

TRICKLE UP PROGRAM



Letter From the Presidents

The greatest resource for reducing global poverty is the fastest growing segment of the population - the one billion people who constitute the "poorest of the poor." Given the opportunity, the poor can invest their own human energy for economic and human development. In order for this to happen, a major shift in thinking must be made: we must put capital in the hands of the poor themselves instead of relying on traditional "trickle down" development programs.

Clues to make this change can be found in the experience of Trickle Up. Country by country and business by business, Trickle Up has given the poor the opportunity to utilize their own ideas, their own resources, and their own initiatives to create enterprises that increase their income and provide hope for the future. Trickle Up also provides a process that is adaptable to the many different cultures and traditions, existing in the ninety-three countries in which Trickle Up has operated.

Traditional "trickle down" development relies on massive payments at the top, with the assumption that benefits will trickle down to the poorest of the poor. In 1991, Trickle Up paid over half a million dollars directly to the poorest of the poor. This money was paid in more than 10,000 computer-printed \$50 checks. Each Trickle Up check was made payable to the person elected by a group of entrepreneurs who responded to the Trickle Up challenge, produced an approved Business Plan, and committed themselves to invest 1,000 hours of work in their income producing enterprise during the first three months. The final \$50 payment is made when a certified Business Report is received showing the business is continuing. With Trickle Up's computerized information systems, accountable reporting provides evidence that funds go directly to the people for whom they are intended, and that poverty is reduced in a measurable, verifiable, and sustainable manner.



In 1991, Trickle Up helped over 22,000 people lift themselves up and out of poverty by creating 4,442 income producing enterprises that they own and manage themselves. This represents an increase of 78% over the number of Trickle Up businesses started in 1990.

These businesses - started by poor people - represent the purest challenge there is to the traditional "trickle down" approach to development. As the following pages illustrate, there is another way to help end poverty. By giving poor people respect for their own ideas and an opportunity to see dreams realized, the Trickle Up Program is one answer to poverty that is working.

Glen Leet

Mildred Robbins Leet

The Trickle Up Program:



FAMILY SELLS VEGETABLES
IN MANILA MARKET

The mission of the Trickle Up Program is to help end poverty. This is done by enabling poor people to create their own businesses. Founded in 1979, Trickle Up has given nearly 150,000 of the poorest people in the world the opportunity to create businesses that they have planned and managed themselves. During 1991, 4,442 businesses were started, making a total of 23,014 businesses started or expanded in ninety-three countries since

the program began. By offering \$100 in start-up capital and basic business training to groups of five or more people, Trickle Up creates opportunities for change among the world's poorest populations.

The Trickle Up Program is a model for starting micro-enterprises which is shared with other organizations for use in their development strategies. These organizations, employing the Trickle Up process in their income generating programs, are known as Trickle Up

"Trickle Up Program empowers the community, it gives them the confidence to be creative, innovative and perhaps the most crucial - it gives the community the ability to dream and plan for a future."

Barbara Pabotoy, former Philippines Peace Corps Country Director and current Chief of Operations for the Office of Training and Program Support

Coordinators. Trickle Up provides them with training materials, program support and services, and - in all cases except Global Partners - financial support. With their decision to volunteer their services to Trickle Up, Coordinators demonstrate their commitment to the poor in their communities, and encourage the success of the program.

A key element of Trickle Up is that it invites people - often family members, or people bound by common ties - to work and plan together. People are encouraged to start or expand their businesses, forming natural groups in ways that are in harmony with their own traditions, and sharing equally in power and benefits. This partnership among people and equal sharing of profits is adaptable to local traditions, and creates a democratic environment that enables people to abandon lifestyles that have perpetuated poverty for generations.

Number of Trickle Up Businesses Started

Program Area	as of 1990	as of 1991	% Increase
Africa	6,240	7,214	15.6%
Asia	7,191	9,030	25.6%
Americas	5,012	6,634	32.4%
Europe	129	136	5.4%
TOTAL	18,572	23,014	23.9%

Opportunities for Change

The Trickle Up Proposition

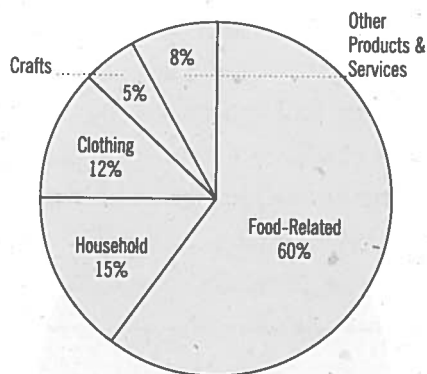
If groups of five or more people wish to invest 1,000 or more hours of their unemployed time, they may apply for a Trickle Up grant of \$100 to be paid in two \$50 installments, for a profit-making enterprise. Seven basic tenets comprise the Trickle Up Proposition:

- ❶ **PARTICIPATION:** group members plan the enterprise themselves,
- ❷ **LOCAL RESOURCES:** they secure the necessary approvals or resources,

- ❸ **HUMAN ENERGY:** they work 1,000 hours on the enterprise within the first three months,
- ❹ **SELF-SUFFICIENCY:** a profit is anticipated,
- ❺ **REINVESTMENT:** not less than 20% of the profit is reinvested in the enterprise,
- ❻ **GROWTH:** continuing and expanding levels of self-employment are anticipated,
- ❼ **ACCOUNTABILITY:** they report on their enterprise and results.



Over half of all Trickle Up businesses involve food production, processing or marketing. This both adds to the available food supply and helps increase the income of entrepreneurs. Most Trickle Up products are produced to meet local basic needs.



"At first, I had misgivings whether such a small grant could serve as a catalyst for a group to start a business. Fortunately, Trickle Up Coordinators were allowed to experiment with the program to adapt it to local needs without sacrificing basic goals. For example, we found that grouping together neighbors in a fragmented community did not work. So we decided to make an entire family a business group. It worked. Adolescents that spent their time on the streets were involved in running a family business. A new sense of dignity and self-worth began to permeate the household. A glimmer of hope began appearing in group leaders' conversations. At last there was a way out of the grinding poverty around them."

Donald V. Soriano, Trickle Up Coordinator from Philippines, in a speech at Conference of NGOs Development Forum in preparation for the United Nations Conference on Environment and Development

CASE STUDY

Mobilizing Savings in Malawi

Both grants and loans have their proper and indispensable role in the reduction of poverty. For the poorest people who have no capital and no access to credit, grants may provide the most appropriate first step on the road to self-sufficiency, as they can often lead to integration in to the formal economy. This transition is evidenced in Malawi in southern Africa, where the introduction of "Trickle Up Enterprise Zones" (see page 18 for definition) has led to the creation of a thriving rural savings and credit union.

Creating Capital

In 1990, three Enterprise Zones totalling thirty-nine businesses growing hybrid maize were started in the rural "Hills of Dowa" region of Malawi. After a bumper crop and sales amounting to average profits of over \$130 per business, a rural savings and credit union was started with the assistance of the

newly-formed Malawi Union of Savings and Credit Cooperatives (MUSCCO). Trickle Up's 20% savings and reinvestment component encouraged savings from these business groups to be placed with MUSCCO.

Today, the first thirty-nine groups are now part of a cooperative effort involving 121 small farms in growing soya in nine Enterprise Zones. These initial businesses went into soya production with savings from the sale of the maize and with a loan from the local savings and credit union, while the new soya farm businesses utilized Trickle Up grants.

In line with monitoring requirements of the Enterprise Zone, Trickle Up's Program Officer for Africa recently visited the Zones and reports positive change among the participants and on the wider community. For the first time in memory, group members had food for the whole year, and each entrepreneur established an account with the credit

union. When the soya is sold, over 400 individual and business bank accounts will be opened at the savings and credit union.

