



12,940
businesses started in 2000

Trickle Up Program 2000 Annual Report

so much
for so little

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COVER: Mushtari Khatoon
Trickle Up entrepreneur in India IND/GRSS/8
Each business is identified by a file code.

COVER PHOTO BY JANET HEISEY



Trickle Up entrepreneurs in Peru

PER/INAP/27

Our simple concept produced remarkable results in 2000

12,940 businesses were started—an increase of 46% over the previous year, benefiting 39,129 entrepreneurs and their families. Trickle Up has helped start or expand a total of more than 95,000 businesses since its founding in 1979. ■ The United States program saw expansion in California, Connecticut, and Boston, started a new partnership in Alaska, and paved the way for a pilot program in Appalachia. ■ Trickle Up's two-year USAID-sponsored project in West Papua, Indonesia, was launched and half of the targeted 3,000 businesses of the project were started in 2000. The 15 Papuan community partner organizations working with Trickle Up have been trained in organizational and microenterprise program management, and delivery of business training to entrepreneurs. ■ In June, the first All-India Conference of Trickle Up Coordinating Partner Agencies was held in Uttar Pradesh, bringing together 35 representatives from 26 Coordinating Agencies in Orissa, Bihar, Uttar Pradesh, New Delhi and West Bengal. Trickle Up expanded operations in Kenya, launched a program in Niger, and planned expansion in Tanzania. **And our entrepreneurs grew with us.**

Types of Businesses



Our program makes it easy for people to flourish



7 THE BUSINESS AT ONE YEAR

The Coordinating Partner Agency reviews the business after one year and files a progress report with Trickle Up. The Program provides ongoing support to the business directly or via the Agency.



6 THE FIRST YEAR

Ongoing technical assistance is provided to the business and monitoring by Trickle Up continues. The Agency provides additional social services as needed.



5 A BUSINESS REPORT

After three months, the entrepreneurs submit a Business Report to the Trickle Up Program. Upon approval, the entrepreneurs qualify for the second \$50 installment (\$200 in the US).



4 A NEW BUSINESS

A new Trickle Up-supported business is started. The entrepreneurs work a minimum of 250 hours in the business and reinvest or save 20% of profits in the first three months.



3 A BUSINESS PLAN

The Agency and the entrepreneurs complete the Trickle Up Business Plan. The Trickle Up Program approves the Plan and works with the Agency to launch the new business.



2 A COORDINATING PARTNER AGENCY

A Coordinating Partner Agency identifies potential entrepreneurs. Trickle Up works with 275 agencies worldwide.



1 THE TRICKLE UP PROGRAM WITH DONORS' ASSISTANCE

Trickle Up provides seed capital grants of \$50 (\$500 in the US) for the Coordinating Partner Agency to disburse to qualifying entrepreneurs.

PHOTO BY JAVET HEISEY



Trickle Up entrepreneurs in India

IND/VALSK/77

...We are unique. We offer a future, not charity...

year in review

The year 2000 was a year of change at Trickle Up, with new members coming on the board and new staff joining the organization. ■ In April, 2000 Trickle Up held its first board-staff retreat, reaffirming its mission of helping the lowest income people take the first step out of poverty through micro-enterprise, in partnership with local agencies. It articulated its core values, and laid the foundation for program growth and long-term strategic planning. ■ The board instituted a new policy, awarding Local Program Services (LPS) to International Coordinating Partner Agencies who meet the program requirements, to cover some of their administrative costs. ■ On May 3rd, Trickle Up hosted a panel discussion on Social Responsibility that featured Barber Conable, former President of the World Bank, Barbara Krumsiek, President and CEO of The Calvert Group, and Jack Hidary, current Chairman of EarthWeb, Inc. Jim Hoage, Editor of *Foreign Affairs*, moderated the panel and Honorary Event Chair, Peter G. Peterson, presented awards to the panelists. The event cultivated new friends, explored timely issues and raised \$52,000. ■ On a visit to Dominica, where Trickle Up started 21 years ago, Mildred Robbins Leet met with two of the Program's first businesswomen, who are thriving in business and government service, and have sent their children to university, demonstrating Trickle Up's continued success in alleviating poverty, one business at a time. ■ *The Visionaries*, a series for PBS, filmed Trickle Up businesses and partners in India, Kenya and New York City. The documentary is being prepared for release in the summer of 2001. ■ The Business Council and Board of Directors organized the first fall event. Malcolm Pray hosted the fund-raising event at his home in Greenwich, Connecticut. Over 200 guests viewed his collection of antique cars. Nearly \$40,000 was raised. ■ An anonymous donor gave a gift of \$500,000 to launch a new endowment for the future of the Trickle Up Program.

President's Message

The year 2000 could be labeled the "Year of Growth" for the Trickle Up Program, and with growth comes change and transition. Beginning with our strategic planning session in June 2000, the Board of Directors made the decision to expand its leadership to include a Board Chair and a president in two separate roles. Mrs. Mildred Robbins Leet, Co-founder and Board President transitioned to the role of Board Chair and will continue in her role as ambassador for Trickle Up. I was nominated to fill the position of Board President and took on the leadership of the board and committees with the start of 2001.

Our staff also made transitions with the retirement of Suzan Habachy, the Executive Director of Trickle Up for the past six years. A search committee selected a new executive director, Richenda Van Leeuwen, to start in early 2001 to lead the organization into the future. A new development director was hired in the fall, with the goal of doubling our contributions in the next two years. In fact, our contributions grew by \$1,031,455 or 44% in 2000 allowing us to start or expand 12,940 businesses, a growth of 46% over the previous year. We also secured the gifts necessary to launch an endowment.

Our increase in staff and in contributions provided us with the opportunity to expand the Trickle Up Program with new projects and partnerships. The Board of Directors, Business Council and Development Committee cultivated new supporters through two special events and even during a time of economic uncertainty helped increase funding.

We are now immersed in strengthening our institutional foundations and structures to provide a more effective and efficient organization prepared to continue our work of alleviating poverty world-wide in the years to come. In the following pages you will see the results of our work and hear the stories of our success.



Wendy Gordon Rockefeller
President

...Trickle Up was founded in 1979, when it started ten businesses for \$1,000...

Message from the Executive Director

The dawn of the new millennium saw another bright year for the Trickle Up Program in its fight against poverty, business by business. During the year 2000, \$2,863,101 were raised and 12,940 businesses started around the world, 4,044 more than the previous year, an increase in growth of 46%. The total cumulative number of businesses started since the organization's extremely modest start in 1979 topped 95,000, paving the way for a celebration of the 100,000th business in 2001, an amazing feat considering the grassroots approach of the organization. We hope with your help to reach our next 100,000 in record time.

The year 2000 also saw the retirement of Suzan Habachy as Executive Director of the Trickle Up Program, and her transition to the Board of Directors. I know the thousands of entrepreneurs who have been assisted with starting or expanding businesses around the world during her time with the agency join me in thanking her for her many years' service and support, in enabling them to take a first step out of poverty.

...We give the very poor a chance to achieve self-sufficiency...

What did not change in 2000 was the ongoing need for the Trickle Up Program: more than 1.2 billion people around the world still live on less than a dollar a day, and many on much less than that — less than the cost of a cup of coffee in the U.S. A \$100 investment of seed capital overseas, or \$700 in the United States, combined with business training, added to the creativity and energy of the entrepreneurs we assist and the support of our many Coordinating Partner Agencies, is a simple, effective equation for a successful first step out of poverty. This approach is repeated so many thousands of times during the course of just one year with every entrepreneur assisted, each with their own story to tell.

With your ongoing help, we can rise to meet the challenge of fighting poverty in the coming years, leaving a legacy of hope for the countless people here in America and throughout the world to whom this makes all the difference. Many of us will recall the inspiring words of President John F. Kennedy's inaugural address in 1961: "to those people in the huts and villages of half the globe struggling to break the bonds of mass misery, we pledge our best efforts to help them help themselves, for whatever period is required.....because it is right." On that note, I welcome you to join me in supporting the Trickle Up Program in our efforts on behalf of the poorest among us.



