

Trickle Up Program 1998 ANNUAL REPORT



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IBC	Board, Council and Staff

IBC
Inside Back Cover

Front Cover Illustration: Marie Zaongo Fruawise and other Trickle Up entrepreneurs in Burkina Faso

BURK/UNDP/65
Country Organization Business #

▲ This code refers to the actual Trickle Up business number recorded in our database for each of the 73,500 businesses. Since 1979, key information from the Business Plan and Report for every business has been entered into our database.

TAN/TAD/IBR/165

1998 Achievements



WHAT DID TRICKLE UP ACCOMPLISH? 6,679 businesses were launched in 42 countries • 22,638 entrepreneurs benefited from starting and running a business, taking their first steps out of poverty

WHO DID TRICKLE UP HELP? Trickle Up focuses on reaching the poorest, with special outreach to *women, youth* and other *disadvantaged groups*: 66% of the businesses were led by women • 44% of the entrepreneurs were young people (under 27), embarking on self-employment ventures • 25% of the microenterprises involved refugees or displaced people rebuilding their lives • 78% of the businesses were family enterprises

ARE TRICKLE UP BUSINESSES SUSTAINABLE? Reports received from 1,902 businesses in 1998 showed that 87% were continuing after one year in operation, and 67% had expanded

DO THE BUSINESSES BENEFIT THE ENTREPRENEURS? Yes! Benefits reported by entrepreneurs: better family nutrition—64% • better business skills—57% • more children in school—36% • more money—54% • the Trickle Up business was the main source of income—79%

This data was collected from Trickle Up Business Plans, Reports, and One-Year Updates certified by local partner agencies.

Hassan Chalu and partner: Trickle Up entrepreneurs in Tanzania

MESSAGE FROM THE PRESIDENT

In the seventies the need to reach the poorest of the poor directly was brought home to Glen and myself at the many UN Conferences we covered with our computer-conferencing Hotline International. Over and over the message we heard was that even though vast infusions of aid were pouring in at the top, it did not trickle down to benefit total society. There had to be a way of encouraging the participation of people to help them help themselves out of poverty and begin to achieve economic and social development.

We took on the challenge, developed a process, and proceeded to talk to people about it. But we received no positive responses, only polite smiles acknowledging they had heard us.

Undeterred, we went ahead anyway. Twenty years ago Glen and I, with \$1,000 of our own money, flew down to Dominica. We were determined to see if our socio-economic theory worked in practice, if the process we called Trickle Up would help alleviate poverty.

Community Development Officer Sylvester Joseph accepted our challenging proposal and convened a meeting of voluntary agencies and his field officers. As Glen and I explained the process, some in the room shook their heads, others showed no reaction. But the eyes of three Agency representatives lit up. They knew of people with ideas and dreams of starting a business, but lacked the start up capital.

In two weeks, we received 10 Trickle Up Business Plans and we saw 10 businesses start. When we returned 8 years later we found 7 of the businesses continuing. The process spread. The number of businesses has grown, benefiting over half a million entrepreneurs in 115 countries. More than 1,400 voluntary agencies and 5,000 volunteers have been our partners in reaching out to the economically deprived. Trickle Up has flourished and grown through the support and work of friends, organizations and entrepreneurs.

While we look back, it is also time to act in the present, and plan for the future. Twenty years have shown that Trickle Up is one answer in the fight against poverty. We remain determined that Trickle Up will continue to flourish and grow into the next century — reducing poverty, building self-reliance, and creating choices and opportunities for the poor.



Tribute to Glen Leet



The staff of the Trickle Up Program, the fourteen of us who now serve in the program, as well as those who preceded us, who have had the privilege of having known and worked with Glen Leet deeply mourn his death. Together with his wife Mildred Robbins Leet, he invented and tested the wonderful poverty alleviation program that is Trickle Up, a process that has helped tens of thousands of impoverished people all over the world to begin a business by means of a small Trickle Up grant and business training.

The process has helped thousands to live a better life. But he did not just invent it; he guided and steered it to ever greater heights. From ten businesses in 1979, it grew to nearly 74,000 by 1998. Glen delighted in the stories of lives changed as a result of the Trickle Up process and pioneered the use of computers to track the success of the thousands of businesses begun by Trickle Up. Until the last weeks of his life, he worked to bring about the day when the number of people living in dire poverty would be drastically reduced. Together with Mildred Robbins Leet, we, the staff he so carefully trained, encouraged and nurtured, are pledged to see to it that this day comes soon.

Excerpted from a eulogy for Glen Leet, delivered by Executive Director Suzan Habachy on behalf of Trickle Up on April 13, 1998

MESSAGE FROM THE EXECUTIVE DIRECTOR

Glen Leet died on April 7, 1998, just two weeks away from what would have been his ninetieth birthday, and exactly one year away from what will be the twentieth birthday of the Trickle Up Program.

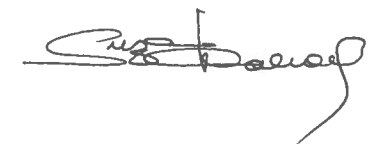
All of us at Trickle Up have kept our pledge to continue to work towards the day when the numbers of people living in poverty would be reduced. Each year we have increased the number of Trickle Up businesses started. 1998 witnessed nearly 7,000 new beginnings. As a result, 22,000 more people now lead a better life, their days no longer shadowed by hunger and need, their children able to attend school.

On the threshold of the twentieth anniversary of our founding, the necessity for Trickle Up is greater than ever before. Because more of the world's population is sunk in wrenching poverty, greater effort is necessary to fulfill our goals.

In 1998 our budget grew by 14 percent. We hope for similar, if not greater, rates of increase in the future. Unprecedented media coverage in 1998 brought us worldwide attention, and our website attracts more visitors — and contributions, daily. We now have an Endowment Fund of more than \$500,000. This must continue to grow.

The past twenty years have seen Trickle Up swell from a mere trickle — just \$1,000 at its start — to a two million dollar budget for 1999. But just as the past two decades have seen an increase in riches for many, they have also seen a tragic rise in the numbers of people who need Trickle Up, so we must intensify our efforts.

As more and more people partner and support us, our achievements multiply. We do have a process that works.



On the threshold of our 20th anniversary and the new Millennium, Trickle Up's commitment to reduce poverty through microenterprise remains stronger than ever. Our mission and philosophy continue to be guided by a **belief in people** and their untapped **potential**; a **commitment** to serving the **poorest**; giving people the **opportunity** to better their lives through **entrepreneurship**; **partnering** with grass-roots organizations to enhance local **self-help** efforts and strengthen the civil society. We are convinced that small amounts of seed money and psychological encouragement can help transform the lives of individuals and families. The launching of 6,679 businesses by over 22,000 women and men in 1998 are testimony to the continuing truth and power of the vision of our founders, Mildred Robbins Leet and the late Glen Leet.