Improving Lives

An improvement in the villagers' standard of living was seen during the Program Officer's field visit. A well providing clean water to the communities has been built, and self-help groups have helped complete a new school building, as participants can now afford to pay school fees for their children. In addition, a thriving bakery, general store and tea room have been started in the heart of the Enterprise Zones. After receiving both installments of the Trickle Up grant, each of these off-farm groups has taken out a 211 Kwacha (\$75) loan from MUSCCO to expand their business activities

Before the introduction of this process, villagers had little chance to secure credit in an area scarce of capital, as the participants were subsistence farmers with monthly per capita incomes of \$3 or less.

The newly formed savings and credit union will help sustain the progress of the expanding Enterprise Zones and will help others in the community. Without the increased production generated with the help of Trickle Up, this savings and credit union could not have been formed.



EE FACILITATOR WITH SOYA IN HILLTOP

Turning Smart Profits

CASE
STUDY

Most of the people in the town of Desa-Gadingrejo in Sumatra, Indonesia, buy duck eggs, locally known as "itik," in the market for consumption.

A group of Trickle Up entrepreneurs, under the leadership of Coordinator, Mr. Sajitu, have taken a different approach.

Last year, Mr. Sajitu attended a government-sponsored workshop on how to build a simple "hatching machine" or incubator. All the materials were available locally: plywood, one piece of glass, a kerosene lamp, and some tin tubing.

Incubating Income

The group buys the duck eggs in the local market at 135 rupiahs (Rp. 135) or \$.07 each. Other business people in the area often soak these eggs in a salt solution and sell salted eggs for about Rp. 250 (\$.13). However, by placing the eggs in the home-made incubator, which is heated by a kerosene lamp, and waiting two weeks, they can produce ducklings. The ducklings sell for as much as Rp. 1,300 (\$.67) each. Taking kerosene costs in to account, this generates a profit of Rp. 1,100 (\$.57). With an 85% success rate, the group is able to sell nearly 300 chicks per month, and earns a monthly profit of over \$200. The group intends to build several more incubators in order to expand their already thriving business.



"Today, therefore, the question on the agenda must read, why should there be hunger and privation in any land, in any city, at any table, when man has the resources and scientific know-how to provide all mankind with the basic necessities of life... There is no deficit in human resources; the deficit is in human will."

Dr. Martin Luther King, Jr. Nobel Lecture, December 11, 1964

Saving the Countryside

The world's forest resources are currently being depleted at the astounding rate of 100 acres per minute.¹ Commercial logging, livestock grazing, firewood gathering, and traditional agricultural practices have all contributed to the global deforestation problem we are faced with today. In the Philippines, within a span of forty years, deforestation has left only 20% forest cover out of the 54% required for a stable ecosystem in the country.²

Philippine Business for Social Progress (PBSP) is addressing the problem of deforestation in Cebu, an island in southern Philippines, through an integrated rural project called the Hillyland Development Program. With the support of the U.S. Agency for International Development/Philippines, Trickle Up is funding the micro-enterprise component of this program through a Trickle Up Enterprise Zone initiative.

Ecological Balance

This Enterprise Zone illustrates Trickle Up's commitment to the protection of the environment. The 407 agricultural businesses which Trickle Up is supporting in this Zone are being encouraged to undertake "contour farming," an environmentally and economically sustainable alternative to traditional slash and burn, or "kaingin" agricultural practices.

1. World Resources Institute, "Trees of Life."

2. Excerpt from "Development Issues and Disaster Response in the Philippines in the 1990's," Citizens Disaster Response Center.



By planting nitrogen-fixing trees (such as acacia mangium) in hedge-rows along predetermined contour lines on an upland plot, the farmers reap several benefits, including greatly decreased erosion, improved topsoil, free fertilizer, free sources of animal fodder, and a sustainable and accessible source of

fuelwood. The planting strips between the contours are used for both subsistence and cash crops such as upland rice, corn, peanuts, mung beans and cassava. Farmers involved in the project anticipate continuing economic benefit while maintaining a long-term ecological balance in the area.

"The economic crisis which continues to confront the developing countries provides a unique opportunity to break with the traditional development modes that have produced the current impasse and establish a new development model expressing basic values, needs and interests while at the same time building on its unique endowment of natural and human resources. Indeed, such a change is imperative."

Maurice Strong, Secretary-General of the United Nations Conference on Environment and Development.

Offering Options

CASE
STUDY

In Latin America, Trickle Up is instrumental in creating alternatives to illicit drug production for the poorest of the poor.

A Trickle Up Coordinator in Bolivia from the Fomento Ganadero de Alto Beni (FOGAB), explains that economic instability and natural disasters have produced a migration from Bolivian cities to coca-growing regions. Peasants enter the illegal narcotics network in order to survive. Drug-traffickers provide the people with seeds and other materials and agree to purchase their crops.

Trickle Up grants provide groups with an alternative. FOGAB has found that when given the opportunity to manage their own businesses in the sale of legal products, the peasants are quick to respond. To date, ten businesses, ranging from cheese production to the buying and selling of fruit, have emerged.

Profits Without Danger

Productivity, Biosphere, and Environment (PROBIOMA) is another Trickle Up Coordinator in Bolivia which is dedicated to assisting peasants who would otherwise produce coca. PROBIOMA promotes economic development for indigenous farmers by helping them to

prevent soil erosion and deforestation so that the land will not become dry and infertile, and peasants will not have to migrate to coca-producing regions in search of work. Trickle Up grants are provided to entrepreneurs in this region to enable them to participate in this environmentally sound development and to stop migration to narcotics-producing regions. Businesses are primarily agricultural selling eggs, potatoes, and other vegetables.

Throughout the narcotics-producing regions of Latin America, Trickle Up raises people's confidence and hope and provides them with the tools they need to become successful entrepreneurs, without entering the dangerous world of drug trafficking.



"TUP has had an important social impact, and without demanding the investment of large quantities of money, has reached a significant portion of the population with scarce economic resources. A war against narcotics-trafficking can only be won through self-managed economic development."

Trickle Up Coordinator, FOGAB, Bolivia.

Cooking with Sunshine

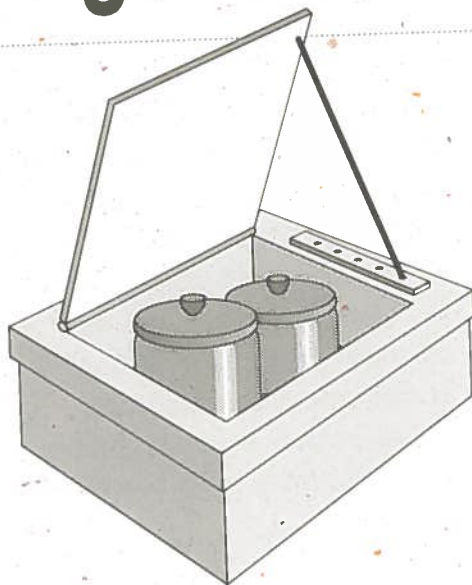
THE ENVIRONMENT: *With increased awareness about the growing damage to our environment, Trickle Up encourages entrepreneurs to start environmentally responsible businesses.*

The promotion of micro-enterprise amongst low-income populations presents many challenges for the preservation of the environment. It is difficult to tell entrepreneurs not to produce charcoal, when the alternative may be not having enough money to feed their children.

Convincing Skeptics

With the support of the Children's Earth Fund, the Trickle Up Program has taken measured steps to address this issue with a workshop focusing on Solar Box Cookers. The Workshop, held in Nairobi, Kenya, was hosted jointly with the African Medical Research Foundation.

Fourteen select Trickle Up Volunteer Coordinators from seven African countries were introduced to solar cooking technology by Dr. Robert Metcalf, President of Solar Box Cooker International. A simple "box within a box," solar box cookers are a natural and environmentally sound way of cooking that utilizes solar rays as energy. Solar cooking saves the poor valuable time spent gathering ever scarce firewood and money spent buying wood or other fuels.



