



TRICKLE UP PROGRAM

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1995 AT A GLANCE

- 9,359 businesses were started or expanded in 57 countries — a growth of 34% over 1994

- 37,841 entrepreneurs and their dependents benefited from these businesses

1995 BUSINESS CHARACTERISTICS:

- 59% of the 1995 entrepreneurs were women; 63% of the businesses were headed by women
 - 54% of the entrepreneurs were 26 years old or younger
 - one out of five businesses involved refugees or displaced people
 - 82% were family enterprises
 - 72% were new businesses
 - sustainability: 1995 reports from one-year-old businesses showed that 83% were continuing
 - expansion: 50% of these continuing one-year-old businesses had expanded
-

BUSINESS BENEFITS REPORTED BY ENTREPRENEURS:

- better family nutrition — 62%
 - more education for their children — 39%
 - more confidence in the future — 69%
 - one out of four businesses opened a bank account
 - profits averaged \$167.95 per business in the first 3 months of operation
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MESSAGE FROM THE FOUNDERS OF TRICKLE UP

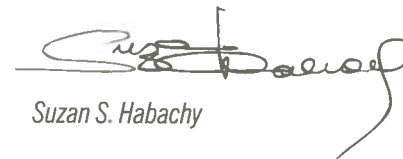
The Trickle Up World Wide Web is an electronic network that can make real time information available to the global family that is concerned with poverty eradication. ☉ Already on the Trickle Up Home Page is the news, phoned in from Bosnia by Trickle Up's Executive Director, Suzan Habachy, of the first three businesses started in Mostar with start-up capital provided by Trickle Up. ☉ The need for reconstruction in Bosnia is great. It is great in Bosnia and everywhere in the world. Funds are needed now. ☉ Trickle Up started with a belief in people and the need to involve the active participation of people. This outreach to many levels of society has grown to include not only future entrepreneurs but also the local, national, and international non-governmental organizations who are Trickle Up's connection to the poorest of the poor. And then there are the governments, the inter-governmental agencies and the private sector. In other words, we connect with many elements of civil society facilitating effective peaceful social change and sustainable development. ☉ We in Trickle Up are a family. We are concerned and supportive of needs everywhere. We help people help themselves. ☉ Trickle Up families are made up of people living in differing kinds of households, sometimes under one roof, sometimes bound by marriage, sometimes bound by friendship, sometimes bound by motherhood, street kids, displaced persons, migrant families, extended families living in rural and urban areas, all motivated to work together for the greater good—demonstrating the co-existence of various concepts of the family in different socio-political and cultural systems. ☉ Trickle Up, working in 112 countries over 17 years, has seen these groups of people join and work together to start nearly 52,000 businesses. The magic is people working together in harmony with each other and helping each other to move up out of poverty to a better life, enriching the civil society.



Mildred Robbins Leet and Glen Leet

MESSAGE FROM THE EXECUTIVE DIRECTOR OF TRICKLE UP

The passing months immerse me more and more deeply in the affairs of Trickle Up. Every month which passes confirms my belief in the efficacy of its simplicity. ☉ I spent part of last February in Egypt, where five Trickle Up businesses are located in one of Cairo's slums. Our entrepreneurs there go from market to market to sell used clothing. They are keeping meticulous accounts and are reporting profits, and, the Coordinator told me, they decided to contribute ten Egyptian pounds each month so that another family can become Trickle Up entrepreneurs also. ☉ These are but five of the 9,359 businesses we started in 1995 and our Trickle Up data system tells us that ninety-seven percent of these were started by people living at or below the poverty line. Eighty-two percent, or over 7,750 businesses, are family-owned. Sixty-three percent are headed by women. Most encouraging is the fact that eighty-three percent of the one-year-old businesses reporting in 1995 were continuing. ☉ The Trickle Up process, giving grants in two fifty dollar installments through partnerships with grassroots organizations, has launched nearly 52,000 businesses in 112 countries since 1979. The Trickle Up grants and the basic training tools we provide have given hope to inexperienced jobless poor people worldwide, transforming them into entrepreneurs. Our program works! ☉ Our goal is to have started 100,000 businesses by the year 2000. May we count on you to help us continue to transform lives?



Suzan S. Habachy

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 assigned to the checks 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 nearly 52,000 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.

LIVING OFF THE LAND

...80% of the world's poor live in rural areas, the great majority in Asia and Africa. In the Americas, a large percentage of indigenous peoples live in extreme poverty.*

In 1996, the International Year for the Eradication of Poverty, 1.3 billion people are living in poverty. According to the United Nations, the majority of these are women, children, the elderly, the disabled, indigenous peoples, migrants, refugees and displaced people, subsisting on less than \$1 a day.

While the world has made great strides in surmounting poverty in the last fifty years, today there are more poor people than there were fifty years ago, and income disparity between the richest 20% and the poorest 20% has widened.*

The Trickle Up Program has been helping to reduce poverty through micro-enterprise for seventeen years. In Asia, Africa, the Americas, and Europe, entrepreneurship is the means by which many families are sustained. In 1995, four out of five businesses launched with Trickle Up support were operated by families.

The stories that follow show how families, disadvantaged in various ways, not only survived but bettered their lives in a world where one out of five people goes hungry, one out of four has no access to safe drinking water, and the vast majority of the absolute poor—700 million—are underemployed.*

▲ PUFFED RICE BUSINESS IN SHARADOMBI, BANGLADESH PHOTO: DECIAN ROMEA

* All starred items in this report are taken from United Nations brochures produced for 1996, the International Year for the Eradication of Poverty

Trickle Up businesses help rural entrepreneurs and their communities benefit from the sale of their produce and from animal husbandry and gain



In the mountainous Far Western region of **Nepal**, one of the world's most isolated and least developed areas, the Trickle Up Program works in partnership with the *United Nations Volunteers* to alleviate poverty and build the capacity of local grass-roots organizations. In Dolpa, a community in Doti District, Trickle Up's Coordinator is Mr. Boli Yadau, a United Nations Volunteer. He works with the *Rural Development Centre*, a local organization that provides primary health care, skills training, and other community development services.

The marginalized people of Dolpa are low-caste, landless, and without income-earning opportunities beyond migrant labor and seasonal agricultural work. Hunger poses a real threat to the poor, particularly during the off-season.

Mr. Jang Bahaur Dharni, his wife, and three children started a vegetable-growing business in March of 1995. They borrowed a plough from neighbors and used the first \$50 from Trickle Up to buy seeds, fertilizer, and covered storage bins, and to pay the cost of transporting produce to the market. After three months the business earned \$70. The income from the family enterprise is contributing towards the education of the children, medical needs, and clothing. It not only produces income but also provides a steady source of nutritious food for family consumption.



Family enterprises are sustaining indigenous communities of subsistence farmers who live along the Rio Dulce, in the remote jungles of eastern **Guatemala**. Three years ago, a group of Kek'chi people, with the help of U.S. volunteers, set up an organization called *Ac'Tenamit*** . Its mission is to provide the communities with basic services in health, education and business development.

In the past two years, *Ac'Tenamit* has expanded its activities to include an income-generating program using the Trickle Up process. More than seventeen businesses—the majority of them family enterprises—have been started among the residents. The businesses, coordinated by *Ac'Tenamit*, provide the farmers with much needed income as well as an outlet for their produce.

** *Ac'Tenamit* means "new community" in the Kek'chi language

For example, in the village of Creeke Maya, Jose Tiul has opened a small store, which he manages with his father, wife and children. The store provides local people with access to dry goods such as coffee and sugar, as well as a place to sell their produce. After more than a year of operation, the Creeke Maya store continues to earn a profit, and the Tiul family is pleased with its success.

Community members have also built a school and health clinic in return for medical and educational services. The school is attended by children from forty neighboring villages, giving the community access to education for the first time.

The health clinic, operating with donated supplies, is staffed by volunteer doctors and nurses from the U.S. who provide medical services 24 hours a day. Both the teachers and the medical staff are training community leaders to manage the school and the clinic, with the goal of developing local capacity to administer the entire project independently.



GETTING OFF THE STREETS

Young people are the most vulnerable victims of poverty. Economic hardship and exploitation force up to 160 million young people into child labor.*



By partnering with a network of community-based agencies working with young people, the Trickle Up Program is helping to brighten

There are an estimated 100,000 streetchildren in Addis Ababa, with a million more at risk of ending up on the streets due to desperate poverty. The plight of streetchildren in **Ethiopia**, one of the world's poorest countries, has sparked initiatives aimed at developing sustainable alternatives to living or working in the the streets. The *Forum on Streetchildren Ethiopia*, a non-governmental organization, is working with Trickle Up to help the families of streetchildren earn enough money to get their children off the streets and into school.

Streetchildren seek a living from the streets because their parents—or single mothers—are jobless and lack the means to feed and house their children. So the Forum targets not only streetchildren but also their families, through a micro-enterprise program that incorporates Trickle Up's business training and start-up capital. When families earn enough income from entrepreneurship, they can send their children to school rather than the streets. To date, Trickle Up has helped start 112 businesses among families at risk.

The Forum also provides non-formal education, health services and counselling to streetkids and their families. During a visit to Addis Ababa in December 1995, Trickle Up's Senior Program Officer, Daniel Delehanty, witnessed the positive impact of the Forum's programs on streetchildren and their families.



"We cannot simply tell the families to stop making their children work. It is a survival strategy for those living in extreme poverty. Our approach in this dilemma is to help families increase their income through the Trickle Up process." —INNFA Coordinator

The *Instituto Nacional del Niño y la Familia (INNFA)*, a quasi-governmental agency in **Ecuador** dedicated to child and family welfare, has a special program for working children and their families. The *Programa de Trabajadores Prematuros (PTP)*, serves under-age workers, aged 6 to 17, who earn a living peddling flowers or lottery tickets, or shining shoes. Through its health, education and vocational training programs, PTP aims to reduce child labor, provide opportunities for recreation and healthy child development, and ultimately increase streetchildren's school attendance.

To enable working children to spend less time in the streets and more time in class, PTP reaches out to the parents of working children with micro-enterprise programs that use the Trickle Up process. The added income from family businesses gives parents the means to keep their children in school.

