



TRICKLE UP PROGRAM

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1994 FACTS AND FIGURES

TRICKLE UP BENEFITED:

THE POOREST:

Trickle Up helped 31,862 entrepreneurs start 7,002 businesses

WOMEN:

Women constituted 60% of the entrepreneurs

THE YOUNG:

41% of the entrepreneurs were 26 years old or younger

● The Trickle Up business was the main source of income for 73% of the enterprises

● Profits per business averaged \$191.68 in the first 3 months of operation with the first \$50 seed capital from Trickle Up

● This \$50 investment leveraged additional capital amounting to \$60.88 per business in the form of entrepreneurs' pooled savings, or existing tools or equipment

● Entrepreneurs in nearly one-third of the businesses opened a bank account

● They reported the following benefits:

- improved business skills — 80%

- better family nutrition — 74%

- more education of their children — 39%

- more confidence in the future — 74%

● 98% of 1,446 one-year-old businesses reporting in 1994, are continuing

● The most popular type of business was vending — 42%

● The most profitable types of businesses involved crafts and services

MESSAGE FROM THE FOUNDERS OF TRICKLE UP

Sixteen years ago an innovative economic process, "Trickle Up," was introduced as a way of listening and responding to the economic needs of the poorest of the poor. 🌐 Unemployment and underemployment are global, growing and grim. To counter this, Trickle Up encourages self-employment and urges women and men to start their own businesses and not wait for someone to give them a job. 🌐 With its relatively limited funding and worldwide grants program, Trickle Up, with its fully computerized information systems and database, is cost-effective. It cuts through red tape and bypasses bureaucracies, getting capital directly to the grassroots people who want to start businesses of their own. 🌐 Trickle Up, with its global in-service business training process, has sharpened its procedures, refined the Business Plan and the Business Report, and encouraged one-year and five-year reports from the volunteer development agency Coordinators. Responding to queries about its sustainability, it has instituted Enterprise Zones to evaluate Trickle Up's impact on a community's development, and has been more selective in concentrating the use of funds to areas of greatest poverty. 🌐 Sixteen years later, poverty is still global. In every country there are efforts to stabilize the economy; there are hopes that stabilization will alleviate poverty. It is a slow and agonizing process. But we must not lose our sense of outrage. It is imperative that we continue to work for the status of the poor to change. And Trickle Up is one way for people to change.

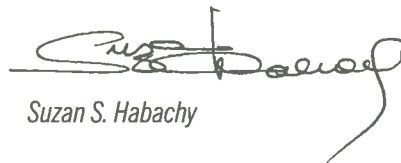


Mildred Robbins Leet and Glen Leet

"For any strategy to be successful, it must give central importance to self-employment and entrepreneurship, with emphasis on agriculture, agro-industry and small firms in the informal sector." —M.S. Swaminathan, chairman of the ICPF (International Commission on Peace and Food) and a Trickle Up Program Advisory Council member

MESSAGE FROM THE EXECUTIVE DIRECTOR OF TRICKLE UP

Nineteen ninety-four was a very good year for Trickle Up. The Program's income grew to 1.6 million dollars, two hundred and fifty thousand dollars more than in 1993. With more income, the number of Trickle Up grants increased. And well they should for poverty in the world has increased too, so much so that in March 1995, United Nations member states sent their delegates to Copenhagen to discuss the plight of the poor. Although titled the Summit on Social Development, the Danish Summit could just as well have been titled the Poverty Summit or the Unemployment Summit. Documents and speeches focused on the 1.3 billion people living in dire poverty and the fact that so many people have no job prospects. Poverty and unemployment was the *raison d'être* of the Social Summit. ☉ Copenhagen was added proof that Trickle Up had found an approach to tackling world poverty. There was consensus that the trickle down approach didn't work, but that the trickle up one did. By helping poor people create their own businesses, Trickle Up reduces unemployment. The money Trickle Up entrepreneurs earn from their businesses reduces their poverty. ☉ Since the world's poor now number so many, Trickle Up has had to prioritize its efforts and has chosen to target the poor whose plight has been exacerbated by structural adjustment and those whose lives of need have been made harsher by civil strife. ☉ To date, Trickle Up has helped people start or expand some 42,587 businesses, 7,002 of them in 1994. But we can and must do more. We have a dedicated and able staff in place, and a growing network of volunteers who link 54 Riverside Drive, our small office in New York City, to potential entrepreneurs throughout the world. We hope to launch another 40,000 businesses by the close of this century. We are limited only by the amount of funds at our disposal.



Suzan S. Habachy

"Poverty eradication remains a precondition to achieving sustainable development and there is a need to shift from traditional top-down (trickle down) approaches to bottom-up (trickle up) approaches to development through full participation of citizens." —United Nations Commission on Sustainable Development

HOW THE TRICKLE UP PROGRAM WORKS

- ① **COORDINATOR:** The program starts when Trickle Up approves a volunteer "Coordinator", a professional from a development agency who volunteers his or her services to implement Trickle Up's small business program in the community.
 - ② **ENTREPRENEURS:** The Coordinator chooses low-income families or groups of three or more people who wish to start a business they have planned themselves.
 - ③ **BUSINESS PLAN:** To qualify for the grant, each group completes a two-page Business Plan, pledging 1,000 hours of work in a three-month period and reinvestment of 20% of their profit.
 - ④ **FIRST \$50 SEED CAPITAL:** After approving their Business Plan, the Coordinator delivers a \$50 grant check to a group to start their business. The \$50 is typically used to buy materials or supplies. The codes and numbers on the check enable Trickle Up to track each business accurately.
-

\$50

\$50

⑤ **BUSINESS REPORT:** After working 1,000 hours in a three-month period, the entrepreneurs complete a two-page Business Report showing whether the business is continuing, hours worked, profits and reinvestment.

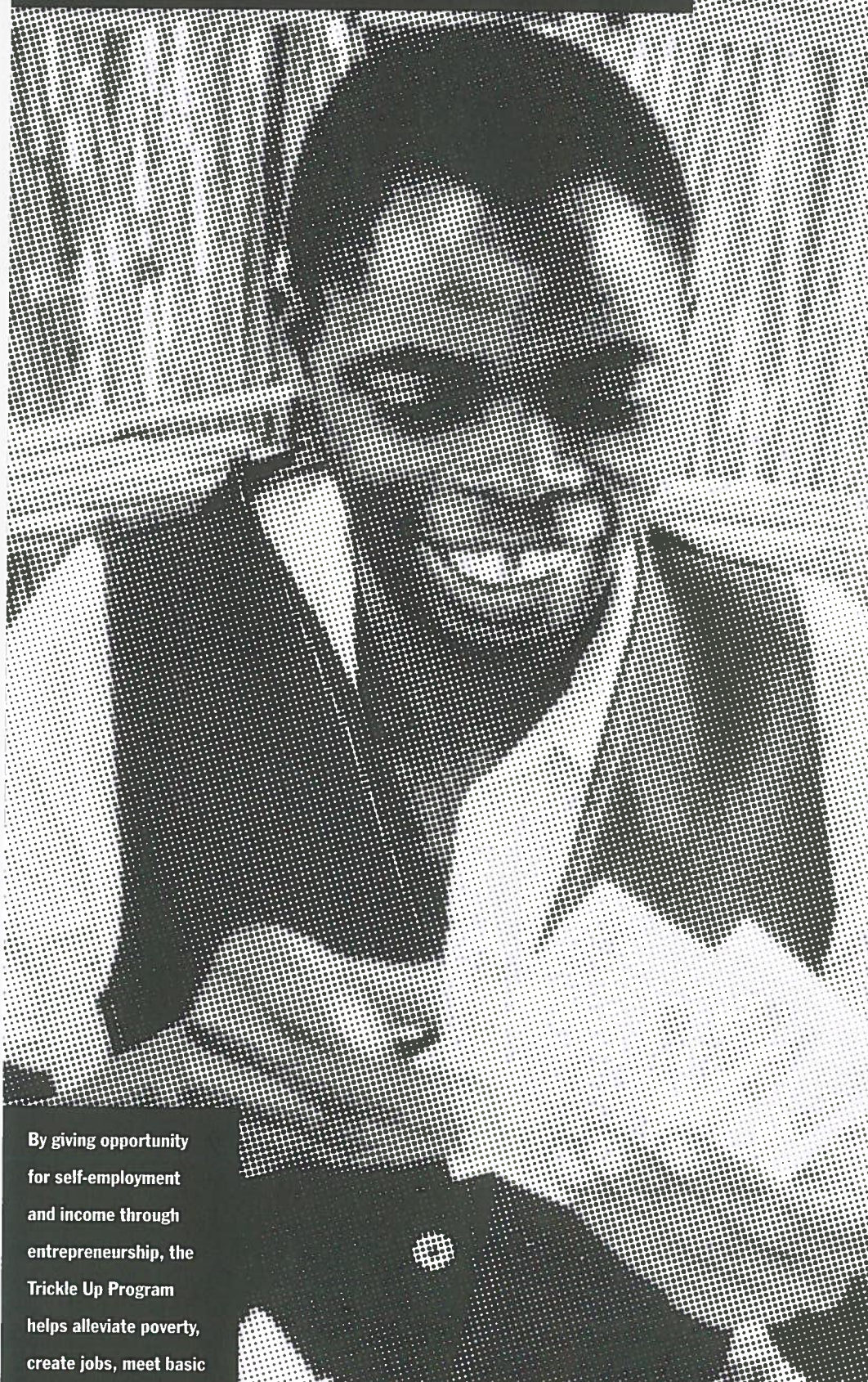
⑥ **SECOND \$50 CHECK:** On receipt of a Business Report showing that the conditions of the grant have been met, Trickle Up issues the second \$50.

Twelve months later, Trickle Up asks the Coordinator to provide brief information about business continuity and other information on the progress of the businesses.

Through these simple steps, repeated in more than 42,000 businesses, in a variety of circumstances and socio-cultural conditions, the Trickle Up Program has made a difference in the lives of impoverished and disadvantaged people.

PROMOTING SURVIVAL

Over one billion people live in absolute poverty – without jobs, without basic necessities, without hope.*



By giving opportunity
for self-employment
and income through
entrepreneurship, the
Trickle Up Program
helps alleviate poverty,
create jobs, meet basic

The poorest of the poor include vulnerable groups victimized by sudden disaster or political change. In Haiti, these groups include a population disrupted by internal political turmoil; in Africa, communities stricken with AIDS, as well as refugees and people displaced by civil strife; in Europe, families battered by unemployment and the effects of economic and political transition. To these populations at risk, the Trickle Up Program offers a means of surviving in difficult and tenuous circumstances.



