



TRICKLE UP PROGRAM



Letter from the
Presidents

Fourteen years ago, we embarked on a voyage of discovery to learn if, in the lives of the poorest of the poor, we could find the strength and resources that would enable people to learn that their own resourcefulness, creativity, and energy could be cultivated for survival. The Trickle Up process led people to recognize that they need not wait for government help but rather look to themselves to move out of poverty. 🌐 Twenty-nine thousand businesses later, in 98 countries, it is apparent that the encouragement of self-employment as a way out of poverty can be incorporated into the lives of women and men from many different cultures and traditions. The Trickle Up process enables unemployed people to make their own decisions, which is why Trickle Up can work in so many differing societies. 🌐 We look forward to a future in which the strategy of development organizations, governmental and non-governmental, recognizes and incorporates the Trickle Up process into their plans to cope with the problem of growing poverty, growing population, and growing unemployment. 🌐 People become empowered by learning that they can control their own destinies. This results in self-employment and increasing production. The Trickle Up Program is a basis for sustained economic growth and a more secure livelihood for people.

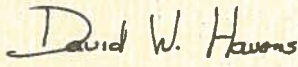
 
Glen Leet Mildred Robbins Leet

"The greatest good we can do for others is not just to share our riches with them, but to reveal theirs."

- Zig Ziglar

Letter from the
Executive Director

In this Global Report, we describe how Trickle Up is a sustainable economic development tool in situations of political unrest, environmental disasters, and extreme poverty. Whether the focus be immediate crisis resolution or the building of sustainable institutions for social equity, the Trickle Up Program involves people in solving problems. 🌐 The Program not only helps people start small businesses which create their own capital, but it also allows local organizations to successfully administer micro-enterprise development programs. The Trickle Up process allows both the target group and the delivery vehicle to realize the merits of self-employment. The number of businesses and the number of Coordinators and Coordinating Agencies represent the success of the Program which addresses both immediate crisis and sustainable development issues. In 1992 Trickle Up worked with over 1,000 Coordinators from 402 Coordinating Agencies in helping 31,330 entrepreneurs start or expand 5,632 businesses. 🌐 The Trickle Up Program is a cost-effective development tool. In 1992 our Program cost per entrepreneur was \$40.79, as compared to the U.S. government's estimate that it costs \$20,000 to create one job. We will continue to strive for a cost-effective and focused Program in 1993.


David W. Havens

Trickle Up - The Basics

The Trickle Up Program's poverty alleviation strategy focuses on empowering the very poor with capital and basic business training. In many rural areas of developing countries, 25-40% of the population derives its primary income from trading, cottage industries, or other off-farm activities. In urban areas, micro-enterprises often employ more than 50% of the local labor force. These enterprises "tend to be responsible for everything from supplying food to building homes to providing transportation for the poor."¹ Trickle Up taps into that enterprising tradition and serves as a catalyst for the development of self-esteem, problem-solving and leadership skills. It teaches people to think from the perspective of owners of a business, and to focus on the assets (whether human, fiscal, or physical) that they bring to the business at its inception. In addition, a savings or reinvestment requirement of 20% of the profits engages the entrepreneurs in a more committed approach to the future. Most Trickle Up businesses are "survival" businesses, with 56% of the entrepreneurs reporting that the business supplies their main source of income. Over 60% of the businesses are food-related: production, processing, or buying and selling. An important distinction of the Trickle Up Program is the Program's commitment to creating linkages with and between community development organizations. The Trickle Up process offers a micro-enterprise development strategy that can be adapted to many cultural, economic, and social situations. Volunteer Coordinating Agencies can utilize the process in a manner that fits their own community development needs. By acting as Trickle Up Coordinating Agencies, organizations join a network that encourages comprehensive community economic and social development.