PTP also helps teen-agers start or expand group businesses. In Guayaquil, for example, the Mendez family could not afford to send their three teen-aged children to high school. To help out the family, the brother and two sisters made and sold piñatas, but their earnings were modest.

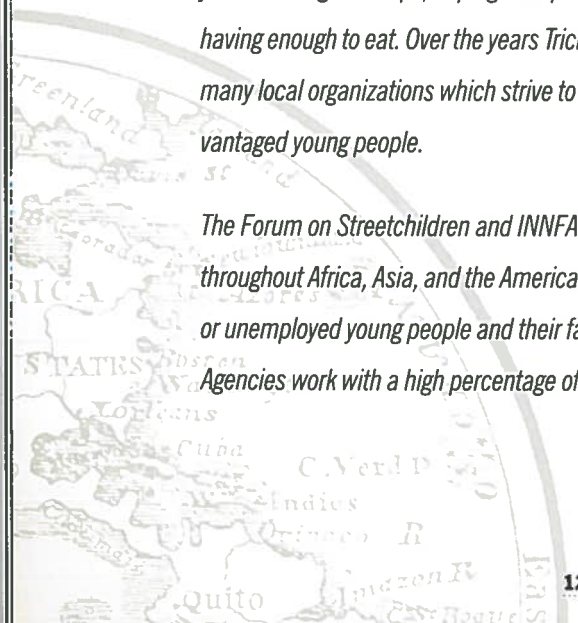
With Trickle Up assistance, the siblings joined with a friend to make more piñatas, party hats and other favors. In the first three months, the young people produced and sold 300 party items, realizing profits of about \$40 a month—enough to enroll and start attending high school during the day while running their business on evenings and weekends. Thanks to the chance to develop their business *and* further their education, the young entrepreneurs report that for the first time they feel some confidence about the future.

Since 1990, INNFA's matching grant program with Trickle Up has helped start 2,500 businesses in eighteen urban communities around the country.



Trickle Up recognizes the importance of giving young people hope for the future. Many young beneficiaries of Trickle Up have grown up fighting wars, spending years in refugee camps, coping with parents affected by AIDS, or simply never having enough to eat. Over the years Trickle Up has developed partnerships with many local organizations which strive to build a better future for severely disadvantaged young people.

The Forum on Streetchildren and INNFA are two of thirty Coordinating Agencies throughout Africa, Asia, and the Americas which target streetkids, child workers, or unemployed young people and their families. A number of other Coordinating Agencies work with a high percentage of entrepreneurs below the age of 27.



FAMILIES IN UPHEAVAL

Displaced people and refugees fleeing war and ethnic strife now number more than 30 million worldwide*



▲ VENDING ENTERPRISE IN BANGLADESH/PHOTO: BECUM ROEZA

Trickle Up helps displaced people, refugees, and ex-combatants recover from the wounds of war and

Since the onset of Liberia's civil war in 1989, more than half the country's population have been uprooted from their communities. Thousands of Liberians have been separated from their families and have lost their livelihood. Many have relocated to safer areas or taken refuge in neighboring countries.

The tenuous political circumstances and tremendous human suffering lend urgency to Trickle Up's work in Liberia. Since 1992, Trickle Up has contributed to the arduous process of social and economic recovery.

Trickle Up grants have helped displaced entrepreneurs launch small-scale businesses which offer a measure of economic security in difficult times. Families and neighbors are again working together on enterprises that provide them with income and employment while supplying scarce but essential goods and services to communities disrupted by war.

Mr. Meyer is one of many Liberians who lost their jobs when the war reached the capital. Although he is blind, he has managed to eke out a living by offering typing services. He lost everything in the war, including the paper to type on.

Mr. Meyer and his family received a Trickle Up grant to start their business through *Special Emergency Life Food (SELF)*, one of many community organizations coordinating Trickle Up enterprises in Liberia. The first \$50 bought a used typewriter, and the entrepreneurs found a good location in downtown Monrovia. Mr. Meyer does the typing himself and is paid 50 cents a page, or \$1 with an envelope. Although the competition is tough, he is good at what he does and satisfied customers keep him busy. The business brings in \$4 a day. Trickle Up's Executive Director, Suzan Habachy, watched people line up in front of Mr. Meyer and his typewriter as his hands moved swiftly to produce the next page.

In 1995, 865 businesses were started with support from Trickle Up, the *United Nations Development Programme*, a *United Nations Volunteer* and 28 local Coordinating Agencies. These businesses are giving hope, economic self-sufficiency and greater dignity to thousands of displaced Liberians.



Mr. Seng Chry began fighting with the Khmer Rouge as a boy, and continued for twenty years. Like many other soldiers in Cambodia's protracted civil war, he was traumatized both emotionally and physically. A land mine explosion blew his arm off, and he became withdrawn. When he first came to the Training Center operated by the *United Cambodia Community/American Women's Economic Development Corporation (AWED)* in Kampot, he frightened others with his suspicion, silence and staring. The business training, health and other services provided by the Center helped him open up and learn to trust again.

With the first \$50 from Trickle Up, Mr. Chry and his family bought fifty chickens and started a poultry farm. In time they expanded their operation, applying their ingenuity to design egg cartons made of palm leaves. These hand-crafted cartons made it possible to transport their eggs to larger markets, increasing sales. Eventually, the entire village became involved in making egg cartons. The income generated from this activity later helped the village survive a drought.

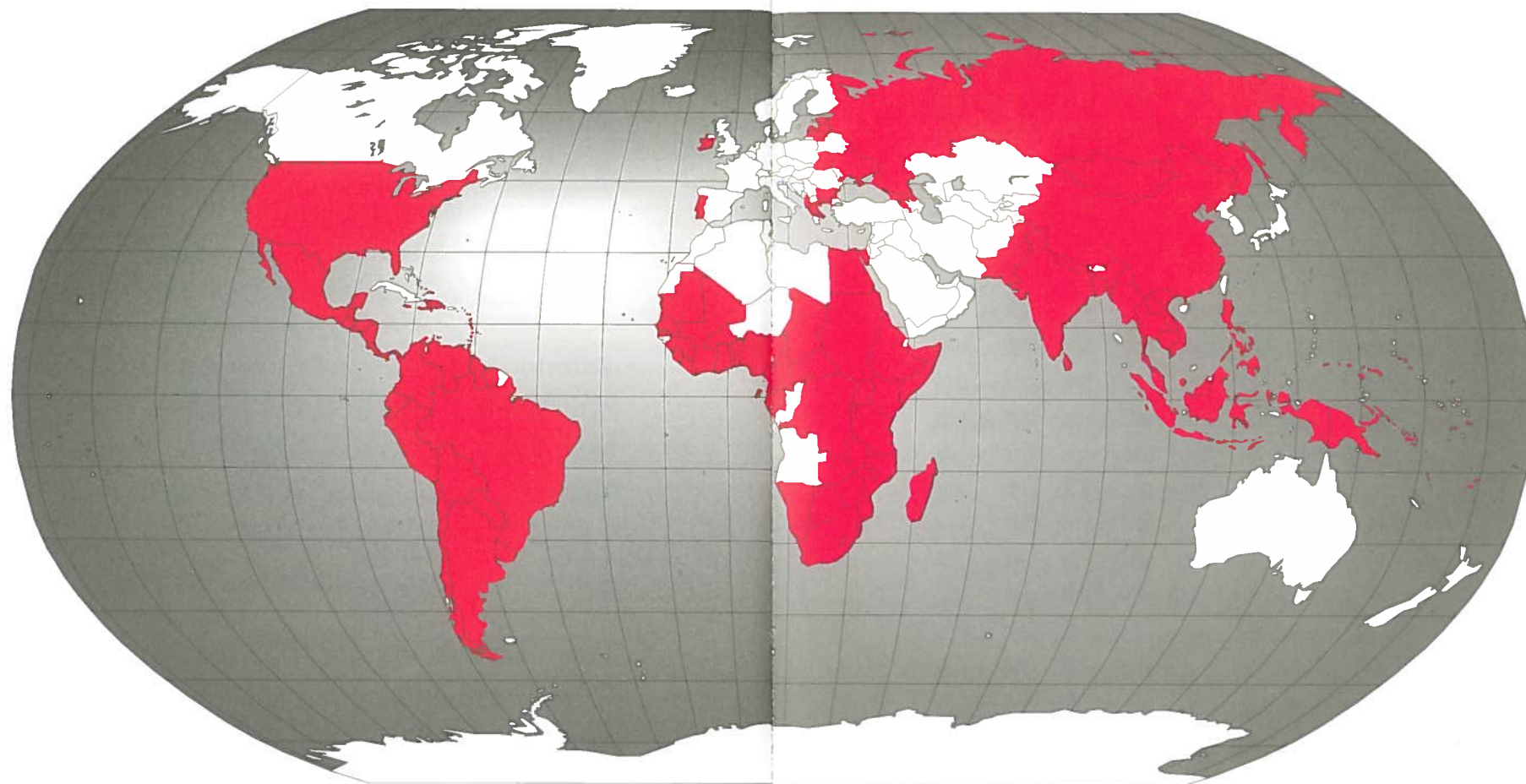
Another marketing innovation which helped sell more eggs was the use of advertising brochures about the nutritious and disease-free eggs. The family now sustains over 300 chickens.

Mr. Chry also works part-time at the Kampot Training Center, helping others to settle into new lives and start Trickle Up businesses. One third of the students at the Center are ex-Khmer Rouge like Mr. Chry. Most of the others are former government combatants or displaced villagers. Many are amputees and some have polio. Linda McKinney, Trickle Up Coordinator at AWED, wrote:

"By teaching the students to work together toward a common goal, the staff now see that they have also helped to break down barriers and create such strong bonds that the students are willing to help each other succeed, even though a few years ago they may have been trying to kill each other."

The 207 businesses launched by Trickle Up and AWED over the past three years are now pumping \$10,000 a month into the local economy, bringing substantial benefit to the community.