1998 saw continued progress in realizing that vision, not only in terms of the numbers of businesses started and people reached, but also in finding better ways to achieve our goals.

We aimed to strengthen impact through greater **geographic** and **program focus** and we concentrated our efforts on 42 countries, which can make the best use of the Trickle Up opportunity. Over half of these countries have the lowest human development according to United Nations indicators. This group included 18 African and 3 South Asian countries with large numbers of poor rural and urban dwellers and great income disparity - **Bangladesh, India** and **Pakistan**. Special emphasis continues to be given to countries emerging from civil strife, such as **Mozambique** and **Liberia**, where Trickle Up is contributing to rebuilding the economy in partnership with the United Nations Development Programme (UNDP). In eastern **Slovakia**, Trickle Up businesses were started among the *Romas* (gypsies) for the first time, in collaboration with other international agencies. Trickle Up is also active in **Indonesia**, a nation coping with economic upheaval and in six of the poorest countries in the Americas.

Trickle Up's **U.S. Program** continues to grow and is now funded through special contributions. We are particularly pleased to see that our efforts to promote self-employment are helping people transition off of welfare.

Our conditional grant strategy best serves the poorest, who are unable or unwilling to take loans. To reach this population, Trickle Up developed a **poverty assessment tool** based on concrete socio-economic indicators to help Coordinators select the poorest for participation in the program. We are also in the process of evaluating the Netherlands-funded pilot project, which helped entrepreneurs create **savings** funds to finance business expansion after the Trickle Up program cycle.

A key part of the Trickle Up process is **learn-by-doing business training** — helping the poor to develop basic business skills to start and continue in business. In 1998, the staff produced improved versions of our primary training tools, the **Business Plan** and **Business Report** forms and Worksheet. The tools were recently circulated to our partner agencies. Last summer, Trickle Up sent qualified graduate students to nine countries on **program monitoring visits**, measuring progress and reaching out to new partners.

And what of the **future**? April 1999 will mark the **20th Anniversary** of Trickle Up. By the close of the year 2000, we hope to bring the Trickle Up opportunity to 100,000 more people.

HOW THE TRICKLE UP PROGRAM WORKS

- 1 **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.
- 2 **ENTREPRENEURS:** The Coordinator selects low-income families or groups of three or more people who wish to start a business they have planned themselves.
- 3 **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.
- 4 **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.

- 5 **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.
- 6 **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. In the U.S., the grants total \$700.

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

Through these simple steps, repeated in over 73,000 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.



In 1998, Trickle Up launched 2,713 businesses in Africa, improving the lives of over 10,000 people. The program reached some of the most vulnerable people on the continent — such as people living with HIV in Uganda, and the displaced in Sierra Leone, a country that now finds itself at the bottom of the UNDP's Human Development Index.

From Relief to Sustainable Development in West Africa: In the war-torn west African countries of Liberia and Sierra Leone, Trickle Up's microenterprise program is playing a key role. Refugees and internally displaced persons are provided with the opportunity to start a business and begin to rebuild their lives. With peace returning to rural areas, Trickle Up's partnership with the United Nations Development Programme (UNDP) and 19 Liberian non-governmental organizations (NGOs) is now focusing on helping people regain their livelihoods after years of being away from their rural homes. Over 600 businesses were launched and a UN evaluation gave the project high marks, noting that in the past four years "the project has had a quantifiable impact by providing employment to approximately 5,000 vulnerable individuals." In late 1998, Trickle Up Coordinators in Sierra Leone created the first National Forum for Trickle Up Coordinators to act as a unified central body to help strengthen the effectiveness of Trickle Up. The Forum will play a key role in helping Trickle Up take on an expanded role in Sierra Leone as peace returns to this battle-scarred country.

Expansion in Central and Southern Africa: In recent years, Central Africa has been in the news due to political turbulence. After careful planning, Trickle Up is now making a difference in the region by helping returned refugees and others who have been affected by the recent hostilities. In 1998, new partnerships with the UNDP in Rwanda and Central African Republic were started, whereby United Nations Volunteers (UNVs) assigned to communities will act as Trickle Up field Coordinators. Trickle Up is implemented alongside literacy programs, adding value to other poverty alleviation efforts. In Rwanda, Trickle Up is utilized as a tool to promote ethnic reconciliation and peace building.

Trickle Up is expanding in Southern Africa. After years of conflict in Mozambique, Trickle Up forged a new partnership with UNDP/UNV to reach people in remote areas who are now returning to their villages after years of displacement. In neighboring Malawi, UNVs working with nascent Malawian NGOs helped launch 198 businesses in 1998 in some of the most remote and isolated parts of the country.

New Initiatives: In Kenya, a new cost-sharing partnership was begun with UNDP in late 1998 to work in rural areas, including the Arid and Semi-Arid Land regions where few development organizations operate. The project is directed by a UNDP-funded National Trickle Up Coordinator, and will be implemented by several Kenyan NGOs.



Tapa Diarra and family: Trickle Up entrepreneurs in Mali



Trickle Up in Asia

Trickle Up worked in 12 target countries in Asia in 1998, focusing on the poorest countries in the region, as well as in those recovering from natural or economic disasters. More than 7,500 entrepreneurs embraced the Trickle Up opportunity, launching over 2,500 businesses. The most active programs were in India, Bangladesh and China, which represented over 70% of Trickle Up activity in Asia.

Working with Marginalized Populations: Throughout Asia Trickle Up seeks to work with very poor people, who are often on the margins of society. In **India** Trickle Up works in urban and rural areas in the least developed states of Orissa, Bihar, and West Bengal. A diverse group of 20 local partner agencies, united by a commitment to end poverty, collaborates with Trickle Up to reach marginalized groups such as tribals, scheduled castes (untouchables), slum dwellers and women-headed households. In **Pakistan**, Trickle Up operates in one of the country's most isolated and fundamentalist areas, the North West Frontier Province. Five remarkable partner NGOs employ the Trickle Up strategy as a means of motivating, organizing and enhancing women's participation. Men are also encouraged to become involved, and special programs are designed to foster productivity at the community level.