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:

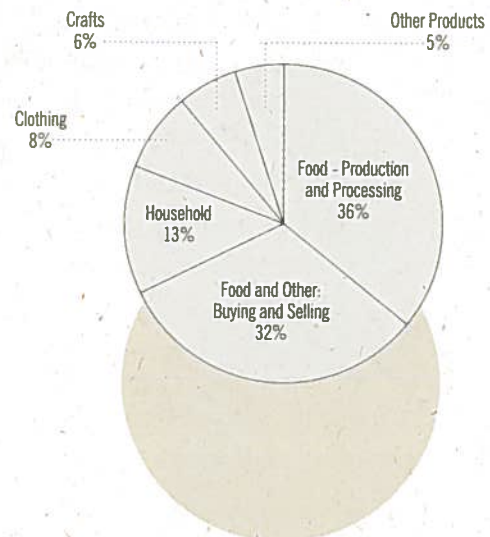
- **Participation:** group members plan the enterprise themselves
- **Local Resources:** they secure the necessary approvals or resources
- **Human Energy:** they work 1,000 hours on the enterprise within the first three months
- **Self-Sufficiency:** a profit is anticipated
- **Reinvestment:** not less than 20% of the profit is reinvested in the enterprise
- **Growth:** continuing and expanding levels of self-employment are anticipated
- **Accountability:** they report on their enterprise and results.

¹ "Hopeful Change: the Potential of Microenterprise Programs as a Community Revitalization Intervention", Jacqueline Novogratz, Rockefeller Foundation, June 1992



Entrepreneur from Nsukka, Nigeria keeps traditional weaving practices alive.

Product Distribution



Growth in 1992

The Trickle Up process is unique. The opportunities created by Trickle Up not only generate income and employment, but also enable the very poor to take control of their own lives. In 1992, Trickle Up continued to offer opportunities to the poorest of the poor, with 63% of all businesses started or expanded by women and 50% by those 26 or younger. Active programs in 64 countries helped the poor create or expand 5,632 businesses during the year, making a total of over 28,000 businesses started or expanded in 98 countries since the Program began in 1979. 🌍 **The Africa** program grew by 30% in 1992, with substantial growth in Uganda, Kenya, Sierra Leone, Nigeria and Ghana. Trickle Up empowers many African women who are often the poorest sectors of society. In 1992, 63% of all Trickle Up entrepreneurs in Africa were women. In addition, Trickle Up's programs in Sierra Leone, Sudan and Liberia have been particularly useful in helping those whose livelihoods have been damaged by disasters or political upheaval to rebuild their lives by restoring their income. 🌏 **In Asia**, Trickle Up businesses increased by 24%. The majority of this growth was in the Philippines, where Trickle Up businesses have helped rebuild communities in areas affected by the eruption of Mount Pinatubo and other natural disasters. Programs in India and Bangladesh also grew, particularly through "Enterprise Zones"—clustering of Trickle Up businesses whose impact on the surrounding community is tracked for up to three years. 🌎 **The Americas** have also seen significant growth, with businesses started or expanded increasing by 25% in 1992. Countries with increased activity include Bolivia, Ecuador, Peru, Colombia and Haiti. The Trickle Up process continues to work in many different settings in the Americas - whether urban squatter settlements, rural mountaintops, or areas of political instability. 🌐 Trickle Up is beginning to respond to requests from indigenous agencies and the Peace Corps in **Central and Eastern Europe** to serve as Coordinators for Trickle Up. In 1992, Trickle Up helped people in Albania, Russia and the Ukraine start and continue in private enterprise. 🤝 By working in partnership with over 1,000 Coordinators from Coordinating Agencies in 63 countries in 1992, Trickle Up provided unique opportunities for enterprising traditions to continue and enabled the poor to actively participate in alleviating their own poverty. 🌱 While reducing poverty is a complex undertaking, one simple approach exists among a wide array of viable programs. Over the past thirteen years, the Trickle Up process has shown that a focussed and cost-effective approach to reducing poverty is one answer that is working.



The Trickle Up grant enabled this Bangladeshi entrepreneur to buy a used sewing machine for her family business.