TRICKLE UP PROGRAM AROUND THE WORLD



AFRICA

39 Countries

Benin
Botswana
Burkina Faso
Burundi
Cameroon
Central African Republic
Chad
Comoros
Egypt
Equatorial Guinea
Ethiopia
Gambia
Ghana
Guinea
Ivory Coast
Kenya
Lesotho
Liberia
Madagascar
Malawi

Mali
Mauritania
Mozambique
Namibia
Nigeria
Rwanda
Sao Tome
Senegal
Sierra Leone
Somalia
South Africa
Sudan
Swaziland
Tanzania
Togo
Uganda
Zaire
Zambia
Zimbabwe

ASIA

24 Countries

Bangladesh
Cambodia
China
Fiji
India
Indonesia
Kiribati
Laos
Malaysia
Marshall Islands
Micronesia
Mongolia

Myanmar
Nepal
Pakistan
Papua New Guinea
Philippines
Solomon Islands
Sri Lanka
Thailand
Tonga
Vanuatu
Vietnam
Western Samoa

AMERICAS

36 Countries

Anguilla
Antigua-Barbuda
Argentina
Barbados
Belize
Bolivia
Brazil
Chile
Colombia
Costa Rica
Dominica
Dominican Republic
Ecuador
El Salvador
Grenada
Guadeloupe
Guatemala
Guyana

Haiti
Honduras
Jamaica
Mexico
Montserrat
Nicaragua
Panama
Paraguay
Peru
St. Kitts-Nevis
St. Lucia
St. Vincent
Suriname
Trinidad & Tobago
Turks & Caicos
Uruguay
USA
Venezuela

EUROPE

13 Countries

Albania
Armenia
Bulgaria
Estonia
Georgia
Greece
Ireland
Kyrgyz Republic
Latvia
Lithuania
Portugal
Russia
Ukraine

Since 1979, the Trickle Up process has been implemented in 112 countries.

1979-1995 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	18068	440	719	102540	64%	43%	\$173	79%
AMERICAS	14539	309	1058	80324	64%	49%	\$230	75%
ASIA	18945	547	1147	97804	58%	46%	\$156	62%
EUROPE	396	21	33	2148	57%	33%	\$196	65%
GLOBAL TOTALS	51948	1317	2957	282816	62%	46%	\$182	71%

ASIA

Country	Number of Businesses	Coordinating Agencies	Number of Coordinators	Number Trained	Percent Female	*Percent Under 27	Average Profit	*Main Source of Income
TOTALS	18945	547	1147	97804	58%	46%	\$156	62%
BANGLADESH	2020	23	64	9267	53%	51%	\$120	82%
CAMBODIA	207	2	2	618	46%	39%	\$189	96%
CHINA	787	10	12	3711	48%	50%	\$227	83%
FIJI	10	2	2	104	58%	NA	\$170	NA
INDIA	4212	167	197	22273	62%	39%	\$159	80%
INDONESIA	949	22	80	5281	49%	54%	\$137	81%
KIRIBATI	1	1	1	6	33%	NA	NA	NA
LAOS	13	1	1	70	97%	NA	\$176	57%
MALAYSIA	109	1	10	592	39%	NA	\$256	71%
MARSHALL ISLANDS	2	1	2	34	85%	NA	\$290	NA
MICRONESIA	5	1	2	56	20%	NA	\$2,599	NA
MONGOLIA	138	6	6	431	74%	40%	\$123	87%
MYANMAR	142	2	2	728	54%	51%	\$94	79%
NEPAL	962	24	79	4527	51%	49%	\$78	61%
PAKISTAN	252	11	11	955	42%	45%	\$195	90%
PAPUA NEW GUINEA	5	1	1	20	70%	NA	\$158	100%
PHILIPPINES	8537	227	600	45626	59%	47%	\$165	38%
SOLOMON ISLANDS	83	8	20	480	59%	71%	\$346	64%
SRI LANKA	253	20	29	1685	67%	43%	\$137	56%
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	157	4	4	652	83%	27%	\$91	23%
WESTERN SAMOA	2	1	1	59	31%	NA	NA	NA

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AFRICA	18068	440	719	102540	64%	43%	\$173	79%
TOTALS	18068	440	719	102540	64%	43%	\$173	79%
BENIN	485	4	17	3331	60%	44%	\$104	75%
BOTSWANA	1	1	1	7	71%	NA	NA	NA
BURKINA FASO	126	6	7	710	84%	18%	\$213	83%
BURUNDI	13	2	6	65	75%	19%	\$132	40%
CAMEROON	490	10	13	3267	58%	36%	\$118	79%
CENTRAL AFR. REPUB.	83	2	9	621	50%	NA	\$35	91%
CHAD	15	1	1	57	67%	NA	\$61	NA
COMOROS	2	1	1	14	71%	71%	NA	NA
EGYPT	5	1	1	10	40%	20%	NA	80%
EQUATORIAL GUINEA	1	1	1	6	17%	NA	NA	NA
ETHIOPIA	240	5	20	1127	72%	46%	\$70	74%
GAMBIA	40	5	5	230	83%	44%	\$219	64%
GHANA	1184	44	53	6346	67%	24%	\$159	71%
GUINEA	43	2	2	196	51%	36%	\$56	48%
IVORY COAST	26	3	3	139	81%	67%	\$73	69%
KENYA	4321	90	156	26514	66%	35%	\$255	75%
LESOTHO	208	13	15	1580	90%	42%	\$374	88%
LIBERIA	1729	14	40	6788	64%	52%	\$154	98%
MADAGASCAR	941	4	5	4666	51%	40%	\$180	76%
MALAWI	386	15	35	1711	48%	51%	\$104	95%
MALI	62	4	8	322	63%	32%	\$162	75%
MAURITANIA	17	1	5	218	82%	48%	\$105	NA
MOZAMBIQUE	60	2	2	291	80%	18%	\$172	100%
NAMIBIA	14	2	2	70	74%	NA	\$2,031	100%
NIGERIA	1041	26	31	5347	66%	49%	\$172	53%
RWANDA	18	2	2	109	35%	38%	\$257	NA
SAO TOME	65	2	10	316	59%	59%	\$190	81%
SENEGAL	119	5	12	1754	75%	25%	\$80	32%
SIERRA LEONE	1704	42	49	11459	66%	43%	\$279	72%
SOMALIA	41	2	3	204	77%	NA	\$167	NA
SOUTH AFRICA	1	1	1	7	57%	100%	NA	NA
SUDAN	174	6	9	1218	65%	23%	\$999	100%
SWAZILAND	27	4	7	140	51%	NA	\$489	NA
TANZANIA	360	19	26	2164	57%	50%	\$248	61%
TOGO	287	8	15	1665	64%	49%	\$96	59%
UGANDA	2845	54	67	14511	58%	53%	\$2	87%
ZAIRE	596	13	44	2870	66%	42%	\$112	88%
ZAMBIA	119	14	17	702	59%	39%	\$642	91%
ZIMBABWE	179	9	18	1788	72%	34%	\$204	57%

Country	Number of Businesses	Coordinating Agencies	Number of Coordinators	Entrepreneurs			Average Profit	*Main Source of Income
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AMERICAS								
TOTALS	14539	309	1058	80324	64%	49%	\$230	75%
ANGUILLA	6	1	1	23	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	NA	NA
BELIZE	30	5	5	252	41%	26%	\$377	31%
BOLIVIA	1637	35	40	6600	59%	41%	\$151	69%
BRAZIL	84	14	14	437	69%	56%	\$443	33%
CHILE	14	3	4	93	72%	NA	\$328	100%
COLOMBIA	1343	18	85	7663	60%	57%	\$272	45%
COSTA RICA	751	11	105	4265	66%	49%	\$180	79%
DOMINICA	64	9	15	203	55%	100%	\$59	100%
DOMINICAN REPUB.	407	10	91	3387	69%	40%	\$239	59%
ECUADOR	3547	16	121	17490	57%	59%	\$210	87%
EL SALVADOR	241	4	8	1122	56%	60%	\$195	76%
GRENADA	5	2	3	41	63%	31%	NA	NA
GUADELOUPE	1	1	1	NA	NA	NA	NA	NA
GUATEMALA	1798	21	176	11672	65%	56%	\$145	70%
GUYANA	106	2	2	572	57%	50%	\$158	25%
HAITI	1163	17	31	5277	62%	37%	\$333	89%
HONDURAS	733	12	145	8814	81%	43%	\$199	97%
JAMAICA	391	19	47	1990	61%	40%	\$342	52%
MEXICO	84	6	8	488	72%	53%	\$126	28%
MONTserrat	18	6	8	75	25%	NA	\$32	NA
NICARAGUA	119	6	6	442	57%	48%	\$88	88%
PANAMA	68	4	17	459	39%	46%	\$92	52%
PARAGUAY	50	3	7	268	67%	NA	\$30	NA
PERU	1272	33	49	6002	71%	45%	\$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	13	2	2	59	56%	56%	\$58	40%
TRINIDAD & TOBAGO	2	1	1	24	54%	75%	NA	NA
TURKS & CAICOS	9	2	2	51	59%	NA	NA	NA
URUGUAY	5	1	1	25	100%	NA	\$255	100%
USA	275	14	21	1117	57%	41%	\$1,184	28%
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	396	21	33	2148	57%	33%	\$196	65%
ALBANIA	10	1	1	48	38%	27%	\$1	100%
ARMENIA	32	1	7	221	62%	24%	\$214	91%
BULGARIA	7	1	2	30	83%	10%	NA	NA
ESTONIA	16	1	4	59	56%	41%	\$302	83%
GEORGIA	2	1	1	2	100%	NA	\$3	NA
GREECE	4	1	1	25	88%	NA	NA	NA
IRELAND	2	1	1	19	58%	NA	\$413	NA
KYRGYZ REPUBLIC	5	1	1	25	100%	NA	NA	NA
LATVIA	23	2	2	91	37%	52%	\$476	9%
LITHUANIA	11	1	3	59	46%	51%	NA	NA
PORTUGAL	179	1	1	978	55%	44%	\$81	100%
RUSSIA	47	6	6	280	56%	23%	\$120	NA
UKRAINE	58	3	3	311	62%	24%	NA	NA
GLOBAL								
TOTALS	51948	1317	2957	282816	62%	46%	\$182	71%

*The information in these columns reflects data gathered from businesses since 1992.

