

MAMA CASH

Annual report 1997



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This annual report is an abridged version of the Mama Cash Jaarverslag 1997, written originally in Dutch. All figures are in Dutch guilders. For easy currency conversion an exchange rate of approximately 2 Dutch guilders to 1 American dollar can be used.



Not in the picture are:

Tessa Boerman,
Carly Everaert (C),
Carla Aalse, Febe Deug,
Sumati Nair (S),
Olga de Haan,
Elisabeth ter Meulen (EE),
Simone Noordegraaf (GF)
Liesbeth Faber (V)

S = *Southfund*.

GF = *Gnarmteefund*.

C = *Culturefund*.

EE = *Eastern Europe Committee*,

O = *Officer*.


V = *Volunteer*,

B = *Board*

from up to down, from the right to the left:

Lyda v.d. Broek (S), Tendayi Matimba (GF), Christine Rammrath (C), Leila Jaffar (C),
Lin Chew (S), Rosira Bouterse (GF), Carine v.d.Brink (GF), Micky Bictorina (O), Marjan Sax (S),
Nada Pinteric (EE), Lilliane Ploumen (O), Tonny Robben (GF), Thelma Doebar (O),
Machteld Maris (V), Jacqueline Williams (S), Jo Radersma (C), Edith de Jong (GF),
Louise v. Deth (B), Nancy Jouwe (O), Maayke Bortman (C), Nathalie van Bommel (V),
Hanneke Hazeveld (O), Will Janssen (O), Marijke Maricka (O), Jolan v. Herwaarden (O),
Carla Brünott (V), Jos Esajas (O), Sanjhevi Kempadoo (V). (photo: *Truus van Gog*)

INTRODUCTION



For fourteen years now, Mama Cash has been successfully dealing with matters of money by supplying capital where others shy away. Mama Cash is an independent funding organization for women. We focus on improving the position of women all over the world. Mama Cash strives for a world that is just, where there is respect for one another and for the environment, where care is provided for those in need, and where it is acceptable to be different from others. Mama Cash gives financial support to the businesses and projects of women who embody that ideal.

In the world of finance and funding institutions, Mama Cash is a maverick. The Mama Cash foundation is special because despite its small size it is so broadly focused: it supports the economic independence of women, is concerned with cultural renewal, and supports women's groups who stand up for their rights and work toward social change in the the Netherlands and the Global South (the Third World) and Central and Eastern Europe. Mama Cash is independent, unbureaucratic and very all-round. It typically extends small amounts of money. Banks, governments and development-aid organizations prefer to work with big money, because small amounts are too timeconsuming. Mama Cash turned its liability (that it does not have much money at its disposal) into an asset: small sums of money are also needed - to furnish small-scale businesses with start-up capital and to support new women's groups or new projects in their initial phases. Mama Cash may be small in size, but its feminist vision is broad and globally-oriented. Mama Cash's sphere of activity includes women around the entire world. Mama Cash supports innovative initiatives, giving women room to take action, form groups, start a business and realize their ideals. Without financial help, change is so much harder to accomplish.

In its activities in the Central and Eastern Europe Fund and the Fund for the Global South, Mama Cash differs from many other foundations in that it does not give precedence to combatting poverty *per se*. The accent is different because Mama Cash gives top priority to increasing the control women have over their own lives. Women often have little influence on decisions made about matters that directly concern them. This is certainly also the case in countries currently 'in transition' in Eastern Europe and in developing countries. And yet this is precisely where it is very important that women help decide what is on the agenda in order to be able to create a new system in which the equality of people - women and men, black and white, young and old - is self-evident.

Mama Cash supports activities in particular that operate from a radical vision and expose the existing imbalances of power. Projects that maintain the unequal balance of power between the sexes and that perpetuate the Western way of thinking do not fit into Mama Cash's ideal of change and are not given support.

Organizational structure of Mama Cash

Mama Cash consists of a mother foundation and three subsidiary foundations, the Guarantee Fund, the Culture Fund and The Fund for the Global South, as well as a newer entity, The Central and Eastern Europe Fund.

The Guarantee Fund hands out loan guarantees (up to f 50,000) for small-scale businesses of female entrepreneurs in the Netherlands, with special emphasis on black, immigrant and refugee women. Women entrepreneurs who work on a small scale are the ones who have a hard time obtaining credit; Mama Cash gives them loan guarantees to fill up the gap in their financing.

The Culture Fund gives grants (up to f 5,000) for projects of women in the Netherlands who work toward a structural improvement of the position of women. Priority is given to the activities of blacks, immigrants and refugees and other minority groups such as older women, lesbians and young girls. In addition, Mama Cash backs up a great number of innovative cultural activities of women in the fields of art, literature, the performing arts, film and video.

The Fund for the Global South presents grants (up to f 10,000) to small women's groups directed toward social change who have not as yet gained response from the large funding organizations. In the Southern region of the world, Mama Cash also focuses on minorities, such as native women and lesbian groups. The fight against violence, sexual or otherwise, and forced prostitution has high priority. Alongside this, the Fund for the Global South helps support the writing of women's history and sponsors centres for documentation and media. With this Fund, just as with the others, flexibility and a minimum of bureaucracy are points in favour of Mama Cash.

The Central and Eastern Europe Fund is set up as a workgroup. It submits its decisions to the Culture Fund for formal approval. The Central and Eastern European Fund focuses on new groups in order to bring controversial topics to the fore. The Fund supports women's groups that operate independently of governmental, religious, or political organizations.

The mother organization is the **Mama Cash Foundation**. It administers the money, determines the annual budget and is the employer of all personnel. The three working foundations and the Central and Eastern Europe workgroup each have their own specialized board.

The **office** of Mama Cash is located at Eerste Helmersstraat 17 in Amsterdam in a building owned by the city.

Mama Cash is recognized by the Inspector of the Ministry of Finance as a 'Foundation with a General Societal Purpose', which means that donations to Mama Cash are tax deductible.

Furthermore, as of 1 July 1998 Mama Cash has acquired a **Seal of Approval for Fund-raising Institutions** from the Central Bureau for Fundraising in The Netherlands, confirming that Mama Cash raises and allocates funds and provides information in a sound and responsible manner.

What was 1997 like for Mama Cash?

Growth

1997 was a year of growth for Mama Cash. There were 30% more requests for financial support than in the previous year. This was mainly owing to publicity that spread the name of Mama Cash more widely in the Netherlands. Mama Cash is also becoming more known in the Global South, especially through word of mouth. And thanks to our extensive network of advisors, more and more women's groups are discovering Mama Cash. In Central and Eastern Europe, women's groups are also increasingly becoming aware of us. In **1997** Mama Cash issued **f 2,281,595** in the form of grants, loans or loan guarantees to **328 businesses and projects** run by women. This brings the total number of businesses and groups that Mama Cash has supported in the fourteen years of its existence to **1751**, for a sum total of **f 9,477,536**.

Increases in Requests

Applications to the Guarantee Fund especially increased in 1997. Mama Cash's participation in a television show about female entrepreneurs produced a record number of telephone calls asking for information. The Guarantee Fund received 109 plans in 1997 from women wanting to start their own business. In the past year the Guarantee Fund primarily concentrated on gaining wider recognition among black, immigrant and refugee women. In addition, it is encouraging to note that women are increasingly interested in starting up a business themselves; female entrepreneurship is on the rise. The number of applications the Culture Fund received from cultural, social and political women's groups in the Netherlands was twenty percent higher than the year before. Due to a continually improved network of international advisors, the Fund for the Global South received ten percent more applications from Latin American, Africa and Asia. Mama Cash is also steadily gaining contacts in Central and Eastern Europe.

Applications coming from there rose by fifty percent. Until now our contacts were mainly with the countries in ex-Yugoslavia. But again thanks to new advisors, Mama Cash is now supporting women's groups in countries like Albania, Bulgaria, Rumania, Belarus, Latvia and Georgia.

Mama Cash 14 Year Art Award Exhibition

Ever since 1991, the Art Committee of Mama Cash's Culture Fund has annually awarded two prizes of f 5,000 each, one for a female painter and one for a female sculptor. Seeing as this occasion had always passed by unnoticed, Mama Cash decided it was time to bring it into the spotlight. In 1997 Mama Cash set up a retrospective exhibition of the artists who had received the award during the past seven years in the *Arti en Amicitiae* art society in Amsterdam. The exhibition, which could be seen in early 1998, was accompanied by a fine catalogue. The event drew much attention, giving an intriguing overview of the highly dissimilar work of the 14 artists. Donor sponsorship made the exhibition possible.

Establishing Funds for Women in the Global South

In 1997 Mama Cash began working on a longtime dream: encouraging the establishment of independent funds for women in the Global South à la Mama Cash. In its own modest way Mama Cash is trying to change the economic balance of power between the North and the South. One means of achieving this is to ensure that women in the Global South gain power over money. In this way women's groups in the Global South can make sure themselves that the issues they consider important receive funding and attention; and they no longer have to be dependent on the decisions made about them in the North, or by men in their own region.

Mama Cash's dream of the future is a worldwide network of independent funds for women, with Mama Cash being just one of the partners in that network. Thanks to the incentive of Fund for the Global South board members, the first steps have been taken towards setting up independent funds for women in the south of India and in South Africa.

Fundraising

Because of the ever-growing number of applications that meet the criteria of Mama Cash, there is a continual need for more funds. Mama Cash is very grateful to its 5000 donors for their financial and moral support. More and more women (and men) want to

'go steady' with Mama Cash by giving a regular contribution, so Mama Cash can count on a steadily growing stream of income.

