

ONE OF THE WORLD'S MOST PROVEN PROGRAMS TO DEFEAT POVERTY



TRICKLE UP PROGRAM



Vietnam VN/ADRA/2

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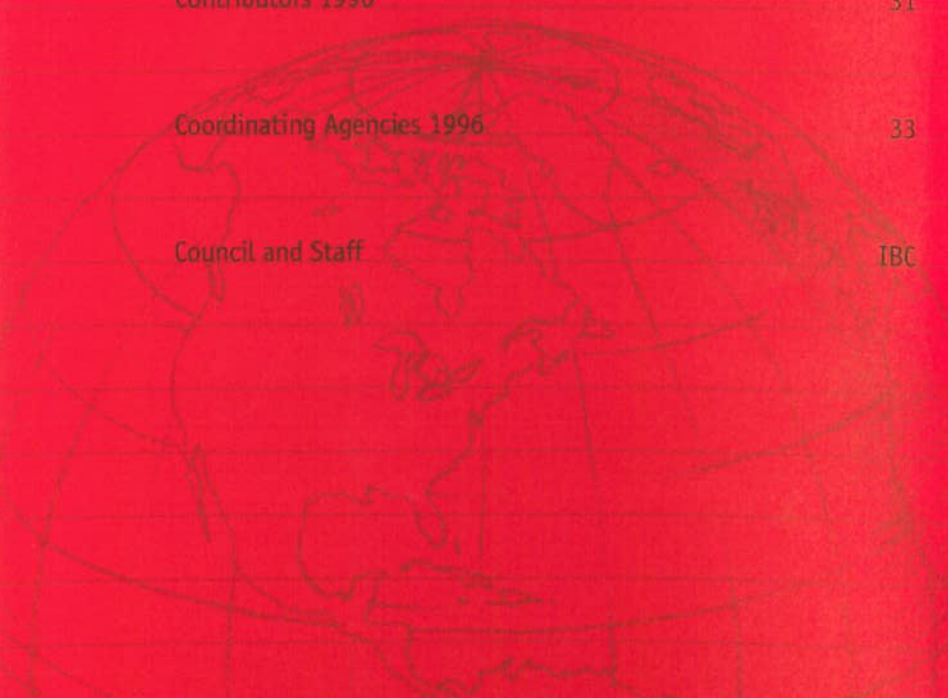


Photo: Adventist Development and Relief Agency, Trickle Up Coordinator, Vietnam. Cover illustration: Bob Ziering. Photo: Le selling rice on her bicycle near Ho Chi Minh City, Vietnam.

1996 BUSINESS RESULTS*

- 6,742 businesses started in 52 countries
 - 24,899 entrepreneurs and their dependents benefited from these businesses
 - 82% of the businesses were family enterprises
 - 73% of the businesses were start-ups
- OUTREACH TO WOMEN, YOUTH AND DISADVANTAGED GROUPS:**
- 59% of the entrepreneurs were women and 61% of the businesses were managed by women
 - 47% of the entrepreneurs were less than 27 years of age
 - 21% of the micro-enterprises involved refugees or displaced people
- SUSTAINABILITY:**
- Reports received from 1,396 businesses in 1996 showed that 96% were continuing after one year in operation, and 70% had expanded
- BENEFITS REPORTED BY ENTREPRENEURS:**
- better family nutrition - 63%
 - better business skills - 63%
 - more children in school - 42%
 - more confidence in the future - 67%
 - The Trickle Up business was the main source of income for 80% of the enterprises

*Any discrepancies in data between this report and earlier reports on 1996 results are due to periodic updating.

MESSAGE FROM THE FOUNDERS

*B*ecause many of the poorest of the poor derive meager benefits from trickle down economics, we founded Trickle Up to demonstrate that, given the opportunity, many people could create their own jobs by starting their own businesses as a way out of poverty. This self-employment benefits not only themselves and their families, but also their national economies. In 1996, a total of 6,742 enterprises was started using the Trickle Up Guidelines. Using the accounting terminology of the United Nations System of National Accounts, we estimate that 24,899 jobs were created by the entrepreneurs who increased their incomes and added value to the Gross Domestic Product of their country. They saved and reinvested and started building their own capital, adding to national private-sector savings. The sustainability of the Trickle Up enterprises, their continuing after one year, three, five and ten years, has been very encouraging. About two-thirds of the businesses continue beyond one year, resulting in better health and housing, more children going to school, the enterprises expanded with this experience, and capital created from their work and savings. Poverty reduction will be accelerated when the poorest of the poor have increased opportunities to start and continue their own business enterprises, and when decision-makers become more aware of the great potential for growth in this neglected sector of society. Now, eighteen years after the Trickle Up Program was launched, micro-enterprise is increasingly recognized as an important means of diminishing unemployment and under-employment, and as a critical element in economic growth and development planning.

Mildred Robbins Leet and Glen Leet

Mildred Robbins Leet and Glen Leet

MESSAGE FROM THE EXECUTIVE DIRECTOR

*A*bject poverty is a complex and ugly thing. It has many faces and characteristics: hopelessness without promise of hope, illness without hope of medicine, ignorance with no hope of school, unemployment with no hope of work, humiliation without hope of dignity, and, most pervasive, fear, gnawingly present, and a steady contributor to the misery of poverty. Trickle Up seeks out the abject poor. Our mission is to help people help themselves out of poverty. Trickle Up begins with respect for people. We entrust our one hundred dollars to them, and we do not want it back. Our hundred dollars is not charity, it is given on condition that it be used to begin a business which entrepreneurs choose and plan themselves. In this simple act, we dispel humiliation, hopelessness and fear. For by giving poor people the possibility of starting their own business, we end their unemployment. By giving a grant we eliminate the fear of debt. By beginning a business, Trickle Up entrepreneurs begin to keep records; we find often that numeracy precedes literacy, and we find that Trickle Up families send their children to school. In the pages of this report, we reproduce for you voices from some of the places where the Trickle Up Program is at work. These are the voices of the very poor whom we reach and the voices of the remarkable Trickle Up partners who make the program happen. In my two and a half years with Trickle Up, I have heard many voices. A husband told me he is no longer afraid he cannot buy medicine for his wife's heart condition. A mother told me that if her child loses his pen at school it is no longer a calamity. A brother told me that he can afford better care for his mentally ill sister. In Cambodia, Egypt, Liberia, Haiti and the Ivory Coast, I met the children of our entrepreneurs after school. Their parents no longer fear illness, they have the money to pay for medicine, they do not feel hopeless, they have an income and hope. Many go on to take loans, because Trickle Up has given them a track record and the confidence to take a loan. We accomplish much with one hundred dollars. But above all, through Trickle Up we have been able to provide many with dignity, with hope, and with a better future.

Suzan S. Habachy

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 service to implement Trickle Up's micro-enterprise program in the community.
- 2 ENTREPRENEURS:** The Coordinator selects 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 Trickle Up's conditional grant, each group completes a two-page Business Plan, pledging 250 hours of work per entrepreneur in a three-month period, and savings or reinvestment of at least 20% of their profit.
- 4 FIRST \$50 SEED CAPITAL:** After approving their Business Plan the Coordinator delivers a \$50 grant check from Trickle Up to a group to start their business. The \$50 is typically used to buy raw materials or supplies. The code assigned to the check enables Trickle Up to track each business.

5 BUSINESS REPORT: After completing the required hours of work and reinvestment, each group completes a two-page Business Report showing whether the business is continuing, hours worked, profit 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, Coordinators are requested to report briefly on the continuity and progress of the businesses.

Through these simple steps, repeated in over 58,000 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.

... The best resource
for fighting poverty
is the energy of
low-income people
themselves.

BRITAIN ATWOOD, USAID ADMINISTRATOR

Ethiopia/ETH/CCF/6



The most destitute people have long been ignored except for charity which does not address their long-term needs. The support of Trickle Up is decisive in the lives of marginalized people who have not had access to any source of finance

In 1996, a Ghanaian entrepreneur sent us the following letter:

16th August, 1996

Dear Trickle Up,

My name is Sarah Anning residing in Assin Nyankomasi in the Central Region of Ghana. I am one of the beneficiaries of the Trickle Up Program in Ghana through Dr. King David Amoah. I am a single parent. I am also the beneficiary of one of the Habitat For Humanity Ghana Housing Program at Assinman.

Sometime in 1994/1995, I could not pay my monthly House Mortgages for over a year... I was to be ejected and my House confiscated and re-allocated to a new person. But Dr. Amoah our National Coordinator, heard of my plight and decided to assist me through your Trickle Up Program.

I was initially given an equivalent of \$50, and later another \$50. By the Grace of God and by the assistance from Trickle Up, I am proud to say that, I have not only paid the arrears I owed, but I am ahead in payment of my monthly House Mortgages and my business is flourishing still.

I therefore wish to take this opportunity to express my appreciation and thanks to the Trickle Up Program for the timely assistance and also for making me one of the happiest people in the world today. I say, Praise God for the Trickle Up Program.