This data is collected from Coordinator-certified Trickle Up Business Plans and Business Reports. These figures serve as performance indicators for Trickle Up businesses and are 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 1995. The columns from left to right show: information 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 business; and the percentage of entrepreneurs reporting that the Trickle Up business is their main source of income.

LIVING ON THE EDGE

...One third of families worldwide are now headed by women*

To families coping with disease or disaster, the Trickle Up process offers

The growing incidence of AIDS in Africa jeopardizes the survival of already poor families. In addition to the emotional devastation caused by the terminal illness of one or both parents, AIDS-affected families face a heavy economic burden. Family income shrinks as sick parents lose their ability to work. The reduced income and high medical costs make it harder to feed the children, keep them in school, and pay the rent. The ultimate death of a parent from AIDS poses the greatest threat to the surviving family members: AIDS, in Africa, has created a generation of orphans and grand-parents with little or no means of support.

An exceptional Trickle Up Coordinating Agency in **Uganda** is coping with the epidemic by helping AIDS-infected people and their families. The *Aids Widow Orphan Family Support (AWOFS)*, based in Kampala, sponsors a job training center called the Centenary Academy. One of its teachers, Joyce Rose, gives lessons in tailoring while educating the trainees about AIDS. She is herself a beneficiary of Trickle Up and has trained more than 100 AIDS orphans. Her involvement with families living on the edge has given new meaning and purpose to her life.

One of the women she trained is Harriet Kabwamu, who has AIDS. Her husband's death from the disease in 1990 left her with four children to support. She used her Trickle Up grant to open a store in a local hospital. She named the store "Friend in Need" because it sells gifts which visitors can offer to people in need—hospitalized patients. The business has not only enabled her to pay school fees for all her children, but also save enough money to build a house at a cost of \$600. The combination of practical business training and seed capital from Trickle Up helps graduates of the Centenary Academy convert vocational training into a reliable source of income and self-employment.



Numbers and statistics do not reflect the impact of Trickle Up's program in Central and Eastern Europe. By introducing business development concepts in a simple and concrete way, the Trickle Up process has sharpened business skills and

empowered entrepreneurs. Coordinators attest to the program's ability to help families stabilize their lives amidst political and economic uncertainty, poverty, unemployment and inflation.

In 1990 Bakuriani was a renowned ski resort in the **Republic of Georgia**, where Russian Olympic teams once trained. It is now a desolate village without heat, electricity, or potable water. The tourist hotels are boarded up behind wire fences, and the ski lifts are falling apart. Ethnic strife in 1991 reduced the population from 5,000 to 2,000.

Dr. Margaret Rueffler of the *Psychopolitical Peace Institute*, based in New York and Zurich, became a Trickle Up Coordinator in 1995. Under her direction, *Tara*, a community organization in Bakuriani, is implementing the Trickle Up process in conjunction with a project "Healing A Collective." This three-year project (1994-1997) is designed to:

"...bring the village of Bakuriani out of an emotional depression, look at ethnic differences, empower the individuals and community to take charge of their situation and resolve it. To initiate and catalyze impulses for self-help, provide material, information, education, and financial help to support small local business."

Tara translated the Trickle Up Business Plan and Report forms into the Georgian language and facilitated the start of chicken-raising businesses headed by women.

The project goal of stimulating resourcefulness and self-help at the individual and collective level is being achieved, thanks to the Institute's psychological strategies and the income and employment generated by Trickle Up businesses. Dr. Rueffler writes:

"With new ideas and new initiatives being born, the collective depression in the village seems to be lifting: the village is in motion again."

SURVIVING IN THE CITIES

One-half of the world's population live in cities.* Many are forced to contend with overcrowding, declining infrastructure, poor public services, housing shortages, homelessness, unemployment, and crime.

▲ BAKERY BUSINESS IN QUITO, ECUADOR/PHOTO: DAWN MURDOCK, PROGRAM OFFICER FOR

Trickle Up enterprises provide income and self-employment to jobless

The slums of Calcutta, **India**, have always been home to Noor Jahan Begum. Orphaned at a young age, she grew up in a household where she worked as a domestic servant. Later she did odd jobs on construction sites and became a rag-picker, collecting and reselling paper and plastic from garbage piles. Her marriage was arranged with the help of a neighbor. When her husband became an abusive drug addict, Ms. Begum moved with her four children to a tiny, plastic-covered shelter on the pavement. She learned of the Trickle Up Program from a daughter who was taking literacy classes at the *United Bustee Development Association (UBDA)*, a community organization operating in Calcutta since 1982.

With a conditional grant from Trickle Up, Ms. Begum was able to start a family business collecting, refurbishing and selling used clothes. After three months the family made a profit of \$145 from their recycling operation. Ms. Begum expects the income to help put her younger children through school. She dreams of outfitting them with proper uniforms in addition to covering the high cost of school fees, satchels and books.

A magnet for migrants from rural India and neighboring Bangladesh, Calcutta harbors one of the world's greatest concentrations of urban poor. Ms. Begum's business is one of 283 coordinated by UBDA and funded by Trickle Up since 1988. Located within the slums and staffed by residents of the community, UBDA offers a multitude of grass-roots programs such as literacy classes, family planning services, business management training, primary health care and assistance to streetchildren. In 1996 the Trickle Up Program will help 350 more families start businesses in this impoverished area.



Clinton Bakeries is a husband-and-wife business started by Clinton and Francesca Johnson, who live in Brooklyn, New York. For many frustrating months, Mr. Johnson was unable to find work, and the family's sole source of income was public assistance.

Like most Trickle Up entrepreneurs, Clinton Johnson had an idea and unique skills. He is a chef who specializes in pastries. The Johnsons had explored the idea of establishing their own business for two years, but they could not come up with the modest amount of start-up capital it required. Nevertheless, they refined their home-baked goods and tested the market by selling the pastries on the streets of Brooklyn and Harlem.

In 1995 the Johnsons applied for a grant from Trickle Up Coordinating Agency *Bedford Stuyvesant Restoration Corporation*, and completed a Business Plan. Their idea was to bake pastries in their home and sell them to neighborhood restaurants. They used their grant to obtain a Business Certificate from New York City, a telephone, display racks, promotional materials, and baking supplies.

One year later, after much hard work and the help of Coordinator Bernice McRae, the Johnsons opened their own storefront, *Clinton Bakeries*. The store is located in uptown Manhattan, across the street from the Apollo Theater, on the second floor of a shopping mall assigned to vendors by the City of New York. Francesca and Clinton Johnson bake a variety of pies on the premises—apple crunch, sweet potato, and bean-cake—as well as cookies and muffins.

While the Johnsons bake and tend the shop, a babysitter minds their three-year-old daughter Asia and their newborn son Fard. Having created their own jobs, they feel secure and have a greater confidence in the future.

Clinton Bakeries, 260 West 125th Street, New York, NY, is open Monday & Tuesday from 10:00 to 6:30, and on Wednesday through Saturday from 10:00 to 7:30. Tel.: (212) 865-7833.

ENTREPRENEURS

In 1995, Trickle Up entrepreneurs used their skills, creativity, and

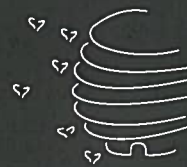
SERVICE ENTERPRISES:

Assorted Repair Services, Automotive Parts and Repair, Beauty Services, Cosmetics, Bicycle Parts and Repairs, Blacksmithing, Books, Literature, Carpentry, Child Care, Cleaning Services, Construction Services, Re-Packaging, Recycling



FARM BUSINESSES:

Agricultural Supplies, Fertilizer, Animal Husbandry, Animal Feed, Beans, Bees, Honey, Cattle, Cereals, Grains, Ducks, Fowl, Gamebirds, Fruit and Nuts, Goats and Sheep, Rabbits, Guinea Pigs, Tobacco, Tubers and Root-Crops, Vegetables



MAKING

A PRODUCT:

Aprons, Artwork, Baby Clothes, Baby Food, Bags, Baskets, Bedding, Blouses, Shirts, Bricks, Tiles, Stones, Brooms, Candles, Ceramics, Pottery, Children's Clothes, Cloth, Fabric, Thread, Clothing (general), Coats, Jackets,



Shawls, Crocheted Items, Dyes and Dyeing,

BUSY AT WORK

resourcefulness to launch over 90 different types of businesses.

Embroidery, Needlework, Flowers, Horticulture, Fuels,



Furniture, Handicrafts (general), Hats,

Household Items (general), Knitted and

Woolen Items, Leather Goods, Mats, Medicinal Items,

Men's Clothes, Metal Working, Ornaments, Decorative

Items, Performing Arts, Posters, Signs, Advertising,

Printing, Rope, Twine, and Fibers, School Uniforms,

Supplies, Shoes, Soap, Stationery Supplies, Stoves,

Tablecloths, Tailoring, Sewing, Timber, Lumber, Toys,

Games, Dolls, Utensils, Cookware, Weaving, Women's

Clothing, Woodcrafts

FOOD:

Bread and other

Baked Items, Butcheries, Meat, Candy, Chickens

for Meat, Coffee, Tea, Condiments,

Cooking Oils, Dairy Products, Eggs, Fish,

Seafood, Foods (general), Pigs, Pork Products,

Prepared Food Items, Snacks and Drinks, Cafes, Can-

teens, Cafeterias

VENDING BUSINESSES:

Wholesale/Retail Trade



PRODUCT DISTRIBUTION



STATEMENT OF INCOME, EXPENDITURES AND FUND BALANCE

	FISCAL YEAR ENDING 12/31/95		FISCAL YEAR ENDING 12/31/94	
	AMOUNT	% OF EXP.	AMOUNT	% OF EXP.
INCOME:	\$1,393,123		\$1,559,424	
EXPENDITURES:				
Program Grants and Services	1,469,312	92%	1,483,250	93%
Supporting Services:				
Management, General and Fundraising	121,389	8%	101,571	7%
TOTAL EXPENDITURES	1,590,701	100%	1,584,821	100%
Excess (Deficiency)	(197,578)		(25,397)	
Unrestricted Fund Balance - 1/1	203,574		231,303	
Transfers	10,861		(2,332)	
Unrestricted Fund Balance - 12/31	16,857		203,574	

Figures for 1994 are taken from the Certified Audit Report. The 1995 figures are unaudited. More information will be available upon completion of the Certified Audit Report for 1995.

