

TRICKLE UP PROGRAM

1999 ANNUAL REPORT

BUSINESSES STARTED 1979-1999  
**10 → 82,544**  
BUSINESSES STARTED IN 1979

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This report was prepared by the staff of the Trickle Up Program.  
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FIGHTING POVERTY - ONE BUSINESS AT A TIME

**WHAT DID TRICKLE UP ACCOMPLISH?** → 8,896 businesses were launched with 250 partners in 37 countries → 28,323 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**: → 65% of the businesses were led by women → 47% of the entrepreneurs were young people (under 27), embarking on self-employment ventures → 22% of the microenterprises involved **refugees** and **internally displaced** people rebuilding their lives → 78% of the businesses were family enterprises

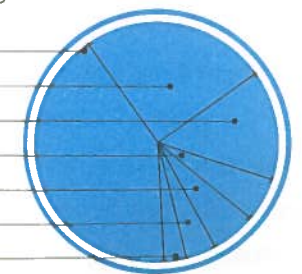
**ARE TRICKLE UP BUSINESSES SUSTAINABLE?** Reports received in 1999 showed that 86% of the businesses were continuing after one year in operation, and 72% had expanded

**DO THE BUSINESSES BENEFIT THE ENTREPRENEURS?** Yes! Benefits reported by entrepreneurs: → 72% better family nutrition → 72% better business skills → 46% more children in school → 53% more money → 87% reported that the Trickle Up business was their main source of income

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

TYPES OF BUSINESSES

- Retail 41%
- Agriculture 25%
- Foodstuffs 15%
- Clothing 6%
- Services 6%
- Crafts 4%
- Household Items 3%



MESSAGE FROM THE PRESIDENT

Now, at the beginning of the 21st century and Trickle Up's 21st year, we look back at the past and evaluate the present. Poverty is still with us and its elimination remains the goal of Trickle Up. The Trickle Up process has proven effective in reaching very poor people and encouraging them to start businesses of their own. It serves as one answer to the unemployment and under-employment that contributes to global poverty.

For 20 years we have heard stories of Trickle Up successes from many parts of the world. In 1999, when I revisited the island nation of Dominica, I met with two of the original ten Trickle Up entrepreneurs. Each has been empowered by her success as an entrepreneur, and both now contribute in unique and important ways to their communities.

But after 20 years, the most striking development is the effect these successes have on the next generation. Both women proudly report that their children are now attending university

POVERTY IS THE REALITY. ERADICATION IS OUR GOAL.

and were the first to do so in their families. When one generation is able to move the next generation up the educational ladder, they demonstrate both economic and social responsibility.

The grassroots Coordinating Agencies that execute Trickle Up in the field have increased their capacity by using Trickle Up to reach the poorest of the poor. As a result, many have integrated Trickle Up with other programs to provide more complete support to the people they serve.

And what about the future? In Indonesia, I saw 15 partner agencies form an information and exchange network to help launch a Trickle Up program to reach and encourage the very poor to start businesses of their own. Their goal is to start 3,000 businesses in two years by employing the Trickle Up process—'learning by doing' with the Business Plan and Business Report. We must continue to strengthen communities around the world—to move people from economic uncertainty to economic sustainability and social responsibility. Poverty is the reality. Eradication is our goal.

*Theresa Robbins Lee*

MESSAGE FROM THE EXECUTIVE DIRECTOR

Nineteen ninety-nine was a very good year for Trickle Up. It capped two decades of continued expansion. During the year, we raised nearly \$2.4 million, over \$300,000 more than we raised in 1998. We began 8,896 businesses in 37 countries in Africa, the Americas and Asia—2,000 more than in the previous year. Over 28,000 people took their first step out of poverty by means of the Trickle Up process. Our endowment grew to almost \$760,000.

In 1979, the Trickle Up budget was just \$1,000. In 1999 it was over \$2 million. In the twenty years since the Trickle Up launch, more than a quarter of a million people found a better life through the direct and simple Trickle Up process. Becoming business owners with Trickle Up's help brought added self-esteem, education for their children, better food for their families, an added room in their homes, and hope for the future.

IN 1979, THE TRICKLE UP BUDGET WAS JUST \$1,000.

IN 1999 IT WAS OVER \$2,000,000.

The statistics in this report bear witness to the fact that the earnings of Trickle Up entrepreneurs far exceed the Trickle Up investment of \$100 per business overseas, and the \$700 investment in the United States. Trickle Up is clearly cost-effective.

What the statistics cannot show is how Trickle Up changes lives. It is not possible to attach a numerical value to self-esteem, or the education of a child, or the relief a family experiences when earnings from Trickle Up businesses make medical care a possibility. I have seen the effect of these unquantifiable results in the faces and lives of the entrepreneurs in the dozen countries I visited since I joined Trickle Up.

For what statistic can adequately convey the difference between a future of hope as compared with one of passive acceptance and despair?

In 1979, the \$1,000 began ten businesses, changing the lives of 50 people. By the end of 1999, this figure grew to over a quarter of a million people. But so many more wait.

*Christina*

## 1999 YEAR IN REVIEW

In the last year of the millennium, the income gap between the world's richest fifth and its poorest fifth now stands at 74 to 1, up from 30 to 1 in 1960. With this gap comes global migration, environmental pressure, conflict, civil strife and instability, further exacerbating the poverty of many. During 1999, Trickle Up continued to fulfill its mission of reaching the poorest of the poor, providing them with hope and a better future.

### 1999 HIGHLIGHTS INCLUDE:

- The launch of 8,896 businesses by over 28,000 women and men, bringing the total number of businesses in the century just ending to 82,544.
- The signing of a two-year agreement with the United States Agency for International Development (USAID) for a large-scale project in West Papua (Irian Jaya), Indonesia.
- In addition to its ongoing collaboration with the United Nations Development Programme (UNDP) in Liberia and Malawi, Trickle Up began working with UNDP in Rwanda. In partnership with UNDP, Trickle Up has also helped start 400 businesses in Kenya among people with disabilities, orphans, streetchildren and HIV/AIDS-affected families.
- Trickle Up approved a new policy to cover some of the administrative costs of its international volunteer Coordinating Agencies to the level of \$10 per business, subject to compliance with Trickle Up requirements.
- More than 1,000 businesses have now been launched in the United States and we have spread to ten states.
- We renewed operations in Honduras, and greatly expanded our activities in Guatemala, Haiti, and Bolivia with the help of new partners.
- The Founder and President, Mildred Robbins Leet, visited many successful businesses in El Salvador and Peru. She also visited two entrepreneurs who began Trickle Up businesses 20 years ago in the Caribbean island nation of Dominica.
- Trickle Up celebrated its 20th anniversary at the New York Genealogical Society on May 5th, together with some 300 supporters.

### 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 the lowest-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 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 grant 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 82,000 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 IN AFRICA

