMENT			20	MANAVOTTHAN		10	
NAY NITY SANGHA		20	20	PICHHADIYEKO SAMUDAYAMA AADHARIT PROGRAM		10	
ORGANIZATION FOR FRIENDS ENERGIES & RESOURCES		25	25	RHINO CLUB		50	70
PRAKALPA		20		SHAMUDA EK NITI ANUSHASAN ANUSHANDHAN VIKASH SHNGH		15	3
RURAL WOMEN'S DEVELOPMENT SERVICE CENTRE			20	VILLAGE DEVELOPMENT & SAVE THE ENVIRONMENT FORUM		10	10
SARAN ZILA SAMAGRA VIKAS SEVA SANSTHAN		10		WOMEN'S EDUCATION AND ECONOMIC DEVELOPMENT SOCIETY		5	3
SOUTH ASIA RURAL RECONSTRUCTION ASSOCIATION		20	20	WOMEN FEELING UNITY FORUM		30	30
TILJALA SOCIETY FOR HUMAN AND EDUCATION DEVELOPMENT		50	50	Pakistan	7	306	326
UNITED BUSTEE DEVELOPMENT ASSOCIATION		50	50	AURAT ASSOCIATION		25	45
UNITED VOLUNTARY YOUTH COUNCIL		20	40	ANJUMAN FALAH-O-BEHOOD		10	10
<i>Independent - Bin Bhatia</i>		25	25	DEVELOPMENT AGENCY FOR POSITIVE AND SOCIAL CHANGE OF THE METHODIST CHURCH IN PAKISTAN		50	50
Indonesia	5	269	142	RAJA WELFARE FREE DISPENSARIES NETWORK		20	20
BADAN KOORDINASI KEGIATAN KESEJAHTERAAN SOSIAL		15	17	RURAL DEVELOPMENT PROJECT		20	20
LAKAMALI SOCIAL & ENVIRONMENTAL CONCERNS INST.		75	66	SUNGI DEVELOPMENT FOUNDATION		100	100
UNITED NATIONS VOLUNTEERS		154	32	WOMEN EDUCATION AND ENVIRONMENT NETWORK		81	81
YAYASAN MITRA BINA USAHA			5				
YAYASAN SEJAHTERA MUDA		25	22				

Coordinating Agencies 1997

Countries	Total Organizations	No. of Businesses Started 1997	No. of Reports Received 1997
Philippines	13	242	192
BETHESDA MINISTRIES INTERNATIONAL		25	
BUILDING AND ORGANIZING CHRISTIAN COMMUNITIES			10
BUKIDNON INTEGRATED NETWORK OF HOME INDUSTRIES			5
DAUGHTERS OF MARY IMMACULATE		4	2
FRIENDS REACHING INDIVIDUALS EVERYWHERE		12	12
MILAGROSA COMMUNITY DEVELOPMENT ASSOCIATION		1	7
MUNTINLUPA DEVELOPMENT FOUNDATION		17	7
OFFICE FOR NORTHERN CULTURAL COMMUNITIES		6	
PARTNERS FOR FIRST PEOPLES		61	50
PEACE CORPS		47	13
PHILIPPINE AGENCY FOR COMMUNITY AND FAMILY (DAVAO)		20	10
PHILIPPINE NATIONAL VOLUNTEER SERVICE		3	3
WOMEN'S ACCESS		46	73
Sri Lanka	3	107	28
ASSOCIATION OF SOCIAL ACTIVITIES DEVELOPMENT		10	10
HUMAN DEVELOPMENT FOUNDATION		97	
SARVODAYA WOMEN'S MOVEMENT			18
Vietnam	1	60	58
FRIENDSHIP BRIDGE		60	58
Europe - 3	3	43	14
Armenia	1	33	9
PEACE CORPS		33	9
Estonia	1	3	2
PEACE CORPS		3	2
Russia	1	7	3
VOLKHOV INTERNATIONAL BUSINESS INCUBATOR AND TRAINING CENTER		7	3

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