"According to recent studies by the Food and Agriculture Organization of the UN, 1.5 billion people in the developing countries face fuelwood shortages. That figure is expected to grow to 2.4 billion by the year 2000. In Africa, 84% of the population will face wood shortages by the end of the decade."

Solar Box Cookers International, Autumn, 1990

In the beginning, many of the participants were skeptical. How could this simple box cook the traditional local dishes which are so important to daily life? But even the most ardent pessimists were thoroughly convinced when the traditional Kenyan dishes of "ugali" (maize meal) and "githeri" (a dish of corn and beans which requires a lot of firewood) turned out sumptuously!

Spreading the word

Emphasis was placed on what participants could do at the individual, community and national levels to spread the news about cooking with the sun. Fifty grants have been reserved for entrepreneurs who wish to go into businesses producing and selling solar box cookers. In addition to this post-workshop activity, some participants are seeking to introduce the technology into the curriculum of local schools as well as to forge a "solar information network" in Kenya, where experiences can be shared. The findings of the Workshop and the elements of solar box cooking will also be shared with Trickle Up's global network of nearly 1,000 Volunteer Coordinators in ninety-three countries.

The Workshop introduced this efficient, cost-effective and profitable method of cooking to the Coordinators, who are now spreading their knowledge in their home countries. This will provide business opportunities for potential and existing entrepreneurs, and will help solve the problems of fast-diminishing wood supplies in Africa, while decreasing the health risks and costs associated with wood-burning stoves.

Working Women

Bearing much of the work burden in developing countries, Trickle Up enables women to work in their own businesses, empowering them to improve their family life and create valuable new sources of income. In 1991, 62% of all entrepreneurs were women and 64% of business group leaders were women.

In June 1990, Lic. Enma Dinora Mendez de Sanchez, visited the Trickle Up offices to inquire about possible collaboration between Trickle Up and her organization, Business Education for Women (OEF) of El Salvador. After a day's worth of discussions, she concluded that it was not feasible to introduce the Trickle Up Process into the development programs of her organization, as the OEF's objectives are to provide access to credit resources and technical training for women in the rural and marginal areas, enabling them to start businesses. How could the organization provide grants to some while giving loans to others? Lic. Mendez de Sanchez returned to El Salvador.

Five weeks later Trickle Up received word from Lic. Mendez de Sanchez of her renewed interest and enthusiasm for Trickle Up. It seems that the organization was able to identify women on the periphery of OEF's outreach who were so needy that they did not even

qualify for the organization's grassroots programs. In fact as time went on, OEF identified four communities where Enterprise Zones could be started.

Generating Income

Begun during periods of renewed guerrilla activity, the participants have benefitted greatly from the Trickle Up process. All of the micro-enterprises are comprised of family members with women as heads of households. Located in the central and rural areas of San Vicente and Chalatenango, the four Zones comprise 60 businesses.

Reports received from the enterprises indicate that 100% of group leaders are female while 53% of the 332 participants are

women. Ninety-five percent of the groups have opened bank accounts. For 73% of the groups, the micro-enterprise is the main source of income. The growth in income measured before and after Trickle Up increased, on average, by 99% from \$7.01 to \$13.98/week. When asked how Trickle Up was helpful, 98% of the groups responded that they could provide better food for their families and 77% said that they could afford better medical care.

Although it is too early to assess the impact Trickle-Up is having on the community as a whole, Lic. Mendez de Sanchez believes that by generating employment for the women and thereby increasing the welfare of the families, OEF and Trickle Up can do much to contribute not only to the development of the communities, but to the empowerment of women, as well.



Thinking Long Term

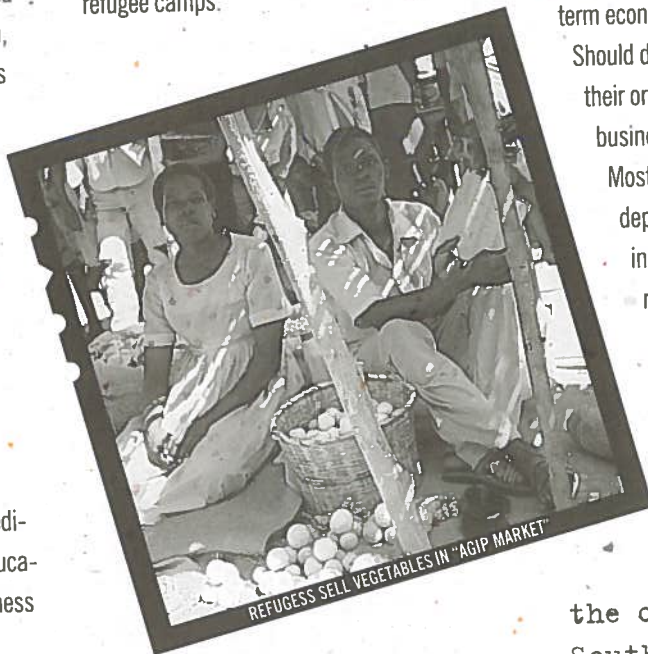
Trickle Up gives refugees and victims of disasters, whether man-made or natural in origin, the opportunity to re-establish their livelihood by starting Trickle Up businesses.

Due to natural disaster and political instability, Africa accounts for about one third, or four million, of the world's refugees. The growing numbers of displaced persons are overburdening already strained economies, and thousands face starvation. A striking feature of Trickle Up is its adaptability to varying circumstances and cultures. For this reason, it is used effectively in refugee camps and villages overloaded with displaced persons, where the Trickle Up process helps alleviate some of the immediate problems of malnutrition and poor education, while enabling the poor to gain business skills that can last a lifetime.

In Sierra Leone

Due to the Liberian civil war, Trickle Up Coordinators have worked diligently with displaced Sierra Leoneans and Liberian refugees to recreate their livelihoods. Many of their businesses are designed to supply the basic necessities that the refugees and displaced people lack. For example, one group has started to harvest hot peppers in their temporary location after being forced to abandon their Trickle Up-financed crop in

Pujehun, where rebel activity was fierce. Others sell fish, kerosene, and salt. The names that some Liberian groups have chosen for their enterprises are indicative of the need for such livelihoods and the underlying determination and spirit of the participants. One group calls itself "The Strugglers," alluding to the struggle for survival that goes on in the refugee camps.



In Uganda

In Ugandan war-torn communities, social and economic infrastructures have been destroyed. Agriculture needs to be re-established, and displaced persons unable to return to their homes have trouble coping in the villages and camps where they have relocated. The Trickle Up process is well suited to economic recovery for such populations: Trickle Up grants have brought sustained

income and employment to many Ugandans displaced or relocated by civil war. Of the businesses started in the last two years, 93% are continuing.

By targeting displaced persons, Trickle Up adds an income generating component to emergency aid. Trickle Up grants enable refugees and displaced persons to become self-sufficient, sowing the seeds for longer-term economic stability in war-torn areas. Should displaced people decide to return to their original homes, they have capital and business skills to take back with them. Most importantly, they are not as dependent on relief for food and housing. The Trickle Up grants they receive allow them to maintain a continuity between their new home and their old, while preserving self-respect - a necessary component of any reconstruction process.

In view of the on-going war in South Sudan...it is realized that Trickle Up must play a positive role in the rehabilitation of job-displaced persons...Therefore, Trickle Up in Juba is seen as solving some of the employment problems and limitations."

Mr. Taban Lakonga, The World Food Program, July, 1990

Early Opportunities

A focus on youth encourages young people to create their own sources of income, strengthening family well-being and giving young people the opportunity to learn basic business skills while developing responsibility and leadership skills.

Cultivating Self-Respect

P Varghese, a United Nations Volunteer and Trickle Up Coordinator, has worked in the province of Cebu in the Philippines to help young boys - mostly abandoned or orphaned - cultivate a 50-meter vegetable garden inside a missionary compound. The group's small business venture, called "Faith Garden," involves the raising of vegetables which are sold to the missionary's administrative office for daily meals. The initial \$50 check, used to buy garden tools, seedlings, fertilizer, and irrigation material, was increased by the boys' addition of 200 pesos from their own savings.