In 1997, just as in 1996, Mama Cash received a contribution from NOVIB to be distributed to women's groups in the Global South. Mama Cash covers territory that NOVIB does not, namely, giving grants to small and new groups. The collaboration with NOVIB is very good, and is an example of a successful formula. Given its specific way of working, Mama Cash can serve as an intermediary for other funds and for individuals.

In 1997 a beginning was made in investigating possibilities of receiving financial support from international foundations. In the United States in particular a number of very promising contacts were set up. In the future, Mama Cash hopes to be able to acquire its income from various sources: by 'going steady', from donations and through alliances with other foundations and financial organizations.

The Office

Mama Cash's work is done by a large group of women. All told, there are 39 women actively involved in Mama Cash, as board member, volunteer, advisor or office staff. In 1997 Mama Cash gained some additional personnel: a Project Manager was taken on for the Culture Fund, Nancy Jouwe, as well as a Project Manager for Central and Eastern Europe, Hanneke Hazeveld. Marijke Maricka gave the office management a boost, coming to Mama Cash through the *Banenpool*, a government-funded employment programme. Mama Cash works with paid and unpaid staff and with women who are posted to its office through the *banenpool* programme. Working with 'volunteers' is a choice borne of necessity in order to keep costs low. Mama Cash considers itself lucky to be able to work with dedicated and expert volunteer workers. A list of the office staff is included at the end of this report.

For the past couple of years, the office had been functioning in very cramped quarters. Luckily, in 1997 we were able to rent extra office space on the same floor of the building. Our space has now been doubled. For the first time in its existence, Mama Cash has a separate conference room. Before this, the conference room had also served as the office manager's office, the cloakroom, storage space and kitchen. At present the office accommodations are more appropriate to the needs of our organization.

Women With Inherited Wealth

For more than ten years Mama Cash has organized workgroups for Women With Inherited Wealth. Inheriting money is different from earning it yourself. Precisely because you have not done anything for it yourself, a desire to invest the money in a responsible way can weigh heavily. Guilt feelings toward less fortunate friends can also play a role. Discussing it with others does not always offer a solution. Often people assume that money only has nice aspects - and sometimes they are jealous too. On top of that, many Women With Inherited Wealth have been taught from birth that 'you shouldn't talk with others about it, because they might try to take advantage of you'.

Women who receive capital through an inheritance, and who wish to administer and spend that money usefully and responsibly, sometimes have difficulty finding their way in the financial world. In many cases they are not prepared for financial administration, feeling themselves at the mercy of advisors whom they have not chosen.

Thanks to increasing publicity, many new women are showing up who are interested in Mama Cash's Women With Inherited Wealth programme. Because of increasing prosperity, the present older generation has accumulated some capital and/or property. That capital is now being turned over to their children. Experience shows that women especially are often not well prepared for inheritance and they do not have much knowledge about asset management. The 'Women With Inherited Wealth' programme offers these women support.

The purpose of the 'Women With Inherited Wealth' is

- a) to support women and encourage them to take responsibility themselves for the capital at their disposal
- b) to stimulate them to actively employ their capital in society.

Due to increasing interest, Mama Cash has further streamlined its activities for Women With Inherited Wealth, dividing them into three sections:

- a course on financial administration once each year
- Women With Inherited Wealth groups, which are especially directed toward exchanging information and experiences
- meetings about the possibilities of social utilization of capital



'Faceless'
'Allegiance with Wakefulness'
(photo: Shirin Neshat)

THE ANNUAL ACCOUNTS

The annual statement of accounts for 1997 was drawn up in accordance with the Guidelines for Reporting for Fundraising Organizations, issued by the Central Bureau for Fundraising in the Netherlands. This statement gives donors a clear view into Mama Cash's finances and the ways in which their donations are used. The Balance Sheet and the Statement of Revenues and Expenditures, which were audited by our accountant, are included in this annual report. The budget for the financial year is listed along side the actual figures for means of comparison.

Revenues

Mama Cash receives income from three sources: donations, interest on the loans it receives, and the return on its capital. In 1997 a total of f 1,160,402 was received in donations. One mean of soliciting funds is through the mail. To this end, Mama Cash has made a directed search for the names and addresses of men and women who might be interested in making contributions. In 1997 the Fund for the Global South once again received f 150,000 from NOVIB; this money was used to support 19 women's groups in Africa, Latin America, Asia and the Middle East.

Capital

For many years, Mama Cash aimed at paying its own administrative expenses from the returns on its capital. In this way, donations and the interest received on loans could be used as fully as possible for grants and loans to projects. However, that goal proved no longer feasible because the capital sum required had grown too large. Mama Cash's capital now serves as a guarantee for the organization's continuity. When revenues decline, grants to projects can be extended for quite some time and Mama Cash's own administrative costs can be covered. This practice requires less capital, so that in the past few years it has not been necessary to add money to capital reserves. The total amount of capital at the end of 1997 was f 1,918,148.

Targeted Expenditure

The amounts that Mama Cash has at its disposal for the Culture Fund, the Guarantee Fund, the Central and Eastern Europe Fund and the Fund for the Global South have gradually been increasing. In 1997 the Culture Fund supported women's initiatives in the Netherlands for a total of f 347,148. The Guarantee Fund hands out loan guarantees to female entrepreneurs. The total amount outstanding in guarantees is partially affected by those guarantees expiring after a period of three years. In 1997 there was a sum of f 478,500 in guarantees outstanding and f 30,850 was paid for bankruptcies. The Central and Eastern Europe Fund distributed f 237,660 in grants in 1997, the second year of its existence. The Fund for the Global South supported projects for f 854,123 in 1997. Information, workshops, forums, representation, booths, discussions and workgroups received f 53,498. For 1997 as a whole, a total of f 2,281,595 was put into circulation: f 2,002,095 in goal expenditures plus f 279,500 in loan guarantees.

Investment Policy

By far the major portion of Mama Cash's capital is invested in securities, particularly government bonds. Since 1993, a small amount (18%) has been invested in shares in order to attain capital gains. The stocks in which Mama Cash invests are carefully selected, as 'responsible investing' is a number one priority with Mama Cash. We follow the criteria for judging stocks used by the Dutch savings bank *Algemene Spaarbank Nederland*. Mama Cash does not invest in businesses that are involved with nuclear energy, the war industry, pollute the environment or are active in countries that violate human rights. In 1997, Mama Cash paid off the initial loan which started up the organization with part of her securities.

The Annual Account for 1997

The following consolidated annual accounts for 1997 include the activities of the Mama Cash Foundation as well as those of the individual funds.

It is divided into three sections:

- The Balance Sheet as of 31 December 1997
- Statement of Revenues and Expenditures for 1997
- Explanations

CONSOLIDATED BALANCE SHEET AS OF 31 DECEMBER 1997

ASSETS

	1997	1996
Fixed material assets	59,032	35,578
Loans to projects	67,613	123,712
Investments	2,171,400	3,811,500
Accrued interest	58,985	196,791
Other accounts receivable	164,534	254,724
Cash and banks	978,595	718,976
	3,500,159	5,141,281

LIABILITIES

Capital

Free reserves:

- freely expendable reserves	1,277,264	1,894,973
- invested in fixed material assets needed for administrative purposes	59,032	35,578

Restricted reserves:

- for general goals	67,613	123,712
- for specific projects	365,328	158,438
- accrued capital gains (unrealized)	148,911	109,011

	1,918,148	2,321,712
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Provisions	94,650	69,600
Long-term debt	788,170	546,500
Short-term debt	699,191	2,203,469
	3,500,159	5,141,281

STATEMENT OF REVENUES AND EXPENDITURES FOR 1997

FUNDRAISING REVENUES

	1997 actual	1997 budget	1996 actual
Revenues from Fundraising:			
- mailings	278,621	250,000	250,535
- donations	881,781	1,197,950	947,575
Total Fundraising Revenues	<u>1,160,402</u>	<u>1,447,950</u>	<u>1,198,110</u>
Fundraising Expenditures			
- direct costs	51,461	80,000	112,574
- operational costs	143,491	151,700	156,693
	<u>194,952</u>	<u>231,700</u>	<u>269,267</u>

In 1997 fundraising expenditures were 16.8% (compared to 22.5% in 1996)

Revenues from Fundraising	965,450	1,216,250	928,843
Returns on Investment	429,491	244,500	536,396
Grants from Third Parties	150,000		
Other Revenues	13,690		1,289
Total Available for Goals	<u>1,558,631</u>	<u>1,460,750</u>	<u>1,466,528</u>

EXPENDITURES

	1997	1997	1996
	actual	budget	actual
Culture Fund			
- grants	347,148	350,000	411,119
- grants correction for previous years	- 8,306	-	-2,806
- provisions	10,000	-	-
- own activities	-	4,000	4,625
- operational costs	99,233	59,500	48,622
	448,075	413,500	461,560
Guarantee Fund			
- claimed guarantees	-	85,000	13,500
- grants	10,000	-	5,000
- provision	55,900	-	69,600
- own activities	-	4,500	7,027
- operational costs	127,056	87,750	101,616
	192,956	177,250	196,743
Fund for the Global South			
- grants	854,123	689,000	561,782
- correction for previous years	-24,368	-	-17,606
- own activities	-	21,000	10,055
- operational costs	147,663	137,950	105,393
	977,418	847,950	659,624

Central and Eastern Europe Fund

- grants	237,660	262,000	136,589
- own activities	—	12,500	1,971
- operational costs	72,161	25,500	56,772
	309,821	300,000	195,332

Outreach

- own activities	2,104	15,000	12,089
- operational costs	51,394	25,600	48,482
	53,498	40,600	60,571

Mama Cash Financial Services

- own activities	4,370
- operational costs	15,957
	20,327

Total available for goals	1,558,631	1,460,750	1,466,528
Total spent on goals	2,002,095	1,779,300	1,573,830
Deficit/Surplus	-443,464	-318,550	-107,302

The deficit was distributed as follows:

- restricted reserves	150,791	-318,550	-113,481
- free reserves	-594,255		220,783
	-443,464	-318,550	-107,302

The operational costs are explained on page 27

EXPLANATION OF TERMS

Basis of Assessment

These annual accounts have been drawn up in accordance with the Guidelines for Reporting for Fundraising Organizations issued by the Central Bureau for Fundraising in the Netherlands.