Richenda Van Leeuwen
Executive Director

Jane Nieyyerize
Trickle Up entrepreneur in Uganda UGA/CETRU/22

PHOTO BY MAARINKE VAN RIET

4,695
businesses started in 2000
africa

The Trickle Up Program in 2000 worked with 93 Coordinating Partner Agencies in Africa, funding 4,695 businesses involving 15,682 entrepreneurs in Benin, Burkina Faso, Democratic Republic of Congo, Ethiopia, Kenya, Liberia, Malawi, Mali, Niger, Rwanda, Sierra Leone, South Africa, and Uganda. Many of the business owners are women, especially widows, refugees or internally displaced people in post-conflict situations, or from HIV/AIDS-affected families.

Opportunities For At-Risk Youth: Partner agencies in Africa have successfully and innovatively applied Trickle Up's micro-grant approach to their work with youth. Coordinators target families and older adolescents, who may be viewed as a high-risk group for defaulting on loans from micro-credit agencies. In partnership with Coordinating Partner Agencies such as South Africa's Education with Enterprise Trust, the program targets communities with high crime and a lack of employment opportunities for adolescents and school dropouts. In Addis Ababa, the Forum for Street Children Ethiopia uses the Trickle Up process in the rehabilitation of street children and children at risk of becoming homeless. Association Jeunesse Action Mali helps young artisans become self-employed businessmen and women by providing technical, business and literacy training. Cornerstone Development of Kampala, Uganda, combines Trickle Up's approach with education, business training, and sports to promote self-reliance and leadership skills in adolescents. Child Restoration Outreach, operating in Uganda's urban slums, works with the families of street children to encourage school attendance.

...I am now a business woman and I am able to interact with other business people... Olive Namataka UGA/UWCM/81

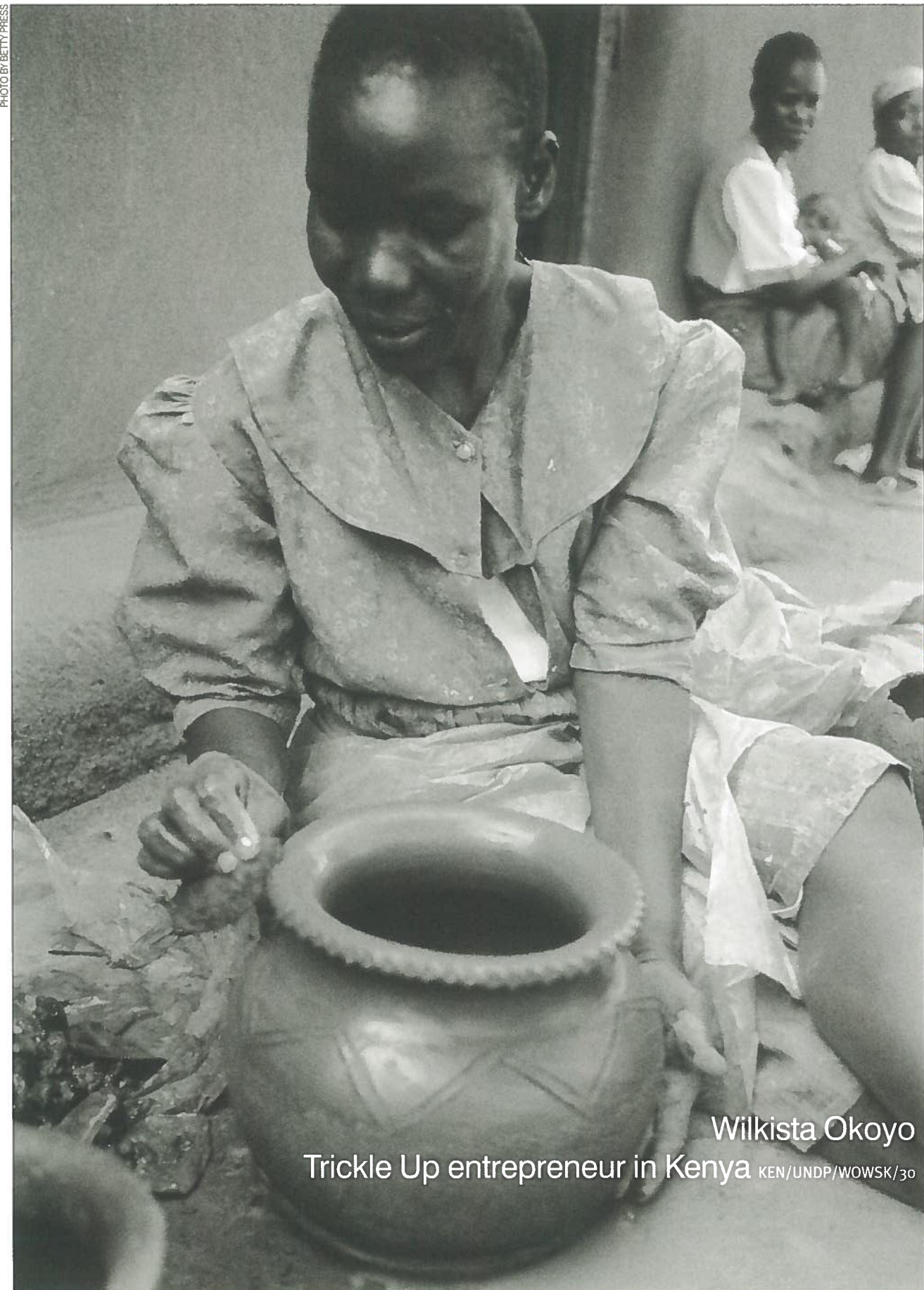
Working In Tandem: Trickle Up continues to strengthen its partnerships with international organizations in Africa. The Kenya Expanded Trickle Up Program (ETUP) is a collaboration between the Government of Kenya, the United Nations Development Programme, the Trickle Up Program, and local non-governmental organizations. The program, which operates throughout Kenya's arid and semi-arid areas, is performing well. Links with micro-credit

have been established and training resources strengthened. In Rwanda, Trickle Up embarked on an exciting partnership with the American Refugee Committee (ARC). ARC offers loan programs to Rwandan returnees from the 1994 genocide, and Congolese refugees still living in refugee camps. Trickle Up seed capital is offered as a first step to those entrepreneurs who do not yet qualify for loans. ■ In Uganda, Trickle Up launched a new partnership with Habitat for Humanity to combine micro-businesses with improved housing. After years of intense collaboration with United Nations Volunteers (UNV) in various African countries, Trickle Up and UNV have formalized their partnership with an official Memorandum of Understanding. In 2000, UNV implemented Trickle Up in Burkina Faso, Rwanda and Malawi. In Liberia, Trickle Up worked with UNDP, UNICEF, UNV and local NGOs in a cost-sharing partnership. The project came to a successful close in December 2000. Over 2,700 businesses were started during the 5-year collaboration. In 2000, the project managed to link successful Trickle Up entrepreneurs with a micro-credit program to ensure that the businesses will continue to thrive and expand well into the future. These enterprises prove that the Trickle Up Program, working with Coordinating Partner Agencies, can be the first step out of poverty, but not the last, for its participants.

...Now I am paying myself instead of someone else paying me... Widenesh Hilemariam ETH/SIKE/9

Responding To An Epidemic: HIV/AIDS continues to present a serious challenge to all development activities in Africa. Trickle Up businesses enable those afflicted to generate income that provides for current household and medical expenses and for future financial security when affected individuals may no longer be able to work due to their illness. Trickle Up is also unique in reaching these often-stigmatized people, who may have no access to other forms of capital or resources, and often cannot use their personal effects as collateral for loans. Coordinators in Uganda, Malawi and Kenya target people directly or indirectly affected by HIV/AIDS, including widows and orphans, former commercial sex workers, and single mothers living with AIDS.