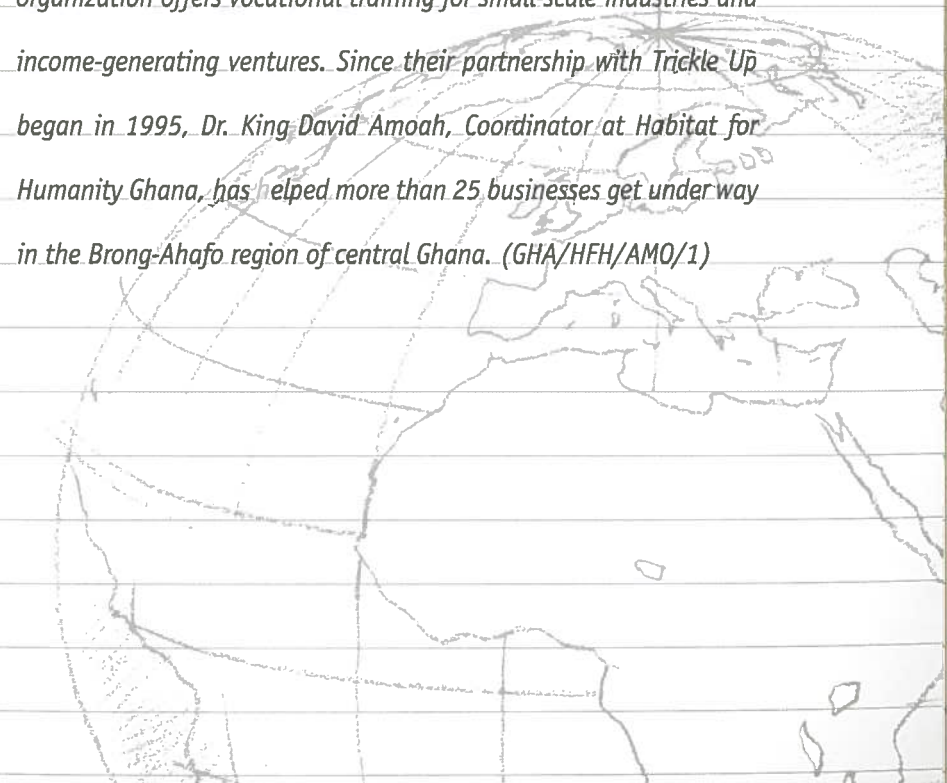
May the Lord richly Bless Trickle Up.

I am yours,

Sarah Anning

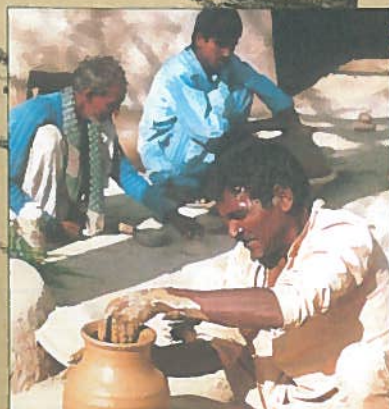
*S*arah Anning manages a petty retail shop in Assin Nyankomasi, where she sells yams, plantains and other basic foodstuffs. With her first \$50 seed capital from Trickle Up, she was able to buy the initial inventory of food products with which she began her business. After the first three months she was able to use a substantial part of her business profits to pay her monthly mortgage. Thus she reports that, after three months, she has been able to improve her housing situation and feels better about the future. With the second \$50 from Trickle Up she expanded her already profitable business.

Habitat for Humanity Ghana helps provide safe and affordable housing for the poor. In conjunction with their housing program, the organization offers vocational training for small-scale industries and income-generating ventures. Since their partnership with Trickle Up began in 1995, Dr. King David Amoah, Coordinator at Habitat for Humanity Ghana, has helped more than 25 businesses get under way in the Brong-Ahafo region of central Ghana. (GHA/HFH/AMO/1)



...Trickle Up has been successful in reaching the poorest sections of society.

REPORT OF A RESEARCH TEAM FROM COLUMBIA UNIVERSITY'S SCHOOL OF INTERNATIONAL PUBLIC AFFAIRS
ON THEIR 1996 VISIT TO TRICKLE UP
MICRO-ENTERPRISES IN CALCUTTA, INDIA



India/IND/GJKS/5

Gunwar making pots in Khempur Village, Uttar Pradesh, India. Illustration: Bob Ziening Photo: Gramin Jan Kalyan Samittee, Trickle Up Coordinator, India

Ms. Sapana Doshi, a student at Barnard University, wrote a report on her experience with Trickle Up's local agency partner, the Rhino Club, and entrepreneurs in central Nepal, following her internship at the Trickle Up office in 1996. Part of her report follows:

As a Trickle Up volunteer and a student of economics, I went to Nepal to conduct field research to better understand NGO involvement in poverty alleviation through micro-enterprise finance. On the whole, I found that the Rhino Club members were dedicated, adept and effective. They conducted extensive research on the selection of the beneficiaries and provided relevant insights and business management training...[The Coordinator, Mr. Lomash Shrestha] selects communities near the Narayangarh area...Communities are often poor and of low and scheduled castes who are deprived economically and socially.

Most of the entrepreneurs were landless and illiterate. In the community of Ganeshstan, from which about thirty entrepreneurs were chosen, all of the entrepreneurs were flood victims. Most of the entrepreneurs lived in one room clay and mud homes. Interviews with the entrepreneurs revealed a constructive and positive relationship between the Coordinator and the entrepreneurs. Monthly visits are made to check running status and conditions, daily profits, income, expenditures, family life and business accounts. In such meetings those entrepreneurs that did not keep business records were encouraged to do so and were provided with books and record-keeping tips. However, in many cases entrepreneurs still did not keep adequate accounts because of illiteracy. The entrepreneurs often expressed that Mr. Shrestha encouraged them to at least write down their expenses and income, had offered to help them deter-

mine their profits and provided notebooks to do so. Therefore, many were beginning to keep these sort of records but some were still finding it difficult or felt it was unimportant.

The businesses I visited included grocery/snack stalls, tea shops, fruits and vegetable retail, shawl making, vegetable cultivation, prepared food stalls, blacksmiths, tailoring, and ornament making...Despite [competition] many entrepreneurs were still making enough money to cover their needs...The Coordinator encouraged..testing and experimentation as a means of finding the most suitable business for the market and the entrepreneurs.

(NEP/RHINO)



emalan entrepreneur does the traditional embroidery of her area, Patz. Illustration: Bob Ziering Photo: Dawn Murdock, Trickle Up Program



Not all wars make headlines. Last year's brutal civil war in Rwanda, which dominated the news for weeks, has its reverberations elsewhere in Africa, where political tensions feed local conflicts that receive little media attention. From Trickle Up Coordinator Hassan Bangura comes this account of how women and young people, displaced by war in the Ginger Hill community of Sierra Leone, are trying to survive:

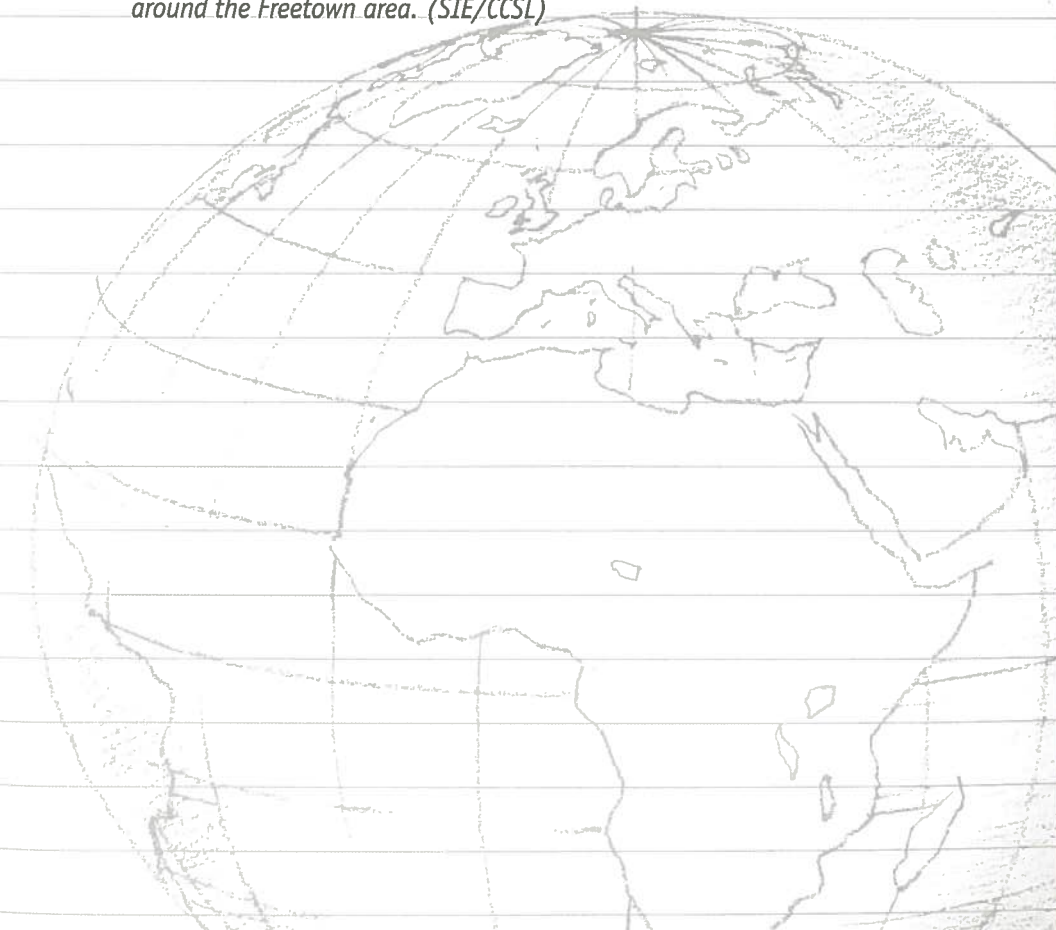
The Trickle Up Program was started in the Council of Churches in Sierra Leone (CCSL) in June 1995 mainly for the purpose of assisting vulnerable groups to set up income-generating projects for self-reliance.

The introduction of the programme came about as a result of an investigation into the problems of the war-affected women and youths seen on the streets of Freetown [the capital] and around our compound. The study indicates that most of them do not have adequate food and clothing. Women already marginalised are worse affected. Some of them resort to prostitution for their living which further exposes them to the AIDS disease while the youths on the street became a social problem.