The young boys have now put an irrigation system in their garden and are able to sell vegetables on a regular basis. This small business has provided these young people not only a decent income, but also self-respect and the courage to work toward a common dream.



Preparing for the Future

In Lima, Peru, Trickle Up works with Dwight Ordonez Bustamante of the Center for Information and Education for the Prevention of Drug Abuse (CEDRO). CEDRO is dedicated to helping drug-addicted street children by providing shelter for them and preparing them to reenter society as self-sufficient individuals. These young people learn trades so that they can enter the informal sector and manage their own micro-enterprises. Trickle Up grants have made it possible for them to initiate businesses which mainly involve handicraft production. These enterprises will help change these young peoples' lives by providing them with an alternative to the dangers of street life and drug addiction.

"...the TUP group members may all have come from poor and uneducated families, nevertheless, their lives are bound together by a common dream of improving the quality of their lives. Courage and determination were the common virtues that enabled all of them to continue successfully in the small businesses they have started."

P. Varghese, Trickle Up Coordinator and United Nations Volunteer in Cebu province, the Philippines.

**Trickle Up Program
Around the World**



Africa:

33 Countries

- Benin
- Botswana
- Burkina Faso
- Burundi
- Cameroon
- Central African Republic
- Chad

- Equatorial Guinea
- Ethiopia
- Gambia
- Ghana
- Guinea
- Ivory Coast
- Kenya
- Lesotho
- Madagascar
- Malawi

- Mali
- Mozambique
- Namibia
- Nigeria
- Rwanda
- Senegal
- Sierra Leone
- Somalia
- Sudan
- Swaziland

- Tanzania
- Togo
- Uganda
- Zaire
- Zambia
- Zimbabwe

Asia:

22 Countries

- Bangladesh

- China
- Fiji
- India
- Indonesia
- Kiribati
- Laos
- Malaysia
- Marshall Islands
- Micronesia
- Myanmar

- Nepal
- Pakistan
- Papua New Guinea
- Philippines
- Solomon Islands
- Sri Lanka
- Thailand
- Tonga
- Vanuatu
- Viet Nam
- Western Samoa



Caribbean:

14 Countries

- Anguilla
- Antigua-Barbuda
- Barbados
- Dominica
- Dominican Republic
- Grenada
- Guadeloupe
- Haiti

Jamaica

- Montserrat
- St. Kitts-Nevis
- St. Lucia
- St. Vincent
- Turks & Caicos

Central America:

7 Countries

- Belize
- Costa Rica
- El Salvador
- Guatemala
- Honduras
- Nicaragua
- Panama

Europe:

3 Countries

- Greece
- Ireland
- Portugal

North America:

2 Countries

- Mexico
- United States

South America:

12 Countries

- Argentina
- Bolivia
- Brazil
- Chile
- Colombia
- Ecuador
- Guyana

- Paraguay
- Peru
- Suriname
- Uruguay
- Venezuela

Trickle Up Program Results By Region And Country

No. Country	No. Of Businesses Started	No. Of Reports Received	COORDS Total	ENTREPRENEURS			BENEFICIARIES		
				Average	Total	% Female	Average	Total	% Female
TOTAL-93	23,014	15,925	2,738	6	149,405	62%	11	172,644	57%
AFRICA-33	7,214	5,027	586	7	49,732	65%	11	56,046	58%
1. BENIN	442	275	89	8	3,333	59%	9	2,572	55%
2. BOTSWANA	1	0	1	7	-7	71%			
3. BURKINA FASO	40	21	6	7	266	77%	9	195	76%
4. BURUNDI	4	2	5	3	13	85%	N/A	N/A	N/A
5. CAMEROON	179	130	12	9	1,623	54%	7	869	49%
6. CENT. AFRICAN REP.	21	11	3	5	109	33%	7	76	47%
7. CHAD	15	10	1	4	57	67%	13	128	55%
8. EQU. GUINEA	1	0	1	6	6	17%			
9. ETHIOPIA	15	0	5	5	82	67%			
10. GAMBIA	13	2	7	6	72	83%	15	30	87%
11. GHANA	473	350	47	6	2,782	71%	8	2,972	61%
12. GUINEA	5	0	1	5	24	63%			
13. IVORY COAST	6	0	2	9	51	73%			
14. KENYA	3,202	2,507	163	7	20,847	66%	12	31,029	58%
15. LESOTHO	173	94	15	8	1,383	92%	10	931	71%
16. MADAGASCAR	58	36	4	5	274	50%	1	53	58%
17. MALAWI	216	83	30	5	1,156	42%	3	218	47%
18. MALI	29	17	2	20	572	41%	7	118	49%
19. MOZAMBIQUE	4	0	1	7	27	22%			
20. NAMIBIA	11	3	2	5	54	70%	17	50	56%
21. NIGERIA	354	243	28	5	1,870	69%	13	3,055	61%
22. RWANDA	8	7	1	8	64	17%	16	115	29%
23. SENEGAL	70	41	11	14	957	62%	16	654	75%
24. SIERRA LEONE	731	474	37	9	6,294	63%	10	4,670	60%
25. SOMALIA	41	35	4	5	202	77%	14	507	64%
26. SUDAN	63	41	6	9	546	64%	22	895	54%
27. SWAZILAND	27	6	8	5	140	51%	4	23	39%
28. TANZANIA	176	121	15	7	1,201	57%	10	1,172	60%
29. TOGO	82	12	13	5	426	64%	6	77	53%
30. UGANDA	609	446	38	7	4,061	64%	10	4,680	57%
31. ZAIRE	41	27	8	7	267	55%	21	576	53%
32. ZAMBIA	71	21	15	7	501	66%	14	288	65%
33. ZIMBABWE	33	12	5	14	465	80%	8	93	84%
ASIA-22	9,030	6,348	941	6	52,184	58%	11	70,537	54%
34. BANGLADESH	543	332	37	6	3,146	56%	20	6,671	52%
35. CHINA	300	296	9	4	1,319	34%	4	1,313	42%
36. FUJI	10	9	2	11	111	60%	18	166	53%
37. INDIA	2,203	1,757	160	6	13,412	62%	13	22,361	56%
38. INDONESIA	649	439	74	6	4,075	50%	10	4,594	50%
39. KIRIBATI	1	0	1	18	18	33%			
40. LAOS	9	5	1	5	48	100%	10	50	60%
41. MALAYSIA	109	77	10	5	572	41%	6	428	45%
42. MARSHALL ISLANDS	2	2	2	17	34	85%	28	55	49%
43. MICRONESIA	5	2	2	11	56	20%	11	21	48%
44. MYANMAR	44	39	1	5	230	49%	6	250	47%
45. NEPAL	234	130	33	5	1,176	56%	9	1,208	50%
46. PAKISTAN	7	2	3	5	37	16%	12	23	26%
47. PAPUA NEW GUINEA	5	0	1	12	60	62%			
48. PHILIPPINES	4,579	3,074	512	6	25,596	59%	10	31,467	55%
49. SOLOMON ISLANDS	51	17	20	6	298	69%	10	176	33%
50. SRI LANKA	194	128	48	7	1,397	67%	11	1,362	55%
51. THAILAND	71	32	21	6	426	64%	11	349	59%
52. TONGA	1	1	1	24	24	100%	N/A	N/A	N/A

*Adjustments have been made to the figures as a result of additional information

This report contains a summary of data for TUP businesses from the start of the Program in 1979 through December 1991. Information is provided on the number of countries in which businesses have been started; the number of businesses started; the number of Business Reports received; the number of approved Coordinators and the number of workers and beneficiaries with gender disaggregation. The total hours worked, total profit and average profit reported, and savings and reinvestment rates are after an average of 3.2 months.*