UPHEAVAL IN HAITI: *“From September 1991 to October 1994, Haiti has suffered greatly: businesses closing, unemployment rapidly increasing, rising prices and scarcity of goods. However, the year 1994 was the worst...In spite of difficulties some entrepreneurs made progress.”* —Coordinator Jacob Mathurin of the *Fondation Chrétienne d’Education et de Santé de Delmas*

In 1994, Trickle Up Coordinators in **Haiti** kept the program going in the poorest country in the hemisphere. As a result of their perseverance, impoverished Haitians started 218 businesses despite the embargo, military repression and economic chaos. With the economy and infrastructure in ruins, entrepreneurs used their Trickle Up grant to start vending businesses, selling whatever goods they could find to meet basic needs. As child malnutrition is a serious problem, business profits are mainly used to buy food. Some families whose businesses are doing well have been able to send their children to school.

In the town of Ferrier, in northeastern Haiti, St. Charles Church has integrated the Trickle Up process with its community development programs, which include a feeding program for children. Mothers, who are the sole support of the children, were selected as entrepreneurs. After completing business training, the women launched 25 enterprises — mainly vending and goat-raising — with seed capital from Trickle Up. Each business keeps track of hours worked, and money spent

*World Summit for Social Development, *United Nations Department of Public Information, 1994*

and earned in a small notebook — a major accomplishment in what had been an illiterate community. The women have formed a savings and loan association and now hold weekly meetings.

One woman said, *"We now have hope and a sense of dignity because we can take care of ourselves and help our families."*



AIDS VICTIMS: More than half of all people suffering from AIDS live in Africa. By the year 2000, the rising toll from AIDS in developing countries may exceed 1.8 million deaths yearly.*

The growing number of parents with HIV/AIDS is creating a generation of orphans. In East and Central Africa, 3 to 5.5 million children will lose their mothers to AIDS in the 1990s, according to the AIDS Control and Prevention Project (USAID, 1994). Because AIDS strikes mainly adults in their economically productive years, it has detrimental effects on households and productive enterprises. Responsibility for the care and financial support of children orphaned by AIDS, or with parents suffering from AIDS, places an added burden on the extended family.

In **Uganda**, where the AIDS crisis is acute, Trickle Up enterprises are helping AIDS-stricken families earn enough money to pay for health care and medicine for those who are ill. The extra income also helps cover school fees and other basic needs of children and orphans. Trickle Up is working with four Coordinating Agencies which operate HIV programs, enabling them to add a component of financial support for low-income families confronted with HIV/AIDS.



ECONOMIC TRANSITION IN CENTRAL AND EASTERN EUROPE: Confronted with troubled economies and tight monetary policies, Trickle Up entrepreneurs in the region are devising solutions appropriate to their unique problems, using the basic business training embodied in the Trickle Up business forms.

In Kiev, **Ukraine**, volunteer Coordinator Alica Henson has helped people start or expand 62 businesses demonstrating a diversity of needs and entrepreneurial ingenuity: tourism/travel services, child care, needlecraft, flower vending, tomato growing, rabbit breeding, computer software, legal services, apartment renovation, car repair, and photo portraits. Ms. Henson believes the program's success is reflected in the number of entrepreneurs who look to Trickle Up for seed capital.

Armenia, once a prosperous Soviet republic, is now desperately cash poor. Still recovering from the 1988 earthquake, the country is suffering severe economic hardship, compounded by war with Azerbaijan. The blockade imposed by Armenia's neighbor has resulted in massive food and fuel shortages. While humanitarian aid has been forthcoming, Trickle Up offers a sustainable model for rebuilding the shattered economy and easing the plight of refugees.

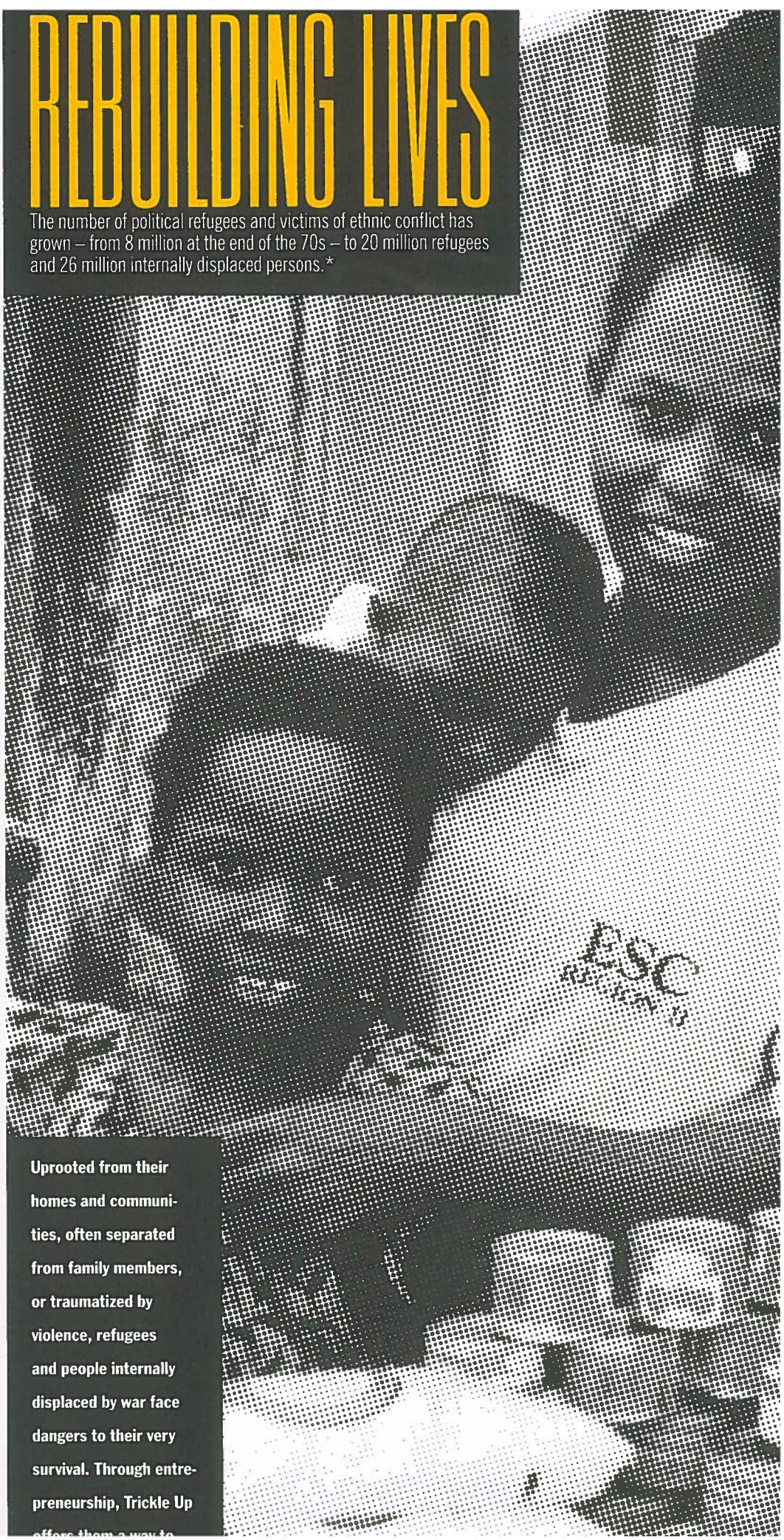
Armenia Peace Corps Country Director Robert McClendon is convinced that the only kind of small business development that has a chance of long-term survival, in Armenia's circumstances, is the type of grassroots development that Trickle Up is supporting. While *"nobody believes that amount of money can do anything...the fact is that micro-enterprise is going to build the country,"* he says.

Peace Corps Volunteer Trisha Pitts, who has helped people in Giumri, Armenia, start businesses involving the manufacture of slippers, blankets, baby clothes, house dresses, baking, and furniture design, writes: *"These people have been reduced to poverty due to the collapse of the state-controlled economic system...They are suffering from mass unemployment. A new Armenian currency has very little value...[Trickle Up] has provided me with a vehicle for helping [them] learn how to run their own businesses, as well as providing them with the means to get started toward self-sufficiency. Although they already have the skills for making their chosen products, they lack the record-keeping skills and marketing know-how...the Trickle Up grants are a godsend!"*

REBUILDING LIVES

The number of political refugees and victims of ethnic conflict has grown – from 8 million at the end of the 70s – to 20 million refugees and 26 million internally displaced persons.*

Uprooted from their homes and communities, often separated from family members, or traumatized by violence, refugees and people internally displaced by war face dangers to their very survival. Through entrepreneurship, Trickle Up offers them a way to



Due to natural disasters and political crises, one-third of the world's refugees and two-thirds of the world's internally displaced people — those who are refugees within their own country — are in Africa. Trickle Up has responded to their needs by helping displaced Africans and refugees initiate small businesses in **Sierra Leone, Liberia, Zaire and Uganda**. In 1994, more than 900 of these micro-enterprises were established.



In war-ravaged **Liberia** more than half of the population has moved to safer areas within the country or across the border. More than 80% of the population is unemployed. Over 800 groups of displaced persons have started small businesses in the last two years with Trickle Up funds.

The enterprises are located in the safe area around the capital, Monrovia, where twelve Coordinating Agencies are helping displaced Liberians become self-reliant. Most of the entrepreneurs are internally displaced and, until now, have survived on the food and goodwill provided by extended families.

After visiting a number of Trickle Up enterprises in Liberia, Daniel Delehanty, Program Officer for Africa, reported that the majority of the businesses are off to a promising start. The enterprises not only provide income to people displaced from their homes and communities, but they also supply essential goods and services — food, clothes, and basic commodities. These businesses are the main source of income for 90% of the enterprises. More than 65% of the entrepreneurs are women.



Toward the end of 1994, Trickle Up began assisting **Rwandan refugees in Zaire**, in refugee camps across the Rwandan border.