Since the introduction of the programme twenty (20) businesses have been started and are now benefiting some one hundred and twenty (120) women, youth and children mainly from the war-affected areas of the country. Most of them that were begging on the street now spend more and more of their time in their business. All the businesses of the twenty groups are continuing with generally increased profits. I observed that they visit each other's businesses and share experiences and there is a sense of sharing and cooperation among them.

On the CCSL level [Trickle Up] helps to advance Departmental and Organizational objectives namely the empowerment/training and advocating for the poor and marginalised section of society. Moreover, I gain satisfaction in implementing the programme as more and more people talk about my assistance to the poor and displaced in our community. . . .

Working with the poorest sectors of society, the Council of Churches in Sierra Leone (CCSL) places special emphasis on urban development by organizing communities and empowering people to improve their own situations. CCSL helps people to become independent by engaging women and youth in education and leadership training to help them develop skills for self-employment. The majority of businesses begun with the help of CCSL and Trickle Up involve petty trading, food processing, soap-making, gara tye-dyeing and tailoring. Since July of 1995, CCSL has helped over 30 businesses start up in and around the Freetown area. (SIE/CCSL)



1979-1996 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	20345	462	787	112130	64%	45%	\$199	80%
AMERICAS	15932	316	1106	85242	64%	49%	\$236	75%
ASIA	22226	586	1233	108672	57%	45%	\$149	66%
EUROPE	452	23	38	2271	57%	33%	\$233	62%
GLOBAL TOTALS	58955	1387	3164	308315	61%	46%	\$189	73%
ASIA: 24 Countries								
TOTALS	22226	586	1233	108672	57%	45%	\$149	66%
BANGLADESH	2415	27	75	10669	53%	49%	\$117	84%
CAMBODIA	491	3	3	1576	53%	44%	165	97%
CHINA	881	9	11	3934	47%	46%	\$193	89%
FIJI	9	2	2	104	58%	NA	\$170	NA
INDIA	5233	176	208	25310	61%	40%	\$149	80%
INDONESIA	1241	23	97	6671	49%	47%	\$143	76%
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	\$194	NA
MICRONESIA	5	1	2	56	20%	NA	\$2,599	NA
MONGOLIA	148	6	6	462	73%	38%	\$123	87%
MYANMAR	217	3	3	1046	53%	54%	\$62	88%
NEPAL	1391	39	97	6218	50%	48%	\$77	65%
PAKISTAN	451	15	15	1547	48%	48%	\$171	94%
PAPUA NEW GUINEA	2	1	1	20	70%	NA	\$158	100%
PHILIPPINES	8879	232	623	46394	59%	47%	\$165	38%
SOLOMON ISLANDS	87	8	20	480	59%	71%	\$257	64%
SRI LANKA	286	20	30	1777	67%	39%	\$134	57%
THAILAND	87	9	18	511	62%	15%	\$111	38%
TONGA	1	1	1	12	100%	NA	\$360	NA
VANUATU	7	2	2	106	50%	52%	\$86	100%
VIETNAM	268	4	4	1018	73%	27%	\$84	59%
WESTERN SAMOA	2	1	1	59	31%	NA	NA	NA

Since 1979, Trickle Up Business Plans documenting the start-up or expansion of micro-enterprises have been received from 115 countries.

Country	Number of Businesses	Coordinating Agencies	Number of Coordinators	Entrepreneurs			Average Profit	*Main Source of Income
				Number Trained	Percent Female	*Percent Under 27		
AFRICA: 40 Countries								
TOTALS	20345	462	787	112130	64%	45%	\$199	80%
BENIN	514	6	20	3674	60%	53%	\$127	68%
BOTSWANA	1	1	1	7	71%	NA	NA	NA
BURKINA FASO	125	6	7	710	84%	18%	\$213	83%
BURUNDI	13	2	5	65	75%	19%	\$155	40%
CAMEROON	602	10	13	3750	60%	37%	\$174	73%
CENTRAL AFR. REPUB.	83	2	9	621	50%	NA	\$17	76%
CHAD	15	1	1	57	67%	NA	\$61	NA
COMOROS	2	1	1	14	71%	71%	\$67	NA
EGYPT	5	1	1	10	40%	20%	\$17	80%
EQUATORIAL GUINEA	1	1	1	6	17%	NA	\$0	NA
ERITREA	10	1	1	46	61%	72%	\$111	75%
ETHIOPIA	296	7	23	1322	73%	46%	\$68	78%
GAMBIA	48	6	6	255	81%	43%	\$219	64%
GHANA	1282	44	53	6690	67%	24%	\$157	74%
GUINEA	43	2	2	196	51%	36%	\$56	48%
IVORY COAST	41	3	3	184	71%	75%	\$72	78%
KENYA	4413	91	159	27092	66%	37%	\$251	75%
LESOTHO	209	13	15	1600	90%	42%	\$346	92%
LIBERIA	2134	14	43	8110	63%	53%	\$154	98%
MADAGASCAR	1031	5	7	5059	51%	41%	\$321	79%
MALAWI	437	15	48	1972	48%	50%	\$104	95%
MALI	68	4	11	352	58%	31%	\$151	82%
MAURITANIA	17	1	5	218	82%	48%	\$105	NA
MOZAMBIQUE	75	3	4	363	76%	23%	\$173	100%
NAMIBIA	14	2	2	70	74%	NA	NA	100%
NIGERIA	1159	26	37	5851	66%	48%	\$171	55%
RWANDA	48	2	2	223	50%	38%	\$201	100%
SAO TOME	79	2	11	369	60%	57%	\$154	76%
SENEGAL	134	5	13	1832	75%	35%	\$71	34%
SIERRA LEONE	2091	46	56	12913	66%	45%	\$270	77%
SOMALIA	61	3	4	285	73%	51%	\$176	90%
SOUTH AFRICA	1	1	1	7	57%	100%	\$67	NA
SUDAN	200	6	10	1238	65%	23%	\$1,683	100%
SWAZILAND	27	4	7	140	51%	0	\$489	NA
TANZANIA	395	20	27	2289	56%	51%	\$228	64%
TOGO	313	8	16	1827	64%	41%	\$99	61%
UGANDA	3303	58	75	16529	58%	54%	\$74	86%
ZAIRE	694	15	46	3249	65%	41%	\$119	88%
ZAMBIA	124	14	17	738	59%	39%	\$611	92%
ZIMBABWE	237	10	24	2197	73%	33%	\$197	62%

Country	Number of Businesses	Coordinating Agencies	Number of Coordinators	Entrepreneurs			Average Profit	*Main Source of Income
				Number Trained	Percent Female	*Percent Under 27		
AMERICAS: 36 Countries								
TOTALS	15932	316	1106	85242	64%	49%	\$236	75%
ANGUILLA	3	1	1	23	96%	NA	NA	NA
ANTIGUA-BARBUDA	32	8	11	34	91%	NA	\$246	NA
ARGENTINA	155	7	11	895	61%	33%	\$550	83%
BARBADOS	1	1	1	9	56%	NA	NA	NA
BELIZE	47	5	5	252	41%	26%	\$377	31%
BOLIVIA	1881	35	45	7471	61%	41%	\$147	69%
BRAZIL	79	14	15	437	69%	56%	\$443	33%
CHILE	14	3	4	93	72%	NA	\$328	100%
COLOMBIA	1342	18	85	7663	60%	57%	\$272	45%
COSTA RICA	751	11	106	4265	66%	49%	\$180	79%
DOMINICA	64	9	15	203	55%	100%	\$59	100%
DOMINICAN REPUB.	459	10	92	3560	69%	40%	\$231	60%
ECUADOR	3819	16	126	18504	57%	60%	\$263	81%
EL SALVADOR	361	4	11	1601	57%	61%	\$167	78%
GRENADA	7	2	3	41	63%	31%	NA	NA
GUADELOUPE	1	1	1	0	NA	NA	NA	NA
GUATEMALA	1972	21	181	12480	64%	56%	\$139	80%
GUYANA	106	2	2	572	57%	50%	\$158	25%
HAITI	1220	19	33	5466	63%	36%	\$326	89%
HONDURAS	728	12	156	8814	81%	43%	\$226	97%
JAMAICA	392	19	48	1990	61%	40%	\$342	52%
MEXICO	84	6	8	488	72%	53%	\$969	28%
MONTSERRAT	18	6	8	75	25%	NA	\$32	NA
NICARAGUA	189	6	6	677	56%	54%	\$82	91%
PANAMA	68	4	17	459	39%	46%	\$92	52%
PARAGUAY	50	3	7	268	67%	NA	\$30	NA
PERU	1553	34	52	6856	72%	45%	\$223	75%
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	395	18	30	1412	59%	36%	\$950	33%
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: 15 Countries								
TOTALS	452	23	38	2271	57%	33%	\$233	62%
ALBANIA	10	1	1	48	38%	27%	\$1	100%
ARMENIA	63	1	10	303	63%	27%	\$292	83%
BOSNIA	4	1	1	15	67%	27%	NA	NA
BULGARIA	7	1	2	30	83%	10%	NA	NA
ESTONIA	16	1	4	59	56%	41%	\$302	83%
GEORGIA	5	1	1	10	70%	29%	\$17	20%
GREECE	4	1	1	25	88%	NA	NA	NA
IRELAND	2	1	1	19	58%	NA	\$413	NA
KYRGYZSTAN	5	1	1	25	100%	NA	NA	NA
LATVIA	24	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%
ROMANIA	6	1	1	18	50%	50%	\$260	50%
RUSSIA	54	6	6	280	56%	23%	\$170	6%
UKRAINE	62	3	3	311	62%	24%	NA	NA
GLOBAL								
TOTALS	58955	1387	3164	308315	61%	46%	\$189	73%

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

This table of data provides a cumulative summary of business information entered into the database from Coordinator-certified Business Plans and Business Reports received between 1979 and 1996. 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 who are women; the percentage below age 27; the average net income (profit) during the first three months of business; and the percentage of entrepreneurs reporting that the Trickle Up business is their main source of income.