Number of Trickle Up Businesses Started			
Program Area	as of 12/31/91	as of 12/31/92	% Increase
Africa	7,214	9,017	30.0%
Asia	9,030	11,190	23.9%
Americas	6,634	8,293	25.0%
Europe	136	146	7.3%
TOTAL	23,014	28,646	24.5%

Change for Women in Africa

In Africa, as in most of the developing world, women are often the poorest and most vulnerable sector of society. They have few assets, limited access to credit, and face cultural, social, legal, and economic obstacles that men - even poor men - do not face. A World Bank study showed that, on average, poor women work eleven hours a day as compared to men's seven and a half and, when paid, work for lower wages. Throughout Africa, men commonly seek employment in urban areas, leaving women in rural areas with the responsibility of providing for their families. By helping women generate their own income and employment, Trickle Up assists in breaking the cycle of poverty, illiteracy and dependency among women. In 1992, 63% of the entrepreneurs assisted by Trickle Up were women. In Ghana, Trickle Up entrepreneurs have shown that they are the **main agents of community development** and that their activities can benefit the entire community as well as the environment. Coordinator Mrs. Lucia Quachey of the Association for Women and Development launched a "Rural Industrial Village." Over 125 women, owning 40 Trickle Up businesses, work side-by-side in businesses as diverse as cassava processing, pottery and bread making. The women are not just focused on their own enterprises and

needs. They have started a tree nursery for the community and are building a marketplace to attract customers from other villages. In 26 African countries from Benin to Zimbabwe, Trickle Up women's groups demonstrate that women are a powerful force in shaping **sustainable development**. Refugee women's groups in Sudan and Mozambique are rebuilding their lives while rebuilding shattered economies with the help of Trickle Up enterprises. In the AIDS-stricken capital city of Kampala, Uganda, grandmothers and extended family members are working together in Trickle Up businesses to help provide for orphans created as a result of the widespread disease. In Nigeria, former prostitutes and single mothers are keeping traditional weaving practices alive while earning income for themselves and their children. In rural Malawi, women are working side-by-side with their husbands on Trickle Up-initiated soya bean farms, doubling their incomes and banking their profits with a new credit union run by the farmers themselves. Because Trickle Up is easily adaptable to different situations, it is well-suited to women in Africa. The flexibility of the process allows very poor women to create businesses that fit within their own cultural parameters, while empowering them with income and opportunities.



² World Development Report 1990, Published for the World Bank by Oxford University Press, page 31.

POTTERY BUSINESSES IN GHANA

"Never doubt that a small group of thoughtful committed citizens can change the world; indeed it is the only thing that ever does."

Margaret Mead

Reinvesting in the Future in Asia

A critical element of the Trickle Up process is the requirement that businesses reinvest or save at least 20% of the profits from the businesses. This reinvestment plays an important role in promoting sustainable businesses. Information received from nearly 750 businesses in Asia in 1992 shows that 84% are continuing after one year. In addition, **over 70% of the groups have opened bank accounts**, an important step in developing business skills and encouraging savings. 🌐 In Bangladesh, several Enterprise Zones coordinated by International Voluntary Services promote sustainability by providing training in basic record keeping which complements the Trickle Up Business Plan and Report forms. The participating groups voluntarily reinvest a percentage of their profits into a revolving fund which is owned and operated by their community. Money from the revolving fund will be used for three basic purposes: 1) to provide credit to mature Trickle Up

businesses for expansion; 2) to provide credit for business start-up for non-Trickle Up entrepreneurs in the community; and 3) to fund community-based reforestation and sanitation projects. 🌐 A similar approach to recycling profits is being applied in the Philippines. In the Enterprise Zone coordinated by the Ayala Foundation in Silang, Cavite, Trickle Up business groups have formed the "Association of Business Women in Bulihan" and have opened a cooperative bank account in the local bank. A portion of the profits from the Trickle Up businesses is deposited in this account in order to benefit new and ongoing businesses. The Association has elected a board and a president to manage the account. The Ayala Foundation is training the participants of the Association to operate the revolving fund independently in the future. 🌐 These cases illustrate one of the long-term effects of the Trickle Up process: "trickling out" pooled profits to sustain entrepreneurship within the greater community.



MAT MAKING BUSINESS IN NORTHERN BANGLADESH

"Sustained growth requires more than a high rate of capital formation. It requires using that capital productively."