“The Trickle Up Program’s collaboration with Coordinating Agencies helps to enable families and groups of refugees to produce an income for self-help and is a very important component that will complete the efforts of the international community.” –Coordinator Sadiki Byombuka, *Association Lutte*, describing Trickle Up’s role in helping Rwandan refugees in camps in Zaire

The businesses do more than provide immediate benefits in the form of food, clothing and other basic goods. They also foster long-term benefits by helping refugees and displaced people become economically productive and self-reliant — essential first steps in reconstruction. The Trickle Up process builds enduring business skills which refugees and displaced people can use when they return to their homes and begin to rebuild local economies. Even when they do not return to their homes, the renewed hope and seed capital provided by Trickle Up can help uprooted families become viable participants in their new communities.

“It is hard to live in tents as a refugee with my children. Thank you, Trickle Up, your help has given us hope.” –Sabine Nikorere, Rwandan refugee in Nyangezi camp

ENTERPRISE AND ENVIRONMENT

Environmental protection must go hand in hand with development... programmes that provide alternative livelihood opportunities for the poor.*



Rural poverty can be diminished by using environmentally sound practices. Trickle Up entrepreneurship can

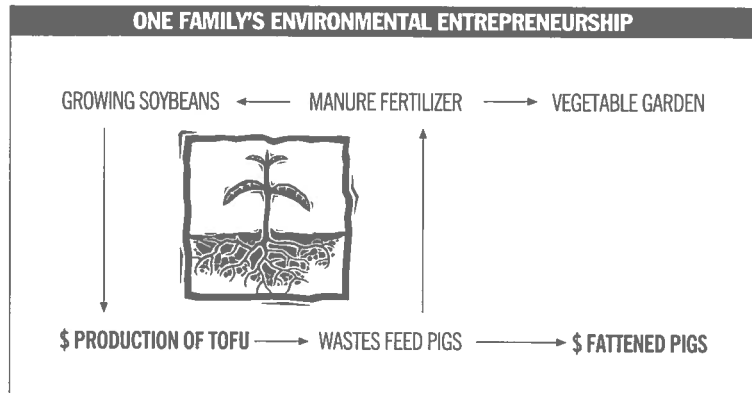
In southeast **China**, an innovative partnership between the Trickle Up Program, local government and the International Crane Foundation is demonstrating how rural villagers can make a living without degrading the environment.

In 1982, the much-needed decision was made to restore the Cao Hai wetlands, an important breeding and wintering area for a variety of birds, including the endangered black-necked crane. The challenge facing authorities in Guizhou province was how to provide an alternative livelihood to 15,000 subsistence farmers who had made their living by farming the wetlands.

While the economy is booming in some parts of China, many rural areas are suffering from high inflation and lack of economic opportunity. The Cao Hai Nature Reserve is located in one of the poorest areas of China — Weining, a county populated by the Yi, Hui, and Miao minorities. Annual *per capita* income in the community is about US \$40, most people cannot afford rice and rarely eat meat.

Extreme poverty and lack of viable alternatives had forced villagers to overexploit farmland and overfish the lake, creating a downward spiral of poverty and environmental degradation. A creative solution was forged when the Trickle Up process was used to start environmentally sustainable livelihoods for the farmers around Lake Cao Hai.

Many of the new enterprises have devised creative ways to recycle resources. Some businesses, for example, involve the making of stoves from discarded oil barrels. Tofu production enterprises begin with locally grown soy beans. The wastes from tofu processing are used to feed pigs. The pigs used to eat water plants which are vital to maintaining the wetland ecosystem. Pig manure is used to fertilize vegetable and soy bean gardens. The tofu brings in a small weekly profit, the pigs fetch a much larger annual profit, and there is tofu, pork, and vegetables to feed the community. More than 450 businesses will be launched over the next three years.



During a visit to Lake Cao Hai in August 1994, Stephen Young, a Clark University researcher, concluded that the businesses supported by Trickle Up were producing noticeable improvements in the Cao Hai communities. The enterprises were generating profit, providing an additional source of food, creating opportunity for underutilized labor through self-employment, and promoting livelihoods which do not destroy the environment.

The partnership recognized that the needs of communities as a whole had to be addressed in order to produce sustainable results. Community Trusts have been established to fund environmental projects that will provide enduring benefits to the villages. The Lake Cao Hai farmers are contributing to the long-term development of their communities by voluntarily donating part of their business profits to a Trust. The Trusts are augmented by contributions from the International Crane Foundation.

*UNRISD (United Nations Research Institute for Social Development) Briefing Paper Series 3, Environmental Degradation and Social Integration

TRICKLE UP PROGRAM



AFRICA

37 Countries

Benin	Mauritania
Botswana	Mozambique
Burkina Faso	Namibia
Burundi	Nigeria
Cameroon	Rwanda
Central African Republic	Sao Tome
Chad	Senegal
Equatorial Guinea	Sierra Leone
Ethiopia	Somalia
Gambia	South Africa
Ghana	Sudan
Guinea	Swaziland
Ivory Coast	Tanzania
Kenya	Togo
Lesotho	Uganda
Liberia	Zaire
Madagascar	Zambia
Malawi	Zimbabwe
Mali	

ASIA

24 Countries

Bangladesh	Nepal
Cambodia	Pakistan
China	Papua New Guinea
Fiji	Philippines
India	Solomon Islands
Indonesia	Sri Lanka
Kiribati	Thailand
Laos	Tonga
Malaysia	Vanuatu
Marshall Islands	Vietnam
Micronesia	Western Samoa
Mongolia	
Myanmar	

AROUND THE WORLD



AMERICAS

36 Countries

Anguilla	Haiti
Antigua-Barbuda	Honduras
Argentina	Jamaica
Barbados	Mexico
Belize	Montserrat
Bolivia	Nicaragua
Brazil	Panama
Chile	Paraguay
Colombia	Peru
Costa Rica	St. Kitts-Nevis
Dominica	St. Lucia
Dominican Republic	St. Vincent
Ecuador	Suriname
El Salvador	Trinidad & Tobago
Grenada	Turks & Caicos
Guadeloupe	Uruguay
Guatemala	USA
Guyana	Venezuela

EUROPE

11 Countries

Albania	Lithuania
Armenia	Portugal
Bulgaria	Russia
Estonia	Ukraine
Greece	
Ireland	
Latvia	

Since 1979, the Trickle Up process has been implemented in 108 countries.

1979-1994 TRICKLE UP PROGRAM RESULTS BY COUNTRY

Country	Number of Businesses	Coordinating Agencies	Number of Coordinators	Entrepreneurs			Average Profit	*Main Source of Income
				Number Trained	Percent Female	*Percent Under 27		
AFRICA	14414	422	642	86841	64%	40%	\$195	75%
AMERICAS	11904	301	1020	70507	64%	47%	\$232	74%
ASIA	15908	523	1121	84781	58%	46%	\$176	60%
EUROPE	361	19	21	1901	56%	36%	\$164	53%
GLOBAL TOTALS	42587	1265	2804	244030	62%	44%	\$198	69%

ASIA

TOTALS	15908	523	1121	84781	58%	46%	\$176	60%
BANGLADESH	1620	22	63	7751	53%	53%	\$128	73%
CAMBODIA	148	2	2	427	47%	41%	148	98%
CHINA	422	7	9	1995	46%	37%	\$284	73%
FIJI	10	2	2	104	58%	NA	\$170	NA
INDIA	3491	166	201	19533	62%	38%	\$168	81%
INDONESIA	828	21	86	4720	49%	57%	\$130	82%
KIRIBATI	1	1	1	6	33%	NA	NA	NA
LAOS	13	1	1	70	97%	NA	\$176	57%
MALAYSIA	109	2	12	592	39%	NA	\$256	71%
MARSHALL ISLANDS	2	1	2	34	85%	NA	\$290	NA
MICRONESIA	5	1	2	56	20%	NA	NA	NA
MONGOLIA	51	3	2	181	82%	40%	\$192	100%
MYANMAR	132	2	1	678	54%	48%	\$819	76%
NEPAL	642	17	63	3081	52%	47%	\$83	48%
PAKISTAN	107	6	6	458	40%	52%	\$230	91%
PAPUA NEW GUINEA	5	1	1	20	70%	NA	\$158	100%
PHILIPPINES	7847	224	595	42022	59%	47%	\$173	40%
SOLOMON ISLANDS	68	7	19	407	61%	73%	\$431	82%
SRI LANKA	243	21	28	1635	67%	43%	\$379	57%
THAILAND	88	9	18	511	62%	15%	\$111	38%
TONGA	1	1	1	12	100%	NA	\$360	NA
VANUATU	10	2	2	106	50%	52%	\$86	100%
VIETNAM	63	3	3	323	88%	25%	\$46	33%
WESTERN SAMOA	2	1	1	59	31%	NA	NA	NA

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AFRICA								
TOTALS	14414	422	642	86841	64%	40%	\$195	75%
BENIN	478	4	17	3499	60%	56%	\$92	71%
BOTSWANA	1	1	1	7	71%	NA	NA	NA
BURKINA FASO	105	6	7	611	82%	15%	\$177	76%
BURUNDI	13	2	7	65	75%	19%	\$132	40%
CAMEROON	380	11	12	2686	55%	32%	\$160	90%
CENTRAL AFR. REPUB	83	2	9	621	50%	NA	\$35	91%
CHAD	15	1	1	57	67%	NA	\$61	NA
EQUATORIAL GUINEA	1	1	1	6	17%	NA	NA	NA
ETHIOPIA	95	3	17	472	89%	7%	\$115	37%
GAMBIA	40	6	6	230	83%	44%	\$201	62%
GHANA	997	45	55	5408	68%	19%	\$152	68%
GUINEA	43	2	3	196	51%	36%	\$56	48%
IVORY COAST	16	3	2	109	87%	NA	NA	NA
KENYA	4075	88	154	25318	67%	32%	\$265	72%
LESOTHO	200	13	15	1540	91%	17%	\$394	84%
LIBERIA	864	11	11	3936	65%	47%	\$200	97%
MADAGASCAR	669	4	5	3319	51%	39%	\$190	50%
MALAWI	328	15	34	1659	47%	48%	\$101	95%
MALI	31	3	4	172	72%	9%	\$167	NA
MAURITANIA	17	1	4	218	82%	48%	\$105	NA
MOZAMBIQUE	60	2	2	291	80%	18%	\$172	100%
NAMIBIA	14	2	2	70	74%	NA	NA	100%
NIGERIA	836	26	32	4405	65%	50%	\$179	53%
RWANDA	8	1	1	64	17%	NA	\$257	NA
SAO TOME	32	1	1	167	63%	60%	\$225	78%
SENEGAL	98	5	9	1421	73%	22%	\$87	44%
SIERRA LEONE	1513	44	49	10591	66%	40%	\$298	68%
SOMALIA	41	2	3	204	77%	NA	\$167	NA
SOUTH AFRICA	1	1	1	7	57%	100%	NA	NA
SUDAN	111	6	8	883	65%	23%	\$282	100%
SWAZILAND	27	4	8	140	51%	NA	\$489	NA
TANZANIA	310	18	24	1909	58%	45%	\$277	64%
TOGO	252	7	14	1522	63%	53%	\$74	54%
UGANDA	2088	49	56	11184	59%	53%	\$63	86%
ZAIRE	350	10	40	1859	66%	52%	\$79	83%
ZAMBIA	108	13	15	658	59%	41%	\$428	97%
ZIMBABWE	114	9	12	1337	73%	26%	\$257	38%