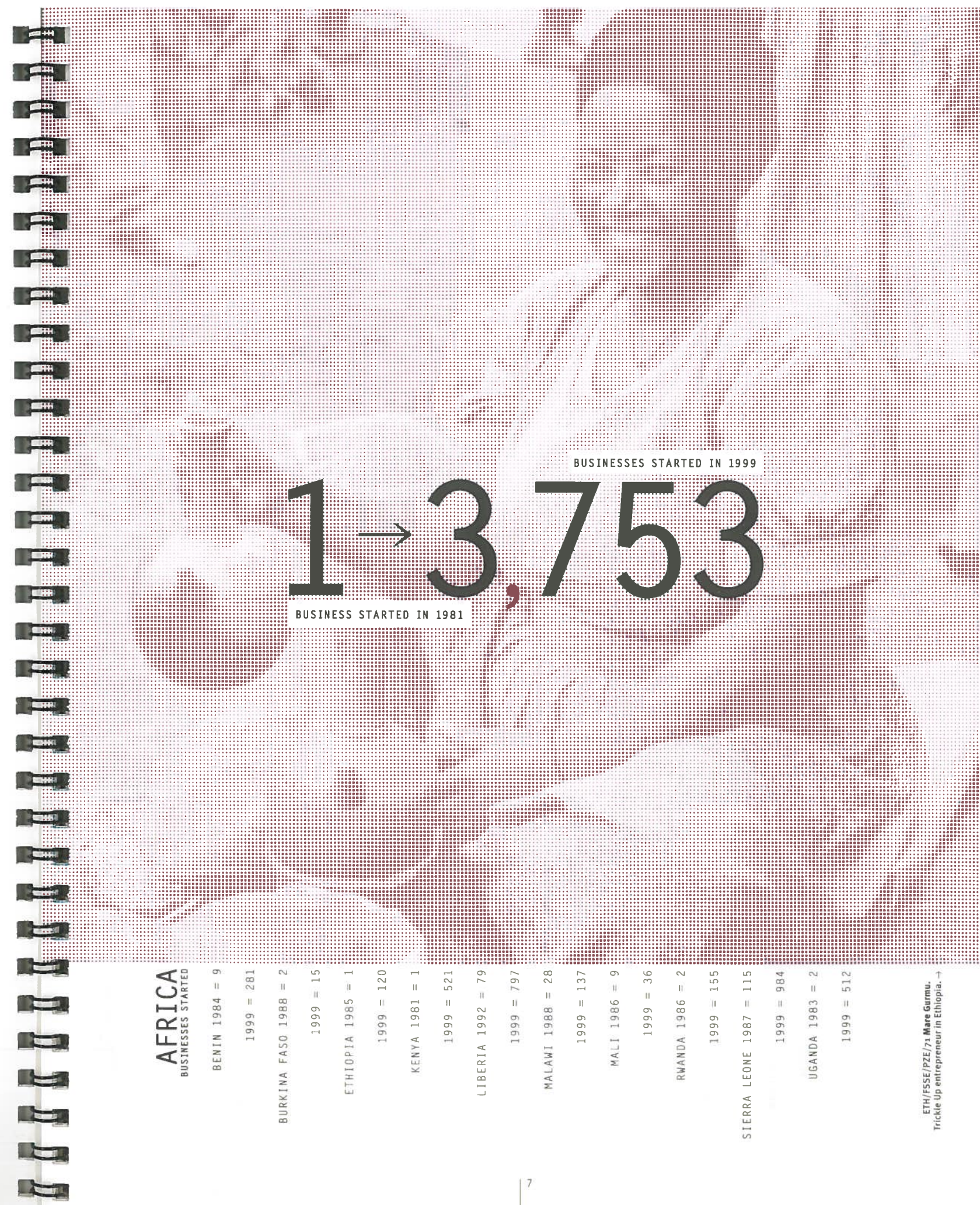
Nineteen ninety-nine saw the creation of 3,753 enterprises in Africa, involving 13,759 entrepreneurs and their families. Sixty-seven percent of the businesses are led by women, and 51% of the entrepreneurs are younger than 27. Trickle Up continued to reach out to the most vulnerable people on the continent, including streetchildren affected by the HIV/AIDS epidemic in **Uganda** and **Ethiopia**, and displaced people returning to their villages in **Rwanda** and **Liberia**.

**UN PARTNERSHIP:** In **Kenya** and **Liberia**, Trickle Up works with the United Nations Development Programme (UNDP) and local nongovernmental organizations (NGOs). In both countries a central coordinator funded by UNDP monitors the program and helps build institutional capacity among the participating NGOs. Stability has returned to **Liberia** where, after years of displacement, people are trickling back to their rural villages. Trickle Up has shifted its support from refugee camps in Monrovia to rural areas upcountry. Some 800 businesses were begun in Liberia in 1999.

Through the *Expanded Trickle Up Program in Kenya*, Trickle Up aims to increase opportunities for employment and income among the most vulnerable Kenyans, including people with disabilities, orphans, streetchildren, and families affected by HIV/AIDS. To date, over 400 businesses have been started through ten NGOs. In addition to providing capital for business start-up, the program seeks to strengthen NGO networks and build linkages between Trickle Up and microcredit institutions in Kenya, so that qualified Trickle Up clients can later obtain loans.

**RECONSTRUCTION:** With the signing of the Lomé peace treaty and the onset of disarmament, hope has returned to war-weary residents of **Sierra Leone**. Trickle Up continues to have a strong presence in this West African country through its collaboration with 22 NGO partners. Trickle Up's microenterprise program complements their programs in health, agriculture, demobilization and rehabilitation of former child-soldiers. In 1999 these Coordinating Agencies were instrumental in establishing over 950 Trickle Up businesses. In **Rwanda**, a country slowly recovering from the 1994 genocide, Trickle Up is implemented alongside a literacy program operated by United Nations Volunteers. These Volunteers are placed with local communities and assist them with ethnic reconciliation and peace building.

**ASSISTANCE TO HIV/AIDS-AFFECTED FAMILIES AND SURVIVORS:** In **Uganda** and **Malawi**, where the HIV/AIDS crisis is acute, Trickle Up supports HIV/AIDS-affected families and orphans. By offering a source of income, Trickle Up enables these families to pay for health care and medicine, as well as sustain and educate the children, and those orphaned by the disease. Local NGOs that specialize in HIV/AIDS education and counseling see the Trickle Up process as a way to help these families remain economically productive, self-reliant and better able to face the future.



### AFRICA BUSINESSES STARTED

## ASIA

BUSINESSES STARTED

BANGLADESH 1982 = 3

1999 = 931

CAMBODIA 1993 = 105

1999 = 128

CHINA 1988 = 100

1999 = 71

INDIA 1983 = 10

1999 = 935

INDONESIA 1984 = 37

1999 = 193

MYANMAR (BURMA) 1984 = 14

1999 = 75

NEPAL 1984 = 5

1999 = 260

PAKISTAN 1984 = 1

1999 = 110

PHILIPPINES 1980 = 1

1999 = 246

NEP/RHINO/10/16 Mohan Thapa Magar.  
Trickle Up entrepreneur in Nepal. →

BUSINESSES STARTED IN 1980

4 → 2,997

BUSINESSES STARTED IN 1999

## TRICKLE UP IN ASIA

In 1999, 2,977 businesses were started through 58 Coordinating Agencies in nine countries. Of these businesses, 62% were started in **Bangladesh** and **India**. In India, Trickle Up supported 935 businesses in the slums of Calcutta and the poorest villages of rural Bihar, Orissa and Uttar Pradesh, through 25 nongovernmental organizations (NGOs). In Bangladesh, 10 NGOs trained by International Voluntary Services and Center for Development Services implemented Trickle Up's microenterprise program and initiated 930 businesses. Eight other NGOs in Bangladesh work directly with Trickle Up.

**CAPACITY BUILDING:** The program is poised for expansion in **Indonesia**, where Trickle Up launched its first project in West Papua (Irian Jaya), with funds from the U.S. Agency for International Development (USAID). This two-year project will strengthen capacity among 15 Papuan NGOs, who will help start 3,000 businesses. A locally based Project Manager provides coordination, training, and support to these NGOs, who meet regularly. In Central Java and Eastern Nusa Tenggara, Trickle Up works through six NGO partners and assisted refugee families who were relocated following the East Timor crisis. Trickle Up is expanding its program in **Myanmar (Burma)**, through the Young Women's Christian Association and the Myanmar Baptist Convention (MBC). MBC will train its 15 local affiliates throughout the country, increasing the number of businesses started from 150 in 1999, to 350 in the year 2000.

**ENVIRONMENTAL INITIATIVES:** In Guizhou province, **China**, programs combining environmental conservation with sustainable development remain a priority: Trickle Up works with Cao Hai Nature Reserve and other reserves to provide alternative income for farmers in protected areas. In 1999, a new program was started with 20 families in Fanjingshan Nature Reserve, also in Guizhou. In Sichuan province and Inner Mongolia Trickle Up continues to serve the poorest.

**INCOME OPPORTUNITIES FOR WOMEN:** In southern **Nepal**, 185 businesses were started in Chitwan District, bordering India, near a main transportation route that attracts many commercial sex workers. In addition to health and education services, Coordinating Agencies in the region offer Trickle Up as an alternative source of income to women at risk. In **Cambodia**, three NGOs involved with illegal trafficking of women, as well as landmine victims and people with disabilities or HIV/AIDS, helped start 150 businesses. In **Pakistan**, five NGO partners are engaged in women's development near the border with Afghanistan, in the North West Frontier Province, where tribalism and fundamentalism prevail. Although several Coordinating Agencies experienced politically motivated violence last year, they were nevertheless able to assist 110 businesses.