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. N/A indicates that earlier Business Report forms did not request this information. In the Average Profit column, N/A indicates that information was not available.

Any differences between the figures presented in this table and those contained in earlier reports are due to corrections of errors or omissions.



Foreign aid is so conditioned that it has not come to the help of the poor... However, the women are able to live better because of their Trickle Up businesses... No one can put a price on the efforts and pride of these women.

Trickle Up entrepreneur weaving rugs in Giumri, Armenia. Illustration: Bob Ziering Photo: Valere Stern, Trickle Up Program

In Ferrier, a remote rural area of Haiti that borders the Dominican Republic, the Sisters of the Blessed Sacrament operate a nutrition program for women and their malnourished children, adult education classes, a primary school, and an orphanage, in addition to providing medical assistance. With Trickle Up capital and business training, these women have launched 44 businesses in the community since 1994. Following is an excerpt from an evaluation by Coordinators Sister Patricia Downs and Mme. St. Vil:

Ferrier is a dusty frontier town. We have a very high rate of unemployment with no real activity of an economic nature except for rice farming in January. Few of the adults have basic literacy and hundreds of children do not attend school. Until the Center started the Trickle Up Program in economic development, the people of Ferrier were looked upon as the peasants of the area. This [Trickle Up] activity is seen within the Center as a very important one. We view the need for family development as very important, but so often this concept must be realized in the environment of a single (woman) head of household. The businesses are formed with women in our Nutritional Center. The women meet weekly to share what they are doing and review their efforts. Each business has a little book in which they write the hours worked each week, the amount of money spent and earned. Money is placed penny by penny in the savings bank (we created our own since there is no bank in the area). Some businesses realized a very good profit.

Positive results of the program include the following: people learned to work together; women who participated began a savings account; women were able to take better care of their families; women who had malnourished children were able to assist them so

they did not have to continue in their sickness; people in the community saw a very positive thing happen.

The businesses are seen as a tool of enabling women to have some economic stability to care for their families. People who had no record skills were enabled to keep records. At times we had a hard time because the education level of the participants is not even primary level. Many can not write their own names. The joy the women experienced when they had their own savings account and their own bank book which they made was a great accomplishment. There is a growing pride among many now who have been able to accomplish something they never had before.

Trickle Up enhances the holistic approach by enabling economic development of women in our community and has provided a very positive experience. The banking, positive business skills and discipline of working together has proven to be very growth-giving and hopefully can be passed onto the members of the families. (HAI/SBS)

ing children play at a Halloween party at a Manhattan day-care center operated by Trickle Up entrepreneur Mary Fong. Illustration: Bob Ziering Photo: Manhattan Neighborhood Renaissance Trickle Up Coordinator, US

The continued education of the children...is essential for breaking the cycle of poverty that the families have endured for generations. In most cases, the Trickle Up business income provided the money to keep some or all of the children in school.

DR. JULIE FISHER, CO-AUTHOR, "BEFORE CREDIT: AN EVALUATION OF THE TRICKLE UP PROGRAM IN ECUADOR AND GUATEMALA"



During the summer of 1996 Daniel Delehanty, then a consultant to Trickle Up, conducted an assessment of Trickle Up's two-year Pilot Project in the United States. The assessment involved interviews with 23 randomly selected entrepreneurs. We asked Daniel, who is now Deputy Director, Development Education & Special Projects, to write about his interviews. A portion of his report follows:

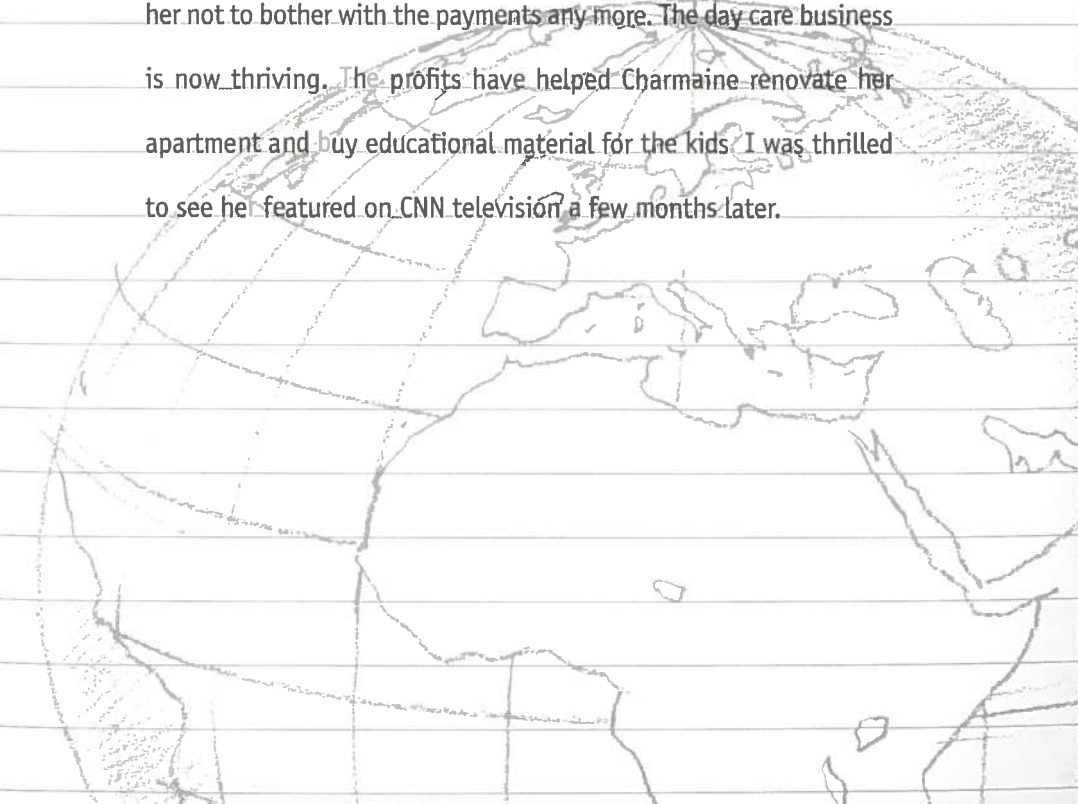
The most gratifying part of my research involved my interviews with Trickle Up entrepreneurs. At first the entrepreneurs were a bit leery of my questions, but after the ice was broken we shared conversations I will not soon forget. Some of the Trickle Up-inspired self-employment ventures are more successful than others, but I was most struck by the participants' resolve, creativity and hard work.

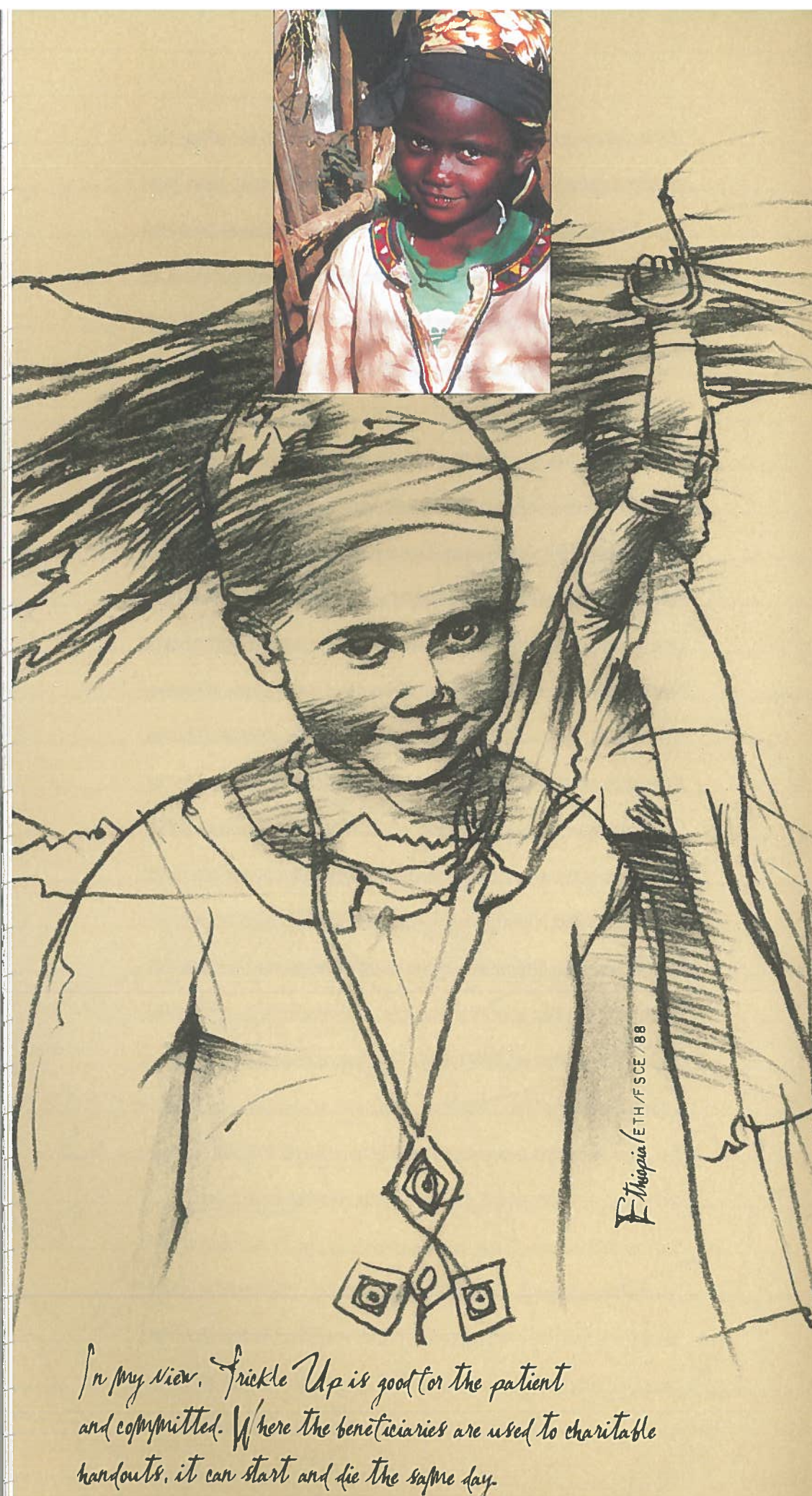
In Portland, Maine, I spent a few hours with Bernard Tshimangoley, a refugee from Zaire who has called Maine home since 1993. A talented musician, Bernard has become a popular performer throughout the state, bringing the sounds of Zairean music with him wherever he plays. He used Trickle Up seed capital to buy instruments and advertise his new band—of which he is very proud. Like most artists, his work has its ups and downs, but his commitment to his music is unwavering. He proudly showed me a copy of a recent newspaper article with a photo of him playing at an outdoor concert.