Trickle Up works in partnership with 10 local partner agencies in the eastern and central areas of **Nepal**, where poverty is rampant. Highlights include the Human Rights Organization of Bhutan's efforts in refugee camps and the Rhino Club's efforts to help commercial sex workers develop alternative livelihoods operating restaurants and retail shops. In **Cambodia**, Trickle Up is helping land mine victims become self-reliant by starting businesses involving chicken raising and motorcycle and radio repair.

Economic Rehabilitation: The 1998 global financial crisis produced great hardship in Asia, particularly in **Indonesia**, where more than half a million people fell below the poverty line. Trickle Up is making special efforts to expand its operations in this country, which is facing high unemployment, economic instability, and political transition. Last year four local NGOs helped start 119 businesses, and in 1999 five new Coordinating Agencies will begin working with Trickle Up in Central Java, Nusa Tenggara and Timur.

Recovering from Natural Disaster: Devastating floods swept through **Bangladesh**, damaging many Trickle Up businesses. Fortunately, many families used their second \$50 from the Program to re-launch their enterprises. The Trickle Up process is implemented with the valuable support of International Voluntary Services (IVS) and the Center for Development Services (CDS), which help build capacity among local NGOs. Ten NGOs under the umbrella of IVS and 4 NGOs working with (CDS) are incorporating Trickle Up's microenterprise strategy in their development activities.

Other target countries for Trickle Up in Asia include **China, Myanmar (Burma), the Philippines and Sri Lanka.**

Program Results

CUMULATIVE PROGRAM RESULTS 1979-1998

Region	Number of Businesses 1979-1998	Coordinating Agencies	Entrepreneurs			Average Investment ¹	Main Source of Income ²	Average 3-Month Profit
			Number Trained	% Female	% Under Age 27			
AFRICA	26,085	487	134,565	64%	45%	\$41	82%	\$178
AMERICAS	18,882	328	94,178	64%	49%	\$81	74%	\$241
ASIA	28,015	606	127,665	56%	44%	\$42	70%	\$145
EUROPE	518	23	2,494	57%	33%	\$68	68%	\$543
Totals	73,500	1,444	358,902	61%	46%	\$52	75%	\$183

PROGRAM RESULTS BY COUNTRY 1998

Region	Number of Businesses 1979-1998	Number of Businesses in 1998	Coordinating Agencies* in 1998	Entrepreneurs			Average Investment ¹	Main Source of Income ²	Average 3-Month Profit
				Number Trained	% Female	% Under Age 27			
AFRICA	26,085	2,713	111	10,646	65%	45%	\$40	83%	\$175
Benin	866	188	4	884	73%	35%	\$35	49%	\$86
Burkina Faso	170	30	2	120	53%	35%	\$0	95%	\$187
Cameroon	872	54	4	200	49%	71%	\$62	38%	\$81
Dem. Rep. Congo	975	112	6	440	69%	58%	\$5	97%	\$158
Egypt	20	5	1	15	53%	47%	\$26	NA	NA
Ethiopia	677	20	3	60	73%	42%	\$5	94%	\$38
Ghana	1,674	80	4	361	55%	36%	\$32	100%	\$151
Ivory Coast	66	10	1	30	30%	59%	\$0	85%	\$192
Kenya	4,653	107	7	507	68%	46%	\$30	92%	\$188
Liberia	2,809	660	19	2175	69%	47%	\$16	NA	NA
Malawi	685	198	2	928	73%	38%	\$21	88%	\$283
Mali	135	30	1	93	53%	56%	\$44	100%	\$167
Nigeria	1,361	55	5	198	55%	57%	\$93	79%	\$80
Rwanda	88	40	1	141	70%	60%	\$25	100%	\$222
Senegal	152	3	1	20	100%	40%	\$1	100%	\$18
Sierra Leone	2,969	483	16	1833	62%	43%	\$41	93%	\$117
Somalia	91	10	1	42	57%	48%	\$39	NA	NA
Tanzania	449	29	3	119	76%	56%	\$9	48%	\$147
Togo	389	40	3	154	75%	47%	\$45	64%	\$105
Uganda	4,446	548	22	2278	60%	47%	\$76	87%	\$297
Zimbabwe	393	11	1	48	58%	45%	\$154	94%	\$133

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), Madagascar (1043), Mauritania (63), Mozambique (110), Namibia (14), Sao Tome (79), South Africa (17), Sudan (232), Zambia (135), 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.

Region	Number of Businesses 1979-1998	Number of Businesses in 1998	Coordinating Agencies* in 1998	Entrepreneurs			Average Investment ¹	Main Source of Income ²	Average 3-Month Profit
				Number Trained	% Female	% Under Age 27			
AMERICAS	18,882	1,393	70	3,977	66%	50%	\$85	75%	\$188
Bolivia	2,470	176	8	561	63%	51%	\$44	76%	\$100
El Salvador	649	112	1	350	67%	56%	\$99	74%	\$184
Guatemala	2,639	431	10	1309	51%	61%	\$16	100%	\$51
Haiti	1,411	114	9	271	84%	25%	\$21	84%	\$53
Nicaragua	334	80	4	279	73%	49%	\$17	100%	\$81
Peru	2,043	254	10	979	77%	41%	\$70	60%	\$131
USA	841	226	26	228	78%	7%	\$406	44%	\$972
ASIA	28,015	2,554	64	7,960	50%	43%	\$45	83%	\$128
Bangladesh	3,822	650	10	1852	47%	41%	\$88	78%	\$80
Cambodia	777	190	1	577	43%	36%	\$90	72%	\$84
China	1,603	411	6	1219	44%	39%	\$57	97%	\$176
India	6,567	697	15	2168	52%	34%	\$21	72%	\$86
Indonesia	1,617	119	4	438	59%	50%	\$20	76%	\$168
Mongolia	158	10	1	33	70%	47%	\$36	NA	NA
Myanmar	277	50	2	161	61%	34%	\$13	24%	\$136
Nepal	1,914	82	8	346	51%	50%	\$32	96%	\$196
Pakistan	926	170	5	483	39%	50%	\$32	99%	\$129
Philippines	9,266	133	9	517	51%	42%	\$26	14%	\$116
Sri Lanka	423	30	2	112	78%	37%	\$19	100%	\$165
Viet Nam	340	12	1	54	50%	55%	\$0	NA	NA
EUROPE	518	19	3	55	76%	30%	\$146	50%	\$141
Armenia	117	16	1	51	76%	33%	\$160	56%	\$144
Russia	65	3	1	4	75%	0%	\$74	NA	NA
1998 GLOBAL	73,500	6,679	248	22,638	59%	44%	\$51	79%	\$158

AMERICAS:³ Anguilla (4), Antigua (33), Argentina (155), Barbados (1), Belize (47), Brazil (84), Chile (14), Colombia (1342), Costa Rica (682), Dominica (64), Dominican Republic (483), Ecuador (3991), 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).