PHOTO BY BETTY PRESS



Wilkista Okoyo
Trickle Up entrepreneur in Kenya KEN/UNDP/WOWSK/30



Paulus Mayor
Trickle Up entrepreneur in Indonesia

INDO/USAID/LP3BH/39

5,864

businesses started in 2000

asia

Trickle Up's outreach in Asia continued to grow in Bangladesh, China, India, Indonesia, Myanmar (Burma), Nepal, Pakistan and the Philippines. In cooperation with 84 Coordinating Partner Agencies, 5,864 businesses were launched, enabling over 17,000 individuals and families to achieve sustainable self-sufficiency.

Fifty-two percent of the businesses were started by women. In Cambodia, a Trickle Up Program priority country, the organization continues to work in the predominantly agricultural Samrong District of Takeo Province as well as the urban slum areas of Phnom Penh, where the focus is exclusively on households affected by HIV/AIDS. Furthermore, a new partnership has been formed to work with the inhabitants of several villages located in the Angkor Wat Preservation Area.

...Everything that looks heavy and difficult becomes light and easy with strong will and hard work...

Suwarti, Entrepreneur from Indonesia INDO/BKKKS/197

Banking On The Poorest: One year into the two-year USAID-funded project in West Papua (Irian Jaya), Indonesia, 1,500 businesses have been started. Reports reveal that 41% of the entrepreneurs have opened bank accounts, 93% are family businesses and 57% are run by women. In addition, each entrepreneur has invested an additional \$41 in their business from their own resources. One of the most important results of this project is the institution of regular savings among the entrepreneurs and first-time bank accounts for many of the participants.

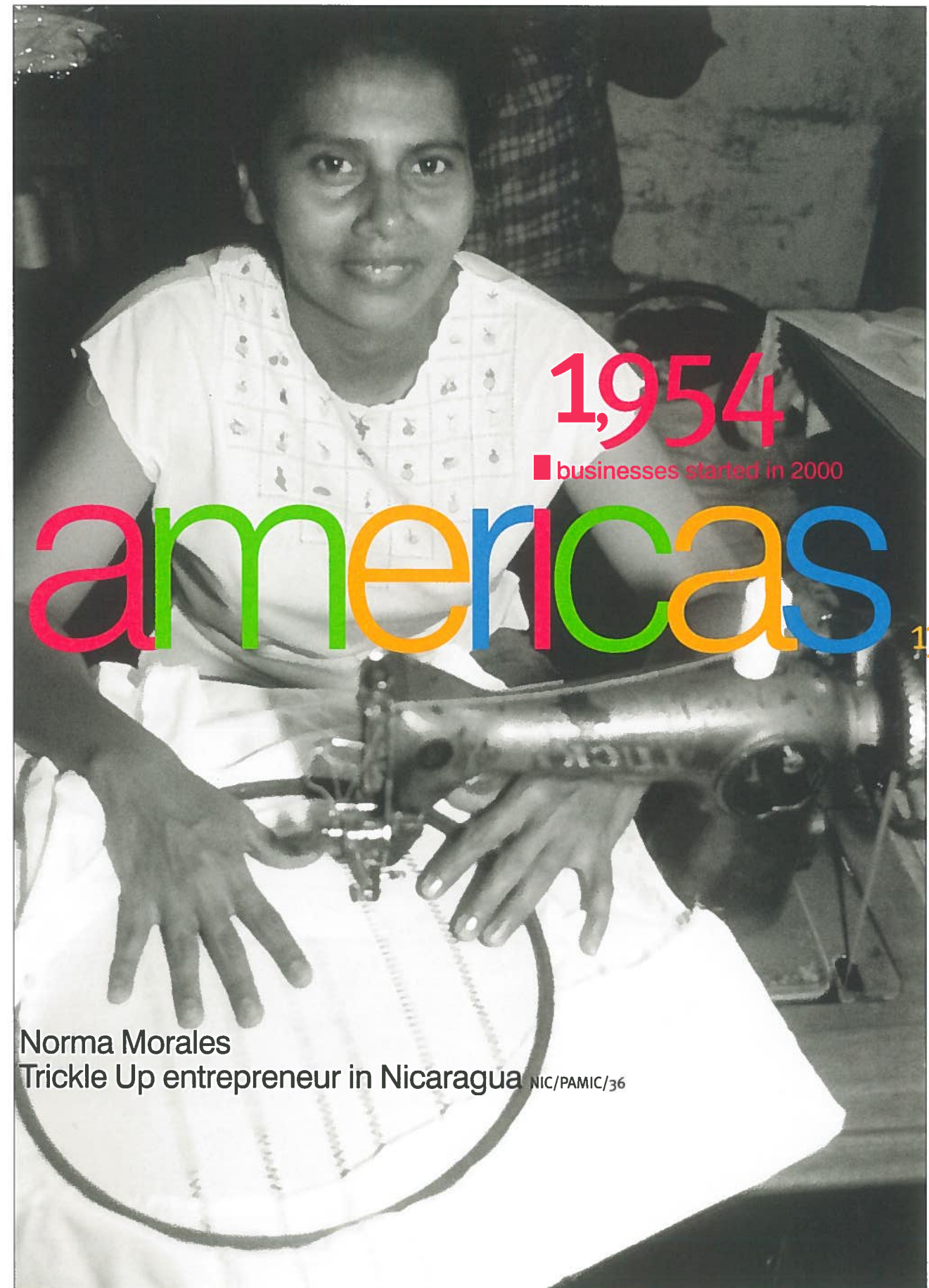
First India National Conference: In 2000, Indian Trickle Up Coordinating Partner Agencies held their first conference. In June, 35 representatives from 26 agencies gathered in Uttar Pradesh to share ideas about development strategies, information and personal experiences involving income-generating activities. Participants were enthusiastic about the conference and discussed making it an annual event.

In the Americas, the Trickle Up Program started 1,954 businesses in 2000, in seven countries: Haiti, Honduras, El Salvador, Guatemala, Nicaragua, Bolivia, and Peru. Nearly half of all entrepreneurs were under the age of 27. Most entrepreneurs were also members of groups disproportionately affected by poverty such as women, youth, indigenous groups and victims of natural disasters.

Re-building Lives: To contribute to the re-building efforts after Hurricane Mitch in 1998, the Trickle Up Program re-opened its program in Honduras in 1999. As a result of outreach done by a field intern during the summer of 1999, seven new Coordinating Agencies were accepted by Trickle Up. These new Coordinating Agencies started 65 businesses. In Haiti, the least developed country in the Western Hemisphere, Trickle Up was fortunate in promoting several new partnerships in 2000 that will contribute greatly to our ability to expand our activities in this desperately poor country. Several of these agencies operate in Cité Soleil, a slum located north of Port-au-Prince's downtown area.

2 ...I have been able to buy more eggs and milk that has improved our eating and now two children go to school instead of one... Maria Mendez GUAT/KAS/CHI/92

Networking: During the year 2000, the economic and political situation worsened in Bolivia and Peru. Trickle Up Coordinating Partner Agencies in those countries made great progress by forming legally recognized in-country networks that share information and best practices. Graduate interns from the Trickle Up Program visited both countries and assisted the networks in coordinating the election of representatives. These agencies are using the Internet to facilitate communication and information exchange.