PROGRAM RESULTS

CUMULATIVE PROGRAM RESULTS 1979-1999

Region	Number of Businesses 1979-1999	Coordinating Agencies	Entrepreneurs			Average Investment <sup>1</sup>	Main Source of Income <sup>2</sup>	Average 3-Month Profit
			Number Trained	% Female	% Under Age 27			
<b>AFRICA</b>	<b>29,879</b>	<b>494</b>	<b>148,429</b>	<b>64%</b>	<b>46%</b>	<b>\$ 40</b>	<b>83%</b>	<b>\$ 171</b>
<b>AMERICAS</b>	<b>21,018</b>	<b>397</b>	<b>99,789</b>	<b>64%</b>	<b>49%</b>	<b>\$ 80</b>	<b>75%</b>	<b>\$ 227</b>
<b>ASIA</b>	<b>31,099</b>	<b>618</b>	<b>136,773</b>	<b>55%</b>	<b>44%</b>	<b>\$ 49</b>	<b>72%</b>	<b>\$ 146</b>
<b>EUROPE</b>	<b>548</b>	<b>25</b>	<b>2,573</b>	<b>57%</b>	<b>35%</b>	<b>\$ 65</b>	<b>67%</b>	<b>\$ 482</b>
<b>Totals</b>	<b>82,544</b>	<b>1,534</b>	<b>387,564</b>	<b>61%</b>	<b>46%</b>	<b>\$ 55</b>	<b>77%</b>	<b>\$ 176</b>

PROGRAM RESULTS BY COUNTRY 1999

Region	Number of Businesses 1979-1999	Number of Businesses in 1999	Coordinating Agencies* in 1999	Entrepreneurs			Average Investment <sup>1</sup>	Main Source of Income <sup>2</sup>	Average 3-Month Profit
				Number Trained	% Female	% Under Age 27			
<b>AFRICA</b>									
<b>TOTALS</b>	<b>29,879</b>	<b>3,753</b>	<b>110</b>	<b>13,759</b>	<b>60%</b>	<b>51%</b>	<b>\$ 35</b>	<b>87%</b>	<b>\$ 140</b>
Benin	1,147	281	5	1,365	54%	44%	\$ 78	43%	\$ 162
Burkina Faso	185	15	1	54	100%	9%	\$ 239	NA	NA
Cameroon	925	53	4	174	59%	75%	\$ 29	63%	\$ 88
Dem. Rep. Congo	1,048	75	5	251	55%	60%	\$ 41	96%	\$ 228
Ethiopia	797	120	2	381	73%	61%	\$ 10	100%	\$ 122
Ghana	1,694	20	2	70	90%	16%	\$ 32	97%	\$ 190
Ivory Coast	76	10	1	30	33%	60%	\$ 3	100%	\$ 135
Kenya	5,174	521	14	1,833	61%	40%	\$ 62	82%	\$ 117
Liberia	3,621	797	22	2,829	55%	68%	\$ 15	93%	\$ 86
Malawi	822	137	3	492	61%	48%	\$ 17	96%	\$ 95
Mali	171	36	2	109	73%	60%	\$ 39	90%	\$ 204
Nigeria	1,383	22	1	57	54%	67%	\$ 33	92%	\$ 83
Rwanda	243	155	2	508	73%	33%	\$ 21	100%	\$ 40
Sierra Leone	3,956	984	19	3,472	62%	46%	\$ 28	96%	\$ 146
Tanzania	459	10	3	48	42%	42%	\$ 26	85%	\$ 108
Uganda	4,963	512	23	2,068	57%	52%	\$ 36	88%	\$ 188
Zambia	140	5	1	18	83%	15%	\$ 27	40%	\$ 590

The Trickle Up Program has helped launch or expand businesses in the following additional countries (# of businesses in parentheses) where we were not active in 1999. These businesses are included in the Cumulative Program Results 1979-99.

**AFRICA:** Botswana (1), Burundi (13), Central African Republic (83), Chad (15), Comoros (2), Egypt (30), Equatorial Guinea (1), Eritrea (10), Gambia (48), Guinea (43), Lesotho (209), Madagascar (1043), Mauritania (63), Mozambique (110), Namibia (14), Sao Tome (79), Senegal (152), Somalia (91), South Africa (26), Sudan (232), Swaziland (27), Togo (390), Zimbabwe (393).

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 1979-1999	Number of Businesses in 1999	Coordinating Agencies* in 1999	Entrepreneurs			Average Investment <sup>1</sup>	Main Source of Income <sup>2</sup>	Average 3-Month Profit
				Number Trained	% Female	% Under Age 27			
<b>AMERICAS</b>									
<b>TOTALS</b>	<b>21,018</b>	<b>2,136</b>	<b>81</b>	<b>5,611</b>	<b>65%</b>	<b>49%</b>	<b>\$ 85</b>	<b>82%</b>	<b>\$ 120</b>
Bolivia	2,827	357	10	1,186	63%	50%	\$ 55	84%	\$ 119
El Salvador	717	68	1	202	60%	54%	\$ 106	96%	\$ 249
Guatemala	3,251	611	9	1,570	63%	58%	\$ 25	94%	\$ 56
Haiti	1,555	145	12	400	72%	28%	\$ 27	64%	\$ 99
Nicaragua	457	123	8	362	65%	51%	\$ 63	83%	\$ 164
Peru	2,595	552	12	1,602	66%	41%	\$ 57	69%	\$ 126
USA	1,121	280	29	289	70%	67%	\$ 340	47%	\$ 537
<b>ASIA</b>									
<b>TOTALS</b>	<b>31,099</b>	<b>2,977</b>	<b>56</b>	<b>8,874</b>	<b>49%</b>	<b>41%</b>	<b>\$ 54</b>	<b>89%</b>	<b>\$ 137</b>
Bangladesh	4,752	930	13	2,413	48%	45%	\$ 103	94%	\$ 163
Cambodia	905	128	2	329	38%	35%	\$ 64	97%	\$ 80
China	1,673	71	2	214	47%	37%	\$ 19	88%	\$ 73
India	7,552	935	15	2,917	44%	42%	\$ 20	94%	\$ 104
Indonesia	1,810	193	5	722	52%	39%	\$ 52	68%	\$ 85
Lebanon	10	10	1	30	73%	30%	\$ 68	NA	NA
Myanmar	352	75	3	236	56%	40%	\$ 10	86%	\$ 54
Nepal	2,174	260	4	817	53%	42%	\$ 14	64%	\$ 43
Pakistan	1,036	110	3	323	59%	26%	\$ 82	66%	\$ 70
Philippines	9,486	220	6	722	59%	39%	\$ 40	51%	\$ 297
Sri Lanka	468	45	2	151	66%	39%	\$ 39	100%	\$ 101
<b>EUROPE</b>									
<b>TOTALS</b>	<b>548</b>	<b>30</b>	<b>3</b>	<b>79</b>	<b>59%</b>	<b>57%</b>	<b>\$ 13</b>	<b>22%</b>	<b>\$ 47</b>
Russia	73	8	2	12	83%	25%	\$ 46	40%	\$ 88
Slovakia	22	22	1	67	55%	63%	\$ 2	0%	\$ 19
<b>1999 GLOBAL</b>									
<b>TOTALS</b>	<b>82,544</b>	<b>8,896</b>	<b>250</b>	<b>28,323</b>	<b>57%</b>	<b>41%</b>	<b>\$ 53</b>	<b>79%</b>	<b>\$ 134</b>

The Trickle Up Program has helped launch or expand businesses in the following additional countries (# of businesses in parentheses) where we were not active in 1999. These businesses are included in the Cumulative Program Results 1979-99.

**AMERICAS:** 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:** Fiji (9), Kiribati (1), Laos (13), Malaysia (109), Marshall Islands (2), Micronesia (5), Mongolia (158), Papua New Guinea (2), Solomon Islands (87), Thailand (87), Tonga (1), Vanuatu (7), Vietnam (398), Western Samoa (2).

**EUROPE:** Albania (10), Armenia (117), Bosnia (3), Bulgaria (7), Estonia (19), Georgia (5), Greece (4), Ireland (2), Kyrgyzstan (5), Latvia (24), Lithuania (11), Portugal (179), Romania (6), Ukraine (61).

<sup>1</sup> Average amount invested by the entrepreneurs to help start their business.

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

"NA" means information is unavailable.

\* The totals include Coordinating Agencies which submitted Business Plans in 1999. For a complete list of Agencies see the Coordinating Agencies section of this Report.