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

EUROPE:³ Albania (10), Bosnia (3), Bulgaria (7), Estonia (19), Georgia (5), Greece (4), Ireland (2), Kyrgyz (5), Latvia (24), Lithuania (11), Portugal (179), Romania (6), Ukraine (61).

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

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

³ The Trickle Up Program has helped launch or expand businesses in the following additional countries (# of businesses) where we are not currently active. These businesses are included in the Cumulative Program Results 1979-98.

"NA" means information is unavailable.

* The totals include Coordinating Agencies which submitted Business Plans and/or Reports in 1998. For a complete list of Agencies see the Coordinating Agencies section of this Report.

Trickle Up seed capital and business training helped 1,167 families launch their own businesses in six of the region's neediest countries. Trickle Up entrepreneurs represent some of the most vulnerable groups: indigenous peoples, single mothers, families displaced due to violent conflicts, and victims of El Niño. Nearly half of the 44 Coordinating Agencies provided opportunities for Trickle Up entrepreneurs to graduate to credit.

A Better Life through Business: Trickle Up worked with desperately poor single mothers in Haiti, whose daily struggle to provide adequate nutrition and shelter for their children overwhelms other goals like education. After establishing microenterprises, the women enroll in "savings banks" created by our partner organizations. Making regular deposits, safe from survival demands at home, gives the entrepreneurs the ability to meet the large rent payments and trimester school fees prevalent in Haiti. In the words of one Haitian Coordinator, *"Trickle Up gives a chance for these women to start earning an income and feed their families. It is also an intense learning experience for them."* Despite the adverse economic conditions, an evaluation of a program site in Cap-Haitien found 60% of the businesses continuing after one year.

Development In the Wake of Hurricane Mitch and El Niño: No part of the world was harder hit by the devastating storms and weather that raged around the world than the Americas. Trickle Up began expanding its program in Nicaragua in areas affected by Hurricane Mitch. Following emergency aid in the form of food, medicine, and shelter, families find themselves without any way to earn income. Microenterprise is a viable way for many to reestablish their livelihood; yet families with nothing cannot qualify for credit from loan programs. Trickle Up's conditional grant financing meets the needs for start-up level businesses and paves the way for expansion. While less publicized, continuous rain and flooding due to El Niño in northern Peru caused significant damage in early 1998. In the aftermath of the destruction, people stripped of their livelihoods as well as their homes struggled to make ends meet. Trickle Up seed capital provided the missing ingredient in starting over for 100 families.

Rebuilding Communities: Much donor aid has been provided to Guatemalan refugees who fled to Mexico during the civil war and returned to organized communities. Conversely, many Guatemalans fled to other parts of the country during the war and became internally displaced. This "forgotten" population received little assistance, and suffered greatly. Through local partners, Trickle Up has helped displaced families start more than 400 businesses and begin to reconstruct their lives in new communities, while others rebuild their home villages. The businesses are organized into "enterprise zones", clusters of about 50 businesses in a community that provide opportunity for community economic development and hope for the future.



Francisco Condori: Trickle Up entrepreneur and son in Bolivia



Photo credit: Lynn Padwe

Trickle Up in the United States

Trickle Up's United States Program continued to grow in 1998, helping economically disadvantaged entrepreneurs to launch 226 businesses. Trickle Up works in partnership with 26 community-based Coordinating Agencies in seven states. The New York City program accounts for two-thirds of our work in the U.S. Trickle Up entrepreneurs in the U.S. include caterers, seamstresses, home day care providers and craftspeople.

Fostering Self-employment: The program has continued to be successful in reaching economically disadvantaged people and providing them with opportunities for self-employment. Approximately 40% of the entrepreneurs are transitioning off of **public assistance**, a result of our commitment to give people on welfare the option of creating their own jobs. Additionally, 78% of Trickle Up's participants are women. Trickle Up continues to target **distressed communities** in urban areas such as the South Bronx, Washington Heights, and Harlem in New York City and Bridgeport, Connecticut.

Opportunities for small-scale financing are virtually non-existent for start-up businesses and for those lacking collateral or a credit history. Trickle Up's conditional grant financing and business plan requirement are critical first steps for entrepreneurs who are credit-averse or unable to qualify for a micro-loan. Trickle Up provides an opportunity for participants to build **business skills, collateral, and equity** and to establish a track record in business to help prepare them for the next step. Over half of our Coordinating Agencies operate micro-loan funds and utilize Trickle Up as a "pre-loan" program. Approximately 20% of our entrepreneurs have graduated to micro-loans.

Expansion: In 1998, **California** was added to the list of Trickle Up states, which include **New York, Connecticut, Pennsylvania, Iowa, Vermont** and **Maine**. Trickle Up launched its first partnership and business in Auburn, California, together with the Sierra College Small Business Development Center, with funding from the Soroptimist Club in Auburn. This project targets women on public assistance who wish to start a home day-care business. The women must also agree to care for a percentage of children of other women on public assistance.

Networking for Success: Building on the success of the Coordinator networking meetings begun in 1997, Trickle Up held several workshops in 1998 to improve the services offered to entrepreneurs and Coordinators. Topics included **welfare reform** and its impact on microenterprise, linking Coordinators to **pro-bono legal assistance** from prestigious New York City law firms, and how to access micro-credit programs in the city.

Evaluation: An **assessment** of Trickle Up businesses financed in 1997 was completed recently by a Columbia University graduate student. Based on a random sampling of 30 out of 140 entrepreneurs, 68% of the businesses were found to be profitable and 82% are still continuing. Over one-half of the entrepreneurs are transitioning off of public assistance and 92% of the participants found Trickle Up to be "very helpful."

Financial Information

TRICKLE UP PROGRAM, INC.