	HOURS		SALES		EXPENSES		PROFIT		SAVINGS & REINVESTMENT	
	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total
	1,639	26,108,963	\$480	\$7,646,874	\$292	\$4,647,116	\$188	\$2,999,758	\$1,630,044	54%
	1,721	8,653,337	\$544	\$2,732,375	\$301	\$1,514,213	\$242	\$1,218,163	\$781,119	64%
1.	1,412	388,303	\$210	\$57,767	\$121	\$33,278	\$89	\$24,489	\$13,436	55%
2.										
3.	1,781	37,398	\$280	\$5,889	\$80	\$1,686	\$200	\$4,203	\$1,681	40%
4.	660	1,320	\$265	\$530	\$150	\$300	\$115	\$230	\$223	97%
5.	2,081	270,574	\$383	\$49,727	\$238	\$30,903	\$145	\$18,824	\$12,365	66%
6.		13,352	\$84	\$929	\$50	\$552	\$34	\$377	\$289	
7.	1,333	13,332	\$205	\$2,049	\$144	\$1,438	\$61	\$611	\$194	32%
8.										
9.										
10.	1,400	2,800	\$168	\$336	\$19	\$37	\$150	\$299	\$258	86%
11.	1,673	585,635	\$272	\$95,342	\$158	\$55,288	\$114	\$40,054	\$21,317	53%
12.										
13.										
14.	1,724	4,322,321	\$525	\$1,317,382	\$294	\$737,727	\$231	\$579,655	\$431,270	74%
15.	1,852	174,134	\$638	\$60,000	\$266	\$25,000	\$372	\$35,000	\$15,656	45%
16.	1,487	53,526	\$261	\$9,408	\$170	\$6,127	\$91	\$3,281	\$1,978	60%
17.	1,522	126,357	\$207	\$17,168	\$127	\$10,558	\$80	\$6,610	\$3,335	50%
18.	1,013	17,220	\$218	\$3,706	\$61	\$1,036	\$157	\$2,670	\$1,743	65%
19.										
20.		3,600	\$500	\$1,500	\$400	\$1,200	\$100	\$300	\$75	25%
21.	1,651	401,267	\$509	\$123,722	\$279	\$67,804	\$230	\$55,918	\$35,919	64%
22.	3,599	25,192	\$445	\$3,114	\$188	\$1,315	\$257	\$1,799	\$852	47%
23.	1,991	81,647	\$184	\$7,556	\$110	\$4,504	\$74	\$3,052	\$2,086	68%
24.	2,042	967,676	\$547	\$259,258	\$205	\$97,167	\$342	\$162,091	\$95,524	59%
25.	1,330	46,567	\$854	\$29,887	\$320	\$11,203	\$534	\$18,684	\$15,030	80%
26.	1,957	80,236	\$2,691	\$110,343	\$1,830	\$75,011	\$862	\$35,332	\$13,068	37%
27.	1,112	6,671	\$425	\$2,551	\$131	\$786	\$294	\$1,765	\$720	41%
28.	1,481	179,146	\$511	\$61,875	\$221	\$26,770	\$290	\$35,105	\$27,707	79%
29.	2,855	34,258	\$136	\$1,635	\$86	\$1,026	\$51	\$609	\$418	69%
30.	1,617	721,174	\$1,073	\$478,621	\$686	\$305,863	\$387	\$172,758	\$80,509	47%
31.	1,292	34,871	\$815	\$21,995	\$512	\$13,828	\$302	\$8,167	\$2,003	25%
32.	2,140	44,938	\$233	\$4,887	\$99	\$2,069	\$134	\$2,819	\$1,830	65%
33.	1,652	19,822	\$433	\$5,198	\$145	\$1,737	\$288	\$3,461	\$1,632	47%
	1,806	11,463,058	\$499	\$3,165,788	\$328	\$2,079,811	\$171	\$1,085,977	\$455,881	42%
34.	2,552	847,325	\$333	\$110,565	\$157	\$52,153	\$176	\$58,412	\$23,914	41%
35.	1,997	591,115	\$467	\$138,184	\$171	\$50,530	\$296	\$87,654	\$37,316	43%
36.	4,697	42,274	\$243	\$2,185	\$73	\$657	\$170	\$1,528	\$1,488	97%
37.	1,830	3,214,478	\$589	\$1,034,912	\$413	\$725,357	\$176	\$309,555	\$105,150	34%
38.	1,807	793,055	\$379	\$166,283	\$258	\$113,452	\$120	\$52,831	\$22,969	43%
39.										
40.	460	2,300	\$700	\$3,500	\$493	\$2,464	\$207	\$1,036	\$232	22%
41.	1,093	84,136	\$413	\$31,788	\$153	\$11,756	\$260	\$20,032	\$9,146	46%
42.	1,799	3,598	\$330	\$659	\$39	\$78	\$291	\$581	\$232	40%
43.	2,300	4,600	\$2,250	\$4,500	\$1,396	\$2,792	\$854	\$1,708	\$765	45%
44.	1,420	55,384	\$758	\$29,568	\$590	\$23,012	\$168	\$6,556	\$3,978	61%
45.	1,795	233,352	\$253	\$32,880	\$134	\$17,368	\$119	\$15,512	\$7,071	46%
46.	1,460	2,919	\$323	\$646	\$194	\$387	\$130	\$259	\$87	34%
47.										
48.	1,679	5,160,631	\$507	\$1,559,398	\$342	\$1,051,514	\$165	\$507,884	\$185,424	53%
49.	3,341	56,789	\$114	\$1,946	\$75	\$1,272	\$40	\$674	\$120	18%
50.	1,824	233,456	\$315	\$40,370	\$177	\$22,628	\$139	\$17,742	\$8,949	50%
51.	3,891	124,510	\$210	\$6,730	\$107	\$3,411	\$104	\$3,319	\$1,060	32%
52.	1,500	1,500	\$410	\$410	\$50	\$50	\$360	\$360	\$83	23%

*Adjustments have been made to the figures as a result of additional information

Trickle Up Program Results By Region And Country

(Cont.) No. Country	No. Of Businesses Started	No. Of Reports Received	COORDS Total	ENTREPRENEURS			BENEFICIARIES		
				Average	Total	% Female	Average	Total	% Female
ASIA-22	9,030	6,348	941	6	52,184	58%	11	70,537	54%
53. VANUATU	3	3	1	18	53	49%	9	28	11%
54. VIET NAM	8	3	1	5	37	65%	5	15	53%
55. WESTERN SAMOA	2	0	1	30	59	31%			
CARIBBEAN-14	918	528	243	6	5,386	67%	9	4,513	58%
56. ANGUILLA	6	3	1	6	36	86%	9	26	62%
57. ANTIGUA - BARBUDA	33	27	13	1	42	83%	1	30	80%
58. BARBADOS	1	1	1	9	9	56%	12	12	8%
59. DOMINICA	62	31	18	3	189	53%	2	77	16%
60. DOMINICAN REP.	290	159	126	9	2,675	72%	10	1,548	64%
61. GRENADA	3	0	1	13	40	78%			
62. GUADELOUPE	1	0	1	N/A	N/A	N/A			
63. HAITI	158	98	17	4	709	66%	7	681	65%
64. JAMAICA	252	143	32	5	1,250	60%	12	1,747	58%
65. MONTSERRAT	18	11	10	4	70	21%	2	27	19%
66. ST. KITTS - NEVIS	36	26	6	1	31	77%	1	37	51%
67. ST. LUCIA	7	2	6	7	49	67%	18	35	34%
68. ST. VINCENT	42	20	9	6	235	64%	5	102	64%
69. TURKS & CAICOS	9	7	2	6	51	59%	27	191	17%
CENT. AMERICA-7	2,293	1,722	570	8	19,424	71%	12	20,286	57%
70. BELIZE	7	2	6	3	23	57%	12	24	25%
71. COSTA RICA	491	301	135	7	3,228	67%	9	2,682	54%
72. EL SALVADOR	78	66	4	5	403	58%	5	356	50%
73. GUATEMALA	1,213	1,050	260	7	8,795	68%	13	13,264	57%
74. HONDURAS	472	289	155	14	6,739	78%	13	3,844	63%
75. NICARAGUA	9	9	2	6	50	34%	6	51	29%
76. PANAMA	23	5	8	8	186	40%	13	65	66%
EUROPE-3	136	104	4	6	752	53%	6	637	57%
77. GREECE	4	0	1	N/A	N/A	N/A			
78. IRELAND	2	1	1	10	19	58%	17	17	100%
79. PORTUGAL	130	103	2	6	733	53%	6	620	55%
NO. AMERICA-2	191	98	19	5	1,017	63%	7	677	61%
80. MEXICO	32	22	7	8	253	79%	16	362	65%
81. UNITED STATES	159	76	12	5	764	58%	4	315	56%
SO. AMERICA-12	3,232	2,098	375	6	20,798	60%	10	19,948	57%
82. ARGENTINA	127	87	17	6	739	62%	11	917	55%
83. BOLIVIA	234	224	19	17	3,933	50%	7	1,579	58%
84. BRAZIL	55	28	12	6	313	72%	12	341	55%
85. CHILE	14	11	4	7	93	72%	9	94	40%
86. COLOMBIA	1,142	718	151	5	6,138	61%	11	7,913	59%
87. ECUADOR	1,342	819	130	6	7,605	58%	7	6,004	55%
88. GUYANA	66	63	2	6	382	58%	12	781	60%
89. PARAGUAY	50	40	11	5	268	67%	5	208	62%
90. PERU	193	103	26	7	1,287	82%	20	2,012	57%
91. SURINAME	3	0	1	3	10	80%			
92. URUGUAY	5	5	1	5	25	100%	20	99	55%
93. VENEZUELA	1	0	1	5	5	100%			