I spent a memorable afternoon with Shirley Newton, a retired grandmother in Reading, Pennsylvania. Her house is like an art gallery, with ornate, colorful dolls and African-styled figures adorning every part of her home. With Trickle Up's help she had purchased materials to make her dolls. It was the first money she had ever received for her craft. After just a few questions it was clear that

Shirley has an incredible passion for her work. I asked her where she got her inspiration. She pointed upwards and said that ideas just come to her - often in the middle of the night. She is busy trying to find new markets for her work; another Trickle Up entrepreneur in Reading who is a photographer is helping her with marketing.

After spending two hours on the New York City subway and searching for Utica Avenue on a blazing summer day, I rang the buzzer of Charmaine Pascal's home in Crown Heights, Brooklyn. I walked in to see eight little kids, just finishing their afternoon nap and rubbing their sleepy eyes. Charmaine and I sat down with her husband and business partner, Leighton, and talked about their day-care business. Charmaine had been on welfare while Leighton was out of work. So they decided to start a day-care business after she was trained by Trickle Up's Coordinating Agency, CAMBA (Church Avenue Merchants Block Association). She discussed her ideas for the business with her case worker, who warned her that her monthly welfare payment would be slashed dramatically. Charmaine then told her not to bother with the payments any more. The day care business is now thriving. The profits have helped Charmaine renovate her apartment and buy educational material for the kids. I was thrilled to see her featured on CNN television a few months later.





In my view, Trickle Up is good for the patient and committed. Where the beneficiaries are used to charitable handouts, it can start and die the same day.

hiopia, the Trickle Up process is used by many Coordinators to help boost the income levels of families who used to send their children out on the street to beg for money. This is the daughter of Tedesse Zenebach, a mother started a business making drinks. Illustration: Bob Ziering Photo: Daniel Delehanty, Trickle Up Program

Connie Ning, Trickle Up's partner at Friendship Bridge, sent us this letter about a visit she made last year to a Vietnamese village near Hue. Here Father Doan, Friendship Bridge's field coordinator, helps rural families start businesses planting and selling crops and raising animals (VN/FB):

he visit to this particular village was much more adventurous than any of us had ever dreamed. Father Doan rounded up six motorcycles, six or so decrepit affairs, and we set off on what seemed to be a challenging 4-wheeling semblance of a road. The trip lasted 20 minutes or so but seemed much longer as we bounced over boulders and through streams. The woman's house at which we finally arrived was not much. Her husband died suddenly of appendicitis six months earlier. Their sons (10 and 12) by necessity had stopped their schooling to help their mother. The family was truly living on the edge and our hearts went out to this brave and beautiful woman and the hardships she was enduring. She possessed a gentle and quiet spirit devoid, as far as I could tell, of self-pity, and laced with courage. Her group had used the Trickle Up grant to plant sugarcane. We walked down the road with her and, as always, a gaggle of curious children, to the field they had planted. It was wisely situated high and thus protected from floods. The plants looked healthy and well cared for. We felt, as she did, that when harvested it would be a substantial profit for this family. We took several pictures of her proudly standing in front of the canes. Of course, she profusely thanked us and Trickle Up for the opportunity to keep her small family alive..."

Margarita Garcia of Boaco, Nicaragua, started her business in April 1996. In December the Trickle Up Coordinator at the Fundacion Jose Nieborowski (FJN) sent us a first-person account, which is translated below from Spanish. FJN promotes micro-enterprises through business training and loans. However, the loans are accessible only to businesses that are at least one year old. FJN uses the Trickle Up process to make start-up capital available to the poorest families.

Before receiving the help of the Trickle Up Program, my family—which is my mother, myself and my sons—had a lot of difficulties and anxieties about supporting our household. We had to look for work however we could, ironing, washing, cleaning. When we had a little something we would buy bread and sweets to sell. Our customers in the neighborhood always asked for basic products like grains, which they consume on a daily basis.

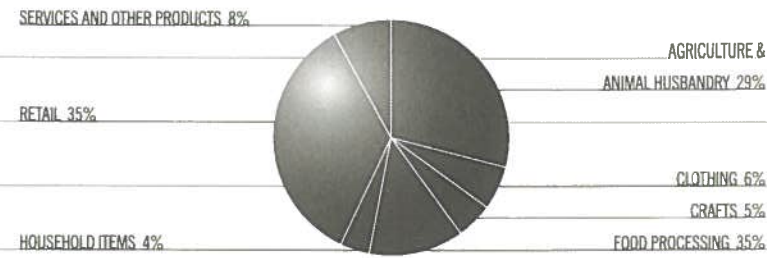
The Trickle Up training we received about running a business helped us to keep accounts. For example, with the purchase of one quintal of rice (100 lbs.) that costs 260 cordobas, plus 5 cordobas for transportation, we would need to sell each pound of rice for 3 cordobas. If we sold 6 pounds a day, it would take 15 days to sell the entire 100 pounds and earn 40 cordobas (\$4.60 in 2 weeks). This made us understand that when we received the Trickle Up capital of 434 cordobas (\$50), we would divide this investment among various products. We planned how much to spend on rice, sugar, soap, toilet paper. According to our business records, we now average sales of 40 cordobas daily, making an average profit of 12 cordobas (\$1.40).

Our main concern is that our customers feel well taken care of, and that we can supply the items they need when they need it. To the people we know are responsible, we provide credit, which they repay every two weeks. We have an idea for expanding our business by making a trip to the mountain and buying four quintals of corn. The cost, even including transportation, is half of what we would pay in the market here. The additional profit we will reinvest in buying other merchandise.

In our family we feel secure because now we don't lack income; its a terrible insecurity when you don't have steady work, and even better when you not only have it, but it's work you yourself are in charge of. The benefits we've gotten are enormous. It's been possible to have the money to buy clothes, medicine, and school supplies for my sons. (NIC/FJN/102)



TYPES OF BUSINESSES

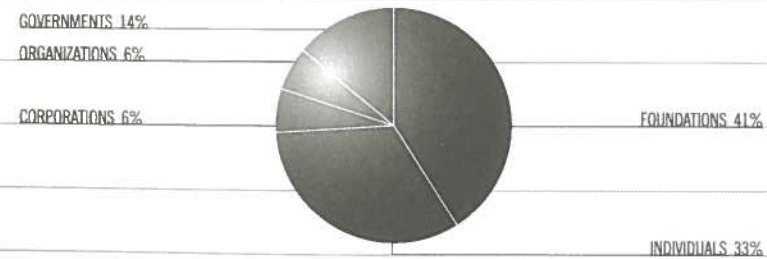


STATEMENT OF INCOME, EXPENDITURES AND FUND BALANCE

	FISCAL YEAR ENDING 12/31/96		FISCAL YEAR ENDING 12/31/95	
	AMOUNT	% OF EXP.	AMOUNT	% OF EXP.
INCOME:	\$1,719,650		\$ 1,393,123	
EXPENDITURES:				
Program Grants and Services	1,565,086	91%	1,470,571	92%
Supporting Services:				
Management, General and Fundraising	150,482	9%	121,389	8%
TOTAL EXPENDITURES	1,715,558	100%	1,590,701	100%
Excess (Deficiency)	4,002		(197,884)	
Unrestricted Fund Balance - 1/1	16,857		203,574	
Transfers	16,537		11,167	
Unrestricted Fund Balance - 12/31	37,396		16,857	

Figures for 1995 are taken from the Certified Audit Report. The 1996 figures are unaudited. More information will be available upon completion of the Certified Audit Report for 1996.

INCOME SOURCES



The Trickle Up Program received 33% of its income from individual contributors who, by agreement, are not listed. We acknowledge, with deep appreciation, the 1,628 contributors to Trickle Up, including individual, foundation, corporation, and organization donors who helped Trickle Up achieve its mission of helping the poorest start micro-enterprises in 1996.