## TRICKLE UP IN THE AMERICAS

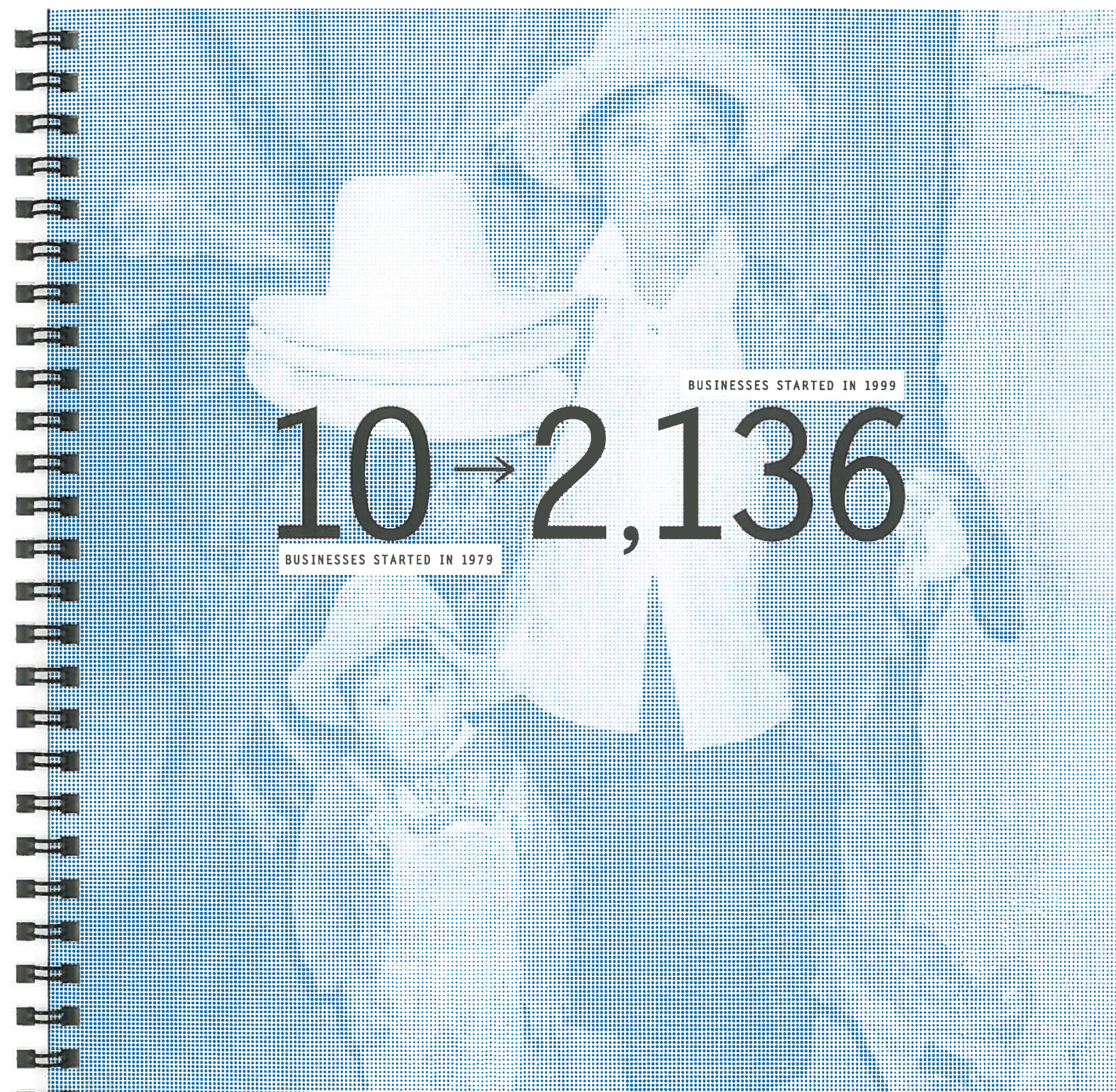
In a region where the gaps between rich and poor are among the world's largest, Trickle Up seed capital and training served as a first step out of poverty. Over 5,300 single and widowed mothers, unemployed youth, indigenous peoples, disaster victims, and other marginalized groups started or expanded 2,136 businesses in 1999.

**FROM AID DEPENDENCE TO SELF-SUFFICIENCY:** In disaster-stricken communities in **Central America**, Trickle Up provided an effective strategy to help people move from aid dependence to self-sufficiency. Hurricane Mitch is said to have set back Central American development by at least fifty years, with the poor suffering most. Disaster aid failed to reach many families who, one year later, still live in makeshift plastic housing and are without access to productive resources. Trickle Up responded by expanding partnerships with agencies equipped to reach hurricane victims, and together helped them start over.

**ALLEVIATING POVERTY:** Two words describe Cité Soleil – “la misère.” Built on a landfill outside Port-au-Prince, **Haiti**, this “city of the sun” is considered the most desperate slum in the Caribbean. In this challenging environment, where even development infrastructure is subject to arson, a network of Haitian Coordinating Agencies began working with Trickle Up in 1999 to pursue development from the ground up. These grassroots organizations vary from civic agencies to education and microfinance organizations. All are working to provide a sustainable exit from poverty for Cité Soleil's poorest.

**ORGANIZING FOR CHANGE:** In 1999 Trickle Up focused on northwest **Guatemala**, one of the country's poorest regions, where the majority are indigenous peoples who suffered severely from 36 years of civil war. Most Trickle Up entrepreneurs are women, and their earnings helped improve their children's welfare. Yet the benefits were more than economic. Guatemalan women, say local Coordinators, get rid of the idea they cannot succeed. They learn to value themselves. Starting a Trickle Up business also allowed women to realize that they too can be leaders. Nearly all the Trickle Up entrepreneurs in Guatemala have organized themselves into local associations, to work on development issues at the community level.

**REACHING THE POOREST:** Trickle Up opens the benefits of microenterprise to people other programs don't reach. In **Peru**, healthy macroeconomic indicators mask huge gaps between rich and poor. While still recovering from civil unrest, Peru suffered heavy floods in 1998, affecting poor families most severely. In the slums of Lima and Trujillo, isolated mountain areas in Huancavelica and Sihuas, and the Peruvian tropics, Trickle Up gave local Coordinating Agencies the chance to offer concrete resources and build a climate of trust and communication with local communities. “Trickle Up allows us to help people that have been abandoned for a long time...Now we have a way to reach them.”



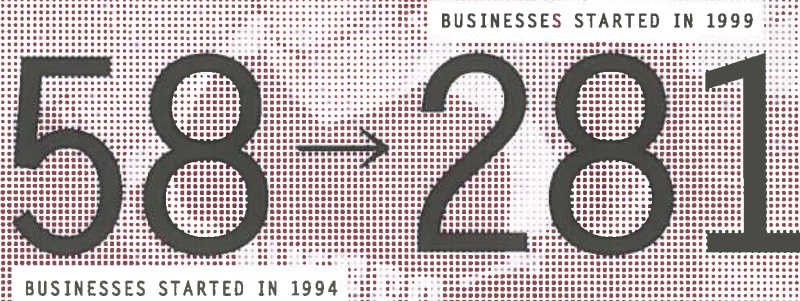
### AMERICAS BUSINESSES STARTED

BOLIVIA	1980 = 1	1999 = 357
EL SALVADOR	1984 = 6	1999 = 68
GUATEMALA	1983 = 17	1999 = 610
HAITI	1982 = 10	1999 = 145
NICARAGUA	1983 = 6	1999 = 123
PERU	1981 = 2	1999 = 550



**UNITED STATES**  
BUSINESSES STARTED

CALIFORNIA	1998 = 1	1999 = 3
CONNECTICUT	1997 = 7	1999 = 10
IOWA	1995 = 6	1999 = 42
MAINE	1994 = 4	1999 = 12
NEW YORK	1994 = 94	1999 = 192
VERMONT	1997 = 10	1999 = 17



USA/NY/WHEDCO /19 Kate Boetang.  
Trickle Up entrepreneur in New York. →

TRICKLE UP IN THE UNITED STATES

The United States program reached an important milestone in 1999, launching its 1,000th business in November. Around the country, Trickle Up worked with 30 community-based organizations (CBOs) to provide seed capital and business training to 281 low-income entrepreneurs, a 24% increase over 1998. While the New York program accounts for two-thirds of the U.S. businesses, partnerships were developed and strengthened with organizations in Alaska, California, Connecticut, Iowa, Maine, Massachusetts, New Jersey, Pennsylvania and Vermont.

The U.S. program, which is modeled upon Trickle Up's work in Asia, Africa and the Americas, has evolved to fit the U.S. environment. Trickle Up continues to further adapt and improve its strategy for microenterprise development in the United States. Trickle Up's approach is helping the most economically disadvantaged Americans, including immigrants, jobless people, welfare recipients and the working poor, to emerge from poverty by providing them with a framework and starting capital to pursue self-employment and self-sufficiency.

**NEW YORK INITIATIVE:** The U.S. program is spearheading a new initiative, *Trickle Up New York*, which aims to revitalize distressed communities through small business development. This program aims to start 5,000 businesses in five years, through a \$5 million fund-raising campaign. An important component of this initiative is to establish new linkages with CBOs citywide that have the capacity to collaborate with Trickle Up. In 1999, new partnerships were formed with Child Care Inc., Fordham Bedford Children's Services, Central Harlem Local Development Corporation, Credit Where Credit Is Due, and the Brooklyn Economic Development Corporation.