Capital

Capital is divided into free reserves and reserves restricted by contributors for specific projects. Deficits/surpluses are subtracted from/added to the reserves.

Investments

Bonds are valued at par value, because it is Mama Cash's policy to wait for maturity. Stocks are valued at market value on the date of the balance sheet. Unrealized accrued capital gains are included under the restricted reserves entry 'accrued capital gains'. If this reserve is not sufficient, the difference is entered as an expenditure in the Statement of Revenues and Expenditures.

Other Assets and Liabilities

The fixed material assets are assessed at purchase value with linear depreciation deductions based on an estimated economic life span. The remaining assets and liabilities are recorded at par value. Assets and liabilities in foreign currencies are listed at the rate of exchange per date of balance. Exchange rate results are accounted for in the Statement of Revenues and Expenditures.

Revenues and Expenditures

The revenues and expenditures are accounted for in the year they relate to, at historical costs. Income from donations is accounted for in the year that it is received. Grants to projects are accounted for at the moment that the applicant is sent a letter of acceptance.

EXPLANATION OF THE BALANCE SHEET

*Assets***Fixed Material Assets**

Purchase value as of 31-12-1996	87,196
Minus: cumulative depreciation	-51,618
Book value as of 31-12-1996	35,578
Transactions during the financial year:	
Investments	50,248
Depreciation	-26,794
	23,454
Purchase value as of 31-12-1997	137,445
Minus: cumulative depreciation	-78,413
Book value as of 31-12-1997	59,032

The fixed material assets are necessary for the administration and consist of inventory and computers.

Loans extended (primarily by the Culture Fund)

As of 31-12-1996	123,712
Minus: repayments	-46,099
Minus: provision for bad debts	-10,000
As of 31-12-1997	67,613

Maturity of the loans varies from 1 to 5 years; the interest varies from 0 to 5% per year. In 1997, a provision of f 10,000 was made for bad debt.

Investments

The portfolio consists of stocks and bonds.

Book value as of 31-12-1996	3,811,500
Minus: sale of bonds	-1,680,000
Plus: unrealized gains	39,900

Book value 31-12-1997	2,171,400
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The market value of the portfolio is 2,197,171 as of 31 December 1977 (1996: f 4,092,180).

Specification of the Investments:

	1997	1996
Bonds	1,827,000	3,507,000
Shares	344,400	304,500
	2,171,400	3,811,500
Other Claims		
Tax on dividends	4,080	1,848
Prepaid taxes on gifts	104,126	19,887
Asset overflow	23,532	103,945
Other	32,796	29,044
	164,534	254,724
Cash and Banks		
Cash	1,023	2,023
Banks	451,088	243,031
Short-term savings account	526,484	473,922
	978,595	718,976

The total sum of the savings account can be withdrawn at any time.

*Liabilities***Capital**

As of 31-12-1996	2,321,712
Minus: negative balance 1997	-443,464
Plus: unrealized accrued capital gains	39,900
As of 31-12-1997	1,918,148

The restricted reserves came to f 365,328 and will be allocated according to the wishes of the donors. The current reserve is to be allocated as follows:

	1997	1996
Projects in Central and Eastern Europe	155,751	123,411
Projects in the province of Groningen	62,050	-
Mama Cash Financial Services	62,500	-
Internet Project Southern Africa	50,000	-
Projects for Girls	35,027	35,027
	365,328	158,438

Nothing was spent on Projects for Girls in 1997, because there were no suitable applications.

Provisions

This entry is for guarantees that are to be paid out in the future. It is calculated on the basis of an estimated percentage of bankruptcy of companies to which guarantees have been issued. Based on the experience of past years, we have set this figure at 20%.

As of 31-12-1996	69,600
Paid guarantees	-30,850
	<hr/>
	38,750
Addition in 1997 (20%)	55,900
	<hr/>
Total provision as of 31-12-97:	94,650

Long term Debt

This amount of f 788,170 includes sums whose usufruct has been put at the disposal of Mama Cash for a minimum of five years. The short-term portion (f 66,000) is entered under short-term debt (1995: f 80,000).

Short-term Debt

	1997	1996
Startup loan:	1,475,933	2,500,000
Paid off in financial year	1,465,000	1,024,067
Balance	10,933	1,475,933
Grants issued but not yet paid out	563,506	598,986
Taxes and social security	7,103	8,219
Provision for vacation-money	16,314	10,622
Usufruct	66,000	80,000
Cash overflow	35,335	29,709
	699,191	2,203,469

Financial obligations not included in the balance sheet:

As of 31 December 1997, the Mama Cash Foundation has a sum of f 478,500 outstanding on loan guarantees (1996: f 348,000).

The guarantees expire in the following years:

1998	52,500
1999	171,500
2000	69,500
2001	97,500
2002	87,500
	478,500

EXPLANATION OF THE STATEMENT OF REVENUES AND EXPENDITURES FOR 1997

Revenues from Fundraising

	1997	1996
Mailings	278,621	250,535
Donations during five years*	831,16	761,201
Other donations	79,688	221,863
	<hr/>	<hr/>
Total	1,189,470	1,233,599
Minus: gift taxes	-29,068	-35,489
	<hr/>	<hr/>
	1,160,402	1,198,110

Fundraising Costs

The direct costs of fundraising consist of cost for mailings and advertizements.

Returns on Investment

	1997	1996
Interest and dividends received	152,928	301,481
Capital gains from bonds		
(1996: shares)	247,968	242,930
Interest from banks	31,175	2.039
	<hr/>	<hr/>
	432,071	546,450
Minus: bank costs	-2,580	-10,054
	<hr/>	<hr/>
	429,491	536,396

*) under Dutch taxlaw donations promised for 5 years are tax-deductable.

EXPLANATION OF ADMINISTRATIVE COSTS

Costs of Own Organization	1997	1997	1996
	actual	budget	actual
Personnel Costs			
Gross salaries	312,597		
Tax transfer surcharges	25,067		
Employer contributions to pensions	11,330		
Social security taxes	18,349		
Other	22,543		
Total Personnel Costs	389,886	352,500	354,355
Office and accommodations	133,924	115,000	81,486
Board of directors	23,426	26,000	22,878
Other	109,720	40,000	58,859
Total	656,956	533,500	517,578

This total was used as follows:

Culture Fund	99,233	70,715	48,622
Guarantee Fund	127,056	74,310	105,393
Fund for the Global South	147,663	108,820	48,482
Central and Eastern Europe Fund	72,162	52,215	101,616
Outreach	51,394	24,810	56,772
Mama Cash Financial Services	15,957	-	-
Total spent on objectives	513,465	330,870	360,885
Fundraising costs	143,491	144,725	156,693
Total administrative costs	656,956	533,500	517,578

The personnel costs are based on the number of hours spent per activity per employee. The number of persons employed in 1997 was equivalent to 4.5 full-time employees.

Office and accommodation and other expenses are attributed to:

	1997	1996
Culture Fund	15%	10%
Guarantee Fund	15%	15%
Fund for the Global South	20%	20%
Central and Eastern Europe Fund	15%	10%
Mama Cash Financial Services	2%	
Outreach	13%	15%
Fundraising costs	20%	30%

Board of directors costs are directly attributed to the funds. Actual miscellaneous costs (such as accountancy costs, bookkeeping, the annual report and representation) have greatly increased in comparison to the approved budget. This is partly due to the increased professionalisation of our internal and external reporting and informative activities.

AUDITORS' REPORT

Commission

We have audited the 1997 Consolidated Balance Statement of the Mama Cash Foundation included in this annual report. The annual statement of accounts is drawn up under the responsibility of the foundation's management. It is our responsibility to provide an auditor's report.

Proceedings

Our inspection is made in accordance with generally accepted guidelines, which state that the inspection must be planned and carried out in such a way that a reasonable degree of certainty can be had that the accounts do not contain any inaccuracies of material significance. Among other things, an inspection includes an investigation by means of partial survey of data underlying to the figures and explanations. An inspection also includes an assessment based on financial reporting appropriate for drawing up annual accounts and of important estimates made by management, as well as an evaluation of the general picture of the accounts. We are of the opinion that our inspection provides a sound basis for our assessment.

Assessment

We consider these annual accounts to give a true picture of the size and composition of capital on 31 December 1997 and of the 1997 results and that it is in accordance with the Guidelines for Reporting for Fundraising Organizations.