1996 CONTRIBUTIONS OF \$1,000 AND OVER

FOUNDATIONS

- Louis and Anne Abrams Foundation
- Barr Foundation
- Olive Bridge Fund
- Burgdorff Foundation
- Anna H. & Elizabeth M. Chace Fund Committee
- Eichenberg-Larson Charitable Foundation
- Freefam Foundation
- Golden Rule Foundation
- The Horace W. Goldsmith Foundation
- The Green Fund
- Gromer Foundation
- Helen Hotze Haas Foundation
- Hamilton Foundation
- The Hamilton Foundation
- M.E. Hart Foundation
- The Horowitz Family Fund
- Roy A. Hunt Foundation
- The International Foundation
- Joselow Foundation
- Harris & Eliza Kempner Fund
- Fanny & Leo Koerner Charitable Trust
- Laird Norton Family Fund
- Charma & Alan B. Larkin Philanthropic Fund
- Lyn and Norman Lear Foundation
- Lion and Hare Fund
- LLS Foundation
- Near and Far Aid Association
- The Ohrstrom Foundation
- The Scherman Foundation
- Robert M. Schiffman Foundation
- Edward C. Smith, Jr. & Christopher B. Smith Foundation
- Stanley Foundation
- Tara Foundation
- The Alice Tully Foundation
- Walter C. Klein Foundation
- The Woodcock Foundation

CORPORATIONS

- Atkinson Co. Foundation
- Brouwer & Janachowski, Inc.
- Candle Foundation
- Chase Manhattan Foundation
- Christian Science Monitor (in kind)
- Health Insurance Plan of Greater NY
- Janssen/Meyers/Associates, LP
- Macy*s East
- Mars, Inc.
- Morgan Guaranty Trust Company
- New England Biolabs Foundation
- Susquehanna Foundation Corp.
- Texaco Foundation

ORGANIZATIONS

- Combined Federal Campaign
- Fifth Avenue Presbyterian Church
- National Center for Violence Prevention
- Northern California Peace Corps Association
- Open Society Institute
- Resource House
- Womens Association, South Presbyterian Church
- Womens Fellowship First Congregational Church

GOVERNMENTS

- Netherlands Government

GLOBAL PARTNERS*

- Camps Farthest Out International
- Instituto Nacional del Niño y la Familia (INNFA)
- International Monetary Fund
- United Nations Development Programme

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

Trickle Up support has increased their incomes, generated employment opportunities, taught them useful skills of running a business and gave them a honorable means of living.

MS. TAYYABA TANVEER, PAKISTAN COORDINATOR



COORDINATING AGENCIES 1996



ara Parivar weaves shawls at her home in Ganeshtan, Nepal. Illustration: Bob Ziering Photo: Ms. Sapana Doshi, Trickle Up Program intern



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COORDINATING AGENCIES 1996



Trickle Up's program is implemented by "Coordinating Agencies", organizations engaged in development work which operate at the international, regional or local level. Coordinating Agencies designate one or more professional staff or volunteers as Coordinators to implement Trickle Up's micro-enterprise program. In 1996, 6,742 businesses were started or expanded through Trickle Up's partnership with hundreds of Coordinators. The great majority of them represent 129 Coordinating Agencies while 14 are independent. In many countries Peace Corps Volunteers and United Nations Volunteers serve as Trickle Up Coordinators.

The table below shows the percentage of Coordinating Agencies that work with Trickle Up, by category. It indicates that a majority of our partners (74%) represent indigenous, non-governmental organizations.

	Total Businesses	Non-governmental		Governmental & Intergovernmental		Governmental Ministries, etc.	
		Indigenous # %	International # %	Volunteers # %	Ministries, etc. # %		
1996	6742	4988 74%	560 8%	482 7%	712 11%		

The table of Coordinating Agencies which appears 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 1996 list.

The table lists partner agencies from whom we received Business Plans, indicating businesses started, and/or Business Reports, in 1996. The businesses which started in each country (Column 3) are not necessarily the same as those which sent three-month Business Reports in 1996. (Column 4). Four to six months may elapse between the time Trickle Up receives Business Plans and the time that Business Reports are received from micro-enterprises, making them eligible for the second \$50 from Trickle Up. Thus, some Business Reports listed in this table come from businesses which started in 1995, and many businesses which started in the latter part of 1996 will not send Business Reports until 1997.

The number of Coordinating Agencies given per country may differ slightly from figures provided in the 1996 Annual Report because that Report includes Coordinating Agencies which submitted reports on one-year-old businesses in 1996. Any differences between the data presented in this table and that which appears in earlier reports are due to corrections of errors or omissions, reclassification, or technical differences in calculation.

COORDINATING AGENCIES 1996

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	NO. OF BUSINESSES		NO. OF REPORTS	
			TOTAL ORGANIZATIONS	STARTED 1996	RECEIVED 1996	
Totals	55		314	6742	6364	
Africa	28		129	2304	1827	
Benin			5	37	39	
		ASSOCIATION NATIONALE POUR LE DEVELOPPEMENT		1		
		CLUB UNESCO			4	
		JEUNESSE CULTURELLE POUR LE DEVELOPPEMENT PANAFRICAIN		30	30	
		PEACE CORPS		1		
		ORGANISATION SAVALOISE POUR LA SOLIDARITE ET LE DEVELOPPEMENT		5	5	
Cameroon			5	100	100	
		BUSINESS AND PROFESSIONAL WOMEN		20	4	
		MINISTRY OF AGRICULTURE		14	9	
		OPPORTUNITIES INDUSTRIALISATION CENTRE RURAL DEVELOPMENT CONSULTANTS & ADVISORY SERVICES		42	79	
		SOROPTIMIST INTERNATIONAL		24	3	
Central African Rep.			1		39	
		UNITED NATIONS VOLUNTEERS			39	
Eritrea			1	10	4	
		UNITED NATIONS DEVELOPMENT PROGRAMME		10	4	
Ethiopia			5	56	38	
		CHRISTIAN CHILDREN'S FUND ETHIOPIA			5	
		FORUM ON STREETCHILDREN ETHIOPIA		7	13	
		ORGANIZATION FOR SOCIAL SERVICES FOR AIDS		9		
		TATARI		20		
		WOMEN IN DEVELOPMENT		20	20	
Gambia			1	8		
		ISLAMIC RELIEF AGENCY			8	
Ghana			3	82	99	
		HABITAT FOR HUMANITY		10		
		NATIONAL YOUTH ORGANIZING COMMISSION		7		
		NGO BUSINESS & DEVELOPMENT CONSULTANCY CENTER		72	92	
Ivory Coast			1	15	8	
		ECOFORM-DEVELOPMENT		15	8	
Kenya			12	92	180	
		ASSOCIATION OF NAPATA VOLUNTEERS		25	40	
		DEPARTMENT OF FISHERIES		20	26	
		DIOCESE OF MT. KENYA (ANGLICAN)			3	
		ESTABALA VILLAGE DEVELOPMENT COMMITTEE			38	
		INTERNATIONAL FELLOWSHIP OF THE CLERGY		10	10	
		KENYA FREEDOM FROM HUNGER		15		
		KENYA UNITED INDEPENDENT CHURCHES			14	
		NEW JERICHO HARAMBEE PROGRESSIVE WOMEN'S GROUP			10	

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF	NO. OF
				BUSINESSES STARTED 1996	REPORTS RECEIVED 1996
		ORGANIZATION OF AFRICAN INSTITUTED CHURCHES			3
		PEACE CORPS		2	2
		ST. TERESA'S GIRLS SECONDARY SCHOOL		15	22
		THE PRESIDENT'S AWARD SCHEME		5	12
Lesotho			1	4	10
		MINISTRY OF AGRICULTURE		4	10
Liberia			13	409	0
		BONG COUNTY EMERGENCY RELIEF ORGANIZATION/BUCHANAN		8	
		CHRISTIAN DEVELOPMENT AGENCY		40	
		DON BOSCO HOMES		25	
		DOLO'S TOWN FARMER'S SOCIETY		26	
		HELP OUR PEOPLE EXIST		20	
		IMANI HOUSE, INC.		14	
		LIBERIA COMMUNITY DEVELOPMENT FOUNDATION		65	
		LIBERIA NATIONAL EDUCATIONAL WORKER'S UNION		34	
		LIBERIANS UNITED TO SERVE HUMANITY		50	
		NATIONAL ADULT EDUCATION ASSOCIATION OF LIBERIA		25	
		UNITED NATIONS DEVELOPMENT PROGRAMME		15	
		YOUTH ENDING HUNGER IN LIBERIA		72	
		YOUNG MEN'S CHRISTIAN ASSOCIATION OF LIBERIA		15	
Madagascar			3	94	136
		EGLISE PROTESTANTE MALGACHE		58	111
		MALAGASY EPISCOPAL CHURCH		30	25
		<i>Independent - Eleanor Sterling</i>		6	
Malawi			1	97	
		VILLAGE ENTERPRISE ZONE ASSOCIATION		97	
Mali			2	6	12
		ASSOCIATION JEUNESSE ACTION MALI			10
		PEACE CORPS		6	2
Mozambique			1	16	1
		UNITED NATIONS VOLUNTEERS		16	1
Nigeria			6	116	64
		DIOCESE OF OWERRI		10	
		LADNER FOUNDATION		14	14
		NIGERIAN ASSN. OF SPECIAL EDUCATION TEACHERS		14	23
		NIGERIAN SOCIETY FOR THE IMPROVEMENT OF RURAL PEOPLE		30	10
		SISTRUM EDUCATIONAL FOUNDATION		23	1
		UNITY FARMING DEVELOPMENTS		25	16
Rwanda			1	30	40
		CHRISTIAN CHILDREN'S DEVELOPMENT FUND		30	40
Sao Tome			1	12	13
		PEACE CORPS		12	13
Senegal			1	15	13
		PEACE CORPS		15	13