**TRAINING:** Trickle Up is developing a training program targeted at the very poor, entitled "Getting Started in Business Kit: Training for Low Income Entrepreneurs". This training tool will enable the staff of CBOs to provide additional business training to aspiring entrepreneurs on welfare and facilitate a successful integration of the Trickle Up process into these organizations' economic development services.

**1999 ASSESSMENT:** A Columbia University graduate student conducted an assessment of Trickle Up businesses financed in 1999. Ninety-four percent of those surveyed stated that the program enabled them to jump-start and, in some instances, save their business. Many, particularly the poorest grant recipients, would not have been able to start businesses without Trickle Up. The survey found that 71% of the businesses started were owned by women, 40% of the entrepreneurs considered the business their main source of income, and 40% were transitioning off of some form of public assistance.

FINANCIAL INFORMATION

TRICKLE UP PROGRAM : Statement of Revenues and Expenses for the Years Ended December 31, 1999 and December 31, 1998.

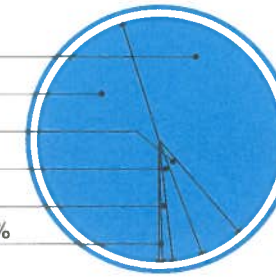
		1999	% of Total	1998	% of Total
<b>INCOME</b>	Unrestricted Contributions	\$ 2,078,421	88.9%	\$ 1,804,425	87.8%
	Board Designated Endowment	\$ 224,055	9.6%	\$ 224,785	10.9%
	Investment Income	\$ 36,210	1.5%	\$ 26,047	1.3%
	<b>Total Income</b>	<b>\$ 2,338,686</b>	<b>100.0%</b>	<b>\$ 2,055,257</b>	<b>100.0%</b>
<b>EXPENSES</b>	<b>Program Services</b>				
	Business Program				
	Business Program Grants	\$ 1,027,431	50.1%	\$ 971,875	52.0%
	Business Program Services	\$ 547,860	26.7%	\$ 449,901	24.1%
	Investment Fund Grants	\$ 1,692	0.1%	\$ 10,212	0.5%
	Investment Fund Services	\$ 0	0.0%	\$ 7,222	0.4%
	Development Education	\$ 197,541	9.6%	\$ 166,294	8.9%
	Research and Evaluation	\$ 26,061	1.3%	\$ 28,318	1.5%
	Training Services	\$ 8,280	0.4%	\$ 7,292	0.4%
	<b>Total Program Services</b>	<b>\$ 1,808,865</b>	<b>88.2%</b>	<b>\$ 1,641,114</b>	<b>87.8%</b>
	<b>Supporting Services</b>				
	Fundraising	\$ 149,335	7.3%	\$ 132,176	7.1%
	Management and General	\$ 92,379	4.5%	\$ 94,315	5.1%
	<b>Total Support Services</b>	<b>\$ 241,714</b>	<b>11.8%</b>	<b>\$ 226,491</b>	<b>12.2%</b>
	<b>Total Expenditures</b>	<b>\$ 2,050,579</b>	<b>100.0%</b>	<b>\$ 1,867,605</b>	<b>100.0%</b>
	Increase in Net Assets	\$ 288,107		\$ 187,652	
	Net Assets at Beginning of Year	\$ 555,946		\$ 368,294	
<b>Net Assets at End of Year</b>	<b>\$ 844,053*</b>		<b>\$ 555,946</b>		

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

\* Includes Board Designated Endowment of \$759,456.

INCOME SOURCES

- Individuals 45.2%
- Foundations 43.4%
- Corporations 5.6%
- Organizations 4.0%
- Government 1.3%
- Combined Federal Campaigns 0.5%



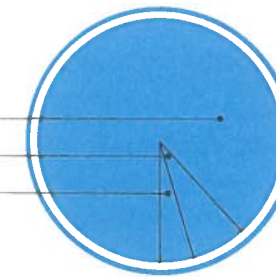
**BUSINESS PROGRAM GRANTS:** In 1999, Trickle Up helped launch 8,896 small businesses, enabling over 28,000 people to take the first steps out of poverty. The grants to the entrepreneurs are \$100, paid in two \$50 installments, except in the U.S., where the grants are \$700, paid in installments of \$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 entrepreneurs, and an innovative computer information system that allows Trickle Up to be 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 that 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 nongovernmental organizations with major development programs. Another central goal of Trickle Up is to help the public understand 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 EACH DOLLAR IS SPENT

- Program Services 88¢
- Fund-raising 7¢
- Management & General 5¢



## 1999 CONTRIBUTORS

The Trickle Up Program received over 45% of its income from individual contributors who, by agreement, are not listed. We acknowledge, with deep appreciation, the over 1,500 contributors to Trickle Up, including individuals, corporations, foundations and organizations who helped Trickle Up achieve its mission of helping the poorest take the first step out of poverty through microenterprise in 1999.

### 1999 CONTRIBUTIONS OF \$1,000 AND OVER

#### → FOUNDATIONS

The Paul and Monica Bancroft Foundation  
 A Better World Fund  
 Booth Ferris Foundation  
 The Boston Foundation  
 The Brownington Foundation  
 Burgdorff Foundation  
 Richard A. Burgheim Fund  
 The Bydale Foundation  
 The Carstensen Memorial Foundation  
 The Catesby Foundation  
 Anna H. & Elizabeth Chace Fund  
 Chowdry Family Foundation  
 DeGoff and Sherman Foundation  
 Della Hall Walker Green Fund  
 The Denver Foundation  
 The DOME Fund  
 Eichenberg-Larson Charitable Trust  
 F. & J.S. Fund Inc.  
 Freefam Foundation  
 Gerard Family Foundation  
 The Malcolm Gibbs Foundation  
 Glikbarg Foundation  
 Giff-Som Back Foundation  
 The Horace W. Goldsmith Foundation  
 Walter and Lola Green Family Fund  
 The Greenville Foundation  
 The Gromer Foundation  
 The Richard & Lois Gunther Charitable Trust  
 Hamilton Foundation  
 Harbor Lights Foundation  
 M.E. Hart Foundation  
 Helen Hotze Haas Foundation  
 The Horwitz Family Fund  
 The Roy A. Hunt Foundation  
 John L. Loeb Jr. Foundation  
 Joselow Foundation  
 JWG Foundation  
 Kautz Family Foundation  
 William H. Kearns Foundation  
 Anne-Marie and Stephen Kellen Foundation

Harris and Eliza Kempner Foundation  
 Walter C. Klein Foundation  
 Fanny and Leo Koerner Charitable Trust  
 Charna & Alan B. Larkin Philanthropic Fund  
 Helaine H. Lerner Philanthropic Fund  
 Lion and Hare Fund  
 William and Henry Mazer Foundation  
 The McKnight Foundation  
 The John Merck Fund  
 Sam and Mary Mills Fund  
 New York Foundation  
 Jerome A. & Estelle R. Newman Assistance Fund  
 The Ohrstrom Foundation  
 Olive Bridge Fund  
 Ord Foundation  
 The Palmer Walker Foundation  
 Peco Foundation  
 Joan and Robert Rechnitz Philanthropic Fund  
 Alfred A. & Judith R. Rosenberg Philanthropic Fund  
 Helena Rubinstein Foundation  
 Robert M. Schiffman Foundation, Inc.  
 Julie Pratt Shattuck Charitable Trust  
 S.H. & Helen R. Sheuer Family Foundation  
 Thomas and Mary Shoemaker Fund  
 Martin & Dorothy Silverman Foundation  
 Sonya Staff Foundation  
 Stanley Foundation  
 The Starr Foundation  
 The Robert K. Steel Family Foundation  
 CL Taylor Revocable Trust  
 Tides Foundation  
 The Alice Tully Foundation  
 The West Foundation  
 Wolfensohn Family Foundation  
 The Woodcock Foundation

#### → CORPORATIONS

ACG Communications  
 American Express Foundation  
 Avon Products Foundation  
 Bank of Tokyo Trust Company  
 The Chase Manhattan Foundation  
 Colony Furniture Shops  
 Financial Products Group, Inc.  
 Fleet Bank  
 Grady-White Boats  
 Insight Works, Inc.  
 J.P. Morgan  
 Macy\*s East Federated Stores  
 Manufacturers & Traders Trust  
 Mars, Inc.  
 Morgan Guaranty Trust Co.  
 New Hair Institute, Inc.  
 Philip Morris Management Corporation  
 SL Productions, Inc.  
 Taylor Winfield Corporation

#### → ORGANIZATIONS

Fifth Avenue Presbyterian Church  
 International Monetary Fund  
 Resource House  
 St. John's Hunger Committee  
 Soroptimist International of Anacortes  
 Soroptimist International of Historic Auburn  
 Spirit in Action  
 United States Agency for International Development (USAID)  
 United Nations Development Programme (UNDP)\*  
 Women's Fellowship – First Congregational Church of Greenwich

*\*Global partners supply grant funds in U.S. dollars or local currency and help to implement the Trickle Up process.*



Trickle Up's program is delivered by "Coordinating Agencies"—locally based organizations engaged in development activities at the national, regional or community level. These Agencies designate one or more staff or volunteers to serve as Coordinators, who select entrepreneurs and provide them with Trickle Up business grants and training. In 1999, 8,896 businesses were started or expanded through 250 Coordinating Agencies.