Country	Number of Businesses	Coordinating Agencies	Number of Coordinators	Entrepreneurs			Average Profit	*Main Source of Income
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AMERICAS								
TOTALS	11904	301	1020	70507	65%	47%	\$232	74%
ANGUILLA	6	1	1	29	96%	NA	NA	NA
ANTIGUA-BARBUDA	33	8	10	34	91%	NA	\$246	NA
ARGENTINA	157	7	11	895	61%	33%	\$550	83%
BARBADOS	1	1	1	9	56%	NA	103	NA
BELIZE	30	5	5	252	41%	26%	\$377	31%
BOLIVIA	1244	31	38	5452	59%	39%	\$165	58%
BRAZIL	84	14	14	461	69%	57%	\$443	33%
CHILE	14	3	4	93	72%	NA	\$328	100%
COLOMBIA	1343	18	85	7663	60%	57%	\$272	45%
COSTA RICA	670	13	114	3972	66%	51%	\$184	83%
DOMINICA	64	9	15	203	55%	100%	\$59	100%
DOMINICAN REPUB.	393	10	88	3296	69%	41%	\$223	70%
ECUADOR	2489	16	116	13391	58%	54%	\$219	87%
EL SALVADOR	220	4	8	1033	56%	61%	\$188	87%
GRENADA	5	2	2	29	63%	31%	NA	NA
GUADELOUPE	1	1	1	NA	NA	NA	NA	NA
GUATEMALA	1635	19	169	10855	65%	56%	\$150	80%
GUYANA	106	2	2	572	57%	50%	\$158	25%
HAITI	814	16	18	3899	62%	34%	\$374	85%
HONDURAS	683	11	141	8577	81%	43%	\$147	98%
JAMAICA	387	19	46	1969	61%	40%	\$276	44%
MEXICO	84	6	8	488	72%	53%	\$969	28%
MONTSERRAT	18	6	8	75	25%	NA	\$32	NA
NICARAGUA	59	5	5	249	49%	25%	\$165	NA
PANAMA	68	4	17	459	39%	46%	\$92	53%
PARAGUAY	50	3	7	268	67%	NA	\$30	NA
PERU	912	34	45	4776	72%	49%	\$233	77%
ST. KITTS-NEVIS	36	5	5	58	79%	NA	\$151	NA
ST. LUCIA	7	3	5	49	67%	NA	\$146	NA
ST. VINCENT	68	6	9	363	60%	64%	\$463	59%
SURINAME	8	2	2	35	51%	40%	12	100%
TRINIDAD & TOBAGO	2	1	1	24	54%	75%	NA	NA
TURKS & CAICOS	9	2	2	51	59%	NA	\$28	NA
URUGUAY	5	1	1	25	100%	NA	\$255	100%
USA	198	12	15	898	55%	56%	\$634	17%
VENEZUELA	1	1	1	5	100%	NA	NA	NA

Country	Number of Businesses	Coordinating Agencies	Number of Coordinators	Entrepreneurs			Average Profit	*Main Source of Income
				Number Trained	Percent Female	*Percent Under 27		
EUROPE								
TOTALS	361	19	21	1901	56%	36%	\$164	53%
ALBANIA	10	1	1	48	38%	27%	\$1	100%
ARMENIA	12	1	1	61	53%	50%	\$207	75%
BULGARIA	7	1	1	30	83%	10%	NA	NA
ESTONIA	11	1	3	55	58%	44%	\$671	100%
GREECE	4	1	1	25	88%	NA	NA	NA
IRELAND	2	1	1	19	58%	NA	\$413	NA
LATVIA	22	2	1	85	36%	54%	\$181	13%
LITHUANIA	11	1	2	59	46%	51%	NA	NA
PORTUGAL	177	1	1	968	55%	43%	\$7	NA
RUSSIA	47	6	6	260	56%	23%	\$90	17%
UKRAINE	58	3	3	291	62%	24%	\$672	81%

GLOBAL

TOTALS	42587	1265	2804	244030	62%	44%	\$198	69%
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*The information in these columns reflects data gathered from businesses since 1992.

From their own resources, entrepreneurs have invested an average of \$49, in cash or in kind, to start their own businesses.

Business Reports show that 39% of entrepreneurs have opened bank accounts.

This data is collected from Coordinator-certified Trickle Up Business Plans and Business Reports. These figures serve as performance indicators for Trickle Up businesses, based on self-reported data. *NA* indicates that earlier Report forms did not request this information. In the "Average Profit" column, *NA* indicates that information was not available.

This report contains a cumulative summary of information entered into the database from Coordinator-certified Business Plans and Business Reports, received between 1979 and 1994. Information is provided on the total number of businesses started or expanded during that period; the number of volunteer Coordinating Agencies and their field Coordinators implementing the program; the total number of entrepreneurs; the percentage of entrepreneurs that are women and the percentage below age 27; the average net income (profit) for the first three months of operation; and the percentage of entrepreneurs reporting that the Trickle Up business is their main source of income.

EMPOWERING WOMEN

More than 70% of the world's poor are women.*



Women accept responsibility for the care and feeding of their families, and many must work to sustain them. Through Trickle Up entrepreneurship, women build a more secure future

From Coordinator Jose Mathew, a United Nations Volunteer in **Indonesia**, comes this story of a mat-making business in a remote Sumatran village, showing how a women's enterprise is meeting the challenge of chronic poverty through hard work, resourcefulness, and business skills fostered by the Trickle Up process:

When she started her Trickle Up business, Saromi, a poor Indonesian woman in Tanjungsari village, had an eight-year-old son so weakened by malnutrition that he could not walk. His family sold off their meager assets — a radio, bicycle, and chair — to pay for his treatment.

With the other women in her business group, Saromi started an enterprise selling traditional mats made by weavers in her community. Saromi's group used their first \$50 from Trickle Up to buy the mats at higher prices and carried them on bicycles to distant villages, where they were sold at a substantial profit. Thus, the weavers were able to obtain higher prices for their mats while Saromi's group established a thriving business. After selling the mats, the women bought basic goods in the market and sold them in their village, earning extra income from these efforts.

From the Trickle Up business forms Saromi's group learned simple accounting, the value of regular savings, group organization and teamwork. Saromi now has plans to replace her thatched roof with tiles, but her first priority is to save enough money to expand the business. By buying mats in volume and transporting them by bus to more distant places, the women can earn higher profits. They also plan to diversify into food processing.

Most importantly, Saromi's son has completely recovered. He now walks to school, and Saromi is confident that he will never again be malnourished. With her newfound entrepreneurial skills and determination to overcome all obstacles, she is building a better life for her family.



*World Summit for Social Development, *United Nations Department of Public Information, 1994*

In **Peru**, a 14-year civil war has forced more than half a million *campesinos* to seek refuge in the cities, increasing pressure on public services and worsening poverty. The problems of impoverished urban women are sometimes compounded by domestic abuse and violence.

In Trujillo, the *Asociación de Mujeres Luchadoras Por Su Pueblo* (AML), (Association of Women Fighting for their Community) has created a women's rights center, which has programs on domestic violence, health and family planning, literacy and nutrition. For single mothers, however, the greatest need was for them to find a way to support their children. AML uses the Trickle Up process to help single mothers launch their own businesses. Altogether they have started 65 enterprises, including food vending, and production of sandals, baby blankets and clothing. These women use part of their business profits to educate their children.

Martha Guevara, a single mother of two who also supports her blind father, joined with several friends to start a business selling cooking oil. Putting into practice the principles learned through the Trickle Up Business Plan, the entrepreneurs reinvested 20% of their earnings and added sugar, oats, soda, and kerosene to their vendors' stand. By the end of the year, they had a tiny store with merchandise ranging from potatoes to soap.

The women entrepreneurs also belong to AML's community dining cooperative. Operating with donated food and small membership fees, the women rotate responsibilities so that their families can receive nutritious meals which are otherwise unaffordable. Some businesses fail because poverty forces their owners to spend the capital on food and basic needs. The cooperative helps the women save and reinvest in their businesses to keep them alive and growing. Thus far, 80% of the businesses are continuing after one year.

"While Peru is a poor and underdeveloped country, with the Trickle Up seed capital many impoverished women can survive and begin to overcome the obstacles to a better life." — Coordinator Santa Maria Vásquez




In the **United States**, many women, especially single mothers, find themselves in precarious financial situations, despite the availability of public assistance. With little or no collateral, they find it hard to qualify for business loans. Through a pilot project established in the U.S. in 1994, Trickle Up offers economically disadvantaged entrepreneurs a source of capital and an opportunity to channel their talents and skills into profit-making ventures, enabling them to achieve a measure of self-sufficiency.

Typical of such entrepreneurs is Deborah Gallant, a single parent with one child who lives in Poland Springs, Maine. Despite the support she receives from the Aid to Families with Dependent Children (AFDC) program and wages from a part-time job, her income is below the poverty line. With help from the Coordinating Agency, Coastal Enterprises, Inc., she started a children's clothing business which capitalizes on her eighteen years of sewing experience. Her grant from Trickle Up was used to buy fabric and advertise her venture. Her monthly income is supplemented by her business profits, enabling her to provide more adequately for her family.

BUILDING COMMUNITIES

Eradicating poverty requires more than making health care, education and sanitation available to the poor. It also requires that poor families find income-generating opportunities and sustainable livelihoods.*



Trickle Up entrepreneurship benefits not only individuals but also families and communities. Through “Enterprise Zones” — clusters of 30 to 100 businesses in a community — local economies are strengthened and collective action is fostered through cooperatives, community

In **Malawi**, one of the world's least developed countries, more than half the population lives below the poverty line established by the United Nations Development Programme. Illiteracy and food shortages are endemic in rural areas. In Malawi, Enterprise Zones have increased income, employment and food production; spurred community organizing; and established local credit systems. Thirteen Enterprise Zones, comprising 175 small farms growing hybrid maize, were started in 1990 and are now in their *fifth* year of operation. The Enterprise Zones were launched by a Peace Corps Volunteer. A non-governmental organization, the Hills of Dowa Enterprise Zone Association, has been formed to continue and expand the Zones.