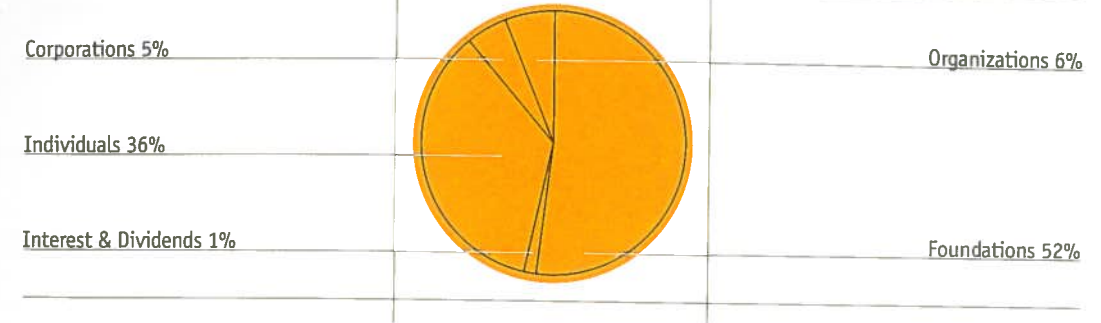
STATEMENT OF REVENUES AND EXPENSES FOR THE YEARS ENDED DECEMBER 31, 1998 AND 1997

	1998	%	1997	%
INCOME:				
Unrestricted	\$ 1,804,425	87.80%	1,626,499	91.71%
Board Designated Endowment	224,785	10.93%	130,130	7.34%
Investment Income	26,047	1.27%	16,852	0.95%
Total Income	2,055,257	100%	1,773,481	100%
EXPENSES:				
Program Services:				
Business Program:				
Business Prog. Grants	971,875	52.05%	740,350	44.44%
Business Prog. Services	449,901	24.10%	485,946	29.20%
Investment Fund Grants	10,212	0.55%	4,460	0.27%
Investment Fund Services	7,222	0.39%	5,246	0.32%
Development Education	166,294	9.00%	169,790	10.20%
Research & Development	28,318	1.52%	18,749	1.13%
Training Services	7,292	0.39%	10,846	0.65%
Total Program Services	1,641,114	88.0%	1,435,387	86.21%
Supporting Services:				
Fundraising	132,176	7.0%	117,740	7.07%
Management & General	94,315	5.0%	111,944	6.72%
Total Supporting Services	226,491	12.0%	229,684	13.79%
Total Expenditures	1,867,605	100%	1,665,071	100%
Increase in net assets	187,652		108,410	
Net assets at beginning of year	368,294		259,884	
Net assets at end of year	\$ 555,946*		\$368,294	

Figures are taken from the Certified Audit Report. More information is available upon request.

*Includes Board Designated Endowment of \$535,401

INCOME SOURCES

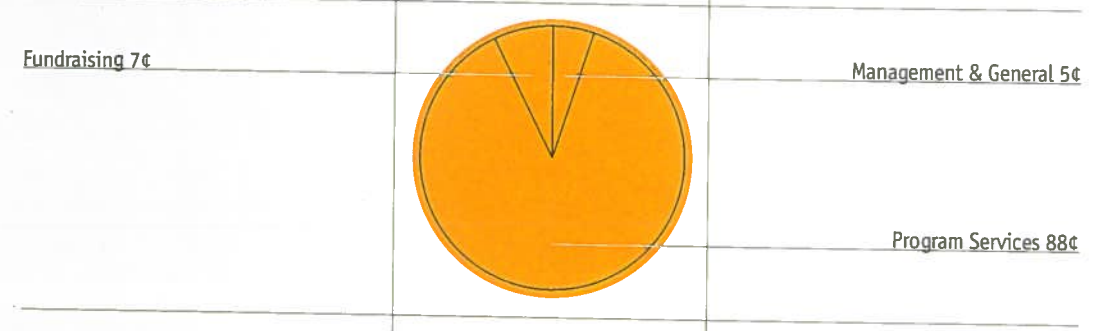


Business Program Grants: In 1998, Trickle Up helped launch 6,679 small businesses, enabling over 22,000 people to take the first steps out of poverty. The grants to the entrepreneurs are \$100, paid in two \$50 installments, except in the U.S. where the grants are \$700, paid in installments of \$500 and \$200. This seed capital enables people to purchase raw materials, products and other items to start or expand a business.

Business Program Services: Trickle Up provides critically needed support services to partner agencies and entrepreneurs to achieve our mission of helping the very poor start small businesses. These services include the cost of staff involved in delivering our program, including key components such as the monitoring, counseling, selecting and training of Coordinators and business groups, and the state of the art computer information system that allows Trickle Up to be so financially transparent and cost-effective.

Development Education Program: Since its founding, a key goal of Trickle Up has been to share with other development organizations the technical and policy elements of the Trickle Up process which they can use for poverty reduction programs. To this end, Trickle Up produced and distributed a series of reports to donor governments, the United Nations, academia and non-governmental organizations with major development programs. Another central goal of Trickle Up is to help the public understand through communication that the poor have within themselves the capacity to work their way out of poverty, and make a major contribution to the economy and society.

HOW IS EACH DOLLAR SPENT?



Contributors

The Trickle Up Program received 36% of its income from individual contributors who, by agreement, are not listed. We acknowledge, with deep appreciation, the 1,498 contributors to Trickle Up, including individuals, corporations and organizations who helped Trickle Up achieve its mission of helping the poorest start microenterprises in 1998.

1998 CONTRIBUTIONS OF \$1,000 AND OVER

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 St. John's Hunger Committee
 Trinity Church
 United Nations Development Programme*
 Women's Fellowship First Congregational Church of Greenwich

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

Coordinating Agencies 1998



Trickle Up 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 1998, 6,679 businesses were started or expanded in partnership with 248 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 1998, by category. It shows that a majority of our partners (74%), represent indigenous non-governmental organizations.

1998	Non-Governmental Organizations		Governmental & Intergovernmental Volunteers	Governmental Ministries, etc.
	Indigenous	International		
1998	74%	8%	6%	12%

The following table of Coordinating Agencies includes intermediary organizations which channel Trickle Up conditional 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 1998. 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 1997, and many businesses which started late in 1998 will not send Reports until 1999.