Seventy-seven percent of Trickle Up partners are nongovernmental organizations (NGOs), most of them indigenous. Seven percent are United Nations Volunteers or Peace Corps Volunteers. The other sixteen percent of Trickle Up partners represent field offices of the United Nations Development Programme (UNDP) and governmental agencies.

The following 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 1999. The businesses started (second to last column) are not necessarily the same as those that sent Reports (last column). Four to six months may elapse between the time Trickle Up receives Business Plans and the time Reports reach us. Thus, some Reports listed in this table come from businesses that started in 1998, and many businesses that started late in 1999 will send Reports in 2000. Any differences between the data presented in this table and that which appears in earlier reports are due to corrections of errors or omissions, changes, or reclassification.

The table of Coordinating Agencies also includes intermediary organizations that channel Trickle Up funds through indigenous NGOs and help build their capacity through technical assistance and business training. Examples include the Ministry of Labor in Guatemala and International Voluntary Services in Bangladesh. The NGOs they support are listed beneath them to show this relationship. Similarly, this year's table lists the UNDP as the umbrella organization for many NGO partners in Kenya and Liberia. We wish to acknowledge UNDP's past and continuing role in supporting many of our NGO partners.

COORDINATING AGENCIES 1999

Total Countries	Total Organizations	No. of Businesses Started 1999	No. of Reports Received 1999
<b>TOTALS - 42</b>	<b>255</b>	<b>8,896</b>	<b>7,035</b>
<b>AFRICA - 20</b>	<b>113</b>	<b>3,753</b>	<b>2,885</b>
<b>Benin</b>	<b>5</b>	<b>281</b>	<b>290</b>
	JEUNESSE CULTURELLE POUR LE DEVELOPPEMENT PANAFRICAIN	140	181
	ORGANISATION SAVALOISE POUR LA SOLIDARITE ET LE DEVELOPPEMENT	30	30
	PEACE CORPS	5	2
	PROJETS VERTS-CENTRE DE PROMOTION DES INITIATIVES DE DEVELOPPEMENT	90	61
	UNITED NATIONS DEVELOPMENT PROGRAMME/ UNITED NATIONS VOLUNTEERS	16	16
<b>Burkina Faso</b>	<b>1</b>	<b>15</b>	
	UNITED NATIONS DEVELOPMENT PROGRAMME/ UNITED NATIONS VOLUNTEERS	15	
<b>Cameroon</b>	<b>4</b>	<b>53</b>	<b>35</b>
	OPPORTUNITIES INDUSTRIALISATION CENTRE		5
	RURAL DEVELOPMENT CONSULTANTS & ADVISORY SERVICES	32	10
	SOROPTIMIST INTERNATIONAL	1	
	SUSTAINABLE LIVESTOCK FOUNDATION	20	20
<b>Dem. Rep. of Congo (formerly Zaire)</b>	<b>5</b>	<b>75</b>	<b>71</b>
	AGENCY FOR COMMUNITY DEVELOPMENT	20	20
	CHRISTIAN CHILDREN'S FUND OF AFRICA	15	15
	FEDERATION DES INITIATIVES EN ACTION COMMUNAUTAIRE	20	20
	HOSPITAL EVANGELIQUE CBZO KIKONGO	15	15
	CLUB UNESCO DU CENTRE D'ACTION FEMME ET ENFANT	5	1
<b>Egypt</b>	<b>1</b>		<b>5</b>
	GRACE CHURCH		5
<b>Ethiopia</b>	<b>2</b>	<b>120</b>	<b>120</b>
	FORUM ON STREETCHILDREN ETHIOPIA	100	100
	KIND-HEARTS CHILD AID DEVELOPMENT ORGANIZATION	20	20
<b>Ghana</b>	<b>2</b>	<b>20</b>	<b>30</b>
	NATIONAL YOUTH ORGANIZING COMMISSION		10
	NGO BUSINESS & DEVELOPMENT CONSULTANCY CENTER	20	20
<b>Ivory Coast</b>	<b>1</b>	<b>10</b>	<b>11</b>
	ECOFORM-DEVELOPMENT	10	11
<b>Kenya</b>	<b>14</b>	<b>521</b>	<b>249</b>
	ASSOCIATION OF NAPATA VOLUNTEERS		31
	DEPARTMENT OF FISHERIES	35	15
	NEW JERICO HARAMBEE PROGRESSIVE WOMEN'S GROUP	25	25
	ORGANIZATION OF AFRICAN INSTITUTED CHURCHES <sup>1</sup>		20
	PEACE CORPS	13	10
	UNITED NATIONS DEVELOPMENT PROGRAMME		
	Child Welfare Society of Kenya	30	
	Council for Human Ecology	35	30
	Diocese of Embu	30	
	Global Education Partnership	74	
	International Centre of Insect Physiology & Ecology	35	
	Kenya Entrepreneurship Promotion Program	99	30
	Organization of African Instituted Churches	36	30
	Redeemed Gospel Church	79	

<sup>1</sup> The name of this organization appears twice because it worked directly with Trickle Up before being incorporated in our partnership with UNDP in 1999

Total Countries	Total Organizations	No. of Businesses Started 1999	No. of Reports Received 1999
<b>Kenya (continued)</b>	<b>14</b>	<b>521</b>	<b>249</b>
	United Disabled Persons Of Kenya	30	28
	Widows & Orphans Welfare Society of Kenya		30
<b>Liberia</b>	<b>22</b>	<b>797</b>	<b>415</b>
	UNITED NATIONS DEVELOPMENT PROGRAMME/ UNITED NATIONS VOLUNTEERS		
	Bong County Emergency Relief Organization/Buchanan	3	
	Calvary Chapel Liberia Central Buchanan	18	
	Cape Mount Agriculture Development Project, Inc.	35	40
	Children Assistance Program	57	
	Community & Human Development Agency	37	
	Dolo's Town Farmers' Society	30	23
	Don Bosco Homes	68	
	Friends International Liberia	30	50
	Liberia National Education Workers Union	30	
	LOIC/UNICEF Voinjama Project	48	
	National Women's Commission of Liberia	2	1
	Organization for the Dev. of Agriculture and Farmer Related Associations	35	25
	Program for the Children, Elderly, and Displaced, Inc.	35	40
	Self Help Opportunity Services		40
	Service and Development Agency	35	50
	Sustainable Development Promoters	105	
	The United Liberians Care for Victimized Children	60	40
	Voinjama Women's Development Association	35	59
	Women and Children Development Organization	35	
	Youth Ending Hunger in Liberia	50	
	Young Men's Christian Association of Liberia	19	40
	Zorzor District Women Care, Inc.	30	7
<b>Malawi</b>	<b>3</b>	<b>137</b>	<b>195</b>
	MISSION FOR EVANGELICAL TRAINING AND DEVELOPMENT	2	12
	NATIONAL ASSOCIATION OF BUSINESS WOMEN	10	
	UNITED NATIONS DEVELOPMENT PROGRAMME/ UNITED NATIONS VOLUNTEERS	125	183
<b>Mali</b>	<b>2</b>	<b>36</b>	<b>34</b>
	ASSOCIATION JEUNESSE ACTION MALI	20	30
	DES MAINS POUR DEMAIN	16	4
<b>Nigeria</b>	<b>1</b>	<b>22</b>	<b>12</b>
	<i>Independent-Ofonime Thompson Nkoko</i>	22	12
<b>Rwanda</b>	<b>2</b>	<b>155</b>	<b>43</b>
	CHRISTIAN CHILDREN'S DEVELOPMENT FUND	75	43
	UNITED NATIONS DEVELOPMENT PROGRAMME/ UNITED NATIONS VOLUNTEERS	80	
<b>Sierra Leone</b>	<b>19</b>	<b>984</b>	<b>855</b>
	ALBERT MARGAI INSTITUTE OF DESIGN, CRAFTS & APPROPRIATE TECHNOLOGY	16	61
	ASSOCIATION FOR INTERNATIONAL DEVELOPMENT & SERVICES	30	
	BOYS' SOCIETY OF SIERRA LEONE	50	39
	BUMPE AGRICULTURAL PROJECT	10	
	BUREH SMALL FARMERS ASSOCIATION	130	22
	CATHOLIC CHURCH	40	77