INCOME SOURCES



The Trickle Up Program receives 37% of its income from individual contributors who, by agreement, are not listed. With appreciation, we acknowledge the more than 1,600 contributors to Trickle Up, including individual, foundation, corporation, and organization donors who helped the poor start or expand businesses in 1995.

1995 CONTRIBUTIONS OF \$1,000 AND OVER

FOUNDATIONS

Louis and Anne Abrons Foundation
 Barr Foundation
 Burgdorff Foundation
 Anna H. and Elizabeth M. Chace Fund
 The Cottonwood Foundation
 Eichenberg-Larson Charitable Foundation
 Freefam Foundation
 Golden Rule Foundation
 The Green Fund
 The Marc Haas and Helen Hotze Haas Foundation
 Hamilton Foundation
 M.E. Hart Foundation
 The HBE Foundation
 The Hunt Foundations
 Joselow Foundation
 Harris and Eliza Kempner Fund
 The Klein Family Foundation
 Fanny and Leo Koerner Charitable Trust
 Charna and Alan Larkin Philanthropic Fund
 Lion and Hare Fund
 The Martin Foundation
 Near and Far Aid Association
 Jerome A. and Estelle R. Newman Assistance Fund
 The Ohrstrom Foundation
 Olayan Charitable Trust
 Robert M. Schiffman Foundation
 Gregory and Raissa Shlomm Foundation
 The Span Foundation Trust
 Stanley Foundation
 Tara Foundation
 CL Taylor Revocable Trust
 Trace Foundation
 The Wiegand Memorial Foundation
 The World Fund

CORPORATIONS

AT&T Asia/Pacific
 Avon Products
 Bankers Trust
 Brouwer and Janachowski
 Chase Manhattan Bank
 Chemical Bank
 Christian Science Monitor (in kind)
 Citibank
 Federated Stores - Macy's
 Mars Inc.
 Susquehanna Foundation Corp.
 Veronis, Suhler & Associates Inc.

ORGANIZATIONS

Combined Federal Campaign (over 100 chapters nationwide)
 Fifth Avenue Presbyterian Church
 Resource House
 Women's Fellowship First Congregational Church

GOVERNMENTS

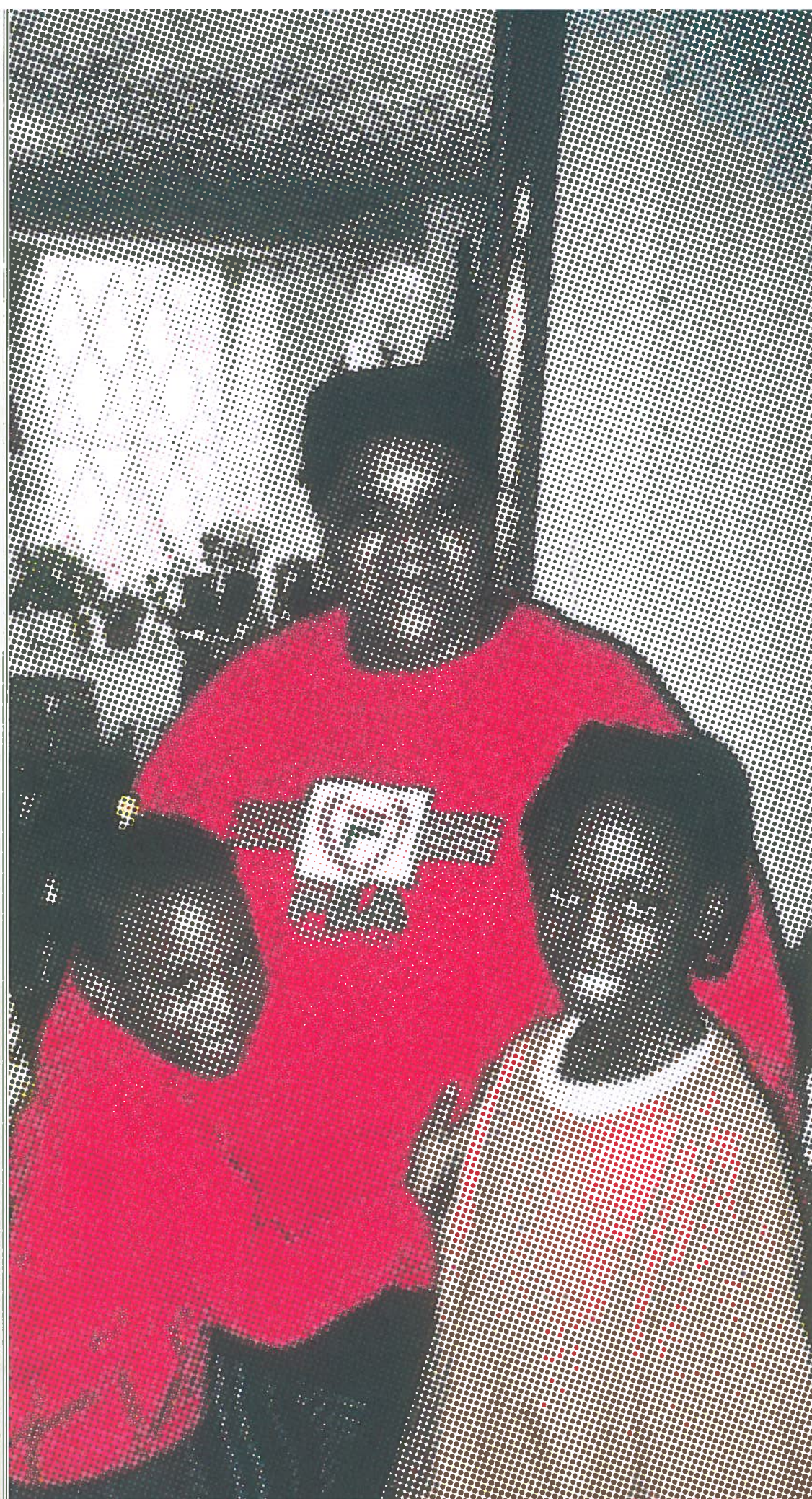
United States Agency for International Development (USAID)

GLOBAL PARTNERS*

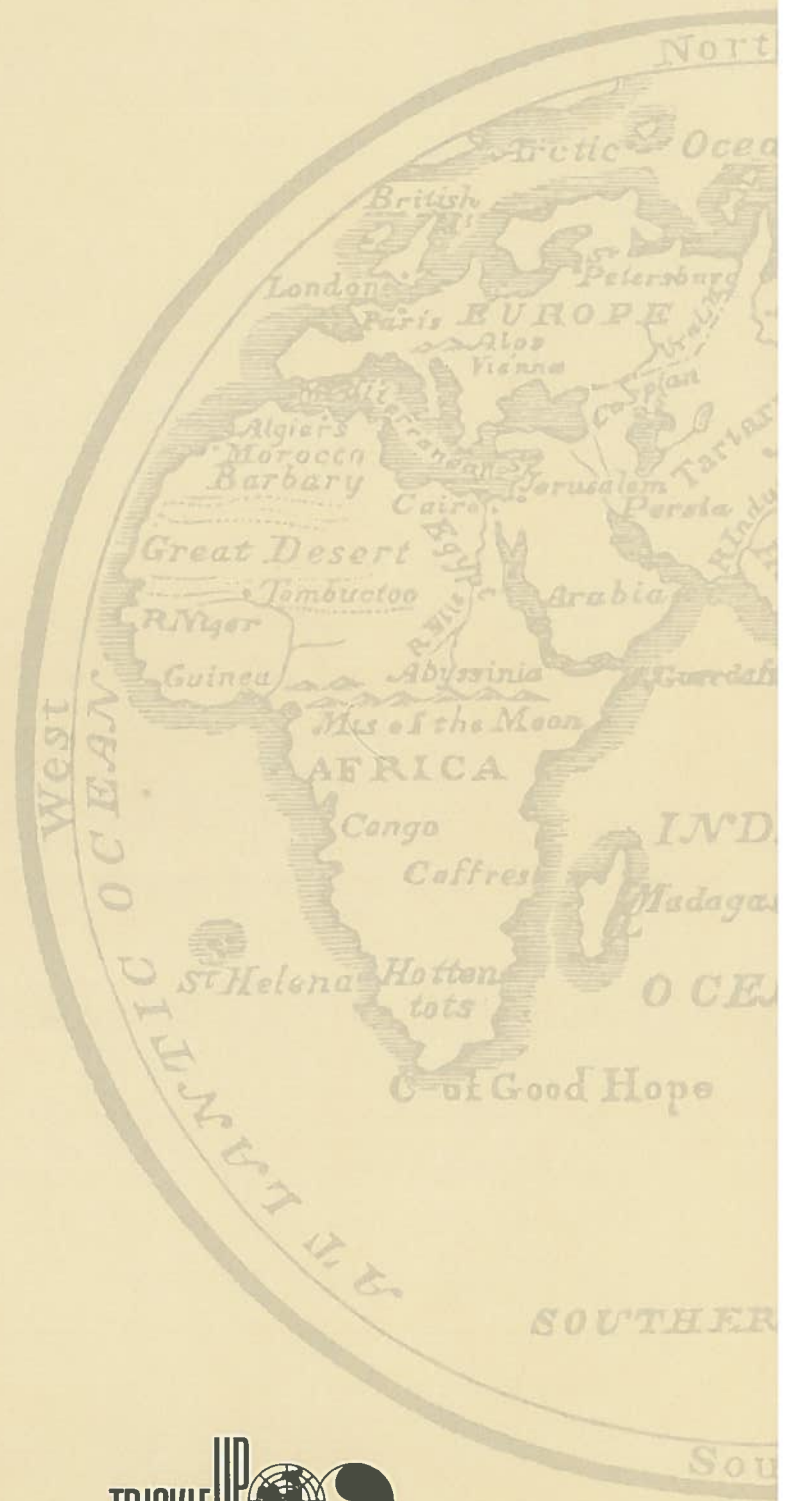
Camps Farthest Out International (CFOI)
 Forum on Streetchildren/Save the Children Federation
 Instituto Nacional del Nino y La Familia (INNFA)
 United Nations Development Programme (UNDP)

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

COORDINATING AGENCIES 1995



BUSINESS IN NEW YORK CITY: A MACYS/TRICKLE UP PARTNERSHIP. BUSINESS PHOTO: VALERIE STERN. PROGRAM OFFICER FOR THE USA AND EASTERN EUROPE



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COORDINATING AGENCIES 1995

In 1995, 9,359 businesses were started or expanded with the assistance of 531 volunteer Coordinators, professionals with development agencies who implement Trickle Up's micro-enterprise program. Five hundred and eight Coordinators were from 348 Coordinating Agencies and 23 were independent. In many countries Peace Corps Volunteers and United Nations Volunteers serve as Trickle Up Coordinators.