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

Coordinating Agencies 1998

Countries	Total Organizations	No. of Businesses Started 1998	No. of Reports Received 1998
TOTALS - 47	248	6679	4965
AFRICA - 24	111	2713	2010
Benin	4	188	182
	JEUNESSE CULTURELLE POUR LE DEVELOPPEMENT PANAFRICAIN	70	70
	ORGANISATION SAVALOISE POUR LA SOLIDARITE ET LE DEVELOPPEMENT	40	40
	PROJETS VERTS-CENTRE DE PROMOTION DES INITIATIVES DE DEVELOPPEMENT	59	59
	UNITED NATIONS VOLUNTEERS	19	13
Burkina Faso	2	30	45
	AID DEVELOPMENT PROGRAM	30	30
	UNITED NATIONS VOLUNTEERS		15
Cameroon	4	54	124
	BUSINESS AND PROFESSIONAL WOMEN OPPORTUNITIES INDUSTRIALISATION CENTRE		8
	RURAL DEVELOPMENT CONSULTANTS & ADVISORY SERVICES	35	12
	SUSTAINABLE LIVESTOCK FOUNDATION	19	84
			20
Dem. Rep. of Congo (formerly Zaire)	6	112	118
	AGENCY FOR COMMUNITY DEVELOPMENT	40	40
	ASSOCIATION POUR LE DEVELOPPEMENT	50	50
	ASSOCIATION REGIONALE DES SCOUTS DU SUD-KIVU	10	10
	FEDERATION DES INITIATIVES EN ACTION COMMUNAUTAIRE	12	10
	HOSPITAL EVANGELIQUE CBZO KIKONGO		3
	MENNONITE CENTRAL COMMITTEE		5
Egypt	1	5	
	GRACE CHURCH	5	
Ethiopia	3	20	31
	CHRISTIAN CHILDREN'S FUND	20	
	FORUM ON STREETCHILDREN ETHIOPIA		26
	KIND-HEARTS CHILD AID DEVELOPMENT ORGANIZATION		5
Ghana	4	80	80
	HEAD OF STATE AWARD SCHEME		10
	NATIONAL YOUTH ORGANIZING COMMISSION	20	10
	NGO BUSINESS & DEVELOPMENT CONSULTANCY CENTER	60	59
	NOVISI ASSOCIATION OF VOLUNTARY ASSISTANCE		1
Ivory Coast	1	10	16
	ECOFORM-DEVELOPMENT	10	16
Kenya	7	107	54
	ASSOCIATION OF NAPATA VOLUNTEERS	30	
	DEPARTMENT OF FISHERIES	25	25
	INTERNATIONAL FELLOWSHIP OF THE CLERGY	10	
	NEW JERICO HARAMBEE PROGRESSIVE WOMEN'S GROUP	10	10
	ORGANIZATION OF AFRICAN INSTITUTED CHURCHES	20	10
	PEACE CORPS	12	4
	<i>Independent - Jotham Avodonya</i>		5

Countries	Total Organizations	No. of Businesses Started 1998	No. of Reports Received 1998
Liberia	19	660	
	BONG COUNTY EMERGENCY RELIEF ORGANIZATION/BUCHANAN	58	
	CAPE MOUNT AGRICULTURE DEVELOPMENT PROJECT, INC.	40	
	DOLO'S TOWN FARMERS' SOCIETY	40	
	EMERGENCY RELIEF AGENCY	20	
	FRIENDS INTERNATIONAL LIBERIA	50	
	IMANI HOUSE, INC.	2	
	LIBERIA HUNGER FOUNDATION	67	
	LIBERIA OPPORTUNITIES INDUSTRIALIZATION CENTERS	6	
	MOVEMENT AGAINST DRUG ABUSE INTERNATIONAL	10	
	NATIONAL WOMEN'S COMMISSION OF LIBERIA	63	
	ORGANIZATION FOR THE DEV. OF AGRICULTURE AND FARMERS' RELATED ASSOCIATIONS	25	
	PROGRAM FOR THE CHILDREN, ELDERLY, AND DISPLACED, INC.	40	
	SERVICE AND DEVELOPMENT AGENCY	50	
	SELF HELP OPPORTUNITY SERVICES	40	
	THE UNITED LIBERIANS CARE FOR VICTIMIZED CHILDREN	40	
	UNITED NATIONS DEVELOPMENT PROGRAMME	1	
	VOINJAMA WOMEN'S DEVELOPMENT ASSOCIATION	61	
	YOUNG MEN'S CHRISTIAN ASSOCIATION OF LIBERIA	40	
	ZORZOR DISTRICT WOMEN CARE, INC.	7	
Madagascar	2		11
	EGLISE PROTESTANTE MALGACHE		1
	FEMMES RURALES ET DEVELOPPEMENT		10
Malawi	2	198	33
	MISSION FOR EVANGELICAL TRAINING AND DEVELOPMENT	10	9
	UNITED NATIONS VOLUNTEERS	188	24
Mali	1	30	20
	ASSOCIATION JEUNESSE ACTION MALI	30	20
Mauritania	1		1
	PEACE CORPS		1
Mozambique	1		24
	UNITED NATIONS VOLUNTEERS		24
Nigeria	5	55	38
	MINISTRY OF EDUCATION	5	
	NIGERIAN ASSN. OF SPECIAL EDUCATION TEACHERS	30	13
	NIGERIAN SOCIETY FOR THE IMPROVEMENT OF RURAL PEOPLE		10
	POWER OF CHRIST MISSION, INC.	10	5
	UNITY FARMING DEVELOPMENTS	10	10
Rwanda	1	40	40
	CHRISTIAN CHILDREN'S DEVELOPMENT FUND	40	40
Senegal	1	3	3
	PEACE CORPS	3	3
Sierra Leone	16	483	481
	BOYS' SOCIETY OF SIERRA LEONE	15	
	BUREH SMALL FARMERS ASSOCIATION	30	30
	COMMUNITY ACTION FOR PROGRESS	25	74
	COMMUNITY RESEARCH AND DEVELOPMENT ORGANIZATION	42	15