- World Bank Development Report, 1991

In the Americas: Hope for Haiti

The Trickle Up Program is currently working in many countries where there are political crises. The Trickle Up process has been effective in helping refugees or displaced persons re-establish their incomes in Liberia, Sierra Leone, Sudan, Philippines, Guatemala and Haiti. 🌐 Since the overthrow of President Jean-Bertrand Aristide in September 1991, the political unrest and economic decline in Haiti have placed the country and its people in a rapidly descending spiral of poverty. Human rights workers in Haiti have reported increased human rights abuses and have documented 5,096 cases of illegal detentions between October 1991 and November 1992. The embargo placed on Haiti by the Organization of American States in October 1991 has all but brought the economy to a standstill; exports have shrunk 80%. 🌐 The Trickle Up Program provides a ray of hope in the midst of the economic and political instability in Haiti. Trickle Up entrepreneurs are establishing successful businesses that enable them to support themselves and their families. Sixty-two percent of the entrepreneurs are women. The Association Chrétienne pour le Développement Communautaire, which coordinates the Trickle Up process throughout Haiti, has assisted in the start-up of 200 businesses since 1989. The majority of these enterprises are selling a variety of foodstuffs and other household goods. Of the businesses started in 1991, 77% are continuing, and all of the continuing businesses report that they have expanded in size and scope. 🌐 Service De Prochains Haitien Inter-Denominational also provides comprehensive community development programs, and has facilitated the start-up of 86 Trickle Up businesses. The majority of the businesses are subsistence-oriented, and include buying and selling rice, fish, corn, cooking oil, and eggs. Over two-thirds of those businesses reporting are continuing. 🌐 The entrepreneurs have reported that the profits from these businesses translate into substantial improvements in health care, and food for their families, as well as increasing their confidence in the future. To ensure the continuation of these benefits and their businesses, the entrepreneurs in Haiti are saving and reinvesting an average of 49% of their profits back into their businesses.



CANDY BUSINESS IN HAITI

"A sharpened political crisis keeps on destroying the Haitian economy. Many parents cannot support their children because they have all lost their jobs. The Trickle Up entrepreneurs are all excited to be able to start their businesses and help themselves."

- Rev. Yvener Opoint - Trickle Up Coordinator & General Director of the "Association Chrétienne pour le Développement Communautaire"

**Trickle Up Program
Around the World**



This map highlights countries in which Trickle Up has worked since 1979.

Africa:

34 Countries

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

- Equatorial Guinea
- Ethiopia
- Gambia
- Ghana
- Guinea
- Ivory Coast
- Kenya
- Lesotho
- Liberia
- 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:

15 Countries

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

Jamaica

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

Central America:

7 Countries

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

North America:

2 Countries

- Mexico
- United States

South America:

12 Countries

- Argentina
- Bolivia

Brazil

- Chile
- Colombia
- Ecuador
- Guyana
- Paraguay
- Peru
- Suriname
- Uruguay
- Venezuela

Europe:

6 Countries

- Albania
- Greece
- Ireland
- Portugal
- Russia
- Ukraine

Trickle Up Program 1992

1992 RESULTS

Country	Number of Businesses 1979-1992	Number of Businesses in 1992	Coordinating Agencies*	ENTREPRENEURS			Avg Sales	Avg Profits	Main Source of Income	Percent Opening Bank Account
				Total	% Fem	% 26 or younger				
Global Totals-98	28,646	5,632	402	31,330	63%	50%	\$523	\$131	56%	41%
Africa-34	9,017	1,803	122	10,222	68%	32%	\$281	\$ 89	58%	42%
1. BENIN	451	9	2	49	63%	41%	\$ 252	\$ 82	67%	17%
2. BURKINA FASO	45	5	1	29	100%	0%	\$ 360	\$ 86	NA	NA
3. BURUNDI	9	5	1	25	80%	20%	\$ 347	\$ 177	100%	100%
4. CAMEROON	189	10	2	48	60%	80%	NA	NA	NA	NA
5. CENT. AFRICAN REPUBLIC	34	13	2	161	62%	NA	\$ 89	\$ 45	100%	NA
6. ETHIOPIA	50	35	1	170	98%	11%	\$ 310	\$ 55	100%	NA
7. GAMBIA	18	5	1	60	77%	32%	\$ 217	\$ 91	55%	9%
8. GHANA	707	234	13	1,213	69%	32%	\$ 150	\$ 41	100%	17%
9. GUINEA	25	20	2	82	43%	36%	\$ 651	\$ 224	0%	NA
10. KENYA	3,457	255	19	1,665	71%	36%	\$ 406	\$ 146	64%	52%
11. LESOTHO	179	6	2	30	87%	10%	\$ 303	\$ 60	80%	60%
12. LIBERIA	78	78	3	403	68%	46%	\$ 346	\$ 123	54%	39%
13. MADAGASCAR	163	105	2	516	54%	0%	\$ 400	\$ 129	88%	13%
14. MALAWI	235	19	6	113	86%	48%	\$ 94	\$ 59	100%	100%
15. MOZAMBIQUE	10	6	1	30	53%	50%	\$ 49	\$ (14)	100%	NA
16. NAMIBIA	14	3	1	16	88%	0%	NA	NA	NA	NA
17. NIGERIA	528	174	12	935	63%	48%	\$ 299	\$ 72	50%	65%
18. SENEGAL	80	10	2	56	98%	0%	NA	NA	NA	NA
19. SIERRA LEONE	976	245	13	1,460	75%	38%	\$ 230	\$ 86	54%	24%
20. SUDAN	111	48	2	335	68%	22%	\$ 225	\$ 99	60%	40%
21. TANZANIA	234	58	7	355	58%	41%	\$ 258	\$ 85	32%	45%
22. TOGO	140	58	2	304	70%	33%	\$ 279	\$ 54	70%	56%
23. UGANDA	864	255	14	1,299	57%	56%	\$ 316	\$ 112	59%	12%
24. ZAIRE	162	121	6	694	72%	0%	\$ 305	\$ 155	48%	21%
25. ZAMBIA	78	7	1	40	48%	77%	NA	NA	NA	NA
26. ZIMBABWE	52	19	4	194	77%	39%	\$ 329	\$ 162	67%	NA
27. BOTSWANA	1									
28. CHAD	15									
29. EQUATORIAL GUINEA	1									
30. IVORY COAST	6									
31. MALI	29									
32. RWANDA	8									
33. SOMALIA	41									
34. SWAZILAND	27									
Asia-22	11,190	2,160	193	11,611	59%	36%	\$341	\$158	53%	72%
35. BANGLADESH	789	246	11	1,308	52%	56%	\$ 255	\$ 87	62%	94%
36. INDIA	2,644	441	65	2,434	67%	40%	\$ 324	\$ 102	72%	75%
37. INDONESIA	717	68	5	401	60%	69%	\$ 243	\$ 76	72%	98%
38. LAOS	13	4	1	22	91%	0%	\$ 222	\$ 50	25%	25%
39. MALAYSIA	109	0	1	NA	0%	10%	\$ 446	\$ 173	100%	100%
40. MYANMAR	54	10	1	50	56%	NA	NA	NA	7%	7%
41. NEPAL	309	75	5	380	53%	55%	\$ 110	\$ 72	38%	100%
42. PAKISTAN	21	14	2	75	25%	40%	\$ 618	\$ 65	20%	100%
43. PAPUA NEW GUINEA	5	0	1	NA	NA	NA	\$ 69	\$ (50)	100%	100%
44. PHILIPPINES	5,839	1,260	92	6,695	59%	47%	\$ 344	\$ 114	43%	42%
45. SOLOMON ISLANDS	59	8	4	48	44%	64%	\$ 702	\$ 526	100%	100%
46. SRI LANKA	208	14	3	70	60%	45%	\$ 239	\$ 48	71%	100%
47. THAILAND	88	17	1	90	50%	45%	\$ 525	\$ 118	31%	100%
48. VANUATU	6	3	1	38	80%	11%	NA	NA	NA	NA
49. CHINA	300									
50. FIJI	10									
51. KIRIBATI	1									
52. MARSHALL ISLANDS	2									
53. MICRONESIA	5									
54. TONGA	1									
55. VIETNAM	8									
56. WESTERN SAMOA	2									

Business Plans and Business Reports from these countries were not received during 1992. This does not necessarily indicate an "inactive" Program but, rather, may indicate a delay in receiving activity reports.