	Total Businesses	Non-governmental		Governmental & Intergovernmental Volunteers		Governmental Ministries, etc.			
		#	%	#	%	#	%		
Total									
1979-1995	51948	32720	63%	4228	8%	7605	15%	7395	14%
1995	9361	6422	69%	960	10%	694	7%	1285	14%

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 Service.

A few Coordinating Agencies listed in previous Global Reports have been reclassified and may appear differently on the 1995 list which follows.

The businesses started in each country in 1995 (Column 3) are not necessarily the same businesses which sent three-month Business Reports in 1995 (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 which qualify for the second \$50 installment of the grant. Thus, some of the Business Reports in 1995 refer to businesses which started in 1994, and many businesses which started in the latter part of 1995 will not send Business Reports until 1996.

COORDINATING AGENCIES 1995

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF	NO. OF
				BUSINESSES STARTED 1995	REPORTS RECEIVED 1995
Totals	59		371	9361	7540
Africa	26		147	3654	2845
Benin			2	7	10
		ASSOCIATION NATIONALE POUR LE DEVELOPPEMENT		2	
		CLUB UNESCO		5	10
Burkina Faso			1	21	4
		UNITED NATIONS VOLUNTEERS		21	4
Cameroon			5	110	144
		BUSINESS AND PROFESSIONAL WOMEN		5	
		MINISTRY OF AGRICULTURE		6	
		OPPORTUNITIES INDUSTRIALISATION CENTRE		5	
		RURAL DEVELOPMENT CONSULTANTS & ADVISORY SERVICES		53	139
		SOROPTIMIST INTERNATIONAL		41	5
Comoros			1	2	
		PEACE CORPS		2	
Egypt			1	5	5
		GRACE CHURCH		5	5
Ethiopia			3	145	133
		CHRISTIAN CHILDREN'S FUND		5	
		FORUM ON STREETCHILDREN ETHIOPIA		118	112
		WOMEN IN DEVELOPMENT		22	21
Ghana			9	187	81
		31ST DECEMBER WOMEN'S MOVEMENT			8
		AGRO PROJECTS LTD.		12	
		ASSOC. OF WOMEN IN DEV. EXPERTS AND RESEARCHERS		17	
		DEPARTMENT OF SOCIAL WELFARE			9
		HABITAT FOR HUMANITY		10	10
		LANGRENSI PRESBYTERIAN AGRICULTURAL STATION		5	5
		NATIONAL YOUTH ORGANIZING COMMISSION		8	9
		NGO BUSINESS AND DEVELOPMENT CONSULTANCY CENTRE		125	30
		<i>Independent - Samuel Nana Sarpong</i>		10	10
Ivory Coast			1	10	18
		ECOFORM-DEVELOPMENT		10	18
Kenya			15	246	265
		ASSOCIATION OF NAPATA VOLUNTEERS		30	15
		BIBLE AND LITERACY LEAGUE OF KENYA		10	24
		CARE INTERNATIONAL IN KENYA		20	58
		CHILD WELFARE SOCIETY OF KENYA		20	20
		CHRISTADELPHIAN BIBLE MISSION		40	39
		COUNCIL FOR HUMAN ECOLOGY OF KENYA		15	
		DEPARTMENT OF FISHERIES		50	40
		DIOCESE OF MASENO			32
		DIOCESE OF MT. KENYA (ANGLICAN)		9	29
		INTERNATIONAL FELLOWSHIP OF THE CLERGY		11	

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO OF BUSINESSES STARTED 1995	NO OF REPORTS RECEIVED 1995
		KENYA UNITED INDEPENDENT CHURCHES		10	
		NEW JERICO HARAMBEE PROGRESSIVE WOMEN'S GROUP		10	
		PEACE CORPS		4	
		SOCIETY FOR PROTECTION OF THE ENVIRONMENT		10	
		THE PRESIDENT'S AWARD SCHEME		7	8
Lesotho	2		2	8	8
		MINISTRY OF AGRICULTURE		5	5
		UNITED NATIONS VOLUNTEERS		3	3
Liberia	27		27	865	401
		ACCESS		7	
		BETHEL WORLD OUTREACH MINISTRIES		26	
		BONG COUNTRY EMERGENCY RELIEF ORGANIZATION/BUCHANAN		37	
		BONG COUNTRY EMERGENCY RELIEF ORGANIZATION/MONROVIA		28	
		BUCHANAN CHILD COMMUNITY BASED CARE		30	
		CHRISTIAN DEVELOPMENT AGENCY		60	103
		CONCERNED CHRISTIAN ORGANIZATION OF LIBERIA		10	
		DOLO'S TOWN FARMER'S SOCIETY		15	
		DON BOSCO HOMES		10	
		FRIENDS INTERNATIONAL LIBERIA		74	
		HELP OUR PEOPLE EXIST		5	
		LIBERIA COMMUNITY DEVELOPMENT FOUNDATION		70	39
		LIBERIA HUNGER FOUNDATION		85	89
		LIBERIA NATIONAL EDUCATIONAL WORKER'S UNION		50	
		LIBERIA OPPORTUNITIES INDUSTRIALIZATION CENTERS		5	
		LIBERIA UNITED TO SERVE HUMANITY		15	15
		MOVEMENT AGAINST DRUG ABUSE INTERNATIONAL		10	
		NATIONAL ADULT EDUCATION ASSOCIATION OF LIBERIA		35	39
		NATIONAL ASSOCIATION FOR HUMAN DEVELOPMENT OF LIBERIA		41	
		NATIONAL PEACE CORPS VOLUNTEERS OF LIBERIA		29	
		NATIONAL WOMEN'S COMMISSION OF LIBERIA		20	50
		ORGANIZATION FOR THE DEVT. OF AGRICULTURE & FARMERS		35	20
		PASODRI MULTIPURPOSE SOCIETY LTD.		31	23
		PRISONERS IN CHRIST MINISTRY OF LIBERIA		17	
		SERVICE AND DEVELOPMENT AGENCY		48	
		YOUNG MEN'S CHRISTIAN ASSOCIATION OF LIBERIA		5	
		YOUTH ENDING HUNGER IN LIBERIA		67	23
Madagascar	2		2	272	340
		EGLISE PROTESTANTE MALGACHE		217	261
		MALAGASY EPISCOPAL CHURCH		55	79
Malawi	3		3	58	10
		MINISTRY OF COMMUNITY SERVICES		3	5
		VILLAGE ENTERPRISE ZONE ASSOCIATION		50	
		VOLUNTARY SERVICE OVERSEAS		5	5
Mali	2		2	31	17

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO OF BUSINESSES STARTED 1995	NO OF REPORTS RECEIVED 1995
		ASSOCIATION JEUNESSE ACTION MALI		20	10
		PEACE CORPS		11	7
Nigeria	8		8	205	206
		LADNER FOUNDATION		20	20
		MINISTRY OF EDUCATION		5	5
		NGWA WOMEN FEDERATION			10
		NIGERIAN ASSOCIATION OF SPECIAL EDUCATION TEACHERS		58	52
		NIGERIAN SOCIETY FOR THE IMPROVEMENT OF RURAL PEOPLE		35	35
		SISTRUM EDUCATIONAL FOUNDATION		62	68
		UNITY FARMING DEVELOPMENTS		10	4
		WOMEN'S COMMISSION		15	12
Rwanda	1		1	10	
		CHRISTIAN CHILDREN'S DEVELOPMENT FUND		10	
Sao Tome	2		2	33	13
		MARGINAL DEVELOPMENT FOUNDATION		10	10
		PEACE CORPS		23	3
Senegal	1		1	21	18
		PEACE CORPS		21	18
Sierra Leone	14		14	191	159
		ASSOCIATION FOR RURAL DEVELOPMENT		14	6
		BONDAY RURAL DEVELOPMENT ASSOCIATION		10	
		BOYS' SOCIETY OF SIERRA LEONE		20	20
		BUREH SMALL FARMERS ASSOCIATION		20	12
		CATHOLIC CHURCH			10
		COMMUNITY ACTION FOR PROGRESS		17	17
		COUNCIL OF CHURCHES - SIERRA LEONE		10	
		JANGEE RURAL WOMEN DEVELOPMENT ASSOCIATION		15	
		MALEN PRODUCERS & MARKETING COOPERATIVE ASSOCIATION		30	48
		ORG. FOR RESEARCH & EXTENSION OF INTERMEDIATE SCHOOLS		10	15
		THE INTEGRATED RURAL DEVELOPMENT ASSOCIATION		10	8
		WORLD FOOD PROGRAMME/FOOD AID SECRETARIAT			8
		YONI RURAL BANK, LTD.		25	
		YOUTH DEVELOPMENT ASSOCIATION		10	15
Sudan	1		1	63	28
		AMUPE PROJECT		63	28
Tanzania	5		5	50	33
		CATHOLIC WOMEN'S ORGANIZATION		18	11
		HABITAT FOR HUMANITY INTERNATIONAL		13	6
		SMITHTOWN GOSPEL TABERNACLE			7
		TANZANIA ASSOCIATION OF THE DISABLED		15	8
		UNIDO YOUTH ECONOMIC GROUP		4	1
Togo	3		3	35	49
		ASSOCIATION DES VOLONTAIRES POUR L'ENTRAIDE ET LE DEV.		15	
		PEACE CORPS			20
		UNITED NATIONS VOLUNTEERS		20	29
Uganda	24		24	757	637