Agencies 1998

Countries	Total Organizations	No. of Businesses Started 1998	No. of Reports Received 1998
Sierra Leone (continued)	16	483	481
COUNCIL OF CHURCHES - SIERRA LEONE		15	16
DISPLACED WELFARE PROMOTION GROUP		40	39
MALEN PRODUCERS & MARKETING COOP. ASSOCIATION		40	37
ORGANIZATION FOR RESEARCH AND EXTENSION OF INTERMEDIATE TECHNOLOGIES		50	30
POVERTY ALLEVIATION PROGRAMME		25	25
SHANTY DWELLERS SELF-HELP ORGANIZATION		37	75
SIERRA LEONE CENTRE FOR SUSTAINABLE DEVELOPMENT AND COOPERATION		62	30
THE INTEGRATED RURAL DEVELOPMENT ASSOCIATION		20	20
THE SMALL-MEDIUM SCALE BUSINESS ASSOCIATION OF SIERRA LEONE		45	45
WORLD FOOD PROGRAMME/FOOD AID SECRETARIAT		7	
YONI RURAL BANK, LTD.		15	30
YOUTH DEVELOPMENT ASSOCIATION		15	15
Somalia	1	10	
SIFA VOLUNTARY ORGANIZATION		10	
Tanzania	3	29	25
CATHOLIC WOMEN'S ORGANIZATION		19	10
TANZANIA ASSOCIATION OF THE DISABLED		10	10
UVIDO YOUTH ECONOMIC GROUP			5
Togo	3	40	45
ASSOCIATION DES VOLONTAIRES POUR L'ENTRAIDE ET LE DEVELOPPEMENT		15	15
GROUPE RECHERCHE ET APPUI POUR LA PROMOTION DES INITIATIVES PRIVEES		15	15
PEACE CORPS		10	15
Uganda	22	548	579
AFRICA MEDICAL AND RESEARCH FOUNDATION		49	32
BAPTIST UNION OF UGANDA		50	50
BUNDIBUGYO ASSOCIATION OF THE DISABLED		10	15
CHILD RESTORATION OUTREACH		10	10
CHRISTIAN INTERNATIONAL PEACE SERVICE		35	25
COMMUNITY CARE SERVICES		50	51
CORNERSTONE DEVELOPMENT		15	15
DEAF DEVELOPMENT ASSOCIATION		3	4
FOUNDATION FOR RURAL DEVELOPMENT			15
HANDS IN SERVICE			28
KEFAKADENGE BIBLE LITERACY LEAGUE		10	10
KYENGERA WOMEN SELF-HELP PROJECT			4
MENNONITE CENTRAL COMMITTEE		5	3
MAMANZE CENTRE FOR RURAL DEV. & TRAINING		15	15
MUSANA BROS. AND SONS		10	5
PAKWACH YOUTH PROMOTERS		10	10
THE AIDS CARE OUTREACH TEAM		35	35
UGANDA DEVELOPMENT BANK		40	40
UGANDAN WOMEN CONCERN MINISTRY		10	10

Countries	Total Organizations	No. of Businesses Started 1998	No. of Reports Received 1998
Uganda (continued)	22	548	579
UNITED NATIONS VOLUNTEERS		190	192
YOUTH WITH A MISSION		1	9
<i>Independent - Heidi Lundy</i>			1
Zimbabwe	1	11	60
UNITED NATIONS VOLUNTEERS		11	60
AMERICAS - 8	70	1393	914
Bolivia	8	176	162
ASOCIACION DE CLUBES DE MADRES, NOR OESTE		20	20
ASOCIACION DE IMPEDIDOS Y MUTILADOS		25	15
CENTRO DE INVESTIGACION SOCIAL Y TRABAJO EN EN EQUIPOS MULTIDISCIPLINARIOS		10	19
FUNDACION UNATATAWI		36	20
SERVICIOS MULTIPLES DE TECNOLOGIAS APROPRIADAS			8
TRABAJANDO POR UN FUTURO MEJOR		35	30
<i>Independent - Eugenio Jacinto</i>		35	35
<i>Victor Zabaleta</i>		15	15
Dominican Republic	2		18
ASOCIACION PRO-DESARROLLO COMUNIDAD DE CONSUELO			17
PEACE CORPS			1
El Salvador	1	112	86
OEF: ASOC. PARA LA ORG. Y EDUC. EMPRESARIAL FEMENINA		112	86
Guatemala	10	431	201
MINISTERIO DE TRABAJO Y PREVISION SOCIAL:		8	
Asociacion de Madres Solteras		34	34
Asociacion de Madres Viudas, Carrizal Primero		50	50
Asociacion de Madres Viudas, Carrizal Segundo		50	49
Comite de Desarrollo de Mujeres Viudas		45	
Comite de Mujeres Viudas		50	
Comite de Mujeres Indigenas Mayas		50	
Comite Pro-Mejoramiento de Agricultores		45	45
Organizacion de Mujeres Madres Tierra		76	
Organizacion Ixchel		23	23
Haiti	9	114	83
CENTRE HAITIEN DE RECHERCHES/ D'ACTION POUR LA PROMOTION DE LA FEMME		10	5
ENFANTS DU MONDE - DROITS DE L'HOMME		10	10
HAITIAN BAPTIST CONVENTION		4	
PARROQUIA DE WANAMENTHE			1
ECOLES DE NOTRE-DAME-DU-SACRE-COEUR		17	5
ST. CHARLES NUTRITION PROGRAM		31	24
ST. JOSEPH NUTRITION CENTRE		22	18
SS. MISSIONAIRES DE L'IMMACULEE - CONCEPTION		10	10
UNITED EVANGELICAL MISSION COMMITTEE ON RELIEF		10	10
Nicaragua	4	80	20
COOPERATIVA DE AHORRO, CREDITO Y SERVICIOS LA PAZ CENTRO		10	

Coordinating Agencies 1998

Countries	Total Organizations	No. of Businesses Started 1998	No. of Reports Received 1998
Nicaragua (continued)	4	80	20
FUNDACION JOSE NIEBOROWSKI		30	
FUNDACION PARA EL DESARROLLO DE NUEVA SEGOVIA		10	
IMPYME (INSTITUTO NICARAGUENSE DE APOYO A LA PEQUENA Y MEDIANA EMPRESA)		30	20
Peru	10	254	253
ASOCIACION DE JOVENES PROGRESISTAS		15	15
ASOCIACION DE MUJERES LUCHADORAS POR SU PUEBLO		15	15
CENTRO DE ESTUDIOS Y PROMOCION COMUNAL DEL ORIENTE		10	14
CENTRO DE INFORMACION Y DESARROLLO INTEGRAL DE AUTOGESTION		60	20
CENTRO DE INVESTIGACIONES Y APOYO TECNOLOGICO		59	60
INSTITUTO ACCION PARA EL PROGRESO			10
INSTITUTO DE ASUNTOS CULTURALES		15	30
INSTITUTO DE PROMOCION DEL DESARROLLO SOLIDARIO		45	55
INSTITUTO PARA LA INVESTIGACION Y EL DESARROLLO ECONOMICO		20	20
<i>Independent-Adelina Meza</i>		15	14
United States	26	226	91
ALIQIPPA ALLIANCE FOR UNITY AND DEVELOPMENT		2	
BEDFORD STUYVESANT RESTORATION CORPORATION		5	1
BRIDGEPORT ARTISAN CENTER		2	
BUSHWICK LOCAL DEVELOPMENT CORPORATION		1	
BUSINESS GROWTH PARTNERS		6	
BUSINESS RESOURCE AND INVESTMENT SERVICE CENTER		21	16
CENTRAL VERMONT COMMUNITY ACTION COUNCIL		6	4
CHURCH AVENUE MERCHANTS BLOCK ASSOCIATION		11	4
COASTAL ENTERPRISES		7	3
COMMUNITY DEVELOPMENT CORPORATION OF LONG ISLAND		29	19
ENTREP. CENTER/HARTFORD COLLEGE FOR WOMEN		1	1
HUNTS POINT BUSINESS OUTREACH CENTER		44	10
INSTITUTE FOR SOCIAL AND ECONOMIC DEVELOPMENT		19	
LOWER EAST SIDE BUS. OUTREACH CENTER/CHINATOWN MANPOWER PROJECT		3	2
MASJID MALCOLM SHABAZZ / HARLEM BUSINESS OUTREACH CENTER		5	2
NEW YORK ASSOCIATION FOR NEW AMERICANS		6	3
NORTHWEST BALTIMORE CORPORATION		1	
PROACTION OF STEUBEN AND YATES		1	1
PROGRESSIVE TRAINING ASSOCIATES		3	
QUEENS BUSINESS OUTREACH CENTER - JACKSON HEIGHTS COMMUNITY DEVELOPMENT CORPORATION		6	5
RENAISSANCE ECONOMIC DEV. CORP.		1	3
SIERRA COLLEGE SMALL BUSINESS DEVELOPMENT CENTER -AUBURN SOROPTIMIST CLUB		1	
STATEN ISLAND BUSINESS OUTREACH CENTER NETWORK - WEST BRIGHTON COMMUNITY LDC		4	
THE GOODRIDGE BUSINESS RESOURCE CENTER		1	