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*Trickle Up worked with over 1,000 volunteer Coordinators from 402 Coordinating Agencies in 1992.

This report contains a summary of data received from Coordinator-certified Business Plan and Business Report forms. Information is provided on the number of businesses started or expanded since the Program began in 1979 through December 31, 1992. Results for 1992 are given by country on the following: the number of businesses started or expanded with the help of the Trickle Up Program, the number of Coordinating Agencies implementing the Program, the total number of entrepreneurs, with the percentage of entrepreneurs that are women and youth (26 or younger), the average sales reported for the first three months of the business, the average gross profits reported for the first three months of the business, the percentage of entrepreneurs reporting that the Trickle Up business is their main source of income, and the percentage of entrepreneurs reporting that they have opened a bank account since their business started.

Country	Number of Businesses 1979-1992	Number of Businesses in 1992	Coordinating Agencies	ENTREPRENEURS			Avg Sales	Avg Profits	Main Source of Income	Percent Opening Bank Account
				Total	% Fem	% 26 or younger				
Americas-36	8,293	1,659	83	9,449	62%	42%	\$355	\$158	61%	46%
Cariibbean-15	1,157	239	12	1,248	56%	44%	\$356	\$125	45%	24%
57. DOMINICAN REPUBLIC.	343	53	4	426	52%	44%	\$ 165	\$ 85	52%	15%
58. HAITI	286	128	2	663	59%	44%	\$ 409	\$ 137	67%	4%
59. JAMAICA	295	43	3	69	55%	40%	\$ 193	\$ 72	25%	29%
60. ST. VINCENT	55	13	2	66	58%	60%	\$ 658	\$ 319	82%	94%
61. TRINIDAD & TOBAGO	2	2	1	24	54%	58%	NA	NA	NA	NA
62. ANGUILLA	6									
63. ANTIGUA-BARBUDA	33									
64. BARBADOS	1									
65. DOMINICA	62									
66. GRENADA	3									
67. GUADELOUPE	1									
68. MONTSERRAT	18									
69. ST. KITTS-NEVIS	36									
70. ST. LUCIA	7									
71. TURKS & CAICOS	9									
Central America-7	2,541	248	15	2,323	68%	34%	\$374	\$167	79%	66%
72. BELIZE	27	20	1	101	36%	23%	\$ 540	\$ 375	56%	78%
73. COSTA RICA	560	69	2	499	72%	41%	\$ 179	\$ 85	92%	84%
74. EL SALVADOR	78	0	1	NA	NA	NA	\$ 215	\$ 42	100%	100%
75. GUATEMALA	1,268	55	5	353	60%	53%	\$ 451	\$ 167	71%	29%
76. HONDURAS	549	77	3	1,180	76%	37%	\$ 548	\$ 271	100%	44%
77. PANAMA	50	27	3	190	42%	47%	\$ 152	\$ 64	52%	38%
78. NICARAGUA	9									
North America-2	237	46	4	257	63%	NA	\$210	\$115	25%	NA
79. MEXICO	78	46	4	257	63%	NA	\$ 210	\$ 115	25%	NA
80. UNITED STATES	159									
South America-12	4,358	1,126	52	5,621	60%	48%	\$387	\$136	46%	38%
81. ARGENTINA	132	5	1	26	62%	31%	NA	NA	NA	NA
82. BOLIVIA	642	408	19	1,676	54%	46%	\$ 354	\$ 88	66%	7%
83. BRAZIL	55	0	1	NA	NA	NA	\$ 485	\$ 261	33%	NA
84. COLOMBIA	1,284	142	6	832	56%	60%	\$ 475	\$ 226	29%	91%
85. ECUADOR	1,726	384	7	2,062	60%	56%	\$ 403	\$ 126	89%	36%
86. GUYANA	99	33	1	169	51%	50%	\$ 243	\$ 116	29%	4%
87. PERU	347	154	17	856	75%	43%	\$ 361	\$ 137	76%	45%
88. CHILE	14									
89. PARAGUAY	50									
90. SURINAME	3									
91. URUGUAY	5									
92. VENEZUELA	1									
Europe-6	146	10	4	48	51%	NA	\$282	\$182	76%	NA
93. ALBANIA	1	1	1	3	33%	NA	NA	NA	NA	NA
94. PORTUGAL	131	1	1	5	40%	100%	\$ 305	\$ 254	100%	100%
95. RUSSIA	3	3	1	15	47%	NA	\$ 83	\$ 33	50%	NA
96. UKRAINE	5	5	1	25	84%	NA	\$ 457	\$ 259	80%	NA
97. GREECE	4									
98. IRELAND	2									