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1995	NO. OF REPORTS RECEIVED 1995
		AIDS WIDOWS ORPHANS FAMILY SUPPORT		30	12
		BAPTIST UNION OF UGANDA		70	70
		CHILD RESTORATION OUTREACH		30	34
		CHRISTIAN INTERNATIONAL PEACE SERVICE		20	20
		CHURCH OF UGANDA - EAST ANKOLE DIOCESE		4	
		CORNERSTONE DEVELOPMENT		55	33
		DAUGHTERS OF MARY SISTERS		10	10
		ENTEBBE MUNICIPAL COUNCIL		1	5
		FOUNDATION FOR RURAL DEVELOPMENT			2
		HABITAT FOR HUMANITY		67	64
		HANDS IN SERVICE		247	243
		KAMPALA ARCHDIOCESE SOCIAL & ECONOMIC DEVELOPMENT DEPT.		15	
		KIWOKO HOSPITAL FARM			7
		MAPEERA COOPERATIVE SAVINGS AND CREDIT SOCIETY LTD.		15	23
		MMANZE CENTER FOR RURAL DEVELOPMENT & TRAINING		20	20
		MUSANA BROS. AND SONS		10	5
		PENTECOSTAL ASSEMBLIES OF GOD		16	
		RINGILI DEMONSTRATION FARM		22	10
		THE AIDS CARE OUTREACH TEAM		60	52
		THE BOYS' BRIGADE OF UGANDA		20	9
		UGANDA INTERNATIONAL WOMEN'S CLUB		20	10
		UNITED NATIONS VOLUNTEERS			1
		<i>Independent - Alice Byenkya</i>		20	
		<i>David Thornforde</i>		5	7
Zaire	9		246	209	
		AGENCY FOR COMMUNITY DEVELOPMENT		98	48
		ASSOCIATION DES PLANTEURS DE CULTURES		5	5
		ASSOCIATION LUTTE		50	100
		ASSOCIATION POUR LE DEVELOPPEMENT		20	1
		ASSOCIATION POUR LE DEVELOPPEMENT LOCAL		5	
		FAITH IN ACTION ZAIRE		25	25
		GROUP D'ETUDES ET D'ACTIONS POUR LE DEVELOPPEMENT		20	
		HOPITAL EVANGELIQUE CBZO KIKONGO		10	19
		MENNONITE CENTRAL COMMITTEE		13	11
Zambia	2		11	19	
		CHRISTIAN MISSION IN MANY LANDS		10	19
		<i>Independent - Justina Mumbi</i>		1	
Zimbabwe	3		65	38	
		PEACE CORPS		5	
		SELF-HELP DEVELOPMENT FOUNDATION		8	
		UNITED NATIONS VOLUNTEERS		52	38
Americas	14		72	2635	1854
Caribbean	3		10	367	368
Dominican Republic	2		14	38	
		ASOCIACION PRO-DESARROLLO COMUNIDAD DE CONSUELO		6	34

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1995	NO. OF REPORTS RECEIVED 1995
		PEACE CORPS		8	4
Haiti	7		349	304	
		FOND. CHRETIENNE D'EDUCATION ET DE SANTE DE DELMAS		20	
		HAITIAN BAPTIST CONVENTION		20	5
		HAITIAN COMMUNITY DEVELOPMENT FELLOWSHIP		255	237
		SERVICE DE PROCHAINS HAITIENS		25	25
		SISTERS OF ST. JOSEPH, MPS STUDY CENTRE		12	5
		SISTERS OF THE BLESSED SACRAMENT, ST. CHARLES PARISH		12	27
		<i>Independent - Michael Lawson</i>		5	5
Jamaica	1		4	1	
		SOCIAL DEVELOPMENT COMMISSION		4	1
Central America	6		20	375	303
Costa Rica	1		81	41	
		ASOC. DESARROLLO ECONOMICO LABORAL FEMENINO INTEG.		81	41
El Salvador	1		21	67	
		OEF (ASOC. PARA LA ORG. Y EDUC. EMPRESARIAL FEMENINA)		21	67
Guatemala	13		163	117	
		ACTENAMIT/PUEBLO NUEVO			10
		ASOCIACION CULTURAL MAM "ACU'MAM"		15	15
		FUNDAESE			5
		JAPAN OVERSEAS COOPERATIVE VOLUNTEERS		6	4
		MIN. DE SALUD PUBLICA/CENTRO DE SALUD ALTA VERAPAZ		29	29
		MINISTERIO DE DESARROLLO URBANO Y RURAL/ALTA VERAPAZ		1	3
		MINISTERIO DE TRABAJO Y PREVISION SOCIAL		10	
		<i>Comite Comunitario de Campesinos, Xetzitzi, Patzun</i>		50	
		<i>Empresa Campesina Asociativa San Rafael Sumatan</i>			8
		<i>Grupo Kitoik Ri Acuala De Sto. Domingo Xenzcoj</i>		1	
		<i>Proyecto Renacimiento: Asoc. Padres de Familia</i>		30	
		PEACE CORPS		1	4
		PROYECTO AUTOSUFICIENCIA FAMILIAR - INSTITUTO BENSON		20	39
Honduras	2		50	32	
		ASOCIACION NACIONAL DE MUJERES CAMPESINAS		50	30
		MINISTERIO DE SALUD, REGION 5-STA. ROSA DE COPAN			2
Nicaragua	2		60	45	
		FUNDACION JOSE NIEBOROWSKI		50	45
		PROGRAMA NACIONAL DE APOYO A LA MICROEMPRESA		10	
Panama	1		1	1	
		PEACE CORPS			1
North America	1		12	77	54
United States	12		77	54	
		AFRICAN & AMERICAN FRIENDSHIP, INC.		5	4
		BEDFORD STUYVESANT RESTORATION CORPORATION		5	2

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1995	NO. OF REPORTS RECEIVED 1995
		BERKS MINORITY DEVELOPMENT COUNCIL		9	4
		BLACK VETERANS FOR SOCIAL JUSTICE		9	7
		CARIBBEAN-AMERICAN CHAMBER OF COMMERCE AND INDUSTRY, INC.		6	5
		CHURCH AVENUE MERCHANTS BLOCK ASSOCIATION		17	11
		CITIZENS COMMITTEE FOR NEW YORK CITY, INC.			4
		COASTAL ENTERPRISES INC.		9	9
		MANHATTAN NEIGHBOURHOOD RENAISSANCE, INC.		10	4
		PEOPLE'S CENTER OF CASA DEL PUEBLO		1	
		QUEENS CITIZENS ORGANIZATION		1	2
		<i>Independent - Tom Woolaway</i>		5	2

South America 4 30 1816 1129

Bolivia 15 393 382

	AGRICULTURA Y DESARROLLO RURAL	29	30
	ASOCIACION DE CLUB DE MADRES	20	20
	ASOCIACION DE PEQUENOS PRODUCTORES AGROPECUARIOS	40	55
	CENTRO DE INVESTIGACION SOCIAL Y TRABAJO EN EQUIPO MULTIDIS	40	20
	DESENVOLVIMIENTO INTEGRAL DE SERVICIOS AGROPECUARIOS	10	25
	FOMENTO GANADERO DE ALTO BENI	50	50
	FOMENTO PECUARIO LOAYZA	45	45
	PRODUCTIVIDAD BIOSFERA Y MEDIO AMBIENTE		10
	PROYECTO PROMAR	15	15
	SERVICIOS MULTIPLES DE TECNOLOGIAS APROPRIANDAS	40	11
	<i>Independent - Javier Cabero</i>	6	
	<i>Ana Maria Condori Fernandez</i>	30	21
	<i>Emilio Fernandez</i>	23	35
	<i>Eugenio Jacinto</i>	35	35
	<i>Victor Zabaleta</i>	10	10

Ecuador 4 1058 433

	FUND. ECUATORIANA PARA EL DESARROLLO PRODUCTIVO		1
	INSTITUTO NACIONAL DEL NINO Y LA FAMILIA	1058	387
	ORGANIZACION INDIGENA TURUJTA		40
	PEACE CORPS		5

Peru 10 360 308

	ASOCIACION DE JOVENES PROGRESISTAS	45	45
	ASOCIACION DE MUJERES LUCHADORAS POR SU PUEBLO	25	25
	CENTRO DE ESTUDIOS Y PROMOCION COMUNAL DEL ORIENTE	25	19
	CENTRO DE INF. Y EDUCACION PARA PREVENCION DEL ABUSO/DROGAS	10	10
	CENTRO DE INVESTIGACIONES Y APOYO TECNOLOGICO	100	112
	CLUB DE GRADUADOS SOCIAL CRISTIANOS DE LA U. DE SAN AGUSTIN	60	50

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1995	NO. OF REPORTS RECEIVED 1995
		INSTITUTO DE ASUNTOS CULTURALES		13	
		INSTITUTO DE PROMOCION DEL DESARROLLO SOLIDARIO		56	30
		<i>Independent - Adelina Meza</i>		6	7
		<i>Andres Victor Segovia Loayza</i>		20	10
Suriname	1		1	5	6
		<i>Independent - Hedy Edwards</i>		5	6

Asia 13 146 3037 2806

Bangladesh 18 400 538

	AMRA KAJ KORY	10	10
	DEEPI BHUBAN	10	
	INTERNATIONAL VOLUNTARY SERVICE		
	<i>Brendra Bhumi Social Development Organization</i>	50	50
	<i>Come to Work</i>	50	50
	<i>Karbals Gram Unnayan Kendro</i>	50	50
	<i>Shushilan</i>	50	50
	<i>Women Job Creation Center</i>	50	50
	<i>Anwara Jasmin Foundation</i>	15	15
	<i>Mouchas Unnayan Sangstha</i>		24
	<i>Sabalamby Unnayan Samity</i>		12
	<i>Sachetan</i>		48
	<i>Samaj Kalayan Mou-Chasy</i>		25
	<i>Setu</i>		31
	<i>Solidarity</i>		33
	RURAL WOMEN'S WELFARE ORGANIZATION	10	10
	SYLHET JUBO ACADEMY	20	20
	VILLAGE DEVELOPMENT ASSOCIATION	25	
	VOLUNTARY ASSISTANCE TO RURAL DEVELOPMENT	60	60