After five years, the Enterprise Zones have achieved remarkable results:

Higher Income: By providing poor villagers with opportunities for self-employment, income levels in participating villages have risen substantially. The average family income in the Enterprise Zones has more than doubled.

Agricultural Cooperation: By working together as an agricultural cooperative, the Trickle Up entrepreneurs are able to collectively purchase supplies and bargain for better prices for their maize.

New Savings/Credit Union: An innovative part of the Enterprise Zone strategy has helped address the need of small farmers for continued access to seed capital. The generation of capital in the Enterprise Zones, coupled with the 20% savings requirement of Trickle Up, has attracted a mobile rural savings bank to the villages. Run by the participants themselves, the local credit union makes loans for farm improvement.

Food Security — Improved Health and Welfare: Maize storage bins have been full virtually all year round, providing food security for the first time in recent memory. There is almost no need to sell subsistence crops grown on family plots for cash. Health conditions have significantly improved due to the availability of clean drink-

*James Gustave Speth, Administrator, United Nations Development Programme

ing water from the community-built well, child malnutrition has been reduced, and the number of families able to send their children to school has increased. Business Reports submitted by participants show that villagers now feel better about their future than ever before.

Literacy and Numeracy: Villagers received training in reading, writing and numeracy. Additional training in business management was provided for 240 entrepreneurs.

Self-Help: Through the collaborative efforts of community members and Trickle Up businesses, the central village was able to build a market place, a drinking well and an elementary school.



In **Guatemala**, a three-way partnership between government, grassroots organizations and Trickle Up is helping indigenous people build sustainable businesses, gain access to affordable credit, and strengthen communities. Trickle Up funds go directly to the entrepreneurs, and community organizations manage the Enterprise Zones. Three Zones with 230 businesses were started in 1993/94. The Ministry of Labor and Social Welfare covers the administrative costs of the community organizations and provides them with technical assistance.

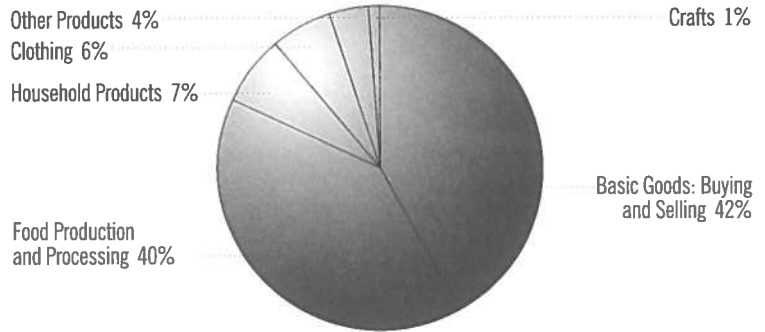
The First Stage — Business Creation: The community organizations include associations of artisans and subsistence farmers in rural areas of Chimaltenango, Tonicapán, and Sacatepéquez. Most of the entrepreneurs are women — many of whom are widowed as a result of the civil war. Self-employment is the only way they can earn a living. Through Trickle Up they have embarked on enterprises such as food processing, vending and traditional crafts — clothes, rugs, tablecloths. In one community they named their organization *Kitoik Ri Acuala*, which means “help for children”. In the three Zones, 93% of the businesses started in 1993 are continuing after one year.

In her year-end evaluation, Coordinator Aura Flores de Letona observed that *“There are some enterprises which continue but have not been able to grow, due to the extreme poverty of the area, limited markets, and lack of education of the entrepreneurs. However, the majority of the businesses are successful,*

having reached a level of capitalization that provides a stable income and employment.”

The Second Stage—Credit for Business Expansion: In one year, the entrepreneurs had gained experience on two levels: as successful business people they were able to take risks and utilize loans, and their community organizations had demonstrated their capacity to manage a more complex program. After completing the Trickle Up cycle, three community organizations, through the Ministry, applied for and obtained \$9,000 from the Government of Spain for “Solidarity Funds.” The organizations were trained to manage these funds and are now making loans to members for business expansion. The Trickle Up process was the catalyst for these resources, which will ensure the continued growth of the businesses and improve conditions in the communities.

PRODUCT DISTRIBUTION

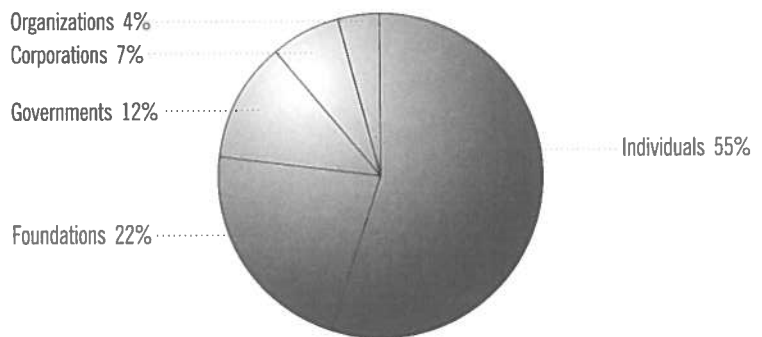


STATEMENT OF INCOME, EXPENDITURES AND FUND BALANCE

	Fiscal Year Ending 12/31/94		Fiscal Year Ending 12/31/93	
	Amount	% of Exp.	Amount	% of Exp.
INCOME:	\$ 1,559,424		\$ 1,314,806	
EXPENDITURES:				
Program Grants and Services	1,483,250	93%	1,196,588	93%
Supporting Services:				
Management, General and Fundraising	101,571	7%	96,005	7%
Total Expenditures	1,584,821		1,292,593	
Excess (Deficiency)	(25,397)		22,213	
Fund Balance, Beginning of Year	231,303		202,792	
Transfers	(2,332)		6,298	
Fund Balance, End of Year	203,574		231,303	

Figures are taken from the Certified Audit Report, which is available upon request.

INCOME SOURCES



The Trickle Up Program receives 55% of its income from individual contributors who, by agreement, are not listed. With appreciation, we acknowledge the more than 1,400 contributors to Trickle Up, including individual, foundation, corporation, and organization donors who helped the poor start or expand businesses in 1994.

1994 CONTRIBUTIONS OF \$1,000 AND OVER

FOUNDATIONS

Louis and Anne Abrons Foundation
 Barr Foundation
 The Bydale Foundation
 Garold L. Faber Fund
 Golden Rule Foundation
 The Green Fund
 The Marc Haas and Helen Hotze Haas Foundation
 Hamilton Foundation
 M.E. Hart Foundation
 The Hunt Foundations
 Joselow Foundation
 Harris and Eliza Kempner Fund
 The Klein Family Foundation, Inc.
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 The Near and Far Aid Association, Inc.
 Jerome A. and Estelle R. Newman Assistance Fund
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 Pauline Frederick Robbins Irrevocable Trust
 Jacob and May Rubin Foundation
 The Scherman Foundation, Inc.
 The Span Foundation
 CL Taylor Revocable Trust
 The Thanksgiving Foundation
 The Wiegand Memorial Foundation

CORPORATIONS

Avon Products Inc.
 Chemical Bank
 Consolidated Edison
 Christian Science Monitor (in kind)
 DowBrands
 Federated Department Stores Inc./
 Abraham & Straus (A&S)

Health Insurance Plan of Greater NY
 Mars Inc.
 Morgan Guaranty Trust Co.
 New England Biolabs
 Pfizer Inc. (matching gift)
 Susquehanna Foundation Corp.

ORGANIZATIONS

Combined Federal Campaign
 (over 120 organizations nationally)
 Friends of Cameroon
 International Monetary Fund
 Northern California Council of
 Returned Peace Corp Volunteers
 Resource House
 Returned Peace Corps Volunteers Friends
 of Nepal
 Rochester Association for the United Nations
 (Joseph C. Wilson Award)
 Parish of Trinity Church
 Women's Fellowship First
 Congregational Church

GOVERNMENTS

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

GLOBAL PARTNERS*

Camps Farthest Out International
 Christian Development Agency
 Instituto Nacional del Nino y
 La Familia (INNFA)
 Ladner Foundation

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



COORDINATING AGENCIES 1994

LEFT BUSINESS IN NEW YORK CITY; AN A&S / TRICKLE UP PARTNERSHIP BUSINESS / PHOTO COURTESY OF ABRAHAM & STRAUS (A&S)



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COORDINATING AGENCIES 1994

In 1994, 7,002 businesses were started or expanded with the assistance of 422 volunteers. Four hundred and four of these volunteers were from 340 Coordinating Agencies and 18 were independent. The table below indicates the number of businesses started or expanded by type of Coordinating Agency.

	Total Business	Non-governmental Indigenous		Non-governmental International		Governmental & Intergovernmental Volunteers		Governmental Ministries, etc.	
		#	%	#	%	#	%	#	%
Total									
1979-1994	42587	26298	62%	3268	8%	6911	16%	6110	14%
1994	7002	5503	79%	702	10%	294	4%	503	7%

The list of Coordinating Agencies on the following pages includes "intermediary" organizations which channel Trickle Up grants through indigenous development organizations and often provide them with technical assistance and business training. Examples of intermediary organizations include the United Nations Development Programme and International Voluntary Services.

A few Coordinating Agencies listed in the 1993 Global Report have been reclassified and may appear differently on the 1994 list which follows.

The businesses started in each country in 1994 (Column 3) are not necessarily the same businesses which sent three-month Business Reports in 1994 (Column 4). Four to six months may elapse between the time Trickle Up receives Business Plans indicating that businesses have started, and the time that Business Reports are received from businesses to qualify for the second \$50 installment of the grant. Thus, some of the Business Reports in 1994 refer to businesses which started in 1993, and many businesses which started in the latter part of 1994 will not send Business Reports until 1995.