Countries	Total Organizations	No. of Businesses Started 1998	No. of Reports Received 1998
United States (continued)	26	226	91
WOMEN'S HOUSING AND ECONOMIC DEVELOPMENT CORP.		21	8
WORKER OWNERSHIP RESOURCE CENTER		19	9
ASIA - 12	64	2554	2021
Bangladesh	10	650	102
AMARDESH			2
INTERNATIONAL VOLUNTARY SERVICES (DHAKA)		250	
Akota		50	
Brandra Development Organization		50	
Gana Kalyan Kendra		50	
Samaj Kallayan Sangstha		50	
Somaj - o - Jatim Gathan		50	
Ziban Bikash Karjakram		50	
MOUCHAS UNNAYAN SANGSTHA		50	50
SOLIDARITY		50	50
Cambodia	1	190	111
UNITED CAMBODIAN COMMUNITY DEVELOPMENT FOUNDATION		190	111
China	6	411	345
CAOHAI NATURE RESERVE		132	117
CHINA INTERNATIONAL CENTER FOR ECONOMIC AND TECHNICAL EXCHANGE		100	
ENDANGERED SPECIES SCIENTIFIC COMMISSION		10	
RURAL DEVELOPMENT INSTITUTE			150
YEZHONY FRANCOIS LEAF MONKEY RESERVE		69	28
YUNNAN INTERNATIONAL NGO'S SOCIETY		100	50
India	15	697	741
BANANEE YUVA PARISADA		25	25
BHARATIYA JANJAGRITI KENDRA			15
DIPS COMMUNICATION CENTRE			100
GRAMIN JAN KALYAN SAMITY		50	50
GRAMIN SEVA		50	
JAN JAGRAN KENDRA		102	102
LOHARDAGA GRAM SWARAJYA SANSTHAN			24
NATIONAL INSTITUTE FOR SUSTAINABLE DEVELOPMENT		49	
NAV BHARAT JAGRITI KENDRA		196	200
NEW LIFE CENTRE		20	
ORGANIZATION FOR FRIENDS ENERGIES & RESOURCES		50	50
PRAKALPA			20
TILJALA SOCIETY FOR HUMAN AND EDUCATION DEVELOPMENT		100	100
VINOBA AROGYA & LOK SHIKSHAN KENDRA		30	30
VIVEKANANDA SEVA SAMITY		25	25
Indonesia	4	119	157
BADAN KOORDINASI KEGIATAN KESEJAHTERAAN SOSIAL		35	19
LAKAMALI SOCIAL & ENVIRONMENTAL CONCERNS INSTITUTE		74	
UNITED NATIONS VOLUNTEERS			128
YAYASAN SEJAHTERA MUDA		10	10

Coordinating Agencies 1998

Countries		Total Organizations	No. of Businesses Started 1998	No. of Reports Received 1998
Mongolia		1	10	
	PEACE CORPS		10	
Myanmar		2	50	38
	MYANMAR BAPTIST CONVENTION		20	
	UNITED NATIONS DEVELOPMENT PROGRAMME		30	38
Nepal		8	82	258
	COMMUNITY BASED REHABILITATION PROJECT		4	4
	COMMUNITY WELFARE & DEVELOPMENT SOCIETY		15	48
	DALIT PIDIT MAHILA KALYAN SAMAJ		5	
	HUMAN RIGHTS ORGANIZATION OF BHUTAN		3	116
	RAMA ROSHAN VIKAS SAMAJ			10
	RHINO CLUB		5	75
	WOMEN'S EDUCATION AND ECONOMIC DEVELOPMENT SOCIETY			5
	WOMEN FEELING UNITY FORUM		50	
Pakistan		5	170	120
	AURAT ASSOCIATION		30	
	ANJUMAN FALAH-O-BEHOOD		20	
	DEVELOPMENT AGENCY FOR POSITIVE AND SOCIAL CHANGE OF THE METHODIST CHURCH IN PAKISTAN		50	50
	RURAL DEVELOPMENT PROJECT		20	20
	WOMEN EDUCATION AND ENVIRONMENT NETWORK		50	50
Philippines		9	133	134
	BETHESDA MINISTRIES INTERNATIONAL		100	50
	FRIENDS REACHING INDIVIDUALS EVERYWHERE		8	4
	MUNTINLUPA DEVELOPMENT FOUNDATION		10	17
	PARTNERS FOR FIRST PEOPLES			40
	PHILIPPINE AGENCY FOR COMMUNITY AND FAMILY (DAVAO)			10
	PHILIPPINE NATIONAL VOLUNTEER SERVICE			3
	SOROPTIMIST INTERNATIONAL OF MALABON		5	5
	UNANG BANAAG SA NEGROS <i>Independent-Ramon Reandelar</i>		5	5
Sri Lanka		2	30	15
	ASSOCIATION OF SOCIAL ACTIVITIES DEVELOPMENT		15	15
	SARVODAYA WOMEN'S MOVEMENT		15	
Vietnam		1	12	0
	FRIENDSHIP BRIDGE		12	
EUROPE - 3		3	19	20
Armenia		1	16	16
	PEACE CORPS		16	16
Estonia		1		1
	PEACE CORPS			1
Russia		1	3	3
	VOLKHOV INTERNATIONAL BUSINESS INCUBATOR AND TRAINING CENTER		3	3

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