1,954
■ businesses started in 2000

americas

Norma Morales
Trickle Up entrepreneur in Nicaragua NIC/PAMIC/36

Diane Cosseboom
Trickle Up entrepreneur in USA USA/ME/CEI/51

4
423
businesses started in 2000

United
States

In 2000, the United States program supported the start-up or expansion of 423 businesses through partnerships with 41 agencies in New York, Alaska, New Jersey, California, Connecticut, Iowa, Maine, Massachusetts and Vermont, representing a 33% increase from 1999 in the number of new entrepreneurs. New York remains the core of the U.S. program, with over 200 entrepreneurs empowered through the Trickle Up Process in 2000, including many refugees and immigrants, helping them become economically self-sufficient. Additionally, 53 economically disadvantaged women in New York started home-based day care micro-enterprises. One result of Welfare-To-Work regulations is that affordable child care is in even greater demand nationwide. ■ Rural depressed areas experiencing endemic cycles of poverty remain a focus of the U.S. program. Between 1994 and 2000, Trickle Up funded the start-up or expansion of over 250 businesses in Iowa, Maine and Vermont. ■ Trickle Up's expansion into California in 2000 assisted 22 entrepreneurs in the Los Angeles and San Francisco Bay areas, with significant growth expected in 2001. Coordinating Partner Agencies assist entrepreneurs who are unemployed, physically challenged, underemployed or transitioning from Public Assistance. ■ New partners in the greater Boston and Bridgeport, Connecticut areas have allowed us to expand our operations. Trickle Up supported the creation of 27 microenterprises in those communities and is poised for further growth in 2001.

Trickle Up Heads North: Trickle Up initiated its first start-up business in Anchorage, Alaska in partnership with the Women\$ Fund, a program of the YWCA, in December 2000.

Evaluation: In 2000, an assessment was completed of Trickle Up businesses financed in 1999. Based on random samplings of 34 New York City entrepreneurs, results revealed that 82% were women, 29% were transitioning off Public Assistance and 80% of the grant recipients were from minority groups. Their businesses focused on five main areas: day care; clothing, jewelry and handicrafts design and production; beauty services (hair and nail salons); retail and food services.

...They helped me in more ways than one: financially, mentally, and with my paperwork... Phillip Lodge USA/MA/NCDC/1

Cumulative Program Results 1979-2000

Region	Number of Businesses 1979-2000	Coordinating Agencies	Entrepreneurs			Average Investment ¹	Main Source of Income ²	Average 3-Month Profit
			Number Trained	% Female	% Under Age 27			
AFRICA	34,524	510	163,899	64%	46%	\$ 41	84%	\$ 181
AMERICAS	23,395	366	105,707	64%	45%	\$ 84	77%	\$ 205
ASIA	37,012	639	154,469	55%	44%	\$ 175	75%	\$ 132
EUROPE	553	26	2,585	58%	34%	\$ 65	67%	\$ 481
TOTALS	95,484	1,541	426,660	61%	45%	\$103	78%	\$169

Program Results By Country 2000

Region	Number of Businesses 1979-2000	Number of Businesses in 2000	Coordinating Agencies* in 2000	Entrepreneurs			Average Investment ¹	Main Source of Income ²	Average 3-Month Profit
				Number Trained	% Female	% Under Age 27			
AFRICA									
TOTALS	34,524	4,695	93	15,682	63%	48%	\$34	89%	\$128
Benin	1,478	330	5	1,428	73%	62%	\$ 12	62%	\$ 86
Burkina Faso	235	50	1	143	83%	45%	\$ 13	100%	\$ 72
Dem. Rep. of Congo	1,073	25	1	115	57%	69%	\$ 29	52%	\$ 54
Ethiopia	933	136	3	419	72%	59%	\$ 10	92%	\$ 67
Kenya	6,658	1,492	20	4,587	63%	38%	\$ 69	91%	\$ 105
Liberia	3,750	173	4	723	53%	84%	\$ 13	99%	\$ 160
Malawi	1,101	279	6	1,080	57%	44%	\$ 20	96%	\$ 96
Mali	286	115	5	363	71%	41%	\$ 25	93%	\$ 394
Niger	15	15	1	45	78%	43%	\$ 20	100%	\$ 192
Rwanda	313	70	3	224	81%	38%	\$ 13	78%	\$ 14
Sierra Leone	5,132	1,176	19	3,965	63%	48%	\$ 20	91%	\$ 161
South Africa	96	70	3	102	76%	22%	\$ 35	100%	\$ 54
Uganda	5,727	764	22	2,488	58%	51%	\$ 16	88%	\$ 96

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 1979-2000.

AFRICA: Botswana (1), Burundi (13), Cameroon (925), Central African Republic (83), Chad (15), Comoros (2), Egypt (30), Equatorial Guinea (1), Eritrea (10), Gambia (48), Ghana (1694), Guinea (43), Ivory Coast (76), Lesotho (210), Madagascar (1043), Mauritania (63), Mozambique (110), Namibia (14), Nigeria (1383), Sao Tome (79), Senegal (152), Somalia (91), Sudan (232), Swaziland (27), Tanzania (459), Togo (390), Zambia (140), Zimbabwe (393).

* The totals include Coordinating Partner Agencies which submitted Business Plans in 2000. For a complete list of Agencies, see the Coordinating Partner Agencies section of this report.

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

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

"NA" means information is unavailable.

Region	Number of Businesses 1979-2000	Number of Businesses in 2000	Coordinating Agencies* in 2000	Entrepreneurs			Average Investment ¹	Main Source of Income ²	Average 3-Month Profit
				Number Trained	% Female	% Under Age 27			
AMERICAS									
TOTALS	23,395	2,377	97	5,920	64%	26%	\$124	87%	\$ 151
Bolivia	3,489	662	9	2,010	58%	44%	\$ 49	92%	\$ 184
El Salvador	764	47	1	154	68%	52%	\$ 75	89%	\$ 182
Guatemala	3,600	348	5	871	63%	57%	\$ 20	98%	\$ 89
Haiti	1,952	398	15	909	69%	26%	\$ 31	89%	\$ 129
Honduras	793	65	5	151	82%	46%	\$ 69	72%	\$ 249
Nicaragua	644	187	12	565	73%	49%	\$ 47	83%	\$ 111
Peru	2,842	247	9	744	60%	46%	\$ 35	77%	\$ 114
USA	1,544	423	41	516	69%	13%	\$511	55%	\$ 511

ASIA

TOTALS	37,012	5,864	84	17,515	52%	42%	\$ 48	83%	\$ 94
Bangladesh	5,800	1,048	9	2,778	48%	48%	\$ 105	95%	\$ 134
Cambodia	1,101	148	3	361	56%	31%	\$ 32	86%	\$ 80
China	2,185	511	4	1,325	48%	25%	\$ 42	78%	\$ 140
India	8,946	1,395	26	4,215	46%	38%	\$ 18	95%	\$ 103
Indonesia	3,434	1,623	21	5,327	55%	47%	\$ 54	60%	\$ 74
Myanmar	597	245	2	745	58%	39%	\$ 13	90%	\$ 37
Nepal	2,431	257	4	784	50%	43%	\$ 13	88%	\$ 42
Pakistan	1,306	270	4	786	57%	39%	\$ 52	79%	\$ 89
Philippines	9,783	297	9	933	61%	45%	\$ 35	23%	\$ 49
Sri Lanka	538	70	2	261	70%	39%	\$ 27	94%	\$ 82

EUROPE

TOTALS	553	4	1	12	83%	25%	\$ 74		
Moldova	4	4	1	12	83%	25%	\$ 74	NA	NA

2000 GLOBAL

TOTALS	95,484	12,940	275	39,129	58%	40%	\$ 61	86%	\$ 117
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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 number of businesses 1979-2000.

AMERICAS: Anguilla (4), Antigua (33), Argentina (155), Barbados (1), Belize (47), Brazil (84), Chile (14), Colombia (1,342), Costa Rica (682), Dominica (64), Dominican Republic (483), Ecuador (3,991), Grenada (7), Guadeloupe (1), Guyana (106), 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), Lebanon (10), Malaysia (109), Marshall Islands (2), Micronesia (5), Mongolia (158), Papua New Guinea (2), Solomon Islands (87), Thailand (87), Tonga (1), Vanuatu (7), Viet Nam (398), Western Samoa (2).