COORDINATING AGENCIES 1994

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1994	NO. OF REPORTS RECEIVED 1994
Totals	64		358	7002	5258
Africa	27		127	3044	2053
Benin			2	20	5
		CARDER ATLANTIQUE		10	5
		CLUB UNESCO		10	
Burkina Faso			1	36	36
		UNITED NATIONS VOLUNTEERS		36	36
Cameroon			5	164	30
		BUSINESS AND PROFESSIONAL WOMEN		12	
		MINISTRY OF AGRICULTURE		15	20
		OPPORTUNITIES INDUSTRIALISATION CENTRE		10	10
		RURAL DEVELOPMENT CONSULTANTS & ADVISORY SERVICES		115	
		SOROPTIMIST INTERNATIONAL		12	
Central African Republic			1	22	
		UNITED NATIONS VOLUNTEERS		22	
Ethiopia			1	15	41
		CHRISTIAN CHILDREN'S FUND		15	41
Gambia			1	2	6
		MANAGEMENT DEVELOPMENT INSTITUTE		2	6
Ghana			10	114	114
		31ST DECEMBER WOMEN'S MOVEMENT			12
		AGRO PROJECTS LTD.			15
		DEPARTMENT OF SOCIAL WELFARE		15	10
		LANGRENSI PRESBYTERIAN AGRICULTURAL STATION		5	4
		LUME BENEVOLENT GROUP		1	6
		NATIONAL YOUTH ORGANIZING COMMISSION		10	
		NGO BUSINESS AND DEVELOPMENT CONSULTANCY CENTRE		48	36
		NOVISI ASSOCIATION OF VOLUNTARY ASSISTANCE		25	22
		SEKOMABIA RURAL RENAISSANCE ORGANIZATION		5	
		<i>Independent - Samuel Nana Sarpong</i>		5	9
Guinea			1	18	13
		UNITED NATIONS VOLUNTEERS		18	13
Ivory Coast			1	10	
		ECOFORM-DEVELOPMENT		10	
Kenya			18	315	206
		AMADI & ASSOCIATES		10	15
		BIBLE AND LITERACY LEAGUE OF KENYA		15	10
		CARE INTERNATIONAL IN KENYA		53	21
		CHILD WELFARE SOCIETY OF KENYA		10	10
		CHRISTADELPHIAN BIBLE MISSION		15	10
		COMMITTEE FOR NATIONAL DEVELOPMENT		25	29
		DEPARTMENT OF FISHERIES		25	10
		DIOCESE OF MT. KENYA (ANGLICAN)		22	32

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1994	NO. OF REPORTS RECEIVED 1994
Kenya (cont.)		ESTABALA VILLAGE DEVELOPMENT COMMITTEE		50	2
		FAMILY HEALTH FOUNDATION OF KENYA		12	
		INTERNATIONAL FELLOWSHIP OF THE CLERGY			9
		KENYA UNITED INDEPENDENT CHURCHES		19	14
		NEW JERICO HARAMBEE PROGRESSIVE WOMEN'S GROUP		10	11
		NIJRU CHRISTIAN CENTRE		5	5
		ORGANIZATION OF AFRICAN INSTITUTED CHURCHES		6	2
		ST. TERESA'S GIRLS SECONDARY SCHOOL		10	10
		THE PRESIDENT'S AWARD SCHEME		26	14
	VOLUNTARY SERVICE OVERSEAS		2	2	
Lesotho			2	12	5
		MINISTRY OF AGRICULTURE		12	4
		UNITED NATIONS VOLUNTEERS			1
Liberia			10	439	294
		CHRISTIAN DEVELOPMENT AGENCY		132	74
		LIBERIA COMMUNITY DEVELOPMENT FOUNDATION		20	
		LIBERIA HUNGER FOUNDATION		125	154
		NATIONAL ADULT EDUCATION ASSOCIATION OF LIBERIA		30	9
		NATIONAL WOMEN'S COMMISSION OF LIBERIA		50	15
		ODAFARA (ORG. FOR THE DEVT. OF AGRICULTURE & FARMERS)		35	15
		PASODRI MULTIPURPOSE SOCIETY LTD.		12	
		SPECIAL EMERGENCY LIFE FOOD		20	
		UNITED NATIONS DEVELOPMENT PROGRAMME/U.N. V.		3	27
		YOUTH ENDING HUNGER IN LIBERIA		12	
Madagascar			2	356	120
		EGLISE PROTESTANTE MALGACHE		289	120
		MALAGASY EPISCOPAL CHURCH		67	
Malawi			4	78	11
		MINISTRY OF COMMUNITY SERVICES		2	1
		MISSION FOR EVANGELICAL TRAINING AND DEVELOPMENT		13	2
		VILLAGE ENTERPRISE ZONE ASSOCIATION		50	
		VOLUNTARY SERVICE OVERSEAS		13	8
Mali			1	2	
		PEACE CORPS		2	
Mauritania			1	13	9
		PEACE CORPS		13	9
Nigeria			8	106	130
		DIOCESE OF OWERRI			10
		LADNER FOUNDATION			38
		NALT UNITED SELF-HELP ORGANIZATIONS		15	10
		NGWA WOMEN FEDERATION			6
		NIGERIAN ASSOCIATION OF SPECIAL EDUCATION TEACHERS		36	16
		NIGERIAN SOCIETY FOR THE IMPROVEMENT OF RURAL PEOPLE		20	25
		SISTRUM EDUCATIONAL FOUNDATION		25	20
		UNITY FARMING DEVELOPMENTS		10	5

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1994	NO. OF REPORTS RECEIVED 1994
Sao Tome			1	17	23
		MARGINAL DEVELOPMENT FOUNDATION		17	23
Senegal			1	10	4
		PEACE CORPS		10	4
Sierra Leone			13	248	173
		ACTIONAID		7	
		ALBERT MARGAI INSTITUTE OF DESIGN, CRAFTS & APPROP TECH.		61	40
		ASSOCIATION FOR RURAL DEVELOPMENT		6	8
		BONDAY RURAL DEVELOPMENT ASSOCIATION		15	15
		BOYS' SOCIETY OF SIERRA LEONE		20	22
		BUREH SMALL FARMERS ASSOCIATION		10	10
		CATHOLIC CHURCH		10	
		MALEN PRODUCERS & MARKETING COOPERATIVE ASSOCIATION		70	26
		MARENKA SECTION FARMERS' ASSOCIATION			5
		ORG. FOR RESEARCH & EXTENSION OF INTERMEDIATE TECHNOLOGY		15	10
		THE INTEGRATED RURAL DEVELOPMENT ASSOCIATION		4	4
		YONI RURAL BANK, LTD.		10	10
		YOUTH DEVELOPMENT ASSOCIATION		20	23
Sudan			1		1
		AMUPE PROJECT			1
Tanzania			6	45	8
		CATHOLIC WOMEN'S ORGANIZATION		5	
		DUKE-MUHIMBILI COOPERATION PROGRAM		10	
		HABITAT FOR HUMANITY INTERNATIONAL		5	1
		SMITHTOWN GOSPEL TABERNACLE		15	2
		TANZANIA ASSOCIATION OF THE DISABLED		5	
		UNITED NATIONS VOLUNTEERS		5	5
Togo			2	43	17
		UNITED NATIONS VOLUNTEERS		33	
		PEACE CORPS		10	17
Uganda			24	790	707
		BAPTIST UNION OF UGANDA		85	55
		CHILD RESTORATION OUTREACH		15	
		CORNERSTONE DEVELOPMENT		25	33
		DAUGHTERS OF MARY SISTERS		51	50
		ENTEBBE MUNICIPAL COUNCIL		8	
		FOUNDATION FOR RURAL DEVELOPMENT		7	
		HABITAT FOR HUMANITY		38	10
		HANDS IN SERVICE		290	309
		IGANGA CENTRAL CLINIC		5	5
		KIWOKO HOSPITAL FARM		7	
		LIVING WELL WATER SERVICES INTERNATIONAL		39	25
		MAPEERA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD.		42	27
		MMANZE CENTER FOR RURAL DEVELOPMENT & TRAINING		15	15

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1994	NO. OF REPORTS RECEIVED 1994
Uganda (cont.)		MUSANA BROTHERS AND SONS		15	23
		PENTECOSTAL ASSEMBLIES OF GOD		15	25
		SPIRITS COOPERATIVE SOCIETY			15
		THANTEX		5	10
		THE AIDS CARE OUTREACH TEAM		40	8
		UGANDA ASSOCIATION FOR SOCIAL ECONOMIC PROGRESS		10	9
		UGANDA DEVELOPMENT BANK		15	25
		UGANDA INTERNATIONAL WOMEN'S CLUB		10	
		UNITED NATIONS VOLUNTEERS		25	49
		YOUTH WITH A MISSION		13	5
		<i>Independent - David Thomforde</i>		15	9
Zaire			5	106	72
		AGENCY FOR COMMUNITY DEVELOPMENT		28	29
		ASSOCIATION LUTTE		59	15
		FAITH IN ACTION ZAIRE		10	28
		HOPITAL EVANGELIQUE CBZO KIKONGO		5	
		MENNONITE CENTRAL COMMITTEE		4	
Zambia			3	29	19
		CHRIST LIVETH MISSION		20	10
		CHRISTIAN MISSION IN MANY LANDS		6	6
		HUMAN CARE FOUNDATION		3	3
Zimbabwe			2	34	9
		SELF-HELP DEVELOPMENT FOUNDATION		7	
		UNITED NATIONS VOLUNTEERS		27	9
Americas	16		74	1552	1531
Caribbean	4		12	305	218
Dominica			1	1	
		TEENS CLUB		1	
Dominican Republic			2	42	7
		ASOCIACION PRO-DESAROLLO COMUNIDAD DE CONSUELO		40	6
		PEACE CORPS		2	1
Haiti			6	218	198
		FOND. CHRETIENNE D'EDUCATION ET DE SANTE DE DELMAS		50	50
		HAITIAN BAPTIST CONVENTION		12	17
		HAITIAN COMMUNITY DEVELOPMENT FELLOWSHIP		104	105
		SERVICE DE PROCHAINS HAITIENS		26	21
		SISTERS OF ST. JOSEPH, MPS STUDY CENTRE		1	
		SISTERS OF THE BLESSED SACRAMENT, ST. CHARLES PARISH		25	5
Jamaica			3	44	13
		3D PROJECTS -MANCHESTER PARENT ASSN. FOR THE DISABLED		5	
		PEACE CORPS			1
		SOCIAL DEVELOPMENT COMMISSION		39	12