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"Average Sales" is defined as the total sales for the first three months of the business as reported by entrepreneurs for each country in 1992, divided by the number of businesses started in that country in 1992. Statistical anomalies have been eliminated.

"Average Profits" is defined as the gross profits (reported sales minus reported costs) for the first three months of the business as reported by entrepreneurs for each country in 1992, divided by the number of businesses started in that country in 1992. Statistical anomalies have been eliminated.

For countries which report "0" businesses in 1992, Business Reports were received during the year.

1992 Contributors of \$1,000 and over

The Trickle Up Program receives close to 40% of its income from individual contributors who, by agreement, are not listed. We acknowledge with appreciation the more than 1,000 individual contributors and other foundation, corporation and organization donors who helped the poor start or expand businesses in 1992.

CORPORATIONS

Ambac Indemnity Corporation
 Atkinson Co. Foundation
 Avon Products
 Chase Manhattan Bank
 Chemical Bank Corporation
 Christian Science Monitor (in kind)
 Citibank
 Colony Furniture Stores
 Mars Corporation
 McKinsey & Co.
 Morgan Guaranty Trust
 Payden & Rygel

FOUNDATIONS

Abrons Foundation
 Barr Foundation
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 Anna H. & Elizabeth M. Chace Fund
 Cottonwood Foundation

Elowsky Foundation
 Ganlee Fund
 Horace W. Goldsmith Foundation
 Green Fund
 Joselow Foundation
 Klein Family Foundation
 Fanny & Leo Koerner Charitable Trust
 Lion & Hare Fund
 Mortimer Levitt Foundation
 LLS Foundation
 Maya Corporation
 Jerome & Estelle Newman Assistance Fund
 New Road Map Foundation
 Margaret S. & Henry Hart Rice Foundation
 Pauline Frederick Robbins Trust
 Charles Robbins Trust
 Sacramento Regional Foundation
 The Scherman Foundation
 Robert M. Schiffman Foundation

Thomas H. & Mary W. Shoemaker Foundation
 Marty & Dorothy Silverman Foundation
 Stanley Foundation
 Thanksgiving Foundation
 Estate of Yvonne Luter

GOVERNMENTS

Government of the Netherlands through the
 United Nations Development Programme (UNDP)
 United States Agency for International
 Development (A.I.D.)

ORGANIZATIONS

Parish of Trinity Church
 Women's Fellowship First Congregational Church

GLOBAL PARTNERS *

Camps Farthest Out International
 Duke of Edinburgh International Award Association
 Instituto Nacional del Nino y La Familia (INNFA)

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

Statement Of Income, Expenditures And Fund Balance

	FISCAL YEAR ENDING 12/31/92		FISCAL YEAR ENDING 12/31/91	
	Amount	% Of Exp.	Amount	% Of Exp.
INCOME:	\$1,144,497		\$1,109,102	
EXPENDITURES:				
Program Grants & Services	\$1,164,788	91%	\$ 866,675	90%
Supporting Services:				
Management & General	78,422	6%	62,596	6%
Fundraising	34,915	3%	34,964	4%
Total Supporting Services	\$ 113,337	9%	\$ 97,560	10%
Total Expenditures	\$1,278,125		964,235	
Excess (Deficiency)	\$ (133,628)		\$ 144,867	
Fund Balance, Beginning of Year	\$ 336,276		\$ 210,379	
Transfers	144		(18,970)	
Fund Balance, End Of Year	\$ 202,792		\$ 336,276	