Zaandam, 15 May 1998

MIDDELBUSKER

A. Vermeer-Janse R.A.



Sandra Markovic-Miletic with her snack-car 'SAN'
(photo: Sake Elzinga)

THE GUARANTEE FUND

Mama Cash stimulates the economic independence of women by helping female entrepreneurs start their own business. Mama Cash focuses in particular on women who want to set up a small-scale business but who do not have enough capital of their own to obtain a bank loan. But Mama Cash also supports women who have had their own enterprise for a number of years and wish to extend their activities. The Guarantee Fund secures bank loans of up to f 50,000. Taking the position that the financial risks ought to be shared with the bank, however, Mama Cash guarantees no more than 50% of the bank's loan.

The Guarantee Fund in 1997

In actual practice, getting a small loan from a bank is not all that easy. Banks are more readily inclined to support large-scale enterprises; extending 'small' amounts of credit is relatively costly and therefore less profitable. On top of that, many female entrepreneurs do not own much property, making them a risk that banks do not like to carry.

The Guarantee Fund primarily concentrates on three categories of businesses; that is to say, companies in these categories are given preference providing they have a professional business plan. The three groups are:

- black, immigrant and refugee women's businesses
- women's businesses operating in traditional 'male professions'
- women whose companies offer an innovative service or product, or who take new directions in management

Requirements and Procedures

Applications for a loan guarantee must be made in writing. The requirements include a good business plan with a realistic analysis of the market, a planned market approach, solid financial foundations and a well-thought-out organization. The company should intend to be wage-based within 1 to 1 1/2 years. When a plan meets with approval, a meeting with the prospective entrepreneur follows. The way she presents herself and her ideas is an important factor in determining the final decision. In many cases, the loan guarantee that Mama Cash provides is a supplement to other forms of government support or loans from family and/or friends.

When a loan guarantee is handed over, a contract is drawn up not just with the bank but also with the entrepreneur, requiring her, among other things, to send a balance sheet and profit-and-loss account to Mama Cash for the duration of the guarantee. The Guarantee Fund charges a 1% fee on the total amount of the guarantee.

Coaching Advice

Once the company has taken off, the female entrepreneur often can use help in solving all sorts of problems that arise, such as with personnel management, recruitment, or extra investments. Mama Cash considers it important to support the continuance of the venture in various ways. Since 1996, beginning entrepreneurs who have a guarantee of f 10,000 or more must confer at least twice a year with *Stichting Mentorscope*, an

organization of by successful female entrepreneurs who put their expertise at the disposal of newcomers to the world of business.

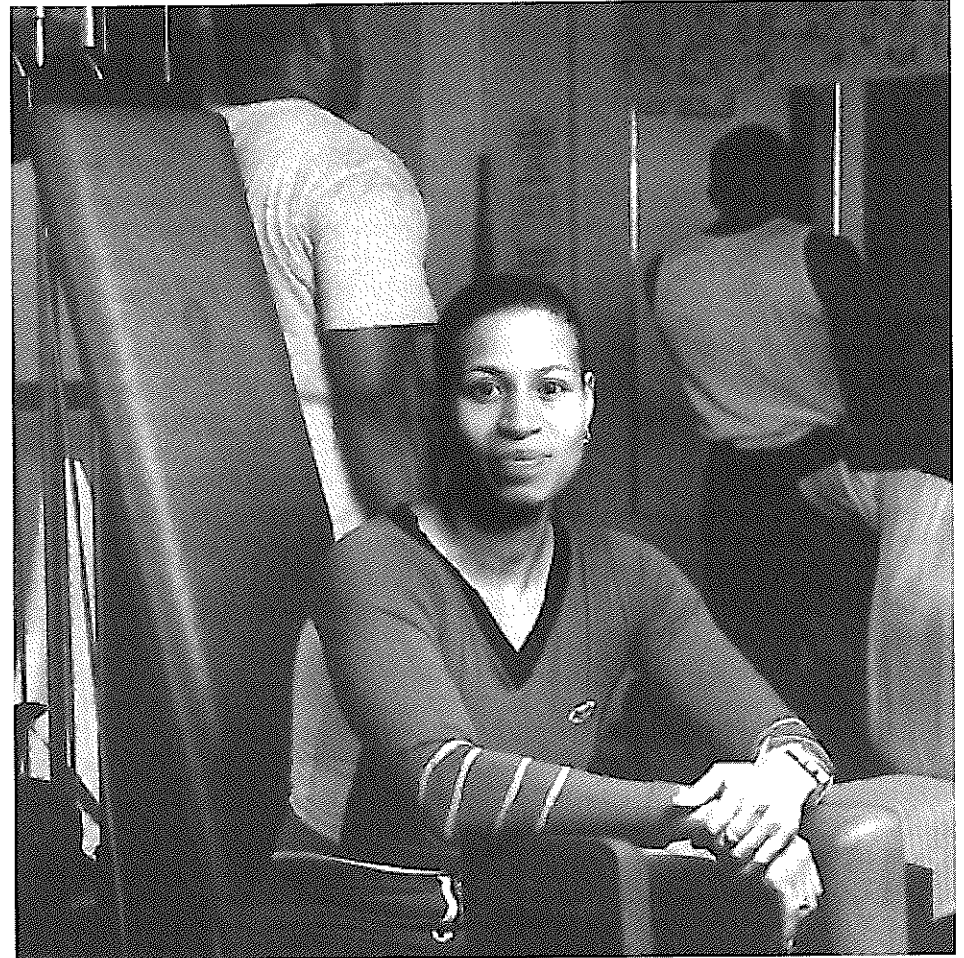
Applications for the Guarantee Fund in 1997

In 1997, a total of 109 applications were received. That is twice the number of the previous year. This explosive growth is due to the growing name recognition of Mama Cash among beginning entrepreneurs, banks and advisory agencies. And also, more and more women are deciding to start up a company of their own.

Fourteen women were granted loan guarantees for a total of f 271,500. Twelve applications were still being considered on 31 December 1997. Nine women were successful in obtaining financing from the bank on their own accord.

Of the remaining 74 applications, 13 were withdrawn by the applicants after a certain period of time, and 61 others were rejected for various reasons. Some applications were not sufficiently thought out and were sent back to be further worked out. Others presented marketing research that was weak and therefore were considered too great a risk. And there were also some which did not meet the requirements of Mama Cash, because they had too little chance of actually becoming waged-based, for instance, or because they were submitted by a husband and wife team, whereas Mama Cash only supports women.

At the end of 1997 there was a total of f 478,500 in guarantees outstanding. Throughout the year, special attention was paid to companies of black, immigrant and refugee women. Their applications came to almost a quarter of the total number received. Four guarantees were allocated to female immigrants and three to innovative companies and companies in branches that are traditionally dominated by men.



Marcha van Gleen of 'Marcha's Fitness Studio'
(photo: Truus van Gog)

Loan guarantees awarded by the Mama Cash guarantee fund in 1997

Advocatenpraktijk van Bremen, Rotterdam lawyer's practice loan: ABN-AMRO bank en Triodos bank	f 25,000
Marcha's Fitness Studio, Amsterdam loan: ABN-AMRO bank	f 50,000
House of Graces, Leiden therapeutical massage loan: ABN-AMRO bank	f 7,500
San Grill-specialiteit, Assen and surrounding area mobile snack bar loan: Rabobank	f 20,000
Metamorfose, Muiden interior decorating agency loan: ABN-AMRO bank	f 11,000
Academie Louman, Amsterdam beauty academy loan: ABN-AMRO bank	f 7,000
New Sales Promotion, Enschede erotic lingerie sales via parties loan: ABN-AMRO bank	f 26,500
Geraldine, Nijmegen lingerie for larger sizes loan: Rabobank	f 37,500
Relocation Management Service, Haarlem housing/apartment agency loan: Rabobank	f 10,000

Me Myself and I, Rotterdam

erotic lingerie sales at trade fairs
loan: ABN-AMRO bank

f 10,000**Warp & Weft, Amsterdam**

wholesale clothing design
loan: ABN-AMRO bank

f 25,000**Preciesfiets, Haarlem**

customized bicycles
continuation loan: Rabobank

f 15,000**Big Step Adviseurs, Den Haag**

real estate agency
loan: Triodos bank

f 10,000**Baby Boom, Grijps**

day care centre
loan: Bondsspaarbank

f 10,000

The two winners of the art awards 1997 of Mama Cash. left: Wineke van Muiswinkel, right Krien Clevis
(photo: Arenda Oomen)

THE CULTURE FUND

The purpose of the Culture Fund is to make the diversity and strength of women in the Netherlands visible, while creating room for differences of ethnicity, sexuality and class. The Culture Fund hopes to contribute to the structural change of women's position in society and the manifestation of women's artistic endeavours, ideas and experiences by giving financial support to women's projects. Grants vary from f 500 to f 5,000. Low-interest loans or loans without interest are extended up to a maximum of f 10,000, and loan guarantees are also provided up to the same amount.

Word and Art

'Word and Art' covers intellectual and artistic efforts that express the situations and experiences of women. 'Word' represents both the written and spoken word, with scientific and journalistic publications and books being eligible for support as well as conventions, lectures and readings. By subsidizing such endeavours, Mama Cash hopes to contribute to the development of critical feminist thought and the recording of women's history, while nourishing public debate. Women's magazines receive specialized attention from Mama Cash. Publications are judged on the basis of content, quality and sufficient distribution.