COORDINATING AGENCIES 1999

Total Countries	Total Organizations	No. of Businesses Started 1999	No. of Reports Received 1999
<b>Sierra Leone (continued)</b>	<b>19</b>	<b>984</b>	<b>855</b>
COMMUNITY ACTION FOR PROGRESS		90	90
COUNCIL OF CHURCHES - SIERRA LEONE		70	30
DISPLACED WELFARE PROMOTION GROUP		30	29
MALEN PRODUCERS & MARKETING COOP. ASSOCIATION		30	27
ORGANIZATION FOR RESEARCH AND EXTENSION OF INTERMEDIATE TECHNOLOGIES		70	90
PELEWAHUN RURAL DEVELOPMENT PROGRAM		25	
POVERTY ALLEVIATION PROGRAMME		35	35
SHANTY DWELLERS SELF-HELP ORGANIZATION		95	50
SIERRA LEONE CENTRE FOR SUSTAINABLE DEVELOPMENT AND COOPERATION		83	115
THE INTEGRATED RURAL DEVELOPMENT ASSOCIATION		40	40
THE SMALL-MEDIUM SCALE BUSINESS ASSOCIATION OF SIERRA LEONE		80	80
WORLD FOOD PROGRAMME/FOOD AID SECRETARIAT			10
YONI RURAL BANK, LTD.		60	60
<b>Somalia</b>	<b>1</b>		<b>10</b>
SIFA VOLUNTARY ORGANIZATION			10
<b>Tanzania</b>	<b>3</b>	<b>10</b>	<b>27</b>
CATHOLIC WOMEN'S ORGANIZATION			10
FOSTER CULTURE & SOCIO-ECONOMIC SERVICES			7
TANZANIA ASSOCIATION OF THE DISABLED		10	10
<b>Togo</b>	<b>1</b>		<b>2</b>
PEACE CORPS			2
<b>Uganda</b>	<b>23</b>	<b>512</b>	<b>476</b>
AFRICA MEDICAL AND RESEARCH FOUNDATION		40	60
BAPTIST UNION OF UGANDA		45	45
BUNDIBUGYO ASSOCIATION OF THE DISABLED		10	
CHILD RESTORATION OUTREACH		20	20
CHRISTIAN INTERNATIONAL PEACE SERVICE		20	30
CORNERSTONE DEVELOPMENT		20	20
DEAF DEVELOPMENT ASSOCIATION		1	3
DOOR TO DOOR FOUNDATION		40	40
FOUNDATION FOR RURAL DEVELOPMENT		45	30
KAMPALA ARCHDIOCESE SOCIAL & ECONOMIC DEVELOPMENT DEPARTMENT			13
KEFAKADENGE BIBLE LITERACY LEAGUE		15	5
MENNONITE CENTRAL COMMITTEE		5	7
MMANZE CENTRE FOR RURAL DEV. & TRAINING		40	40
MUSANA BROS. AND SONS		10	15
PAKWACH YOUTH PROMOTERS		30	30
PENTECOSTAL ASSEMBLIES OF GOD CHURCHES		15	
RINGILI DEMONSTRATION FARM		20	20
THE AIDS CARE OUTREACH TEAM		21	
THE BOYS' BRIGADE OF UGANDA		10	
UGANDA DEVELOPMENT BANK		50	50
UGANDAN WOMEN CONCERN MINISTRY		40	40
WAYS PROJECT		8	
YOUTH WITH A MISSION		7	8
<b>Zambia</b>	<b>1</b>	<b>5</b>	<b>5</b>
CHRIST LIVETH MISSION		5	5

Total Countries	Total Organizations	No. of Businesses Started 1999	No. of Reports Received 1999
<b>AMERICAS - 7</b>	<b>81</b>	<b>2,136</b>	<b>1,505</b>
<b>CENTRAL &amp; SOUTH AMERICA &amp; THE CARIBBEAN - 6</b>	<b>52</b>	<b>1,856</b>	<b>1,432</b>
<b>Bolivia</b>	<b>10</b>	<b>357</b>	<b>379</b>
ACCION CREADORA		100	75
ASOCIACION DE IMPEDIDOS Y MUTILADOS		30	70
CENTRO CHASKI (Plans were received for businesses started before 1999)		6	
CENTRO DE INVESTIGACION SOCIAL Y TRABAJO EN EQUIPOS MULTIDISCIPLINARIOS		30	20
CENTRO PARA EL DESARROLLO INTEGRAL CEDEIN		9	
ENDA BOLIVIA		1	
FUNDACION UÑATATAWI		30	76
SERVICIOS MULTIPLES DE TECNOLOGIAS APROPRIADAS		12	19
<i>Independent - Eugenio Jacinto</i>		79	59
<i>Victor Zabaleta</i>		60	60
<b>El Salvador</b>	<b>1</b>	<b>68</b>	<b>25</b>
DEF: ASOCIACION PARA LA ORGANIZACION Y EDUCACION EMPRESARIAL FEMENINA		68	25
<b>Guatemala</b>	<b>9</b>	<b>611</b>	<b>557</b>
ASOCIACION DE COMUNITARIOS PARA EL DESARROLLO INTEGRAL DE HUEHUETENANGO		20	
CAPACITACION Y DESARROLLO COMUNITARIO-CADECO		42	40
ESTUDIOS Y PROYECTOS PARA EL DESARROLLO RURAL EPRODER		30	30
K'ASLEMAL		50	50
MINISTERIO DE TRABAJO Y PREVISION SOCIAL		469	219
Comite de Desarrollo de Mujeres Viudas			45
Comite de Mujeres Viudas			50
Comite de Mujeres Indigenas Mayas			50
Organizacion de Mujeres "Madres Tierra"			73
<b>Haiti</b>	<b>12</b>	<b>145</b>	<b>87</b>
ASSOCIATION DES JEUNES POUR LE REHAUSSEMENT DE LA NOUVELLE HAITI		10	
CERCLE SOCIO-CULTUREL DES AMIS DE LA PAIX		10	
ECOLES DE NOTRE-DAME-DU-SACRE-COEUR			13
ENFANTS DU MONDE - DROITS DE L'HOMME		10	10
GROUPEMENT DES JEUNES PROGRESSISTE DE CITE SOLEIL		10	
HAITIAN BAPTIST CONVENTION		18	17
ORGANISATION AUTHENTIQUE DES EGLISES EVANG. BAPTISTES D'HAITI		10	
ORGANISATION POUR LE SECOURS DES PAUVRES DE LA CITE SOLEIL		25	
SOLEIL COOPERATIVE D'EPARGNE ET DE CREDIT		10	10
ST. CHARLES NUTRITION PROGRAM		25	24
ST. JOSEPH NUTRITION CENTRE		17	12
SS. MISSIONAIRES DE L'MMACULEE- CONCEPTION			1
<b>Nicaragua</b>	<b>8</b>	<b>123</b>	<b>56</b>
ASOCIACION DE PEQUEÑOS Y MICRO EMPRESARIOS		7	
ASOCIACION NICARAGUENSE DE VEREIN OLDENBURG		5	5
CB2 INC. (TWO CITIES IN BROTHERHOOD)		30	
COOPERATIVA DE AHORRO Y CREDITO "SAN ANDRES"		5	
COOPERATIVA DE AHORRO, CREDITO Y SERVICIOS LA PAZ CENTRO			1
FUNDACION JOSE NIEBOROWSKI		50	30
FUNDACION PARA LA FORTIFICACION CULTURAL		22	20
PROYECTO DEL DESARROLLO DE LA ZONA SECA DEL PACIFICO SUR		4	