*Adjustments have been made to the figures as a result of additional information

This report contains a summary of data for TUP businesses from the start of the Program in 1979 through December 1991. Information is provided on the number of countries in which businesses have been started; the number of businesses started; the number of Business Reports received; the number of approved Coordinators and the number of workers and beneficiaries with gender disaggregation. The total hours worked, total profit and average profit reported, and savings and reinvestment rates are after an average of 3.2 months.*

	HOURS		SALES		EXPENSES		PROFIT		SAVINGS & REINVESTMENT	
	Average	Total	Average	Total	Average	Total	Average	Total	Average	Total
	1,806	11,463,058	\$499	\$3,165,788	\$328	\$2,079,811	\$171	\$1,085,977	\$455,881	42%
53.	2,837	8,510	\$107	\$320	\$42	\$125	\$65	\$195	\$143	73%
54.	1,042	3,126	\$315	\$944	\$268	\$805	\$46	\$139	\$37	27%
55.										
	1,742	919,960	\$322	\$170,100	\$152	\$80,478	\$170	\$89,622	\$46,225	52%
56.	1,170	3,510	\$326	\$979	\$102	\$305	\$225	\$674	\$567	84%
57.	2,025	54,666	\$114	\$3,082	\$60	\$1,608	\$55	\$1,474	\$484	33%
58.	4,257	4,257	\$27	\$27	\$224	\$224	(\$197)	(\$197)	\$0	0%
59.	4,200	130,205	\$51	\$1,571	\$34	\$1,067	\$16	\$504	\$441	88%
60.	1,086	172,609	\$358	\$56,981	\$182	\$28,965	\$176	\$28,016	\$16,983	61%
61.										
62.										
63.	1,939	189,994	\$286	\$28,075	\$185	\$18,085	\$102	\$9,990	\$4,877	49%
64.	1,872	267,628	\$426	\$60,969	\$148	\$21,125	\$279	\$39,844	\$18,778	47%
65.	1,072	11,795	\$67	\$732	\$38	\$418	\$29	\$314	\$305	97%
66.	1,422	36,965	\$50	\$1,294	\$32	\$841	\$17	\$453	\$321	71%
67.	1,380	2,760	\$488	\$975	\$342	\$684	\$146	\$291	\$285	98%
68.	1,786	35,717	\$730	\$14,609	\$344	\$6,870	\$387	\$7,739	\$2,769	36%
69.	1,408	9,854	\$115	\$806	\$41	\$286	\$74	\$520	\$415	80%
	1,281	2,206,380	\$312	\$537,353	\$189	\$324,607	\$124	\$212,746	\$133,686	63%
70.	2,600	5,200	\$7,900	\$15,800	\$7,050	\$14,100	\$850	\$1,700	\$1,400	82%
71.	1,345	404,755	\$282	\$84,966	\$171	\$51,417	\$111	\$33,549	\$25,468	76%
72.	1,349	89,032	\$348	\$22,995	\$273	\$18,042	\$75	\$4,953	\$1,384	28%
73.	1,165	1,222,980	\$299	\$314,418	\$172	\$180,622	\$127	\$133,796	\$76,161	57%
74.	1,514	437,512	\$288	\$83,221	\$164	\$47,380	\$124	\$35,841	\$26,756	75%
75.	4,206	37,858	\$1,693	\$15,233	\$1,427	\$12,839	\$266	\$2,394	\$2,110	88%
76.	1,809	9,043	\$144	\$720	\$41	\$207	\$103	\$513	\$407	79%
	1,698	176,595	\$78	\$8,082	\$59	\$6,149	\$19	\$1,933	\$1,231	64%
77.										
78.	1,190	1,190	\$831	\$831	\$418	\$418	\$413	\$413	\$347	84%
79.	1,703	175,405	\$70	\$7,251	\$56	\$5,731	\$15	\$1,520	\$765	50%
	977	95,788	\$664	\$65,102	\$271	\$26,551	\$393	\$38,551	\$26,991	70%
80.	1,106	24,322	\$238	\$5,246	\$131	\$2,874	\$108	\$2,372	\$1,239	52%
81.	940	71,466	\$788	\$59,856	\$312	\$28,677	\$476	\$36,179	\$25,752	71%
	1,236	2,593,845	\$461	\$968,074	\$293	\$615,307	\$168	\$352,767	\$184,911	52%
82.	1,232	107,196	\$833	\$72,453	\$372	\$32,338	\$461	\$40,115	\$21,085	53%
83.	1,192	267,016	\$357	\$79,955	\$227	\$50,788	\$130	\$29,167	\$19,137	66%
84.	1,572	44,014	\$452	\$12,665	\$113	\$3,168	\$339	\$9,497	\$3,157	33%
85.	1,470	16,165	\$628	\$6,912	\$330	\$3,633	\$298	\$3,279	\$2,664	81%
86.	1,326	951,711	\$571	\$409,734	\$359	\$257,412	\$212	\$152,322	\$82,491	54%
87.	1,184	969,525	\$403	\$329,888	\$285	\$233,556	\$118	\$96,332	\$46,393	48%
88.	1,196	75,343	\$340	\$21,417	\$178	\$11,228	\$162	\$10,189	\$4,006	39%
89.	1,034	41,354	\$61	\$2,447	\$27	\$1,084	\$34	\$1,363	\$1,187	87%
90.	1,122	115,521	\$275	\$28,301	\$185	\$19,071	\$90	\$9,230	\$4,535	49%
91.										
92.	1,200	6,000	\$860	\$4,302	\$606	\$3,029	\$255	\$1,273	\$256	20%
93.										

*Adjustments have been made to the figures as a result of additional information

Community Change in Ghana

An exciting new venture for Trickle Up is the Enterprise Zone - a concentration of Trickle Up businesses within a village or community.

The main purpose of the Enterprise Zone Program, which is now entering its second year, is to improve the social and economic conditions of the community and to gather information on these improvements. The progress of each business in an Enterprise Zone is monitored for at least three years in order to evaluate the long-term sustainability of the businesses and to

track the impact of the Trickle Up process on the participants and the wider community. To date, forty Enterprise Zones have been started in Africa, Asia, and the Americas.