'Art' refers to all types of artistic production: theatre, dance, music, film, video and the more traditional visual arts. The feminist connection need not be explicit in this category. Obviously, theatre, film, video or lyrics may contain themes that point to women's lives. But with dance, the visual arts and music, this is often not the case. Nonetheless, evidence of a sensibility borne of feminist thought is often a criterium for obtaining a grant from Mama Cash. That sensibility should be supported by knowledge of - and experience with - the traditions and the idiom of the particular art form in question. For dance productions, the Culture Funds enlists the advice and expertise of Beppie Hillege. Applications involving the performing arts and film and video must show evidence of a professional approach, the use of an idiom in which the ideas of Mama Cash are reflected, and an adequate number of planned performances, or, in the case of film and video, good distribution.

Interest Groups

The Culture Fund focuses on women's projects that confront and combat discrimination against women and their structurally-ingrained invisibility. The Culture Fund supports women's groups who fight for social change and supports the activities of women's organizations which structurally improve the position of women in society.

As mentioned before, Mama Cash pays special attention to groups which must defend or actively fight for their specific positions within society, such as black, immigrant and refugee women, older women, lesbians and young girls. In comparison with previous years, the number of applications from black, immigrant and older women is increasing. Mama Cash is very happy with this development, as it is a vindication of its resolve to give these women preferential treatment. The Netherlands' refugee policy is growing increasingly strict. The Culture Funds receives many requests from women in refu-

gee organizations who wish to promote the interests of their community. They initiate organizations and develop networks. Female refugees have many problems to deal with: uncertain legal status, an unfamiliar language and judicial system, the urgency of their situation, and the question of how they are going to get money. To date, the Culture Fund has given its support to discussions and conferences between refugee women, to a network organization and provided relief funding.

Annual Mama Cash Art Awards

Since 1991, Mama Cash has awarded two yearly prizes of f 5.000 each, one for a female painter and one for a female sculptor. The Culture Fund wishes to support women artists who have been working professionally for a number of years. It is difficult for female artist who don't immediately 'make it to the top' to obtain money, as traditional funding and incentives are more often available to 'young talent'.

In 1997, 124 artists took part in the competition. The jury was extremely impressed by the high quality of their entries. This year the Mama Cash Awards were given to the artists *Krien Clevis* (b. Goirle, 1960), from the town of Steyl, and *Wineke van Muiswinkel* (b. Amsterdam, 1969), from Amsterdam. The total budget was f 336,000.

Applications in 1997

In 1997 the Culture Funds received a total of 325 applications. Of these, 150 were honoured and 175 rejected. The total number of applications rose by 20% in comparison with the year before. The Fund had expected this increase and had hoped to be able to honour more requests but, unfortunately, because of an insufficient budget, fewer applications could be honoured than in 1996.

Rejections were made for the following reasons: Some applications were too traditional, showing too little evidence of change in established female role patterns. On the other hand, some were denied because the budget simply was not large enough and priorities had to be established. This is the reason why some very large-scale projects and projects that clearly could receive money from other sources (large, traditional funds, government funding, and commercial sponsors) were not given grants. Sometimes this was a very difficult decision to make, as they were important, interesting projects that Mama Cash would have loved to support.

Culture Fund Allocations in 1997

Word

Hermine Landvreugd research for novel on contemporary family relations: **f 2,000**

Henna Draaibaar book on the Surinamese woman Paula Bruining, who made the largest discovery of gold in Surinamese history in the 1930s: **f 1,500**

Savante special issue on the occasion of the magazine's 50th anniversary: **f 900**

Stg. Fonds publication on female artist Therese Schwartze: **f 1,500**

Lust en Gratie new design of magazine: **f 7,055**

Wanawake Amsterdam women's magazine with special issue on the Lomé trade agreement: **f 1,500**

Vakgroep Geschiedenis RUU publication of *Vrouwen en Kunst in de Republiek*:
f 2,000

Tijdschrift voor Vrouwenstudies new design of magazine: **f 5,000**

Geertje Wiersma publication about Johanna Borski, whose investments saved the Nederlandse Bank **f 1,000**

Vakgroep Antropologie UVA theme day on people with gender dysphoria:
f 500

Black Magic Woman publicity costs for cultural festival: **f 2,350**

Gina Gallardo Rivas research on Dominican women in the Netherlands: **f 1,500**

Sybilla Claus series of newspaper articles on female marriages in Africa: **f 2,000**

Marianne Gossije publication of previously unknown poetry of Vita Sackville West:
f 2,400

Vereniging Vrouw en Cultuur educational literary anthology: **f 6,530 (loan)**
Surinaamse Vrouwen Bijlmermeer publication of the biography of Asta Elstak:
f 2,000

Madam general support for lesbian magazine: **f 1,000**

Agnes Grond publication on feminism and the environmental crisis: **f 2,000**

Chitra Gajadin publication of the play *Leed van Rijst*, about family relationships in Surinamese Hindustani culture: **f 2,000**

Afrika Stg. de Baobab publication of special issue entitled *Feminisme in Afrika*:
f 2,200

Stg. Doos publication of art magazine: **f 3,000**

Nederlands Politie Museum *Zij de politie*, exhibition about policewomen: **f 5,000**

Stg. Haagse Vrouwenportretten portrait gallery, women of the Hague, for the city's 750th anniversary: **f 3,000**

Stg. De Balie conference on Arabic women: **f 3,500**

Lesbian Connexions travelling exhibition of work by lesbian photographers: **f 3,500**

Theatre

Pleintheater organization of Ladies' Night during North African Cultural Festival:
f 3,000

Stg. Made in the Shade production about the last days in the life of Josephine Baker:
f 3,000

Spaanse Peper dance/theatre production on the female pope Johanna the Insane
f 1,500

Diagonaal solo theatre piece *Oote* with actress Marlies van de Vondervoort: **f 3,000**

Naranti Produkties theatre production *Bride's Dress*: **f 2,000**

Trajekt publicity expenses: **f 2,500**

Moon Tummers production of one-act play *De Getuigen* by Hugo Claus: **f 1,500**

Vals Akkoord publicity expenses for the play *Blonde Bomen*: **f 2,000**

Kris Niklison mime performance about androgyny: **f 2,000**

Stg. Theaterwerkplaats play *Zwart is zo somber*: **f 2,500**

Management de Kazerne travelling theatre production about women's prisons in Eastern Europe: **f 3,000**

Duo Ducato general support for cabaret group: **f 2,500**

Mout & de la Parra play *Orgeade Overzee*: **f 3,000**

Gasthuis theatre piece: **f 2,000**

Stg. Dans IN UIT voering play *Nexus* by Natasa Lusetic: **f 3,000**

Growing up in Public play *Madonna's Man*: **f 3,000**

Theatre de Regentes play *Stoom*: **f 3,000**

hm Mediarte production of *La Lengua*: **f 2,000**

Four people for people production about anorexia: **f 2,000**

Music

Stg. Vrouw en Muziek four anniversary concerts of female composers in Utrecht and Amsterdam: **f 2,500**

United Women's Orchestra series of concerts by female musicians: **f 3,000**

PRA Woord en Muziek theatre concert *Met mijn Mateloosheid in een wereld op Maat* about the life and work of Russian poetess Marina Tsevetajeva: **f 2,000**

Sophia Plate issue of CD *Talking Woods*: **f 1,500 (loan)**

Stg. Hildegard von Bingen congress on the life and work of Von Bingen : **f 5,000**

Frederique Spigt musician's theatrical production: **f 2,500**

AIDA musical comedy *Lyrice in Rosa*: **f 1,000**

Juerga Ensemble memorial concerts *Tera de Marez Oyens*: **f 1,500**

Castro Ravelo CD with history of Latin American music: **f 2,000**

Dance

Do dance production with music by Chopin: **f 2,500**

Bilski solo dance piece by Desiree Delauney: **f 1,500**

Het kabinet Dans en Bewegingstheater publicity for dance festival in the Westergasfabriek, Amsterdam: **f 4,000**

Stg. Dupont-Dupont dance production: **f 2,500**

Naranti Produkties dance production: **f 2,500**

Milana Yalir dance production *Attention*: **f 3,000**

Film

Melinda Jansen film *Een dag uit de dood van...*: **f 2,500**

Hester van der Hoeven short experimental film *Samebody*: **f 5,000**

Qui Vive video documentary *Tijdreis*: **f 2,000**

Anja De Vries research documentary about migration of Quechua women: *f* 3,000

Elli Safari research costs, documentary on fundamentalism in Iran: *f* 950

Anouschka Corbeau *Koffie Verkeerd*, short film on friendship and budding lesbian love: *f* 4,832

Kreatief Buro bv research documentary on developing women's professions: *f* 2,500

Interest groups

Organisatie Latijns Amerika Activiteiten (OLAA) Latin American days: *f* 500

Projob project *Women, Diversity and Society*: *f* 5,000

Migranten Vrouwen Nederland 8th of March activity: *f* 1,000

Komitee Marokkanen 8th of March activity, discussion evening on the position of divorced Moroccan women: *f* 1,300

Blijf van mijn lijf Alkmaar redecoration of building: *f* 2,000

Koerdische vrouwen vereniging Zoetermeer celebration of 10th anniversary: *f* 1,500

Museum voor Volkenkunde study material: *f* 5,000

Dames vecht terug Rotterdam educational video on self defence: *f* 3,560

Vrouwen Buiten Verblijf anniversary celebration: *f* 1,000

Werkgroep Feministisch Europa critical women's platform: *f* 5,000

Russia Desk conference *De zuster van Peter de Grote*: *f* 4,000

Blijf van mijn lijf Rotterdam general support: *f* 3,000

IRIS organization lending aid to lesbian women: *f* 2,000

Nicaragua Komitee Nederland travel grant for lesbian activist: **f 1,250**

Emancipatiebureau Amsterdam multicultural women's conference: **f 3,000**

La Lupa women's group, witches' night: **f 500**

Vos Werkgroep Delft

- discussion groups, women aged 55 and older: **f 1,000**

- celebration of 21st anniversary: **f 1,000**

Londa Mama Afrika travel grant for world conference on breast cancer: **f 1,000**