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1994	NO. OF REPORTS RECEIVED 1994
Central America	6		25	322	446
Costa Rica			2	40	39
		ASOC. DESARROLLO ECONOMICO LABORAL FEMENINO INTEG.		40	27
		PEACE CORPS			12
El Salvador			1	88	65
		OEF (ASOC. PARA LA ORG. Y EDUC. EMPRESARIAL FEMENINA)		88	65
Guatemala			13	155	286
		ACTENAMIT/PUEBLO NUEVO		17	6
		ASOCIACION CULTURAL MAM "ACU" MAM"			5
		FUNDAESE		5	
		MINISTERIO DE DESARROLLO URBANO Y RURAL/ALTA VERAPAZ			20
		MIN. DE SALUD PUBLICA/CENTRO DE SALUD ALTA VERAPAZ		6	2
		MINISTERIO DE TRABAJO Y PREVISION SOCIAL		12	48
		<i>Asociacion de Artesanas de Tecpan</i>		1	42
		<i>Comite Vecinal Nuevo Amanecer de San Jose Poaquil</i>		35	35
		<i>Empresa Campesina Asociativa San Rafael Sumatan</i>		43	35
		<i>Grupo de Artesanos de Vasquez Chuatroj</i>			40
		<i>Grupo Kitoik Ri Acuala</i>			35
		PEACE CORPS		6	8
		PROYECTO AUTOSUFICIENCIA FAMILIAR - INSTITUTO BENSON		30	10
Honduras			6	18	34
		FECORAH (FEDERACION DE COOP. AGROPECUARIAS Y EMPRESAS)		10	
		MINISTERIO DE SALUD, REGION 5 - STA. ROSA DE COPAN		3	1
		UNION DE TRABAJADORES OLANCHONOS		5	5
		UNITED NATIONS DEVELOPMENT PROGRAMME			22
		<i>Asociacion Nacional de Mujeres Campesinas</i>			6
		UNITED NATIONS VOLUNTEERS			6
Nicaragua			2	20	20
		FUNDACION JOSE NIEBOROWSKI		20	
		UNITED NATIONS DEVELOPMENT PROGRAMME			20
		<i>Instituto de Promocion Humana/Ocotol</i>			20
Panama			1	1	2
		PEACE CORPS		1	2
North America	1		2	27	11
United States			2	27	11
		BLACK VETERANS FOR SOCIAL JUSTICE		8	8
		CHURCH AVENUE MERCHANTS BLOCK ASSOCIATION		19	3
South America	5		35	898	856
Bolivia			12	373	347
		AGRICULTURA Y DESARROLLO RURAL		37	35

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	NO. OF	
			TOTAL ORGANIZATIONS	BUSINESSES STARTED 1994
Bolivia (cont.)		ASOCIACION DE PEQUEÑOS PRODUCTORES AGROPECUARIOS	75	61
		COMITE BOLIVIANO DEL CAFE	5	
		CORPORACION DE DESARROLLO DE ORURO	40	40
		DESENVOLVIMIENTO INTEGRAL DE SERVICIOS AGROPECUARIOS	45	30
		ENTIDAD DE SERVICIOS COGESTIONARIOS	20	20
		FOMENTO GANADERO DE ALTO BENI	35	45
		FOMENTO PECUARIO LOAYZA	40	39
		PRODUCTIVIDAD BIOSFERA Y MEDIO AMBIENTE	10	2
		<i>Independent - Javier Cabero</i>		7
		<i>Emilio J. Fernandez</i>	32	20
		<i>Eugenio Jacinto</i>	34	48
Colombia			2	16
		FUNDACION CODESARROLLO		6
		INTERNADO INDIGENA SAN JOSE		10
Ecuador			5	203
		FUND. ECUATORIANA PARA EL DESARROLLO PRODUCTIVO	20	15
		FUNDACION INSTITUTO DE COOPERACION AL DESARROLLO	16	16
		INSTITUTO NACIONAL DEL NINO Y LA FAMILIA	77	119
		ORGANIZACION INDIGENA TURUJTA	70	39
		PEACE CORPS.	20	23
Peru			15	320
		ASOCIACION DE JOVENES PROGRESISTAS	20	31
		ASOCIACION MUJER FAMILIA		7
		ASOCIACION OBRAS DE BIEN COMUN		3
		ASOCIACION TALLER DE REPOTENCIADO MOTRIZ	25	25
		ASOCIACION DE MUJERES LUCHADORAS POR SU PUEBLO	10	10
		CENTRO DE ESTUDIOS Y PROMOCION COMUNAL DEL ORIENTE	24	16
		CENTRO DE INF. Y EDUCACION PARA PREVENCION DEL ABUSO/DROGAS	2	5
		CENTRO DE INVESTIGACION Y PROMOCION DEL DESARROLLO	5	
		CENTRO DE INVESTIGACIONES Y APOYO TECNOLOGICO	100	44
		CLUB DE GRADUADOS SOCIAL CRISTIANOS DE LA U. DE SAN AGUSTIN	70	70
		INST. DE DESARROLLO DEL SECTOR INFORMAL/HUANCAVELICA	10	11
		INSTITUTO DE ASUNTOS CULTURALES	20	23
		INSTITUTO DE PROMOCION DEL DESARROLLO SOLIDARIO	30	11
		PROGRAMA NACIONAL DE PROMOCION DE LA MUJER		15
		<i>Independent - Adelina Meza</i>	4	6
Suriname			1	2
		<i>Independent - Hedy Edwards</i>	2	4
Asia	13		147	2346
Bangladesh			13	445
		AMARDESH	5	5
		AMRA KAJ KORY	15	15

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1994	NO. OF REPORTS RECEIVED 1994
Bangladesh (cont.)		ANWARA JASIM FOUNDATION		5	5
		BACHHOHATI DUSTHO MOHILA KALYAN SAMITY		10	10
		DEEPI BHUBAN		5	5
		INTERNATIONAL VOLUNTARY SERVICE			
		<i>Mouchas Unnayan Sangstha</i>		35	
		<i>Sachetan</i>		60	
		<i>Setu</i>		60	
		<i>Samai Kalayan Mou-Chasy</i>		25	
		<i>Solidarity</i>		50	
		<i>Sabalamby Umayan Samity</i>		70	
		OVERSEAS EMPLOYMENT AND EDUCATION INFO. CONSULTANTS		15	10
		ROTARY CLUB OF DHAKA			7
		RURAL WOMEN'S WELFARE ORGANIZATION		20	19
		VILLAGE DEVELOPMENT ASSOCIATION		20	20
		VILLAGE DEVELOPMENT ORGANIZATION		10	10
		VOLUNTARY ASSISTANCE TO RURAL DEVELOPMENT		30	30
		WORLD COURTESY PROGRAM		10	10
Cambodia			1	49	59
		AMERICAN WOMEN'S ECONOMIC DEVELOPMENT CORP.		49	59
China			2	10	11
		CAO HAI NATURE RESERVE			11
		CHINA INTERNATIONAL CENTER FOR ECONOMIC AND TECHNICAL EXCHANGE			
		RURAL DEVELOPMENT INSTITUTE		10	
India			36	442	346
		ALTERNATIVE FOR RURAL MOVEMENT		5	5
		ASSOCIATION FOR WOMEN & CHILD DEVELOPMENT			9
		AUDDY BAGAN BUSTEE WELFARE SOCIETY		7	7
		BETHEL FOUNDATION			10
		BHARATHI WOMEN DEVELOPMENT CENTER		5	
		CATHOLIC CHARITIES		10	10
		GHAH-KUMAR MILAN SANGHA		25	25
		CO-EVOLUTION -AUROVILLE			6
		COUNCIL FOR RURAL WELFARE		10	10
		DEVELOPMENT ACTION & RESEARCH CENTER		20	
		DHARMAPUR SAMAJ KALYAN SAMITY		10	5
		DIPS COMMUNICATION CENTRE		20	20
		GRAMIN JAN KALYAN SAMITY		20	39
		INSTITUTE FOR CULTURAL AFFAIRS		13	
		INSTITUTE FOR RURAL DEVELOPMENT AND SOCIAL SERVICE		5	5
		JAN JAGRAN KENDRA		50	
		MASS EDUCATION MOVEMENT		20	20
		MIDNAPORE INTERNATIONAL RURAL DEVELOPMENT COUNCIL		5	
		MILAN SANGHA		5	
		MODERN ARCHITECTS FOR RURAL INDIA		9	6
		NATIONAL INSTITUTE FOR SUSTAINABLE DEVELOPMENT		1	4
		NATIONAL MULTI-PURPOSE DEVELOPMENT SOCIETY		5	

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1994	NO. OF REPORTS RECEIVED 1994
India (cont.)		ORISSA UNIVERSITY OF AGRICULTURE AND TECHNOLOGY		10	10
		PALSA PALLY UNNAYAN SAMITY		5	
		RURAL ASSOCIATION FOR DEVELOPMENT AND RECONSTRUCTION		5	
		SARBIK PALLI KALAYAN KENDRA			6
		SLUM DEVELOPMENT SOCIETY		5	5
		SOCIETY FOR EDUCATIONAL AND ENVIRONMENTAL DEVELOPMENT		5	5
		ST. MARY'S CATHOLIC CHURCH		15	10
		TILJALA SOCIETY FOR HUMAN AND EDUCATION DEVELOPMENT		20	19
		UNITED BUSTEE (SLUM) DEVELOPMENT ASSOCIATION		80	78
		UNITED VOLUNTARY YOUTH COUNCIL		20	20
		UTTAR PRADESH BAL VIKAS PARISAD		6	6
		YOUTH CHARITABLE ORGANIZATION			5
		<i>Independent - B. N. Bhatia</i>		22	1
		<i>PT. Kuriakose</i>		4	
Indonesia	4		28	72	
		BADAN KOORDINASI KEGIATAN KESEJAHTERAAN SOSIAL	12	1	
		YAYASAN KARYA SOSIAL	15	49	
		YAYASAN MASYARAKAT SEHAT		20	
		<i>Independent - Helen Lok</i>	1	2	
Mongolia	3		51	33	
		ASSOCIATION FOR WOMEN-HEADED FAMILIES	10	10	
		CHANDMAN ERDENE	31	23	
		MONGOLIAN WOMEN'S FEDERATION	10		
Myanmar	2		38	22	
		MYANMAR INSTITUTE OF THEOLOGY	8	2	
		<i>Independent - Saw Robin</i>	30	20	
Nepal	13		212	108	
		ASSOCIATION FOR RURAL DEVELOPMENT SERVICE	5		
		CENTER FOR COOPERATIVE COMMUNITY DEVELOPMENT	8	5	
		CENTER FOR RURAL DEVELOPMENT	7	33	
		COMMITTEE FOR THE PROMOTION OF PUBLIC AWARENESS	50	50	
		COMMUNITY WELFARE & DEVELOPMENT SOCIETY	25	15	
		GRAMIN BIKAS SAMAJ	5		
		JANA JYOTI CLUB	15		
		LALI GRAMIN SUDAR	5		
		MOTHERS CLUB VOLUNTEER COORDINATION CENTRE	5	5	
		NEPAL RED CROSS	24		
		RHINO CLUB	45		
		SOCIETY FOR RURAL DEVELOPMENT	5		
		TRIBHUVAN NAGAR JAYCEES	13		
Pakistan	3		60	80	
		INTEGRAL HUMAN DEVELOPMENT SOCIETY	20	40	
		METHODIST CHURCH	30	30	
		PAKISTAN ASSOCIATION FOR CONTINUING ADULT EDUCATION	10	10	