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF	NO. OF
				BUSINESSES STARTED 1996	REPORTS RECEIVED 1996
Sierra Leone			19	375	257
		ALBERT MARGAI INSTITUTE OF DESIGN, CRAFTS & APPROP. TECH.		40	
		ASSOCIATION FOR RURAL DEVELOPMENT		7	9
		BONDAY RURAL DEVELOPMENT ASSOCIATION		10	10
		BOYS' SOCIETY OF SIERRA LEONE		25	23
		BUREH SMALL FARMERS ASSOCIATION		25	22
		CATHOLIC CHURCH		13	3
		COMMUNITY ACTION FOR PROGRESS		65	54
		COUNCIL OF CHURCHES-SIERRA LEONE		20	10
		DISPLACED WELFARE PROMOTION GROUP		10	
		JANGEE RURAL WOMEN DEVELOPMENT ASSOCIATION			14
		MALEN PRODUCERS & MARKETING COOP. ASSOCIATION		25	55
		ORGANIZATION FOR RESEARCH AND EXTENSION OF INTERMEDIATE TECHNOLOGIES		20	20
		POVERTY ALLEVIATION PROGRAMME		10	
		SHANTY DWELLERS SELF-HELP ORGANIZATION		25	
		SIERRA LEONE CENTRE FOR SUSTAINABLE DEVELOPMENT & COOPERATION		10	10
		THE INTEGRATED RURAL DEVELOPMENT ASSOCIATION		5	7
		THE SMALL-MEDIUM SCALE BUSINESS ASSOCIATION OF SIERRA LEONE		15	
		YONI RURAL BANK, LTD.		30	20
		YOUTH DEVELOPMENT ASSOCIATION		20	
Somalia			1	20	10
		SIFA VOLUNTARY ORGANIZATION		20	10
Sudan			1	4	10
		AMUPE PROJECT		4	10
Tanzania			6	29	38
		CATHOLIC WOMEN'S ORGANIZATION			7
		FOSTER CULTURE & SOCIO-ECONOMIC SERVICES		7	
		HABITAT FOR HUMANITY		11	20
		SMITHTOWN GOSPEL TABERNACLE			6
		TANZANIA ASSOCIATION OF THE DISABLED		5	5
		UNIDO YOUTH ECONOMIC GROUP		6	
Togo			2	29	32
		ASSOCIATION DES VOLONTAIRES POUR L'ENTRAIDE ET LE DEVELOPPEMENT		15	30
		PEACE CORPS		14	2
Uganda			25	481	502
		AIDS WIDOWS ORPHANS FAMILY SUPPORT			4
		AMREF		48	55
		BAPTIST UNION OF UGANDA		20	40
		BUNDIBUGYO ASSOCIATION OF THE DISABLED		5	
		CHILD RESTORATION OUTREACH		15	15
		CHRISTIAN INTERNATIONAL PEACE SERVICE		45	45
		CHURCH OF UGANDA-EAST ANKOLE DIOCESE		9	6
		CORNERSTONE DEVELOPMENT		25	

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF	NO. OF
				BUSINESSES STARTED 1996	REPORTS RECEIVED 1996
		DEAF DEVELOPMENT ASSOCIATION		5	2
		ENTEBBE MUNICIPAL COUNCIL		1	3
		HABITAT FOR HUMANITY		5	25
		HANDS IN SERVICE		144	142
		KAMPALA ARCHDIOCESE SOCIAL & ECONOMIC DEVELOPMENT DEPARTMENT		20	5
		KYENGERA WOMEN SELF-HELP PROJECT		5	
		MMANZE CENTRE FOR RURAL DEV. & TRAINING		30	20
		MUSANA BROS. AND SONS		10	5
		PENTECOSTAL ASSEMBLIES OF GOD CHURCHES		9	9
		RINGILI DEMONSTRATION FARM		14	
		THE AIDS CARE OUTREACH TEAM		39	72
		THE BOYS' BRIGADE OF UGANDA		5	15
		UGANDA DEVELOPMENT BANK		10	20
		UGANDA INTERNATIONAL WOMEN'S CLUB			10
		UGANDAN WOMEN CONCERN MINISTRY		5	5
		YOUTH WITH A MISSION		7	2
		<i>Independent - David Thorndike</i>		5	2
Zaire	6		99	123	
		CHRISTIAN CHILDREN'S FUND OF AFRICA		10	10
		FAITH IN ACTION ZAIRE		34	35
		HOSPITAL EVANGELIQUE CBZO KIKONGO		8	
		MENNONITE CENTRAL COMMITTEE		3	4
		SYNDICAT D'ENTRAIDE CHRETIENNE		19	19
		AGENCY FOR COMMUNITY DEVELOPMENT		25	55
Zambia	2		10	4	
		CHRISTIAN MISSION IN MANY LANDS		5	4
		<i>Independent - Justina Sampa Mumbi</i>		5	
Zimbabwe	3		58	55	
		PEACE CORPS		2	3
		SOUTHERN AFRICA FEDERATION OF THE DISABLED		9	
		UNITED NATIONS VOLUNTEERS		47	52
Americas	9		62	1443	1714
Caribbean	2		9	107	60
Dominican Republic	3		51	19	
		ASOCIACION PRO-DESARROLLO COMUNIDAD DE CONSUELO		33	17
		CONSEJO NACIONAL PARA LA NINEZ		5	
		PEACE CORPS		13	2
Haiti	6		56	41	
		HAITIAN BAPTIST CONVENTION		6	6
		HOSPICE ST. JOSEPH		10	10
		PROGRAMME DEVELOPPEMENT PAYSANS		10	5
		SISTERS OF THE BLESSED SACRAMENT, ST. CHARLES PARISH		9	5
		SISTERS OF ST. JOSEPH, NUTRITION CENTRE		17	15
		SANT KRETYEN POU DEVELOPMAN		4	

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF	NO. OF
				BUSINESSES STARTED 1996	REPORTS RECEIVED 1996
Central America	3		13	371	451
El Salvador	1		120	109	
		OEF: ASOC. PARA LA ORG. Y EDUC. EMPRESARIAL FEMENINA		120	109
Guatemala	10		181	268	
		ASOCIACION CULTURAL MAM "ACU' MAM"		4	
		JAPAN OVERSEAS COOPERATION VOLUNTEERS		2	2
		MINISTERIO DE SALUD PUBLIC/CENTRO DE SALUD ALTA VERAPAZ		1	2
		MINISTERIO DE TRABAJO Y PREVISION SOCIAL:			10
		<i>Asociacion Fe y Esperanza</i>		40	40
		<i>Asociacion de Mujeres de Pachaj</i>		44	43
		<i>Comite Comunitario de Campesinos</i>			50
		<i>Grupo Kitoik Ri Acuala de Sto. Domingo Xenacoj</i>			1
		<i>Proyecto Renacimiento: Asoc. Padres de Familia</i>		40	70
		<i>Program Nac. de Insercion Laboral/Discapacitados</i>		50	50
Nicaragua	2		70	74	
		FUNDACION JOSE NIEBOROWSKI		60	55
		PROGRAMA NACIONAL DE APOYO A LA MICROEMPRESA		10	19
North America	1		18	108	37
United States			18	108	37
		AFRICAN & AMERICAN FRIENDSHIP		18	
		BEDFORD STUYVESANT RESTORATION CORPORATION		1	
		BERKS MINORITY DEVELOPMENT COUNCIL		5	5
		BLACK VETERANS FOR SOCIAL JUSTICE		5	
		CASA DEL PUEBLO, PEOPLE'S CENTER			1
		CHURCH AVENUE MERCHANTS BLOCK ASSOCIATION		37	12
		CITIZENS COMMITTEE FOR NEW YORK CITY			1
		COASTAL ENTERPRISES		3	4
		ENTREP. CENTER/HARTFORD COLLEGE FOR WOMEN		2	1
		INSTITUTE FOR SOCIAL AND ECONOMIC DEVELOPMENT		6	4
		LOWER EAST SIDE BUS. OUTREACH CENTER/ CHINATOWN		2	
		MANHATTAN NEIGHBORHOOD RENAISSANCE		6	3
		MASJID MALCOLM SHABAZZ /HARLEM BUSINESS OUTREACH CENTER		8	1
		NORTHWEST BALTIMORE CORPORATION		3	
		N.Y. VETERANS LEADERSHIP PROGRAM.		3	
		QUEENS CITIZENS ORGANIZATION		4	4
		WOMEN SPIRIT		2	
		<i>Independent - Thomas Woolaway</i>		3	1

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF	NO. OF	
				BUSINESSES STARTED 1996	REPORTS RECEIVED 1996	
South America 3				22	857	1171
Bolivia			11	280	287	
		ASOCIACION DE CLUBES DE MADRES, NOR.OESTE		60	59	
		CENTRO DE INVESTIGACION SOCIAL Y TRABAJO EN EN EQUIPO MULTIDISCIPLINARIO		20	20	
		COOPERATIVA TROPICAL LTDA.		60	59	
		DESENVOLVIMIENTO INTEGRAL DE SERVICIOS AGROPECUARIOS		10	10	
		FOMENTO.GANADERO DE ALTO BENI		25	25	
		FOMENTO PECUARIO LOAYZA		30	30	
		SERVICIOS MULTIPLES DE TECNOLOGIAS APROPRIADAS		17	29	
		<i>Independent - Adan Chungara Sanchez</i>		24	10	
		<i>Ana Maria Condoni Fernandez</i>			10	
		<i>Eugenio Jacinto</i>		14	15	
		<i>Victor Zabaleta</i>		20	20	
Ecuador			1	296	624	
		INSTITUTO NACIONAL DEL NINO Y LA FAMILIA		296	624	
Peru			10	281	255	
		ASOCIACION DE JOVENES PROGRESISTAS		20	10	
		ASOCIACION DE MUJERES LUCHADORAS POR SU PUEBLO		20	10	
		CENTRO DE ESTUDIOS Y PROMOCION COMUNAL DEL ORIENTE		10	22	
		CLUB DE GRADUADOS SOCIAL CRISTIANOS DE LA UNIV. SAN AGUSTIN		25	35	
		CENTRO DE INVESTIGACIONES Y APOYO TECNOLOGICO		40	41	
		CENTRO DE INFORMACION Y DESARROLLO INTEGRAL DE AUTOGESTION		14	5	
		INSTITUTO DE ASUNTOS CULTURALES		30	42	
		INSTITUTO DE DESARROLLO DEL SECTOR INFORMAL DE HUANCAVELI		20	20	
		INSTITUTO DE PROMOCION DEL DESARROLLO SOLIDARIO		97	65	
		<i>Independent - Adelina Meza</i>		5	5	
Asia 13				118	2973	2809
Bangladesh			14	423	394	
		ASHO.KAJ.KORY		45	25	
		BANGLADESH SAMAJ UNNAYAN SAMITY			1	
		CENTRE FOR DEVELOPMENT SERVICES		50	49	
		DEEPTI BHUBAN			10	
		INTERNATIONAL VOLUNTARY SERVICE:				
		<i>Ashrai</i>		50	50	
		<i>Development Association for Basic Improvement</i>		50	50	
		<i>Gono Kalyan Sangstha</i>		50	50	
		<i>Gono Milan Kendra</i>		48	49	
		<i>Shimantik</i>		50	50	