Landelijke werkgroep Surinaamse Vrouwen 50+ starting costs: **f 1,000**

Steungroep Vrouwen zonder verblijfsvergunning general support **f 2,000**

El Duende documentary *Met je eigen handen*: **f 5,000**

Stg. Paigam meetings for unmarried Hindustani women in the Netherlands: **f 1,000**

Stg. Bayanihan starting costs for Rotterdam branch of group supporting Philippine women in the Netherlands: **f 1,500**

Krusu Wiri special topic day: history of cultural reactions to kinky hair: **f 900**

Papua Vrouwen Vereniging Nederland: travel grants to world conference on breast cancer: **f 3,500**

Alem Desta travel grant to the conference *African Girl Child*: **f 1,750 + f 1,750 (loan)**

Sportclub Buitenveldert sponsoring of soccer shirts: **f 1,900 (for 3 years)**

Middle Eastern Women's Network travel grant to conference on position of Iranian women: **f 1,000**

Vluchtelingen werk Akkrum meetings for refugee women: **f 2,500**

Stg. Vakvrouw promotion of open-house route along women's workplaces: **f 4,000**

HOME for peace campaign about gender issues in governmental political asylum policy: **f 1,500**

Nokta general support for international women's information centre: **f 2,000**

Hoop - Landelijke Somalische Vrouwen Vereniging starting costs: **f 1,000**

Drents Vrouwenburo book on strategies for foreign women: **f 1,500**

Gay & Lesbian Switchboard sponsoring of telephone help service: **f 500**

Wijze Oude Wijven (WOUW) Nijmegen

- general support: **f 1,500**

- anniversary celebration: **f 2,000**

Women's Health Action Foundation travel grant: **f 3,500**

Blijf van mijn lijf Dordrecht general support: **f 2,000**

Werkgroep geweld tegen Vrouwen special topic day: prostitution rights: **f 1,000**

Uma Lampe black immigrant women's organization, travel grants for Pan African Festival in Ghana: **f 5,000**

Vrouwen in de Bijstand Zwaag general support: **f 2,000**

Vrouwengezondheidscentrum Maastricht information: **f 1,000**

Vereniging Tilburg Lekoa Vaal *International Twinning Cooperation and Friendship*, series of lectures and readings, South African women: **f 2,000**

Vrouwen Ondernemerschap en Internationale Samenwerking publication on black, immigrant and refugee women's enterprise: **f 2,500**

Werkgroep Vrouwen in de Landbouw travelling exhibition: **f 500**

Vrouwen Organisatie en Coördinatie (VOC) Delft special topic evening on women and wealth: **f 1,000**

HIV Vereniging travel grant to international conference on women with HIV and AIDS:
f 1,000

Fenny Heemskerk Toernooi chess tournament: f 5,000

Stg. Landelijke Antilliaanse en Arubaanse Vrouwen Organisatie study day: f 1,350

Centrum Buitenlandse Vrouwen Cuijk

- Turkish sister celebration: f 1,110

- training for Turkish women: f 800

African Women Dialogue travel grants for participation of African women in conference *African Women towards the 21st century*: f 5,000

Zusterband Rotterdam-Shanghai exchange project between women's groups in Shanghai and Rotterdam: f 3,000

Politiek Netwerk Kleurrijk Flevoland starting costs: f 600

Babaylan European conference on Phillippine women: f 4,320

Zwaluw Vereniging refugee women expert meetings: f 3,000

Kapisanan ng mga Filipino sa Groningen travel grant: f 725

Stg. VAST support for refugee women refused asylum through litigation: f 4,000

Nederlandse Bond Moeder CAO starting costs: f 3,000

Woonprojekt 'Vrouwen nu voor later' residential project for women 50 years and over : f 4,000

Prima Donna campaign on girls and technique: f 3,000

Stg. Opmaat Emmen training to promote expertise: f 3,000

ADCON support for network of African refugee women: f 5,000



First Indian sex-workers conference, november 1998, Calcutta
(photo: Suvendu Chatterjee)

THE FUND FOR THE GLOBAL SOUTH

The women's movement is global. Despite great differences in culture, independence and self-determination are common denominators uniting women all over the world. Mama Cash supports small independent women's groups in the South (the Third World) that work to structurally improve women's societal position. Mama Cash hands out 'startup money' to set up new groups or projects. Besides that, Mama Cash supports groups who have difficulty obtaining funds from other sources because of their radical stances.

**The Fund for the Global South focuses on women's groups in Africa, Asia, Latin America and the Middle East that have no affiliations with government, political parties or religious institutions. Grants are awarded up to
f 10,000.**

The Fund for the Global South

The Fund for the Global South is a supplement *par excellence* to the support provided by large funding organizations in the Netherlands. The Fund is very effective because it operates in exactly that area not covered by the large foundations: beginning groups. Often an initial support from Mama Cash gives groups the incentive to continue, because they feel reinforced by recognition from Mama Cash. Another reason for underwriting small groups is that they have difficulty getting through to the larger funding institutions. Often they only succeed in gaining admittance to the larger funds after a few years, when they have grown and can show what they have accomplished.

Mama Cash grants small amounts. It is just such small grants which cause problems for the larger organizations, because they require a relatively great deal of work. And on top of that, groups that are concerned with radical issues of gender do not easily find financial support. As their activities do not fall under the 'poverty fighting' category, they often have low priority with the large foundations.

The Fund for the Global South supports:

- young groups and those just starting up
- renewed initiatives
- radical groups
- marginalized women's groups such as those of lesbians, immigrants, refugees, native women, older women, disabled women, and interest groups for the rights of sex workers.

Work Area

The Fund for the Global South supports the activities of women's groups in the following areas:

- women's struggle for their human and civil rights, including the right to own property and wealth, and equal access to employment with equal pay
- control over their own bodies and sexuality, protection against violence, sexual or otherwise
- political participation and development of political power
- the struggle against all forms of religious oppression
- communication and information: documentation centres and libraries, media groups, the inclusion of women in modern media, establishing and publishing magazines, promoting international networks, and travel expenses to international conferences

- culture: activities such as theatre, film and music which raise awareness of the structural inferiority of women's position in society.

Project applications must meet the following conditions in order to be considered for a grant :

- Activities should be focused on improving the position of women in society, from a consciousness-raising and action-oriented perspective.
- Activities should depart from a feminist analysis (within the context of the applicant's own culture)
- The group must be independent and led by women.
- Activities must be directed towards women.

Advisory Network

Mama Cash is a small foundation with not enough means to visit projects in order to interview groups on the spot. Thanks to an extensive network of advisors, female and also male authorities who endorse the criteria of Mama Cash and who are well acquainted with the situation in a particular country, the Fund for the Global South can gain information about groups who submit applications. The advisors report back to Mama Cash about the reliability of a group, the activities it has undertaken up to that point, the group members and so forth. At present the Fund works with 80 advisors with whom we have regular contact.

Applications are made to the Fund for the Global South should be submitted in writing. In the past few years, more and more women's groups from the South have learned about Mama Cash through word of mouth. When an application for financial support comes in, and it meets the criteria, the projectmanager looks for an advisor who can give information about the group. Only when all the information is complete and the advisors have given their okay, does the application get put before the Board for consideration.

Applications for the Fund for the Global South in 1997

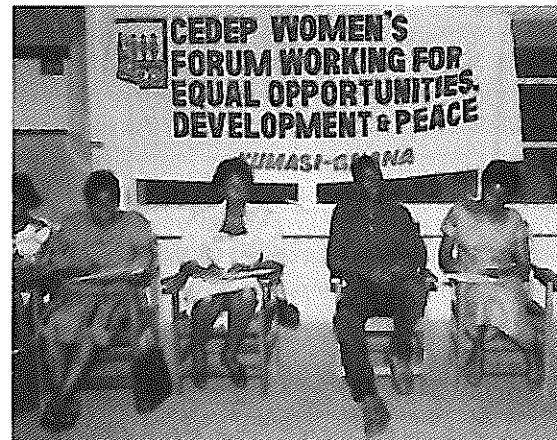
In 1997 a total of 171 applications met the criteria of the Fund for the Global South. Of these, 121 were accepted and 50 denied. The average grant in 1997 was f 7,000.

In comparison with previous years, the total number of applications rose sharply. In 1997 there was an increase in requests from Asia in particular, thanks to the efforts of

Mama Cash's advisors to make its name more well-known in that region. About two thirds of the requests considered were honoured. The most important reason for rejecting requests is the Fund for the Global South's limited budget: as a consequence, priorities have to be set in favour of small, newly starting projects. Other reasons for rejecting applications are insufficient quality, a project that is too large-scale, or Mama Cash's advisors gave a negative recommendation.

Travel Grants

One fifth of the accepted applications are for travel grants to international conferences. One of the great problems for representatives of small women's groups in the Global South is how they are to obtain travel money to go to conferences. Usually the sums needed are relatively small amounts of a few thousand guilders, and because conferences are a one-off activity, it is very difficult to obtain money from larger foundations for such events. Mama Cash recognizes the importance of international exchange, the inspiration that arises from meeting like-minded people and the stimulating effect of new perspectives. In addition, international conferences are the perfect place to make useful contacts. Exactly these women from small and often radical groups, who are not steady conference goers, can make a useful contribution. The Fund for the Global South tries to answer as many requests for travel expenses as possible, but unfortunately we must refuse many because of lack of sufficient funds.