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Philippines			63	927	737
		ACHIEVERS & MOVERS ALLIANCE FOUNDATION			15
		ASSEMBLY OF GOD, YOUTH DEPARTMENT			1
		ASSOCIATION OF UNV RETURNEES		5	19
		AYALA FOUNDATION		50	41
		BAGONG MILALANG CHILD CENTER		11	15
		BESAO CREDIT COOPERATIVE		3	2
		BETHESDA MINISTRIES OF BETHESDA CHILDREN'S HOME		29	35
		BILEG COMMUNITY OUTREACH PROGRAM		15	
		BUILDING & ORGANIZING CHRISTIAN COMMUNITIES		5	1
		CAUBAN FOUNDATION		50	
		CENTER FOR AGRICULTURAL DEVELOPMENT			5
		DAUGHTERS OF MARY IMMACULATE		3	4
		DEPARTMENT OF AGRICULTURE		83	16
		DEPARTMENT OF EDUCATION, CULTURE, SPORTS		42	12
		DEPARTMENT OF ENVIRONMENTAL AND NATURAL RESOURCES		11	19
		DEPARTMENT OF HEALTH, MEDICARE, AND COMMUNITY		8	5
		DEPARTMENT OF LOCAL GOVERNMENT		15	107
		DEPARTMENT OF SOCIAL WELFARE AND DEVELOPMENT		15	15
		DEVELOPMENT THROUGH ACTIVE WOMEN NET-WORKING		10	
		DIOCESAN SOCIAL ACTION CENTER		3	3
		EASTERN SAMAR DEVELOPMENT FOUNDATION		6	
		EL SHADAI DEVELOPMENT FOUNDATION		15	15
		EPISCOPAL CHURCH WOMEN		17	9
		FAMILY PLANNING ORGANIZATION			2
		FCRB LIVELIHOOD FOUNDATION		19	6
		FIBER INDUSTRY DEVELOPMENT AUTHORITY		26	11
		FRIENDS REACHING INDIVIDUALS EVERYWHERE....		11	2
		JOVENBICOL		5	
		KALINGA SPECIAL DEVELOPMENT AUTHORITY		20	
		KALIPUNAN-NG MGA SAMAHANG MAMAMAYAN		12	12
		KAPUNUNGAN ALANG SA KAUSWAGAN SA KASADPAN-SUGBU		12	
		LABRADOR ALTERNATIVE DEVELOPMENT CENTER		5	
		LIFE INTERNATIONAL FOUNDATION FOR DEVELOPMENT			4
		LUPAZA DEANERY COUNCIL			4
		MILAGROSA COMMUNITY DEVELOPMENT ASSOCIATION		1	3
		MOVE UP, PAL		6	
		NATIONAL MANPOWER AND YOUTH COUNCIL		14	18
		NORFIL FOUNDATION		34	83
		NOTRE DAME FOUNDATION FOR CHARITABLE ACTIVITIES			4
		OFFICE FOR NORTHERN CULTURAL COMMUNITIES		14	8
		OPPORTUNITY HOME FOR CHILDREN		45	22
		ORGANIZATION FOR IND/CULT/SPIR. ADVANCEMENT		13	14
		PARISH OF SAN LORENZO RUIZ		5	5
		PARISH OF ST. JOHN THE EVANGELIST		5	2
		PARTNERS IN COMMUNITY DEVELOPMENT		12	3
		PEACE CORPS		5	3

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1994	NO. OF REPORTS RECEIVED 1994
India (c)	Philippines (cont.)	PHILIPPINE BUSINESS FOR SOCIAL PROGRESS		121	127
		PHILIPPINE NATIONAL VOLUNTEER SERVICE COORD. AGENCY		1	1
		PROJECT "ALLOW" FOUNDATION		8	
		REG. CENTER FOR GRAD. STUDY/RESEARCH IN AGRICULTURE			4
		RURAL IMPROVEMENT CLUB		10	5
		SALIDUMMAY WEAVERS ASSOCIATION		10	
		SAMAR KAUSWAGAN FOUNDATION		6	
		TALAY MULTIPURPOSE COOPERATIVE		5	1
		UNITED WAY PHILIPPINES		6	
		WESTERN LEYTE FOUNDATION FOR AGRO-RURAL ENTITIES		45	28
		<i>Independent - Marion Babanto</i>			1
		<i>Teresa Benas</i>		2	
		<i>Rico Magda</i>		15	8
		<i>Rev. Samuel Pacha</i>		28	7
<i>Atanacio Pelagio</i>			5		
<i>Myrna Zafe</i>		5	5		
<i>Rose Zafra</i>		5			
Indc	Solomon Islands		1	4	4
	LUMA HABITAT PROJECT			4	4
Mo	Sri Lanka		4	25	5
	ASSOCIATION OF SOCIAL ACTIVITIES DEVELOPMENT			5	
	HUMAN DEVELOPMENT ORGANIZATION			5	
	LASALLIAN COMMUNITY EDUCATION SERVICE			10	
M	Vietnam		2	55	5
	FRIENDSHIP BRIDGE			5	
	Vietnam WOMEN'S UNION			50	
N	Europe		8	10	60
	Armenia			1	4
	Bulgaria	PEACE CORPS		4	9
	Estonia	PEACE CORPS		1	4
	Latvia	PEACE CORPS		1	2
	Lithuania	PEACE CORPS		2	1
	Portugal	PEACE CORPS		2	15
	Russia	PEACE CORPS		1	3
	Ukraine	UNIVERSITY TRADE UNION COMMITTEE (AGRICULTURE)		1	4
		INSTITUTE FOR CULTURAL AFFAIRS		4	6
				1	5
				2	25
				2	23

Any discrepancies between the total number of Coordinating Agencies listed in this report and the total number indicated in previous 1994 reports are due to technical differences in calculation or reclassification of some Coordinators.

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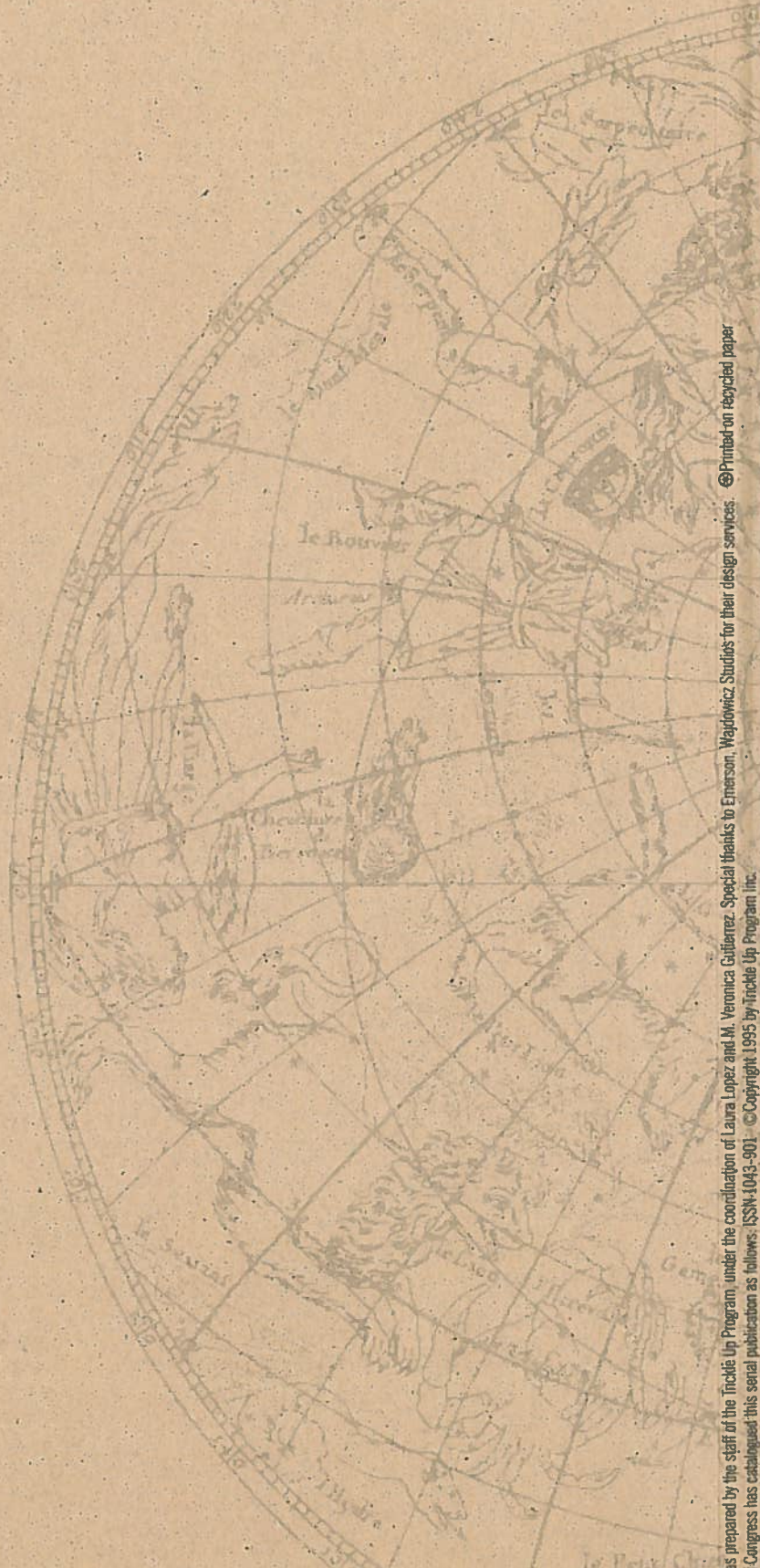
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