COORDINATING AGENCIES 1999

Total Countries	Total Organizations	No. of Businesses Started 1999	No. of Reports Received 1999
<b>Peru</b>	<b>12</b>	<b>552</b>	<b>328</b>
ASOCIACION DE JOVENES PROGRESISTAS		30	15
ASOCIACION DE MUJERES LUCHADORAS POR SU PUEBLO		30	15
CENTRO DE ESTUDIOS Y PROMOCION COMUNAL DEL ORIENTE		10	10
CENTRO DE INFORMACION Y DESARROLLO INTEGRAL DE AUTOGESTION		140	155
CENTRO DE INFOMACION Y EDUCACION PARA LA PREVENCIÓN DEL ABUSO DE DROGAS		7	
CENTRO DE INVESTIGACIONES Y APOYO TECNOLÓGICO		150	30
COMITE DE MADRES "KEIKO SOFIA" DE LA COMUNIDAD LA VICTORIA		48	
INSTITUTO ACCION PARA EL PROGRESO		10	10
INSTITUTO DE ASUNTOS CULTURALES		47	40
INSTITUTO DE PROMOCION DEL DESARROLLO SOLIDARIO		40	23
INSTITUTO PARA LA INVESTIGACION Y EL DESARROLLO ECONOMICO		20	20
<i>Independent-Adelina Meza</i>		20	10
<b>NORTH AMERICA-1</b>	<b>29</b>	<b>280</b>	<b>73</b>
<b>United States</b>	<b>29</b>	<b>280</b>	<b>73</b>
BEDFORD STUYVESANT RESTORATION CORPORATION		1	
BRIDGEPORT ARTISAN CENTER		5	
BUSHWICK LOCAL DEVELOPMENT CORPORATION		1	
BUSINESS GROWTH PARTNERS		1	2
CENTRAL HARLEM LOCAL DEVELOPMENT CORPORATION		7	
CENTRAL VERMONT COMMUNITY ACTION COUNCIL		17	9
CHILD CARE INC.		7	
CHURCH AVENUE MERCHANTS BLOCK ASSOCIATION		17	5
CITIZENS COMMITTEE FOR NEW YORK CITY		1	
COASTAL ENTERPRISES		12	3
COMMUNITY DEVELOPMENT CORPORATION OF LONG ISLAND		25	10
CORNELL COOPERATIVE EXTENSION		1	1
FORDHAM BEDFORD CHILDREN'S SERVICES		3	
GLOBAL EDUCATION PARTNERSHIP		1	
HUNTS POINT BUSINESS OUTREACH CENTER		25	14
INSTITUTE FOR SOCIAL AND ECONOMIC DEVELOPMENT		43	5
LOS SURES		16	
LOWER EAST SIDE BUS. OUTREACH CENTER/CHINATOWN MANPOWER PROJECT		7	4
MASJID MALCOLM SHABAZZ / HARLEM BUSINESS OUTREACH CENTER		13	4
PEOPLE UNITED FOR LOCAL LEADERSHIP		8	
PROGRESSIVE TRAINING ASSOCIATES		2	
QUEENS BUSINESS OUTREACH CENTER - JACKSON HEIGHTS COMMUNITY DEVELOPMENT CORPORATION		7	1
RENAISSANCE ECONOMIC DEV. CORP.		8	
SIERRA COLLEGE SMALL BUSINESS DEVELOPMENT CENTER -AUBURN SOROPTIMIST CLUB		3	3
SOUTH BROOKLYN BUSINESS OUTREACH CENTER		3	1
STATEN ISLAND BUSINESS OUTREACH CENTER NETWORK -WEST BRIGHTON COMMUNITY LDC		5	3

Total Countries	Total Organizations	No. of Businesses Started 1999	No. of Reports Received 1999
<b>United States (continued)</b>	<b>29</b>	<b>280</b>	<b>73</b>
THE GOODRIDGE BUSINESS RESOURCE CENTER		5	1
WOMEN'S HOUSING AND ECONOMIC DEVELOPMENT CORP.		7	5
WORKER OWNERSHIP RESOURCE CENTER		29	2
<b>ASIA-13</b>	<b>58</b>	<b>2,977</b>	<b>2,623</b>
<b>Bangladesh</b>	<b>13</b>	<b>930</b>	<b>1,245</b>
CENTRE FOR DEVELOPMENT SERVICES		150	145
INTERNATIONAL VOLUNTARY SERVICES (DHAKA)		500	750
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		100	50
SABALAMBY UNNAYAN SAMITY		30	
SAMAJ KALAYAN MOU-CHASY SAMITY		50	
SOLIDARITY		50	
WOMEN JOB CREATION CENTER		50	
<b>Cambodia</b>	<b>2</b>	<b>128</b>	<b>73</b>
SOCIO-ECONOMIC DEVELOPMENT ORGANIZATION OF CAMBODIA		30	
UNITED CAMBODIAN COMMUNITY DEVELOPMENT FOUNDATION		98	73
<b>China</b>	<b>2</b>	<b>71</b>	<b>102</b>
CAOHAI NATURE RESERVE		21	52
RURAL DEVELOPMENT ASSOCIATION OF YILONG COUNTY		50	50
<b>India</b>	<b>15</b>	<b>935</b>	<b>624</b>
ABHIYAN		50	25
AKHIL GRAMIN YUVA VIKAS SAMITI		25	25
BHARATIYA JANJAGRITI KENDRA			10
FORUM OF COMMUNITIES UNITED IN SERVICE		100	100
GRAMIN JAN KALYAN SAMITY		100	50
JAN JAGRAN KENDRA		200	100
KARRA SOCIETY FOR RURAL ACTION			50
LOHARDAGA GRAM SWARAJYA SANSTHAN		60	24
NATIONAL INSTITUTE FOR SUSTAINABLE DEVELOPMENT		1	50
NATIONAL MULTI-PURPOSE DEVELOPMENT SOCIETY		10	10
NATIONAL MAHILA INSTITUTE		30	30
NEW LIFE CENTRE			20
TILJALA SOCIETY FOR HUMAN AND EDUCATIONAL DEVELOPMENT		299	101
VIHAR SAMAJ KALYAN SANSTHAN		30	
VINOBA AROGYA & LOK SHIKSHAN KENDRA		30	29
<b>Indonesia</b>	<b>5</b>	<b>193</b>	<b>81</b>
BADAN KOORDINASI KEGIATAN KESEJAHTERAAN SOSIAL		71	44
WOMINTRA KONSULTANS		57	
YAYASAN BIMBINGAN KESEJAHTERAAN SOSIAL		25	
YAYASAN KARYA SOSIAL		25	25
YAYASAN SEJAHTERA MUDA		15	12
<b>Lebanon</b>	<b>1</b>	<b>10</b>	
WOMEN'S ASSOCIATION OF DEIR EL AHMAR		10	

## COORDINATING AGENCIES 1999

Total Countries		Total Organizations	No. of Businesses Started 1999	No. of Reports Received 1999
<b>Mongolia</b>	PEACE CORPS	1		10
<b>Myanmar</b>		3	75	45
	MYANMAR BAPTIST CONVENTION			20
	NATIONAL YOUNG WOMEN'S CHRISTIAN ASSOCIATION OF MYANMAR		50	
	NEW VISION BUSINESS SCHOOL		25	25
<b>Nepal<sup>2</sup></b>		3	260	86
	COMMITTEE FOR THE PROMOTION OF PUBLIC AWARENESS		150	
	HIMALAYAN HEALTH CARE		30	30
	HUMAN RIGHTS ORGANIZATION OF BHUTAN		75	50
	SARBODAYA GRAMIN BIKASH SANGH		5	6
<b>Pakistan</b>		3	110	120
	ANJUMAN FALAH-O-BEHOOD		60	40
	AURAT ASSOCIATION		30	60
	RURAL DEVELOPMENT PROJECT		20	20
<b>Philippines</b>		6	220	142
	FRIENDS REACHING INDIVIDUALS EVERYWHERE		20	20
	MUNICIPALITY OF CALATRAVA		5	
	MUNTINLUPA DEVELOPMENT FOUNDATION		8	8
	PARTNERS FOR FIRST PEOPLES		39	40
	PEACE CORPS		45	21
	PHILIPPINE AGENCY FOR COMMUNITY AND FAMILY (DAVAO)		103	53
<b>Sri Lanka</b>		2	45	25
	ASSOCIATION OF SOCIAL ACTIVITIES DEVELOPMENT		25	25
	SARVODAYA WOMEN'S MOVEMENT		20	
<b>Vietnam</b>		1		70
	FRIENDSHIP BRIDGE			70
<b>EUROPE - 2</b>		3	30	22
<b>Russia</b>		2	8	9
	NOVGOROD WOMEN'S PARLIAMENT		7	6
	VOLKHOV INTERNATIONAL BUSINESS INCUBATOR AND TRAINING CENTER		1	3
<b>Slovakia</b>		1	22	13
	<i>Independent-Jaroslav Skupnik</i>		22	13

<sup>2</sup> The Rhino Club, a continuing long-term partner of the Trickle Up, had no new businesses in 1999

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Trickle Up wishes to recognize the outstanding services provided by Alice Allen Communications.



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