Participants of the first workshop on 'gender sensitisation' of CEDEP Women's Forum, July 1997, Konkongo, Ashanti Region, Ghana

Fund for the Global South Women's Projects

Africa

Akina Mama Wa Afrika general support for the African Women's Leadership Institute in **Uganda**: *f* 10,000

Metlhaetsile Women's Information Centre - Botswana project for the improvement of women's legal status: *f* 5,000

Freedom and Justice of the Queens - Ghana general organization of interest group for the rights of sex workers: *f* 6,800

Africa Legal Aid - Ghana conference on the legal rights of women: *f* 5,000

FIDA Federation of Women Lawyers - Kenya support for travel expenses to the *Human Rights Conference* in England: *f* 2,500

Indigenous Rural Women Education - Ghana information campaign for women: *f* 3,000

Kisiare - Kenya a group organizing training and seminars on the rights of women and 'gender awareness': *f* 3,000

Positive Women Group - Kenya travel expenses for participation in ILGA conference in Germany: *f* 3,500

Positive Women Group - Kenya travel expenses for two people to visit to various gay/lesbian organizations in Zimbabwe: *f* 8,400

Women's Network Center - Kenya general support for women's centre for training and legal aid: *f* 2,000

Umtapo Wa Bomake Women's Resource Centre - Swaziland research into the economic self-sufficiency of women: *f* 7,500

Baby Care Women Association - Tanzania general support: *f* 6,000

ISIS Uganda travel expenses for Ms. Nuria Puig to participate in a conference in Kenya on drug use, organized by Health Action International: *f* 1,368

NACWOLA National Community of Women Living With HIV/AIDS in Uganda general support: *f* 10,000

Positive Women's Network Taso Mulago Branch - Uganda support of economic independence for women with HIV/AIDS: *f* 10,000

Uganda Association of University Women - Uganda support for newsletter: *f* 2,500

Mporokoso Bwafwano - Zambia establishment of library and information centre: *f* 7,000

Mugla - Zimbabwe starting costs for lesbian organization: *f* 4,800

Academic and Baobab Books - Zimbabwe publication of book on women in music (1930-1990): *f* 5,000

Advice Desk for Abused Women - South Africa expansion of telephone help desk: *f* 6,000

Ilithu Labantu People Who Care About People - South Africa rehabilitation conference for women who have been victims of violence: *f* 10,000

International Cross Cultural Black Women's Studies Institute - South Africa 8th International Conference: *f* 7,500

Kalafong Women's Health and Information Services South Africa establishment of a research centre for women and health care: *f* 5,000

Tshomo Pictures in South Africa support of the film *Nonkhululeko* by Zena Duze: *f* 7,500

Umtapo Centre - South Africa conference on women and solidarity: *f* 5,000

Asia

Kisani Sabha - Bangladesh

- * general support for organization helping farm women without land: **f 15,000**
- * travel expenses for participation in the Green Party conference and speech in the European Parliament: **f 1,000**

CLIC Can't live in the Closet - Philippines organizational expenses for lesbian group: **f 10,000**

Erinyes Consultancies Inc. - Philippines workshops for women who are victims of violence: **f 8,000**

Kaagapay - Philippines programme for returning domestic workers and their families: **f 7,500**

Link - Philippines support for setting up a food delivery service run by lesbian women: **f 7,500**

Moro's People's Resource Center, Inc - Philippines workshops for Moro women in order to set up an agenda of their own: **f 7,000**

PBSP Group Against Sexual Violence - Philippines publication of newsletter: **f 5,000**

Ranoa Women and Children Resource Center - Philippines *Gender Issues* conference: **f 5,000**

Ranoa Women and Children Resource Center - Philippines celebration of Women's Day, March 8th: **f 3,500**

REAL - Philippines establishment of organization for female workers: **f 5,000**

Women's Action in Media - Philippines support for a 'Womanual', a manual teaching women how to use video: **f 7,000**

Women's Health Philippines travel expenses for two people to the *7th International Conference on Women and Health* in Rio de Janeiro: **f 6,540**

Womyn Supporting Womyn Committee - Philippines publication of a *Lesbian Anthology*: **f 5,000**

Association Concerning Sexual Violence Against Women - Hong Kong campaign on sexual violence: *f* 10,000

Hong Kong Association for the Survivors of Women Abuse general support: *f* 10,000

Zi Teng Center for Sex Workers - Hong Kong

* travel expenses for participation in the *International Conference on Rights of Sex Workers* in Los Angeles: *f* 1,680

* general support for sex workers' organization: *f* 35,000

Center for Women's Development and Research - India workshops for girls on repairing motors: *f* 4,410

Forward - India project about violence against women: *f* 4,000

J.F. Education Council India workshops and training on the sexual rights of women: *f* 3,000

Mahila Samanwaya Committee- India national conference for sex workers: *f* 10,000

Ms. Mukherjee - India travel expenses to *International Conference on Rights of Sex Workers* in Los Angeles: *f* 4,750

Pink Triangle - Malaysia

* travel expenses *International Conference on Rights of Sex Workers* in Los Angeles: *f* 2,849

* travel expenses *Aids Conference* in the Philippines: *f* 1,744

Mitra Wacana Women Resource Center - Indonesia establishment of documentary centre for women: *f* 7,500

Korea Women Workers Association United - Korea programme supporting equal rights of women workers: *f* 8,000

Arrow Asian Pacific Resource and Research Center for Women - Malaysia travel expenses for *Realizing a Gender Sensitive Health Care* conference in Amsterdam: *f* 3,000

Women Aid Organisation - Malaysia travel expenses for *WHO First Global Forum on Health Research* in Geneva: **f 3,000**

Centre Against Violence - Mongolia set-up of telephone help line: **f 10,000**

Mongolian Women Lawyer's Association - Mongolia general support for organization for the legal rights of women: **f 10,000**

TEWA - Nepal general support for new women's fund: **f 45,000**

SIMORGH Women's Resource and Publication Centre - Pakistan publication on the history of women in Pakistan: **f 6,000**

Global Alliance Against Traffic in Women - Thailand travel expenses to regional meeting on sex work and traffic in women: **f 3,000**

Images Asia - Thailand *Migrating with Hope*, report on Burmese sex workers: **f 9,000**

Latin America and the Caribbean

Adeuem - Argentina research on women in menopause: **f 2,500**

Antigona Centro de Estudio y Asistencia a la Mujer - Argentina general support for organization concerned with violence against women: **f 8,000**

Catholicas por el Derecho a Decider - Argentina workshop on sexuality, health and abortion: **f 6,000**

Cofem Comunicacion Feminista - Argentina publication of newsletter and Internet connection: **f 10,000**

Conami Consejo Nacional de la Mujer Indigena - Argentina four day seminar on the results of the *U.N. World Conference on Women*: **f 5,000**

Espacio Latinoamericano Para la Publicacio Lesbica - Argentina general support for lesbian organization: **f 5,260**

Fundacion Alicia Moreau de Justo - Argentina educational programme to prevent violence within the home: *f* 10,000

Lesbianas a la Vista - Argentina health care programme for lesbian women: *f* 6,000

Mafalda Mujeres Contra la Violencia Domestica - Argentina two-year project for care of mistreated women and children: *f* 5,000

Mujeres por el Derecho a Eliger - Argentina travel expenses for participation in the 7th International Conference on Women and Health in Rio de Janeiro: *f* 1,414

Mujeres por el Derecho a Eliger - Argentina travel expenses to National Women's Conference: *f* 850

Taller Permanente de la Mujer - Argentina support for documentation centre: *f* 8,000

SINPEAF - Argentina organizational costs for domestic servants' union: *f* 7,750

Asociacion Alicia - Bolivia publication on the history of mine workers' women: *f* 5,000

CIDEM Centro de Informacion y Desarrollo de la Mujer - Bolivia three-day seminar on the legalization of abortion: *f* 5,000

Federacion Provincial de Mujeres Campesinos de Larecaja - Bolivia leadership training for women: *f* 6,000

Mujeres Creando - Bolivia support for the magazine *Mujer Publica*: *f* 6,000

Associcao de Mulheres de Inhambupe - Brazil health project for laundresses and other women workers: *f* 7,000

Centro de Documentacao e Informacao Coisa da Mulher - Brazil organisational costs for black lesbian collective: *f* 7,500

Colectivo de Feministas Lesbicas - Brazil regional seminar for lesbian women: *f* 1,920

Forum de Mulheres de Salvador - Brazil support for the 12th Feminist Conference in Brazil: *f* 5,000

Grupo Vhiver - Brazil workshops on the reproductive rights of women: **f 11,765**

Machado Coelho - Brazil investigation of lesbian women's experiences with gynaecologists: **f 7,000**

Ser Mulher - Brazil education and consciousness-raising for women in order to establish an independent existence: **f 9,000**

TV Mulher - Eunice Gutman - Brazil film on lesbian women in Brazil: **f 9,000**

Aprodem - Asociacion Pro Derechos de la Mujer 'Angelina Lina'- Chili second National Meeting for Sex Workers: **f 10,000**

Colectivo de Mujeres Amerida - Chili consciousness-raising programme for women workers in the countryside: **f 8,000**

Fundación Laura Rodriguez - Chili general support for affiliated women's organizations: **f 5,000**