EUROPE: Albania (10), Armenia (117), Bosnia (3), Bulgaria (7), Estonia (19), Georgia (5), Greece (4), Ireland (2), Kyrgyz (5), Latvia (24), Lithuania (11), Portugal (179), Romania (6), Russia (74), Slovakia (22), Ukraine (61).

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.

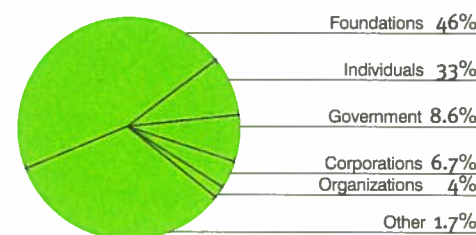
Financial Information

Trickle Up Program: Statement of Revenues and Expenses for the Years Ended December 31, 2000 and December 31, 1999.

		2000	% of Total	1999	% of Total
INCOME	Unrestricted Contributions	\$ 2,823,744	83.8%	\$ 2,078,421	88.9%
	Board Designated Endowment	\$ 507,040	15.0%	\$ 224,055	9.6%
	Investment Income	\$ 39,357	1.2%	\$ 36,210	1.5%
	Total Income	\$ 3,370,141	100%	\$2,338,686	100%
EXPENSES	Program Services				
	Program Grants	\$ 1,432,325	52.5%	\$ 1,029,123	50.2%
	Program Services	\$ 772,567	28.3%	\$ 547,860	26.7%
	Development Education	\$ 217,565	8.0%	\$ 197,541	9.6%
	Research and Evaluation	\$ 26,937	1.0%	\$ 26,061	1.3%
	Training Services	\$ 14,112	0.5%	\$ 8,280	0.4%
	Total Program Services	\$ 2,463,506	90.3%	\$ 1,808,865	88.2%
	Supporting Services				
	Fundraising	\$ 169,994	6.2%	\$ 149,335	7.3%
	Management and General	\$ 96,173	3.5%	\$ 92,379	4.5%
	Total Support Services	\$ 266,167	9.7%	\$ 241,714	11.8%
	Total Expenditures	\$ 2,729,673	100%	\$ 2,050,579	100%
	Increase in Net Assets	\$ 640,468		\$ 288,107	
Net Assets at Beginning of Year	\$ 844,053		\$ 555,946		
Net Assets at End of Year	\$ 1,484,521*		\$ 844,053		

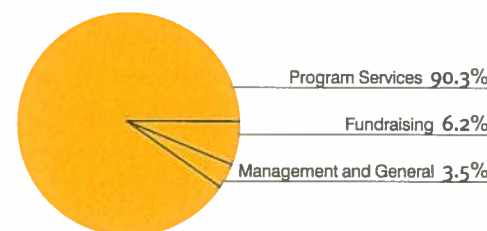
Figures are taken from the Certified Audit Report. More information is available upon request.

* Includes Board Designated Endowment of \$1,266,496, of which \$759,456 had been donated in prior years.



Income Sources

An increase in foundation giving helped the Trickle Up Program increase contributions 45% over the previous year. Over \$700,000 was received from new foundations and a number of renewal grants increased during the year 2000. ■ The amount from individuals also increased but is offset in percentage of total giving in relationship to the increase in foundation, corporate and government grants. The Trickle Up Program gained 406 new donors in 2000, an increase of 25% over 1999.



Expenses

Program Services: In 2000, The Trickle Up Program helped launch 12,940 businesses. The grants to entrepreneurs are \$100, paid in two installments of \$50, except in the US where the grants are \$700, paid in installments of \$500 and \$200. This seed capital enables the poorest of the world's poor to purchase raw materials, products and other items to start or expand a business. Grants to entrepreneurs represent 52.5% of expenses.

Other Program Services

Our services include working with the Coordinating Partner Agencies. These services involve the cost of staff involved in delivering our program, including key components such as monitoring, counseling, selecting and training coordinators and entrepreneurs, development of materials and an innovative computer system that allow Trickle Up to be cost-effective. Other program services involve sharing information and efforts with other development organizations with the goal of poverty reduction. These include our Coordinating Partner Agencies, government agencies, donors, academia and non-governmental organizations. Trickle Up Program services combined with grants to entrepreneurs represent 90.3% of expenses.

...By providing grants rather than loans, the Trickle Up Program has a competitive advantage over credit where the beneficiaries are very poor and risk of failure is high. In addition, the grant is often combined with health, housing, or nutrition programs...Robyn Eversole / *Small Enterprise Development: An International Journal*

2000 Contributors

The Trickle Up Program received over 33% of its income from individuals who, by agreement, are not listed. We acknowledge, with deep appreciation, the 2,035 contributors to Trickle Up in 2000—a 25% increase over last year. Contributions grew 45% over the previous year, with many new donors from the website and fall event.

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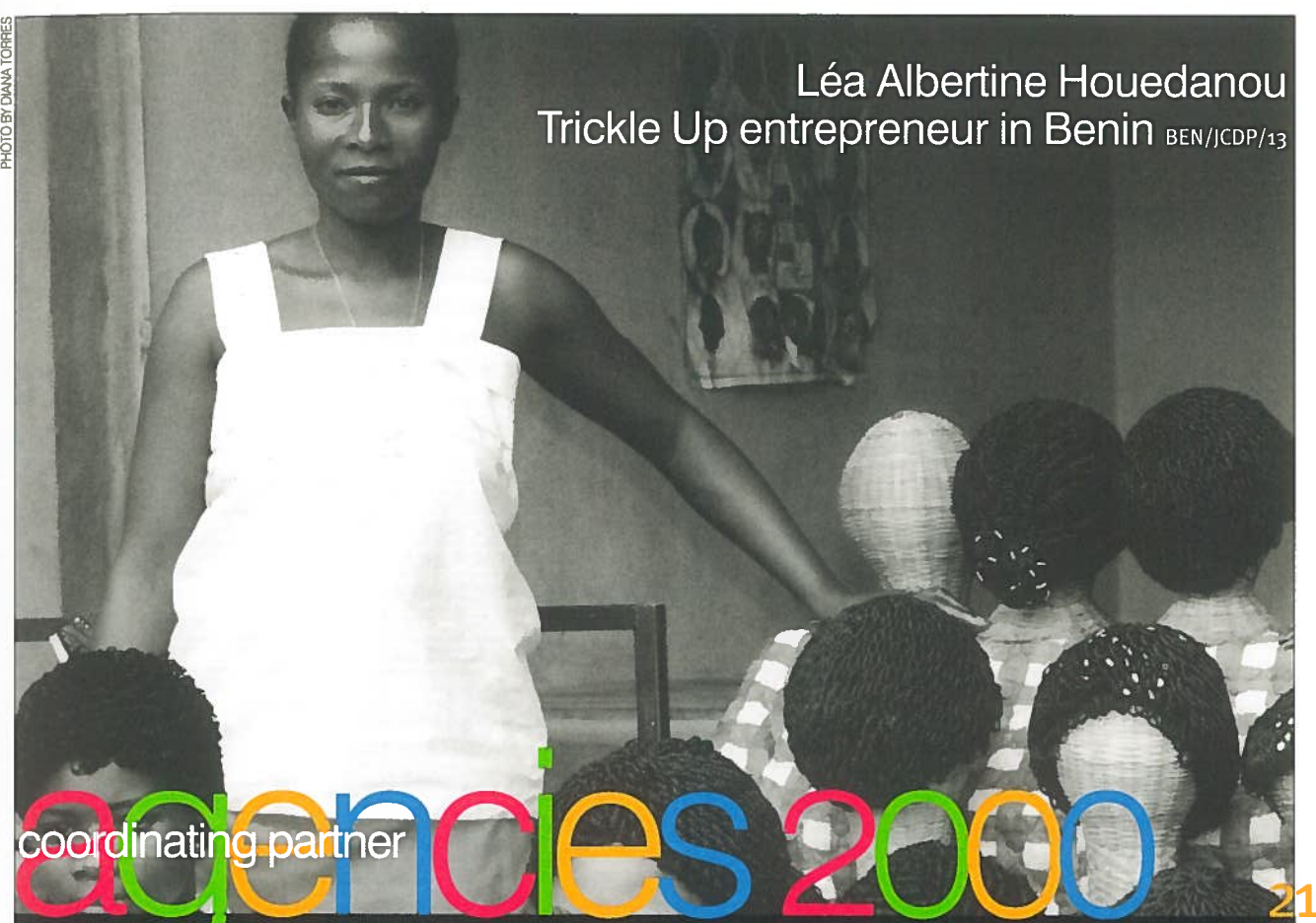
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* Global partners supply grant funds in U.S. dollars or local currency and help to implement the Trickle Up process.