Escaping Poverty

In Matse village, a squatter community near Ho in eastern Ghana, Mr. I.S.B. Hunu of the Christian Builders Association (affiliated with the London-based Association of Women of the World) has helped twenty-five business groups, comprising 125 women and youth, start agricultural enterprises growing maize,

beans, okra and groundnut. The groups chose agricultural products since they could sell cereals to the "Agorkpo Weanimix Food Project," an initiative designed to address malnutrition and feed the needy communities.

In Matse, per capita income is less than \$5 per month and unemployment is high, at over 70%. Many women in the village "start life at an early age," replacing their mother in household duties while she works, thus making it impossible for them to attend school on a regular basis. Mr. Hunu saw the Enterprise Zone initiative as a way not only to help the beneficiaries escape poverty, but to improve conditions in the entire community. At the end of 1991, the group members report that they feel better about their future (79%); can send more children to school (100%); and have better business skills which will help them in the future (65%).



"These unhappy times call for the building of plans...that build from the bottom up and not from the top down, that put their faith once more in the forgotten man at the bottom of the economic pyramid"

Franklin Delano Roosevelt

"The women, cooperating together, are working successfully to raise the standard of living - for themselves and for the whole community."

Mr. I.S.B. Hunu, Trickle Up Coordinator, Ghana

Changing Lifestyles

The primary goals of this Enterprise Zone was to improve the living standard of the group members, their families, and the wider community. The members' lives were improved, as they shared much of the profits from the businesses among themselves and acquired technical and organizational skills necessary to modernize their small-scale enterprises. Families lives were also improved, as three nutritious meals a day are now commonplace, and branches of government are now assisting in sanitation. And, the Enterprise Zone helped their community: the groups contributed 15% of their net profits to help create functional literacy programs and other community development projects in the village, and the community has improved toilet facilities to prevent cholera and other diseases.

Mr. Hunu, who has coordinated 150 Trickle Up businesses since 1985, has three members of the field staff helping him monitor and report on the Enterprise Zone. The Ghanaian government has become involved, by providing technical assistance to the groups.



WOMEN GROW BEANS AND CASSAVA

Because of the ground-breaking work during the first year, the women entrepreneurs will receive further assistance from the African Development Foundation, the World Council of Churches and the government.

Mr. Hunu is starting a second Enterprise Zone in a neighboring village Saviefe Agorkpo, where he hopes to replicate the outstanding achievements in the first Zone.

"Your program has prevented us from having to go and break ourselves in someone else's farms to obtain a meager salary...We have learned to weave, embroider, cook, garden...we now can count on having money to continue working. We feel as a daughter feels when her father has given her an inheritance."

Entrepreneur from "Laguna del Pito" in Guatemala

The Education Program

The mission of the Trickle Up Education Program is to encourage other development organizations to apply the Trickle Up concept and technology to help alleviate global poverty. Education of the public, as well as intergovernmental and nongovernmental agencies and donor countries, carries the message of respect for the poor and their capacity to dream and help themselves.

"Ridiculous, said skeptics - you can't fight global poverty...with \$100 dreams." Under this title, a Readers Digest article about Trickle Up carried a message so powerful that it has been reprinted in fifteen international editions. This article, coupled with items in the Wall Street Journal and other publications, Trickle Up newsletters and occasional reports, educates the general public and gives hope for the reduction of global poverty.

Among intergovernmental organizations, Trickle Up has collaborated with the United Nations Development Programme (UNDP) via Resident Representatives and UN volunteers. In addition, the UNDP has been instrumental in implementing the Trickle Up process in Benin, through a cost-sharing arrangement. Personnel from other UN agencies have been crucial in outreach to the poor. UNICEF, the World Food Program and the UN High Commission on Refugees have helped introduce the Trickle Up process in the field.

Partnerships for the Poor

Non-governmental organizations form the backbone of the Education Program. Trickle Up is fulfilling its Matching Grant Partnership agreement with Ecuador's National Institute for the Child and Family (INNFA) by sharing with them the Trickle Up computer technology and matching all \$50 first grant checks provided by INNFA. To date, INNFA has coordinated the start-up of 809 businesses (of which 631 were started in 1991), with 191 remaining to be funded under the Agreement. In the coming years, INNFA will independently administer the Trickle Up process in its development program. Other international NGOs with whom Trickle Up has partnerships include Save the Children, Christian Children's Fund, Camps Farthest Out International, and the Honduras Peace Corps Country Mission.

At the invitation of Christian Children's Fund, Trickle Up Presidents, Mildred Robbins Leet and Glen Leet met in Warsaw, Poland with representative NGOs from Central and Eastern European countries to introduce them to the Trickle Up micro-enterprise process. In addition, at the invitation of the Duke of Edinburgh International Award Association (DEIAA) they met in Hong Kong with DEIAA representatives from fifty countries, introducing young people to the value and usefulness of entrepreneurship and the Trickle Up process.



Donor governments such as the Government of the Netherlands and the United States have helped extend the impact of Trickle Up many times through generous multi-year grants.

The Education Program is designed not only to educate, but also to stimulate policy changes in the development community. By demonstrating that there is a simple and straight-forward way to reduce global poverty, the Trickle Up Program hopes to encourage other agencies to adopt a "trickle up" strategy that lets the poor help themselves out of poverty.

Audited Financial Statement, 1991

Statement of Income, Expenditures and Fund Balance*

	Fiscal Year Ending 12/31/91 Amount	% of Exp	Fiscal Year Ending 12/31/90 Amount	% of Exp
INCOME:	\$1,109,102		\$ 826,601	
EXPENDITURES:				
Business Program Services	\$ 866,675	90%	\$ 584,817	89%
Supporting Services	\$ 62,596	6%	39,768	6%
Management and General	34,964	4%	33,435	5%
Fundraising				
Total Supporting Services	\$ 97,560	10%	\$ 73,203	11%
Total Expenditures	\$ 964,235	100%	\$ 658,020	100%
Excess (deficiency)	\$ 144,867		\$ 168,581	
Unrestricted Fund Balance - 1/1	210,379		45,492	
Transfers	(18,970)		(3,694)	
Unrestricted Fund Balance-12/31	336,276		\$ 210,379	

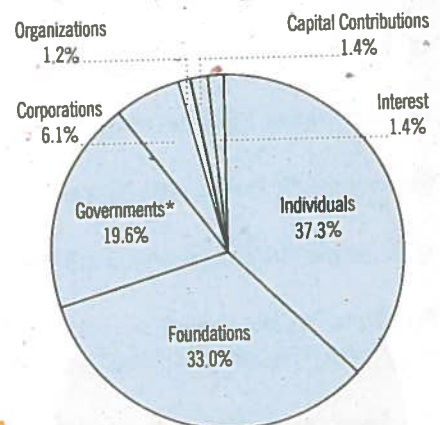
*This statement reflects summary information from the 1991 Certified Audit Report, which is available upon request.

The Trickle Up Program, Inc. is a voluntary, non-profit organization. Contributions are tax-deductible under the provisions of Section 501(c)(3) of the U.S. Internal Revenue Code.

"I must thank you whole-heartedly for this program you have established to help unemployment in the world, which enabled me to benefit fully with the skill in ice-cream making which created employment for me. Your constant ... Newsletters encouraged me as I was being informed about other women and their projects, which helped them to earn a living for themselves."

Sonia Trotman, one of the first recipients of Trickle Up grants in 1979, who is now a recognized businesswoman in Dominica and was selected to attend the November, 1991 Global Assembly of Women and the Environment in Miami.

Income Sources



*Government contributions consist of grants from the Government of the Netherlands (through the United Nations Development Programme) and the US Agency for International Development.