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF	NO. OF
				BUSINESSES STARTED 1996	REPORTS RECEIVED 1996
		MOUCHAS UNNAYAN SANGSTHA		20	
		RURAL WOMEN'S WELFARE ORGANIZATION		20	20
		SAMAJ KALAYAN MOU-CHASY SAMITY		20	20
		SOLIDARITY		20	20
Cambodia			2	282	111
		AMERICAN WOMEN'S ECONOMIC DEVELOPMENT		144	111
		INTERNATIONAL CATHOLIC MIGRATION COMMISSION			138
China			3	135	229
		CHINA CAOHAI NATURE RESERVE		60	134
		RURAL DEVELOPMENT INSTITUTE		75	45
		YEZHONY FRANCOIS LEAF MONKEY RESERVE OF LIU PANSHAI			50
India			29	835	948
		ALTERNATIVE FOR RURAL MOVEMENT			29
		BANANEE YUVA PARISADA		10	10
		CENTER FOR ENTREPRENEURSHIP DEVELOPMENT			50
		CENTRE FOR ENVIRONMENT AND DEVELOPMENT		50	74
		CHAK-KUMAR MILAN SANGHA		1	20
		COUNCIL FOR RURAL WELFARE DEVELOPMENT EDUCATION (INTERNATIONAL) SOCIETY		5	1
		DIPS COMMUNICATION CENTRE			40
		FORUM OF COMMUNITIES UNITED IN SERVICE		100	
		GRAMIN JAN KALYAN SAMITY		16	16
		INDIAN SOCIAL ACTION AND RESEARCH ASSOCIATION		1	19
		INST. FOR RURAL DEVELOPMENT AND SOCIAL SERVICE			10
		JAN JAGRAN KENDRA			50
		KARRA SOCIETY FOR RURAL ACTION			25
		MASS EDUCATION MOVEMENT		20	20
		MODERN ARCHITECTS FOR RURAL INDIA		11	19
		NATIONAL INSTITUTE FOR SUSTAINABLE DEVELOPMENT		20	15
		NATIONAL MULTI-PURPOSE DEVELOPMENT SOCIETY			5
		NAV BHARAT JAGRITI KENDRA		50	
		RURAL ASSOC. FOR DEVELOPMENT & RECONSTRUCTION			5
		SOCIETY FOR EDUCATIONAL & ENVIRONMENTAL DEVELOPMENT		20	20
		SOCIETY FOR RURAL INDUSTRIALIZATION		23	
		ST. MARY'S CATHOLIC CHURCH			5
		UNITED BUSTEE DEVELOPMENT ASSN.		283	345
		UNITED VOLUNTARY YOUTH COUNCIL		20	
		UTTAR PRADESH BAL VIKAS PARISAD		10	
		VIVEKANANDA SEVA SAMITY		20	20
		YOUTH CHARITABLE ORGANIZATION		125	127
		<i>Independent - Bin Bhatia</i>			53

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	NO. OF	
			TOTAL ORGANIZATIONS	REPORTS RECEIVED
			1996	1996
Indonesia	5		329	217
		BADAN KOORDINASI KEGIATAN KESEJAHTERAAN SOSIAL	20	38
		LAKAMALI SOCIAL & ENVIRONMENTAL CONCERNS INST.	30	60
		PESAT	10	6
		UNITED NATIONS VOLUNTEERS	259	113
		YAYASAN SEJAHTERA MUDA	10	
Mongolia	1		10	
		WOMEN'S COUNCIL OF CENTRAL AIMAG	10	
Myanmar	1		75	70
		UNITED NATIONS DEVELOPMENT PROGRAMME	75	70
Nepal	22		362	279
		CENTRE FOR RURAL DEVELOPMENT	7	
		COMMUNITY BASED REHABILITATION PROJECT	6	6
		COMMITTEE FOR THE PROMOTION OF PUBLIC AWARENESS	19	66
		DALIT PIDIT MAHILA KALYAN SAMAJ	5	
		DUDHPOKHARI PRATIVA PARIWAR	10	10
		HIMALAYAN HEALTH CARE	25	
		HUMAN RIGHTS ORGANIZATION OF BHUTAN	46	40
		JAMA SEWA SANGH	20	
		MACHHAPUCHHRE DEVELOPMENT ORG.	40	40
		MAITI NEPAL	1	
		NARI BIKAH SANGH	10	
		NEPAL RURAL DEVELOP. SOCIETY CENTRE	5	5
		RURAL DEVELOPMENT SERVICE CENTRE	40	39
		RHINO CLUB	83	
		RAMA ROSHAN VIKAS SAMAJ	10	
		RURAL SELF DEVELOPMENT COMMITTEE		13
		SPEED	15	15
		THARU AND RAZI WOMEN'S SOCIETY		5
		UNITED NATIONS VOLUNTEERS	10	30
		VILLAGE DEVELOP. & SAVE THE ENV. FORUM		5
		WOMEN'S EDUCATION AND ECONOMIC DEVELOPMENT SOCIETY	5	
		WOMEN FEELING UNITY FORUM	5	5
Pakistan	9		195	188
		AJRAT ASSOCIATION	20	
		ANJUMAN FALAH-O-BEHOOD		9
		CARITAS YOUTH MINISTRY	5	
		ISLAHI TARRAQIATI COMMITTEE	20	20
		METHODIST CHURCH IN PAKISTAN	100	99
		RAJA WELFARE FREE DISPENSARIES NETWORK	10	10
		RURAL DEVELOPMENT PROJECT	20	20
		WELFARE ASSOCIATION JARED		10
		WOMEN EDUCATION AND ENVIRONMENT NETWORK	20	20

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	NO. OF	
			TOTAL ORGANIZATIONS	REPORTS RECEIVED
			1996	1996
Philippines	29		197	260
		ASSOCIATION OF UNV RETURNEES		20
		BETHESDA MIN. OF BETHESDA CHILDREN'S HOME	9	
		BILEG COMMUNITY OUTREACH PROGRAM		6
		BUILDING AND ORGANIZING CHRISTIAN COMMUNITIES	11	2
		BUKIDNON INTEGRATED NET. OF HOME INDUSTRIES	5	
		CITY POPULATION/NUTRITION OFFICE		9
		DAUGHTERS OF MARY IMMACULATE	1	4
		DAVID LIVINGSTONE MISSIONARY FOUNDATION		4
		DEPARTMENT OF AGRICULTURE	39	49
		DEPT. OF ENVIRONMENT AND RESOURCES		5
		DEPARTMENT OF LOCAL GOVERNMENT		3
		DEPARTMENT OF SOCIAL WELFARE AND DEVELOPMENT	25	25
		EPISCOPAL CHURCH WOMEN		24
		FCRB LIVELIHOOD FOUNDATION		5
		FIBER INDUSTRY DEVELOPMENT AUTHORITY	10	9
		FRIENDS REACHING INDIVIDUALS EVERYWHERE	5	20
		MILAGROSA COMMUNITY DEVELOPMENT ASSOCIATION		5
		MUNTINLUPA DEVELOPMENT FOUNDATION	8	7
		OFFICE FOR NORTHERN CULTURAL COMMUNITIES		10
		PARISH OF ST. JOHN THE EVANGELIST		8
		PHILIPPINE AGENCY FOR COMMUNITY AND FAMILY	10	21
		PHILIPPINE NATIONAL VOLUNTEER SERVICE	8	1
		UNANG BANAAG SA NEGROS	5	
		WESTERN LEYTE FOUND. FOR AGRO-RURAL ENTITIES		11
		WOMEN'S ACCESS	27	
		<i>Independent - Teresa Benas</i>	0	4
		<i>Luisa Howard</i>	10	8
		<i>Rico Magda</i>		5
		<i>Rev. Samuel Pacha</i>	5	15
Solomon Islands	1		1	3
		LUMA HABITAT PROJECT		3
Sri Lanka	1		1	20
		LANKA JATIKA SARVODAYA SHRAMADANA SANGAMAYA INC.		20
Vietnam	1		110	110
		FRIENDSHIP BRIDGE	110	110

COUNTRIES	TOTAL COUNTRIES	ORGANIZATIONS	TOTAL ORGANIZATIONS	NO. OF BUSINESSES STARTED 1996	NO. OF REPORTS RECEIVED 1996
Europe	5		5	22	14
Armenia			1	9	6
		PEACE CORPS		9	6
Bosnia			1	4	
		AKTION SUHNEZIECHEN FRIEDIENSTE		4	
Georgia			1	3	3
		PSYCHOPOLITICAL PEACE INSTITUTE		3	3
Romania			1	6	2
		PEACE CORPS		6	2
Russia			1		3
		UNIVERSITY TRADE UNION COMMITTEE			3

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