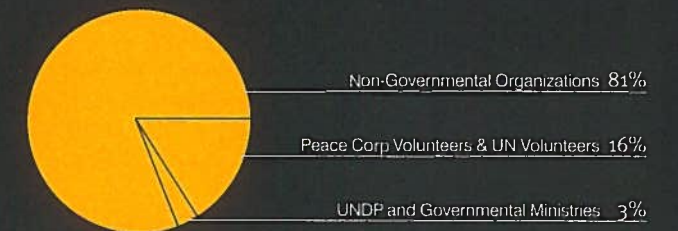
PHOTO BY DIANA TORRES

Léa Albertine Houedanou
Trickle Up entrepreneur in Benin BEN/JCDP/13



coordinating partner agencies 2000

The number of Coordinating Partner Agencies and countries participating in the Trickle Up Program vary from year to year based in part on the Human Development Index (HDI) as determined by the United Nations Development Programme. Trickle Up's mission is to work with the poorest of the poor and as a country's economic and political situation changes it affects the decision of where Trickle Up channels its resources. The Trickle Up Program was re-opened in Honduras in response to a natural disaster that left many people's lives devastated. Trickle Up helped to re-build their lives and established new partnerships that have been successful in starting new businesses in 2000. In response to such emergencies, the Trickle Up Program has established an Emergency Fund that will accept separate donations from our operating funds to assist those affected by natural disasters or in special circumstances. Donations may be marked Emergency Fund and sent to Trickle Up to set aside for these emergencies.



Coordinating Partner Agencies 2000*

Total Countries	Total Organizations	No. of Businesses Started 2000
TOTALS — 32	275	12,940
AFRICA — 13	93	4,695
Benin	5	330
	CENTRE BENINOIS POUR LE DEVELOPPEMENT DES INITIATIVES A LA BASE	10
	JEUNESSE CULTURELLE POUR LE DEVELOPPEMENT PANAFRICAIN	160
	ORGANISATION SAVALOISE POUR LA SOLIDARITE ET LE DEVELOPPEMENT	45
	UNITED NATIONS DEVELOPMENT PROGRAMME/ UNITED NATIONS VOLUNTEERS	15
	PROJETS VERTS-CENTRE DE PROMOTION DES INITIATIVES DE DEVELOPPEMENT	100
Burkina Faso	1	50
	NATURAMA	50
Dem. Rep. of Congo (formerly Zaire)	1	25
	GROUPE D'ETUDES ET D'ACTIONS POUR LE DEVELOPPEMENT DU SUD-KIVU	25
Ethiopia	3	136
	FORUM ON STREET CHILDREN ETHIOPIA	100
	KIND-HEARTS CHILD AID DEVELOPMENT ORGANIZATION	26
	SIKE ASSOCIATION FOR ASSISTANCE AND SELF-RELIANCE OF WOMEN	10
Kenya	20	1,492
	DEPARTMENT OF FISHERIES	30
	NEW JERICHO HARAMBEE PROGRESSIVE WOMEN'S GROUP	50
	PEACE CORPS	11
	UNITED NATIONS DEVELOPMENT PROGRAMME	
	Child Welfare Society of Kenya	31
	Council for Human Ecology	170
	Diocese of Embu	54
	Global Education Partnership	30
	International Centre of Insect Physiology & Ecology	65
	Kangemi Women Empowerment Center	162
	Kenya Entrepreneurship Promotion Program	84
	Kenya Freedom from Hunger Council	100
	Organization of African Instituted Churches	112
	Redeemed Gospel Church	10
	Rusinga Island Child & Family Program	150
	Semi-Arid Lands Training and Livestock Improvement Center	158
	United Disabled Persons of Kenya	81
	Widows & Orphans Welfare Society of Kenya	90
	Women Economic Empowerment Consort	93
	<i>Independent — Jotham Avodonya</i>	7
	<i>John Wanjala Nyongesa</i>	4
Liberia	4	173
	UNITED NATIONS DEVELOPMENT PROGRAMME/ UNITED NATIONS VOLUNTEERS	
	Bong County Emergency Relief Organization/Buchanan	37
	Children Assistance Program	91
	Youth Ending Hunger in Liberia	44
	Young Men's Christian Association of Liberia	1

*The table of Coordinating Partner Agencies includes intermediary organizations that channel Trickle Up funds through indigenous NGOs and help build their capacity through technical assistance and business training.

Total Countries	Total Organizations	No. of Businesses Started 2000
Malawi	6	279
	MISSION FOR EVANGELICAL TRAINING AND DEVELOPMENT	50
	CHRISTIAN SERVICE COMMITTEE	10
	EVANGELICAL LUTHERAN DEVELOPMENT PROGRAMME	15
	MBOWE SUSTAINABLE ECOFARMING PROJECT	10
	ST. DAVID FOUNDATION FOR RURAL DEVELOPMENT	35
	UNITED NATIONS DEVELOPMENT PROGRAMME/ UNITED NATIONS VOLUNTEERS	159
Mali	5	115
	ASSOCIATION DE CONSEILLERS AGRICOLES DU SAHEL	20
	ASSOCIATION JEUNESSE ACTION MALI	20
	ASSOCIATION VILLAGEOISE KEL TADRAK	40
	DES MAINS POUR DEMAIN	15
	FEMMES JEUNESSE DEVELOPPEMENT AU NORD-MALI	20
Niger	1	15
	SALUT & AIDE POUR LE NIGER	15
Rwanda	3	70
	AMERICAN REFUGEE COMMITTEE	20
	CHRISTIAN CHILDREN'S DEVELOPMENT FUND	30
	UNITED NATIONS DEVELOPMENT PROGRAMME/ UNITED NATIONS VOLUNTEERS	20
Sierra Leone	19	1,176
	ALBERT MARGAI INSTITUTE OF DESIGN, CRAFTS & APPROPRIATE TECHNOLOGY	32
	BONDAY RURAL DEVELOPMENT ASSOCIATION	45
	BOYS' SOCIETY OF SIERRA LEONE	40
	BUMPE AGRICULTURAL PROJECT	10
	BUREH SMALL FARMERS ASSOCIATION	125
	COMMUNITY ACTION FOR PROGRESS	100
	COUNCIL OF CHURCHES — SIERRA LEONE	60
	CREDO	70
	DISPLACED WELFARE PROMOTION GROUP	30
	JANGEE RURAL WOMEN DEVELOPMENT ASSOCIATION	20
	MALEN PRODUCERS & MARKETING COOP. ASSOCIATION	30
	ORGANIZATION FOR RESEARCH AND EXTENSION OF INTERMEDIATE TECHNOLOGIES	50
	POVERTY ALLEVIATION PROGRAMME	40
	SHANTY DWELLERS SELF-HELP ORGANIZATION	70
	SIERRA LEONE CENTRE FOR SUSTAINABLE DEVELOPMENT AND COOPERATION	115
	THE INTEGRATED RURAL DEVELOPMENT ASSOCIATION	54
	THE SMALL-MEDIUM SCALE BUSINESS ASSOCIATION OF SIERRA LEONE	150
	YONI RURAL BANK, LTD.	75
	YOUTH DEVELOPMENT ASSOCIATION	60
South Africa	3	70
	ACTION FOUNDATION	30
	DEVELOPMENT AID FROM PEOPLE TO PEOPLE	25
	EDUCATION WITH ENTERPRISE TRUST	15