Council and Board Members

Bolanle Awe, Professor, Institute of African Studies, University of Ibadan, Nigeria, and Chairperson, National Commission for Women, Nigeria;

Damé Nita Barrow, Governor-General of Barbados, former Ambassador and Permanent Representative to the United Nations, Permanent Mission of Barbados;

Rodrigo Carazo, President of the United Nations University for Peace, Former President of Costa Rica;

Dr. Harlan Cleveland, President, World Academy of Art and Science, and Professor Emeritus, Hubert H. Humphrey Institute, University of Minnesota;

☉ **Charlotte Conable**, Author and specialist in women's issues;

Hon. Bertram Harnett, Former Supreme Court Justice of the State of New York and Trickle Up Counsel;

Rev. Theodore M. Hesburgh, C.S.C., President Emeritus of the University of Notre Dame;

Aziza Hussein, of Egypt, former President, International Planned Parenthood Federation;

☉ **Mary Keane**, Communications Consultant;

☉ **Glen Leet**, Founder and President of the Trickle Up Program;

☉ **Mildred Robbins Leet**, Founder and President of the Trickle Up Program;

Mary Burke Nicholas, Chair, N.Y.C. Civilian Complaint Review Board,
and former National President of the National Association of Commissions for Women;

☉ **Dr. Richard Pough**, former President of the Natural Area Council and distinguished environmentalist;

☉ **Aileen Robbins**, Director of Communications, Prisma Group;

Senator Leticia R. Shahani of the Philippines, former Assistant Secretary-General for Social Development and Humanitarian Affairs, United Nations;

☉ **Mr. Nessim Shallon**, Senior Advisor to the Administrator of the United Nations Development Programme;

Helvi Sipilä, President, National Council of Women of Finland and former Assistant Secretary-General for Social Development and Humanitarian Affairs,
United Nations; President of the Finland Committee for UNIFEM;

M. S. Swaminathan, of India, Chairman of the M.S. Swaminathan Research Foundation and former Director-General of the International Rice Research Institute,
Philippines;

Carmen Delgado Votaw, Washington Representative, Girl Scouts, USA and former President of the Interamerican Commission for Women of the Organization of
American States;

Muhammad Yunus, Managing Director, Grameen Bank, Bangladesh.

(☉ *Member of the Board of Directors*)

1991 Contributor over \$1,000

Business Council

FOUNDATIONS

Louis and Anne Abrons Foundation
American Conservation Foundation
Anna H. & Elizabeth M. Chace Fund Committee
J.R. Dougherty, Jr. Foundation
Elowsky Foundation
H & S Friedman Foundation
Ganlee Fund
Green Fund
Hausman Belding Foundation
Jacobs Family Foundation
Joselow Foundation
Kobacker Foundation
Fanny & Leo Koerner Trust
Lion & Hare Fund
Maya Corporation
Jerome A. & Estelle R. Newman Assistance Fund
Henry Hart Rice Foundation
Charles E. Robbins Trust
The Scherman Foundation
Robert M. Schiffman Foundation
Elmina B. Sewall Foundation
M & D Silverman Foundation
Stanley Foundation
Thanksgiving Foundation
USA for Africa
Walter & Lorenz Foundation
Women Aid

The Trickle Up Program would like to acknowledge with appreciation all other foundation, corporate, and organization contributors, as well as the more than 1,000 individual contributors who helped the poor start their own businesses in 1991.

CORPORATIONS

American Express Company
Caltex
Chase Manhattan Bank
Drexel Burnham Lambert Foundation
Grady White Boats
Innovative Training Products
Mars, Inc.
Morgan Guaranty
Stern Magazine
Vision Service Plan

OTHER ORGANIZATIONS

Beach Side Festival
Friends of Cameroon
Friends of Lesotho
Hunter Action against Hunger
Women's Fellowship of
First Congregational Church

GOVERNMENTS

Government of the Netherlands (through UNDP)
United States Agency for
International Development

GLOBAL PARTNERS *

Camps Farthest Out International
Christian Children's Fund
Honduras Peace Corps Country Mission
INNFA-Ecuador
Save the Children
UNDP-Benin

**Global Partners supply grant funds and implement the Trickle Up process within their organizations.*

TRICKLE UP PROGRAM BUSINESS COUNCIL

Dr. Amelia Augustus
Women's Economic Roundtable
Mr. Jason Berger
Editor
Ms. Gail Blanke
Avon Products, Inc.
Mr. Chester Burger
Management Consultant
Ms. Angela Cason
Cason Wenman Nightingale
Ms. Loo-Wen Chow
Geneva Representative
Mr. Craig Dixon
Merrill Lynch Pierce Fenner & Smith, Inc.
Ms. Susan Habachy
*Office of Human Resources
Management, United Nations*
Mr. Jim Johnson
McCann Erickson
Mr. David Larkin
The Larkin Group
Mr. David Levitt
OneCard, Inc.
Ms. Rita Narang
Xerox Corporation
Mr. Bruce Nelson
McCann Erickson
Mr. Ron Nelson
Communications Consultant
Ms. Nancy Petaja
Chase Manhattan Bank
Ms. Aileen Robbins
Prisma Group

VOLUNTEERS OF THE YEAR:

Yvonne Luter
David Larkin
Ron Nelson

Staff

Laura Lopez, *Chief Program Officer*
Therese Beckwith, *Program Officer for Americas*
Daniel Delehanty, *Program Officer for Africa*
William Rodgers, *Program Officer for Asia*
Tom Bundrick, *Information Systems Officer*
Carrie Banwell, *Development Officer*

Nancy Hannan, *Program Associate*
Anne Pitt, *Administrative Assistant*
Barbara Wainright, *Finance/Associate*
Vidyanand Balkissoon, *Program Administrative Assistant*
Anthony Balkissoon, *Program Clerk*

Special recognition to Karen Miller O'Malley for her dedication and commitment to the Trickle Up Program through her past roles as Executive Director and, earlier, as Program Officer for Asia.

Thinking, Planning and Working

In ninety-three countries, women and men, young and old, are taking advantage of a simple process that creates choices. The Trickle Up Program works to end poverty by giving people the opportunity to make changes in their lives through self-employment. Thinking, planning, and working together, Trickle Up entrepreneurs effect peaceful social change. Working through volunteers - 65% of whom are indigenous to the countries - Trickle Up gives poor people a chance to see dreams come true.

In 1991, entrepreneurs invested an average of \$67 from their own resources in each business. They looked around at what was available to them, and saw hidden assets that could be used to start a business: a pot, a garden patch, or even the sun. They also found hidden assets in their time. On average, entrepreneurs invested \$501 in value of hours worked in 1991. In total, these entrepreneurs invested, on average, \$568 in each business. That is more than five times the amount invested by Trickle Up.



The money earned by the entrepreneurs is important. More important is the psychological encouragement that Trickle Up offers by respecting the entrepreneurs' own ideas. By giving \$50 to each group that develops these ideas into a Business Plan, Trickle Up gives power to the poor, and enables them to create their own avenues for change.

“Encouraging the development of enterprise skills and attitudes is an important way to enable young people to realize their potential.”

David Newing, Secretary General of the Duke of Edinburgh's International Award Association, U.K.



Photo Credits: Parade Magazine Page 1; Dr. Remedios Santos, Peace Corps — Philippines Page 2; William Rodgers, Trickle Up Program Pages 3, 5; Daniel Delehanty, Trickle Up Program Pages 4, 10; Philippine Business for Social Progress (PBSP) Page 6; Productividad, Biosfera y Medio Ambiente (PROBIOMA) Page 7; John Cox, Experiment in International Living Page 9; Zenaida Brusola, St. John's Baptist Pastoral Council Page 11; I.S.B. Hunu, Christian Builders Association Page 18; Instituto Nacional del Niño y la Familia (INNFA) Page 20; United Nations Development Programme — Laos Page 24; Linda Weiss, former staff member of Trickle Up Program Page 24.

This report was prepared by the staff of the Trickle Up Program under the coordination of Carrie Banwell.
Special thanks to Jurek Wajdowicz and Emerson, Wajdowicz Studios for generous design services.

The Library of Congress has catalogued this serial publication as follows: ISSN 1043-901

© Copyright 1992 by Trickle Up Program, Inc.

♻️ Printed on recycled paper