*Over 50% of all contributions are made in the last quarter of the year; therefore, the fund balance is at its highest at fiscal year end.
 Figures are taken from the Certified Audit Report, which is available upon request.*

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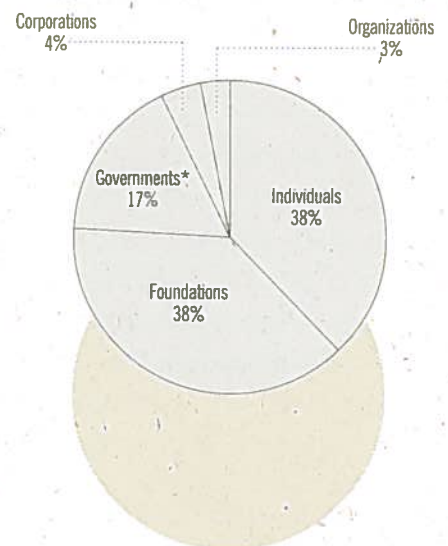
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Income Sources



*Government contributions consist of grants from the Government of the Netherlands (through the UNDP) and the U.S. Agency for International Development.

Enterprising Youth

In 1992, Trickle Up offered opportunities for micro-enterprise and economic education to over 15,000 youth under the age of 27 in Africa, Asia and the Americas. Trickle Up gives youth the opportunity to strengthen their skills and knowledge, so that they can learn how to make a living for themselves and their families—now and in the future. 🌍 In Africa, where almost half of the population is under the age of 15, the Trickle Up Program has made a special effort to help create employment opportunities for youth. Particularly in rural areas, Trickle Up has helped curb the exodus of young people to cities and has helped foster self-reliance and confidence among youth. Cooperative efforts with the Duke of Edinburgh's International Award Programme have bolstered Trickle Up's role in working with young people in the Gambia, Kenya, Sierra Leone, Uganda, Senegal and Ghana. In addition, former street kids in depressed Freetown, Sierra Leone, are now on their way to becoming self-employed entrepreneurs through collaboration with the Boy's Society of Sierra Leone. 🌍 On the island of Java, Indonesia, Badan Koordinasi Kegiatan Kesejahteraan Sosial (BKKKS) helped a group of youth experiment with free enterprise. The first US\$50 check helped start a batik business—a very competitive industry in Yogyakarta. While buying materials one day, the group leader noticed several large garbage bags of leather scraps outside the shoe factory. The group of youths now manufactures key chains out of these leather scraps, and business is thriving. By tapping the tourist market in Bali the group has succeeded so well that it can barely keep up with the orders. Not bad for a bag of "garbage." 🌍 The Asociacion de Jovenes Progresistas (ASJOP) is a Peruvian youth organization located in the city of Trujillo, north of the capital city of Lima. The association promotes the socio-economic development of organized youth in urban, marginal, and destitute areas of Trujillo and surrounding communities, and implements programs which serve their needs. Their programs include small business development, business training, and education about drug abuse. A total of 215 businesses have been started. Most of the businesses are involved in manufacturing products and raising small animals for market. The business products include shoes, baby clothes, woolen bags, rugs, and guinea pigs and rabbits. 🌍 As Principle 21 of the Rio Declaration on Environment and Development states: "the creativity, ideals and courage of the youth of the world should be mobilized to forge a global partnership in order to achieve sustainable development and ensure a better future for all."



SWEATER-MAKING BUSINESS IN POLINA

More than 1.5 billion children will be born in the 1990's. By the year 2000, more than half the world's population will be under the age of 20, 80% of these young people will live in developing countries.

-International Youth Foundation, 1991 Annual Report

Front Cover: The daughter of a Trickle Up beneficiary in Tamil Nadu, South India smiles at the prospect of improved economic conditions for her family.

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