Coordinating Partner Agencies 2000

Total Countries	Total Organizations	No. of Businesses Started 2000
Uganda	22	764
AFRICA MEDICAL AND RESEARCH FOUNDATION		20
AIDS WIDOWS ORPHANS FAMILY SUPPORT PROGRAM		48
BAPTIST UNION OF UGANDA		45
BUNDIBUGYO ASSOCIATION OF THE DISABLED		10
CENTRE FOR ENVIRONMENT, TECHNOLOGY AND RURAL DEVELOPMENT		125
CHILD RESTORATION OUTREACH		35
CHRISTIAN INTERNATIONAL PEACE SERVICE		60
CORNERSTONE DEVELOPMENT		20
DEAF DEVELOPMENT ASSOCIATION		6
HANDS IN SERVICE		80
KWETERANA DISABLED ASSOCIATION		30
MENNONITE CENTRAL COMMITTEE		10
MMANZE CENTRE FOR RURAL DEVELOPMENT & TRAINING		25
PAKWACH YOUTH PROMOTERS		25
RINGILI DEMONSTRATION FARM		20
THE AIDS CARE OUTREACH TEAM		25
THE BOYS AND GIRLS BRIGADE OF UGANDA		25
UGANDA DEVELOPMENT BANK		50
UGANDAN WOMEN CONCERN MINISTRY		40
YOUTH WITH A MISSION		30
<i>Independent — Charles Kunya</i>		10
<i>Chris Musana</i>		25
AMERICAS — 8	97	2,377
CENTRAL & SOUTH AMERICA & THE CARIBBEAN — 7	56	1,954
Bolivia	9	662
ACCION CREADORA		140
ASOCIACION DE IMPEDIDOS Y MUTILADOS		30
CENTRO DE INVESTIGACION Y SERVICIO POPULAR		15
CENTRO DE INVESTIGACION SOCIAL Y TRABAJO EN EQUIPOS MULTIDISCIPLINARIOS		60
CENTRO PARA EL DESARROLLO INTEGRAL — CEDEIN		11
FUNDACION UÑATATAWI		320
SERVICIOS MULTIPLES DE TECNOLOGIAS APROPRIADAS		16
<i>Independent — Eugenio Jacinto</i>		20
<i>Victor Zabaleta</i>		50
El Salvador	1	47
OEF: ASOCIACION PARA LA ORGANIZACION Y EDUCACION EMPRESARIAL FEMENINA		47
Guatemala	5	348
ASOCIACION DE COMUNITARIOS PARA EL DESARROLLO INTEGRAL DE HUEHUETENANGO		21
CAPACITACION Y DESARROLLO COMUNITARIO — CADECO		27
ESTUDIOS Y PROYECTOS PARA EL DESARROLLO RURAL — EPRODER		50
K'ASLEMAL		50
MINISTERIO DE TRABAJO Y PREVISION SOCIAL		200

Total Countries	Total Organizations	No. of Businesses Started 2000
Haiti	15	398
ACTION POUR LE DEVELOPPEMENT ECONOMIQUE ET LE MICRO CREDIT		31
ASSOCIATION DES JEUNES POUR LE REHAUSSEMENT DE LA NOUVELLE HAITI		10
CERCLE SOCIO-CULTUREL DES AMIS DE LA PAIX		61
ENFANTS DU MONDE — DROITS DE L'HOMME		10
GATHERING OF POOR KIDS IN CITE SOLEIL		20
GROUPEMENT DES JEUNES PROGRESSISTE DE CITE SOLEIL		10
HAITI PROJECTS IN PARTNERSHIP		40
HAITIAN BAPTIST CONVENTION		20
MOUVEMENT HAITIEN POUR LE DEVELOPPEMENT RURAL		15
ORGANISATION AUTHENTIQUE DES EGLISES EVANG. BAPTISTES D'HAITI		30
ORGANISATION CHRETIENNE POUR LE DEVELOPPEMENT SOCIAL		10
ORGANISATION D'AIDE ET D'ASSISTANCE SOCIALE COMMUNAUTAIRE		49
SOLEIL COOPERATIVE D'EPARGNE ET DE CREDIT		58
ST. CHARLES NUTRITION PROGRAM		24
ST. JOSEPH NUTRITION CENTRE		10
Honduras	5	65
ASOCIACION DE DESARROLLO SOCIAL Y ASISTENCIA DE HONDURAS		15
FUNDACION DE DESARROLLO NACIONAL		10
IGLESIA CHRISTIANA VIDA ABUNDANTE		10
INSTITUTO CENTROAMERICANO PARA EL DESARROLLO DE LA ECONOMIA SOCIAL		15
INSTITUTO DE DESARROLLO SOCIOECOLOGICO		15
Nicaragua	12	187
ASOCIACION DE PEQUENOS Y MEDIANOS EMPRESARIOS		3
AYUDA AL PLANETA, NICARAGUA		19
CB2, INC. (TWO CITIES IN BROTHERHOOD)		20
COOPERATIVA DE SERVICIOS MULTIPLES "20 DE ABRIL"		10
COOPERATIVA LA PAZ CENTRO, LEON		18
COOPERATIVA MARIA AUXILIADORA		24
COOPERATIVA DE AHORRO Y CREDITO "SAN ANDRES"		11
FUNDACION JOSE NIEBOROWSKI		14
FUNDACION PARA LA FORTIFICACION CULTURAL		30
INSTITUTO NICARAGUENSE DE APOYO A LA PEQUENA Y MEDIANA EMPRESA — INPYME		10
PASTORAL SOCIAL — PARROCHIA JESUS DE CARIDAD		5
PROYECTO DEL DESARROLLO DE LA ZONA SECA DEL PACIFICO DEL SUR		23
Peru	9	247
ASOCIACION DE JOVENES PROGRESISTAS		30
ASOCIACION DE MUJERES LUCHADORES POR SU PUEBLO		30
CENTRO DE ESTUDIOS Y PROMOCION COMUNAL DEL ORIENTE		10
CENTRO DE INVESTIGACIONES Y APOYO TECHNOLOGICO		40
INSTITUTO DE ASUNTOS CULTURALES		53
INSTITUTO ACCION PARA EL PROGRESO		29
INSTITUTO PARA LA INVESTIGACION Y EL DESARROLLO ECONOMICO		30
INSTITUTO DE PROMOCION DEL DESARROLLO SOLIDARIO		15
<i>Independent — Adelina Meza</i>		10