Cambodia 1 59 126

	AMERICAN WOMEN'S ECONOMIC DEVELOPMENT CORP.	59	126
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China 6 365 184

	CAO HAI NATURE RESERVE	115	69
	CHINA INTERNATIONAL CENTER FOR ECONOMIC AND TECHNICAL EXCHANGES	100	50
	RURAL DEVELOPMENT INSTITUTE		5
	YEZHONY FRANCOIS LEAF MONKEY RESERVE OF LIU PANSHAI	60	10
	YUNNAN INTERNATIONAL NGO'S SOCIETY	50	50
	ZHAOTONG PREFECTURAL FORESTRY BUREAU	40	

India 32 721 549

	ALTERNATIVE FOR RURAL MOVEMENT	35	5
	BAIF DEVELOPMENT RESEARCH FOUNDATION	9	7
	CENTER FOR ENTREPRENEURSHIP DEVELOPMENT	25	25
	CENTER FOR ENVIRONMENT AND DEVELOPMENT	24	
	CHAK-KUMAR MILAN SANGHA	20	20
	COUNCIL FOR RURAL WELFARE	20	10
	DHARMAPUR SAMAJ KALYAN SAMITY		10
	DIPS COMMUNICATION CENTRE	40	
	FORUM OF COMMUNITIES UNITED IN SERVICE		100

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		GRAMIN JAN KALYAN SAMITY		25	25
		INDIA SOCIAL ACTION AND RESEARCH ASSOCIATION		20	
		INSTITUTE FOR CULTURAL AFFAIRS		3	13
		INSTITUTE FOR RURAL DEVELOPMENT AND SOCIAL SERVICE		10	
		JAN UTTHAN SAMITI		50	
		KARRA SOCIETY FOR RURAL ACTION		25	
		MASS EDUCATION MOVEMENT		50	50
		MILAN SANGHA		5	10
		MODERN ARCHITECTS FOR RURAL INDIA		9	3
		NATIONAL INSTITUTE FOR SUSTAINABLE DEVELOPMENT		9	4
		NATIONAL MULTI-PURPOSE DEVELOPMENT SOCIETY		10	5
		NAY NITY SANGHA		25	25
		RURAL ASSOCIATION FOR DEVELOPMENT AND RECONSTRUCTION		5	
		SARBIK PALLI KALYAN KENDRA			9
		SLUM DEVELOPMENT SOCIETY		10	10
		SOCIETY FOR EDUCATIONAL AND ENVIRONMENTAL DEVELOPMENT		10	10
		ST. MARY'S CATHOLIC CHURCH		15	10
		UNITED BUSTEE (SLUM) DEVELOPMENT ASSOCIATION		100	98
		UNITED VOLUNTARY YOUTH COUNCIL		25	25
		UTTAR PRADESH BAL VIKAS PARISAD		14	14
		YOUTH CHARITABLE ORGANIZATION		75	59
		<i>Independent - B. N. Bhatia</i>		53	
		<i>P.T. Kuniakose</i>			2
Indonesia			5	121	67
		BADAN KOORDINASI KEGIATAN KESEJAHTERAAN SOSIAL		21	12
		LAKAMALI SOCIAL & ENVIRONMENTAL CONCERNS INSTITUTION		40	10
		UNITED NATIONS VOLUNTEERS		35	25
		YAYASAN KARYA SOSIAL		20	20
		YAYASAN MITRA BINA USAHA		5	
Mongolia			5	87	50
		ASSOCIATION FOR WOMEN-HEADED FAMILIES		10	
		CHANDMAN ERDENE		9	11
		MONGOLIAN WOMEN'S FEDERATION		28	27
		WOMEN'S COUNCIL OF CENTRAL AIMAG		28	
		<i>Independent - Mr. Bazarchulun</i>		12	12
Myanmar			1	10	10
		<i>Independent - Saw Robin</i>		10	10
Nepal			13	320	249
		CENTER FOR RURAL DEVELOPMENT		16	1
		COMMITTEE FOR THE PROMOTION OF PUBLIC AWARENESS		81	15
		DIYALO PARIWAR		5	5
		MOTHERS CLUB VOLUNTEER COORDINATION CENTRE		15	
		NEPAL RED CROSS SOCIETY		1	25
		PARTICIPATION IN FAMILY AND COMMUNITY DEVELOPMENT		5	

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		RHINO CLUB		17	50
		SANJIWANI SECONDARY SCHOOL		5	5
		SHENEHI WOMAN AWARENESS CENTRE		7	
		SHINING YOUTH SOCIETY		10	
		THARU AND RAZI WOMEN'S SOCIETY		5	
		UNITED NATIONS VOLUNTEERS		148	148
		VILLAGE DEVELOPMENT AND SAVE THE ENVIRONMENT FORUM		5	
Pakistan			7	145	128
		ANJUMAN FALAH-O-BEHOOD		10	
		INTEGRAL HUMAN DEVELOPMENT SOCIETY		20	20
		METHODIST CHURCH		65	63
		MORE BAFFA KHURD WELFARE SOCIETY		20	20
		RAJA WELFARE FREE DISPENSARIES NETWORK		10	15
		WELFARE ASSOCIATION JARED		10	
		WOMEN EDUCATION AND ENVIRONMENT NETWORK		10	10
Philippines			49	690	794
		ADVENTIST DEVELOPMENT AND RELIEF AGENCY			10
		ASSOCIATION OF UNV RETURNEES			5
		AYALA FOUNDATION		149	34
		BAGONG NILALANG CHILD CENTER			7
		BESAO CREDIT COOPERATIVE		1	1
		BETHESDA MINISTRIES OF BETHESDA CHILDREN'S HOME.		4	
		BICOL FOUNDATION FOR SOCIAL PROGRESS			1
		BILEG COMMUNITY OUTREACH PROGRAM		6	15
		BUILDING & ORGANIZING CHRISTIAN COMMUNITIES		15	7
		CITY POPULATION/NUTRITION OFFICE		25	15
		DAUGHTERS OF MARY IMMACULATE		6	2
		DEPARTMENT OF AGRARIAN REFORM		9	
		DEPARTMENT OF AGRICULTURE		69	79
		DEPARTMENT OF EDUCATION, CULTURE, SPORTS		15	46
		DEPARTMENT OF ENVIRONMENTAL AND NATURAL RESOURCES		11	5
		DEPARTMENT OF LOCAL GOVERNMENT			5
		DEPARTMENT OF SOCIAL WELFARE AND DEVELOPMENT		13	4
		DEVELOPMENT THROUGH ACTIVE WOMEN NET-WORKING			10
		EL SHADAI DEVELOPMENT FOUNDATION		15	14
		EPISCOPAL CHURCH WOMEN		36	24
		EPISCOPAL DIOCESE NORTHERN PHILIPPINES			4
		FCRB LIVELIHOOD FOUNDATION		8	16
		FIBER INDUSTRY DEVELOPMENT AUTHORITY			15
		FRIENDS REACHING INDIVIDUALS EVERYWHERE...			9
		KALINGA SPECIAL DEVELOPMENT AUTHORITY			19
		KALIPUNAN NG MGA SAMAHANG MAMAMAYAN		6	6
		MILAGROSA COMMUNITY DEVELOPMENT ASSOCIATION		14	
		MOVE UP, PAL		7	13
		NATIONAL MANPOWER AND YOUTH COUNCIL		3	5
		NORFIL FOUNDATION		1	10
		OFFICE FOR NORTHERN CULTURAL COMMUNITIE		10	8
		OPPORTUNITY HOME FOR CHILDREN		10	30

COUNCIL/STAFF 1996

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1995	NO. OF REPORTS RECEIVED 1995
		ORGANIZATION FOR IND/CULT/SPIR. ADVANCEMENT		10	10
		PARISH OF SAN LORENZO RUIZ			5
		PARISH OF ST. JOHN THE EVANGELIST		4	
		PARTNERS FOR FIRST PEOPLES		20	
		PARTNERS IN COMMUNITY DEVELOPMENT			1
		PEACE CORPS		6	5
		PHILIPPINE AGENCY FOR COMMUNITY AND FAMILY, INC.		30	29
		PHILIPPINE BUSINESS FOR SOCIAL PROGRESS		85	207
		PHILIPPINE NATIONAL VOLUNTEER SERVICE		12	3
		PROJECT "ALLOW " FOUNDATION		20	28
		RURAL IMPROVEMENT CLUB			5
		SALIDUMMAY WEAVERS ASSOCIATION		10	20
		UNITED WAY PHILIPPINES		11	6
		<i>Independent - Teresa Benas</i>		10	8
		<i>Rico Magda</i>		5	7
		<i>Rev. Samuel Pacha</i>		29	36
		<i>Myrna Zafe</i>		5	5
Solomon Islands			2	15	11
		LUMA HABITAT PROJECT		10	6
		MAGALTAPU COMMUNITY SERVICES		5	5
Sri Lanka			4	10	20
		ASSOCIATION OF SOCIAL ACTIVITIES DEVELOPMENT			5
		HUMAN DEVELOPMENT ORGANIZATION			5
		LASALLIAN COMMUNITY EDUCATION SERVICE			10
		<i>Independent - S. M. P. Kudagammana</i>		10	
Vietnam			3	94	80
		ADVENTIST DEVELOPMENT AND RELIEF AGENCY		5	5
		FRIENDSHIP BRIDGE		40	25
		VIETNAM WOMEN'S UNION		49	50
Europe	6		6	35	35
Armenia			1	20	21
		PEACE CORPS		20	21
Estonia			1	5	4
		PEACE CORPS		5	4
Georgia			1	2	2
		PSYCHO POLITICAL PEACE INSTITUTE		2	2
Kyrgyz Republic			1	5	
		ASHAR DEMOCRATIC MOVEMENT		5	
Latvia			1	1	
		REAP INTERNATIONAL		1	
Portugal			1	2	8
		INSTITUTE FOR CULTURAL AFFAIRS		2	8

Any discrepancies between the total number of Coordinating Agencies listed in this report and the total number indicated in previous 1995 reports are due to technical differences in calculation or reclassification of some Coordinators.

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