Coordinating Partner Agencies 2000

Total Countries	Total Organizations	No. of Businesses Started 2000
NORTH AMERICA—1	41	423
United States	41	423
BEDFORD STUYVESANT RESTORATION CORPORATION		4
BROOKLYN ECONOMIC DEVELOPMENT CORPORATION		7
BUSHWICK LOCAL DEVELOPMENT CORPORATION		4
CENTER FOR WOMEN AND ENTERPRISE		2
CENTRAL BROOKLYN PARTNERSHIP		12
CENTRAL HARLEM LOCAL DEVELOPMENT CORPORATION		20
CENTRAL VERMONT COMMUNITY ACTION COUNCIL		13
CHILD CARE, INC.		14
CHURCH AVENUE MERCHANTS BLOCK ASSOCIATION		24
COASTAL ENTERPRISES		13
COMMUNITY ACTION MARIN		2
COMMUNITY DEVELOPMENT CORPORATION OF LONG ISLAND		36
CREDIT WHERE CREDIT IS DUE		9
DORCHESTER BAY ECONOMIC DEVELOPMENT CORPORATION		3
ECONOMIC AND EMPLOYMENT DEVELOPMENT CENTER		3
FORDHAM BEDFORD CHILDREN'S SERVICES		4
GLOBAL EDUCATION PARTNERSHIP		3
HUNTS POINT BUSINESS OUTREACH CENTER		31
INSTITUTE FOR SOCIAL AND ECONOMIC DEVELOPMENT		35
JEWISH FAMILY AND VOCATIONAL SERVICE OF MIDDLESEX COUNTY		1
LOS SURES		3
LOWER EAST SIDE BUS. OUTREACH CENTER/CHINATOWN MANPOWER PROJECT		14
MASJID MALCOLM SHABAZZ/HARLEM BUSINESS OUTREACH CENTER		31
NEW YORK ASSOCIATION FOR NEW AMERICANS		5
NORTHERN MANHATTAN IMPROVEMENT CORPORATION		3
NUESTRA COMUNIDAD DEVELOPMENT CORPORATION		2
PRATT AREA COMMUNITY COUNCIL		1
POMONA INLAND VALLEY MICRO ENTERPRISE LOAN FUND		11
PROGRESSIVE TRAINING ASSOCIATES		20
QUEENS BUSINESS OUTREACH CENTER — JACKSON HEIGHTS COMMUNITY DEVELOPMENT CORPORATION		17
RENAISSANCE ECONOMIC DEVELOPMENT CORPORATION		6
SIERRA COLLEGE SMALL BUSINESS DEVELOPMENT CENTER — AUBURN SOROPTIMIST CLUB		1
SMALL BUSINESS DEVELOPMENT CENTER EAST L.A. COUNTY		1
SOUTH BRONX OVERALL ECONOMIC DEVELOPMENT CORPORATION		4
SOUTH BROOKLYN BUSINESS OUTREACH CENTER		5
STATEN ISLAND BUSINESS OUTREACH CENTER NETWORK — WEST BRIGHTON COMMUNITY LOCAL DEVELOPMENT CORPORATION		7
WOMEN'S ECONOMIC VENTURES		1
WOMEN'S ENTERPRISE PROJECT		2
WOMEN'S HOUSING AND ECONOMIC DEVELOPMENT CORPORATION		3
WOMEN\$ FUND		1
WORKER OWNERSHIP RESOURCE CENTER		45

Total Countries	Total Organizations	No. of Businesses Started 2000
ASIA - 10	84	5,864
Bangladesh	9	1,048
	CENTRE FOR DEVELOPMENT SERVICES	150
	INTERNATIONAL VOLUNTARY SERVICES (DHAKA)	498
	Akota	50
	Bangladesh Organization for Development Cooperation	50
	Center for Uplifting Rural Economies	50
	Naria Unnayan Samity	50
	Samaj Kallayan Sangstha	50
	Unnayan Shahajogi Shangstha	50
	MOUCHAS UNNAYAN SANGSTHA	100
Cambodia	3	148
	SOCIO-ECONOMIC DEVELOPMENT ORGANIZATION OF CAMBODIA	90
	UNITED CAMBODIAN COMMUNITY DEVELOPMENT FOUNDATION	28
	WOMEN ORGANIZATION FOR MODERN ECONOMY AND NURSING	30
China	4	511
	CAOHAI NATURE RESERVE	41
	FOUNDATION FOR UNDERDEVELOPED REGIONS IN CHINA	50
	RURAL DEVELOPMENT ASSOCIATION OF YILONG COUNTY	150
	RURAL DEVELOPMENT INSTITUTE	270
India	26	1,395
	ABHIYAN	50
	AKHIL GRAMIN YUVA VIKAS SAMITI	50
	ALTERNATIVE FOR RURAL MOVEMENT	85
	AVIDYA VIMUKTI SANSTHAN	70
	BAIF DEVELOPMENT RESEARCH FOUNDATION	10
	DISHA	30
	FAMILY OF DISABLED	25
	FORUM OF COMMUNITIES UNITED IN SERVICE	200
	GRAMIN JAN KALYAN SAMITY	100
	GRAMODAY CHETNA KENDRA	60
	GRAM SWARAJYA SANSHTAN	60
	JAMGORIA SEVABRATA	25
	JAN VIKAS KENDRA	25
	KARRA SOCIETY FOR RURAL ACTION	50
	LOHARDAGA GRAM SWARAJYA SANSTHAN	41
	LOK CHETNA VIKAS KENDRA	30
	NATIONAL MAHILA INSTITUTE	30
	NAW BHARAT JAGRITI KENDRA	4
	NETWORK OF ENTREPRENEURIAL AND ECONOMIC DEVELOPMENT	25
	NEW LIFE CENTRE	20
	ORGANIZATION FOR FRIENDS ENERGIES & RESOURCES	50
	PRAKALPA	50
	PRAKHAND GRAM SWARAJYA SABHA	30
	SAMAJIK SHODH AVAM VIKASH KENDRA	25
	TILJALA SOCIETY FOR HUMAN AND EDUCATION DEVELOPMENT	200
	VINOBA AROGYA & LOK SHIKSHAN KENDRA	50

Total Countries	Coordinating Partner Agencies 2000	Total Organizations	No. of Businesses Started 2000
Indonesia		21	1,623
	BADAN KOORDINASI KEGIATAN KESEJAHTERAAN SOSIAL USAID PROJECT		73
	Batik Tulis Karya Putri Dobonsolo		75
	Kelompok Kerja Wanita — KKW		100
	Lembaga Penelitian Pengkajian dan Pengembangan Bantuan Hukum		160
	YAPSEL		48
	YATARI		50
	Yayasan Almamater		209
	Yayasan Bina Adat Walesi		215
	Yayasan Bina Budaya Jaya Wijaya		60
	Yayasan Bina Lestari Bumi Cenderawasih		70
	Yayasan Lingkungan Hidup		89
	Yayasan Pembangunan Masyarakat Desa		25
	Yayasan Pengembangan Prakarsa Wirausaha Di Papua		126
	Yayasan Rumsram		25
	Yayasan Santo Antonius		25
	Yayasan Sosial Fransiskus		25
	WOMINTRA KONSULTANS		73
	YAYASAN BIMBINGAN KESEJAHTERAAN SOSIAL		30
	YAYASAN KARYA SOSIAL		50
	YAYASAN PEDULI SESAMA		75
	YAYASAN SEJAHTERA MUDA		20
Myanmar		2	245
	MYANMAR BAPTIST CONVENTION		195
	NATIONAL YOUNG WOMEN'S CHRISTIAN ASSOCIATION OF MYANMAR		50
Nepal		4	257
	COMMUNITY FOR THE PROMOTION OF PUBLIC AWARENESS		150
	HUMAN RIGHTS ORGANIZATION OF BHUTAN		50
	MANUSHI FOR SUSTAINABLE DEVELOPMENT		27
	WOMEN AWARENESS & VISION CENTRE		30
Pakistan		4	270
	ANJUMAN FALAH-O-BEHOOD		50
	AURAT ASSOCIATION		100
	RURAL DEVELOPMENT PROJECT		20
	SACH — STRUGGLE FOR CHANGE		100
Philippines		9	297
	CHRISTIAN ACTION FOR RECONCILIATION AND EVANGELISM		10
	FRIENDS REACHING INDIVIDUALS EVERYWHERE		25
	INTEGRATED LEARNING FOUNDATION, INC.		50
	PARTNERS FOR FIRST PEOPLES		50
	PEACE CORPS		17
	PHILIPPINE AGENCY FOR COMMUNITY AND FAMILY (DAVAO)		50
	ST. MICHAEL PARISH COMMUNITY SERVICE CENTER		25
	SOROPTIMIST INTERNATIONAL OF MALABON		20
	WOMEN'S ACCESS, INC.		50
Sri Lanka		2	70
	ASSOCIATION OF SOCIAL ACTIVITIES DEVELOPMENT		50
	SARVODAYA WOMEN'S MOVEMENT		20
EUROPE — 1		1	4
Moldova		1	4
	PEACE CORPS		4

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