Movimiento Feminista Autonomo - Chili support for magazine and office expenses: **f 6,000**

Proyecto de Promocion y Educacion La Granja - Chili awareness meetings for poor women in the La Granja district in Santiago: **f 10,000**

Imagen Mujer - Colombia purchase of computer and Internet connection: **f 5,500**

Claroscuro - Costa Rica tour of lesbian band through Latin America: **f 5,000**

Fenocin Federacion de Organizaciones Campesinas Indigenas - Ecuador participation in an international conference in Brazil for organizations from the countryside of Ecuador: **f 5,000**

ACDA Unit Trust - Guyana participation in ILO's conference *Women and Credit Policies Programme* in Italy: **f 8,000**

Colectivo HIMen - Mexico publication of the magazine *LeS VOZ*: **f 3,000**

Colectivo Mujeres en la Musica - Mexico second conference on women and music:
f 6,000

Dalmu - Mexico project countering violence against lesbian women: *f* 9,000

Mujeres al Rescate de la Cultura de la Calle- Mexico video on the 'women of the street culture': *f* 6,000

Patlatonalli - Mexico programme on the reproductive and sexual rights of lesbian women: *f* 5,500

Red Genero y Economia - Mexico fourth national gathering of this network: *f* 4,000

Telemanita - Mexico video productions about lesbian culture in Latin America: *f* 8,000

Colectivo de Mujeres '8 De Marzo' - Nicaragua research into early pregnancy and maternal death in girls between the ages of 14 and 19: *f* 10,000

Colectivo de Mujeres Tonola - Nicaragua training in woodworking for women:
f 1,900

Movimiento de Mujeres Autonomas - Nicaragua gender-instruction training programme for staff and assistants: *f* 7,000

CIPRU - Peru travel expenses for two people to the *International Conference on Women and Health* in Rio de Janeiro: *f* 1,700

Las Huetas - Peru general expenses for women's organization in the countryside:
f 3,000

Promovienda-Federacion de Ronderas Campesinas Femininas programme for women raising awareness about the environment: *f* 7,000

Mujer Ahora - Uruguay national campaign to raise funds: *f* 6,000

Nationale Vrouwen Beweging - Surinam training and guidance for female 'micro-entrepreneurs': *f* 10,000

Vrouwendocumentatiecentrum Johanna Elsenhout - Surinam travel expenses for Kathinka Dorp to *Schrijverschap 2000, nationaal of Internationaal*, a conference on literary authorship: **f 3,500**

CAFRA - Trinidad investigation into *Tourism and Sex Trade* in the Caribbean: **f 14,708**

Casa de la Mujer - Uruguay travel expenses to *7th International Conference on Women and Health* in Rio de Janeiro: **f 1,400**

Seminar of Latin America Feminist Movement - Uruguay first gathering after the feminist clash in Chili 1996: **f 10,000**

Miscellaneous

Flying Broom - Turkey starting costs for information and communication centre: **f 10,000**

Mor Cati - Turkey general support for shelter for women in Istanbul: **f 30,000**

Women for Women Human Rights - Turkey training on legal rights of women: **f 5,000**

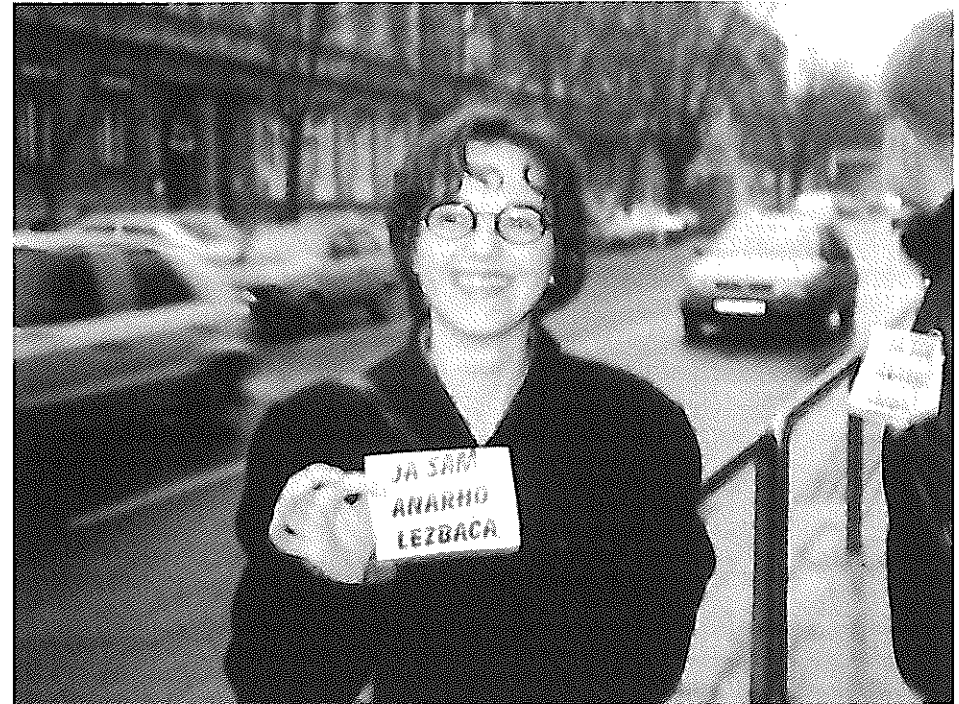
Arab Women's Workers Project a project focused on Arabian women workers in Israel: **f 4,000**

Internationale Conferentie Vrouwen en Gezondheid Brazil contribution towards expenses for 4 participants from Africa during the *7th International Conference on Women and Health* conference for 4 participants from Africa: **f 4,000**

Via **Kushandira Pamwe Resource Centre in London** travel expenses for 6 women to *African Girl Child Conference* in Zimbabwe: **f 10,000**

Shakti (US) *Children we Sacrifice*, film on mistreatment of girls in South Asian countries: **f 10,000**

African Women Towards the 21st Century - international conference in the Netherlands for African women living in Europe and Africa: **f 10,000**



Demonstration of the lesbian group 'Kontra' in Zagreb, december 1997

CENTRAL AND EASTERN EUROPEAN FUND

Mama Cash supports women's groups in Central and Eastern Europe who work towards consciousness raising and improving the situation of women. In many countries, poverty and war have certainly not made the position of women any easier. Mama Cash supports those groups who address controversial subjects such as the right of control over one's own body and sexuality and protection against sexual violence.

**Financial aid is given to groups who are not affiliated with political parties and government or religious organizations. Grants can be as high as
f 10,000,-**

The Central and Eastern Europe Fund in 1997

The Central and Eastern Europe Fund is Mama Cash's newest fund. It was set up in 1996, but it did not really get off the ground until 1997, when a Project Manager, Hanneke Hazeveld, was especially appointed. The most important task of the Project Manager is to make the name Mama Cash better known in this part of the world. It is a process that takes some time: finding addresses, writing to established women's groups, sending around flyers, finding contact persons and expert advisors, making contacts through the Internet. It takes a while before such activities get results. Links with Croatia and Bosnia had already been made thanks to excellent contacts there. But it was more difficult to approach women's groups in less accessible areas, such as Romania, Albania, and countries of the former Soviet Union. Actually, the Central and Eastern Europe Fund will only be able to taste the fruits of its preparatory efforts in 1998, now that plenty of applications from the area have come in, for instance from Kyrgystan, the Ukraine, Georgia and Tajikistan.

Applications in 1997

The Central and Eastern Europe Fund received a total of **51 applications** in 1997, of which **43 were accepted**. In comparison with 1996, the number of applications rose by 50%. The number of accepted applications also rose in percentage terms, from 68% in 1996 to 84% in 1997.

Projects in Central and Eastern Europe, 1997

Useful to Albanian Women - Albania publication and distribution of informative newsletter for women: **f 3,000**

Tatyana Filmstudio - Belarus

* international women's film festival in Minsk: **f 10,000**

* publication of *Reference Book Women Directors of the Post-Soviet Cinema*: **f 10,000**

Women's Centre "Iva Saliniana Tuzla" - Bosnia support for organization dedicated to empowerment, networking and care for women **f 5,000**

Li-Woman - Bosnia startup costs for organization focussing on care and improvement in the position of women, particularly in the countryside: **f 5,000**

Gezondheidswerksters - Bosnia travel expenses for four Bosnian women working in emergency health care for women to the conference *Realizing a Gender-Sensitive Health care*: **f 2,500**

B.a.B.e Be active Be emancipate - Croatia

* support for election campaign, to get women's rights on the political agenda: **f 10,000**

* support for preventing stereotyping in the media: **f 10,000**

Center for Education and Counselling of Women - Croatia startup costs for activities in Krajina* and Slavonia*: **f 5,000**

Center for Women War Victims - Croatia publication of *Feminist Therapy* to attune aid to the needs of traumatized women and (victims of violence): **f 3,000**

Center for Women's Studies - Croatia

* support of women's programme: **f 6,757**

* support for the first *Magazine for Women's Studies*: **f 4,200**

Electra Women's Art Center - Croatia: f 5,600

International Trade Union Women's Conference - Croatia contribution to conference of various Croatian trade unions in order to strengthen the position of women in unions: **f 4,000**

Kontra - Croatia startup costs for lesbian group, including a telephone help line and activities supporting lesbian rights: **f 6,500**

NONA Multimedia Women's Centre - Croatia support for the *Outreach Programme*: **f 3,963**

Open Door (Split Radionica Otvorena) - Croatia office expenses for group in Split focussed on ecology and refugee women: **f 4,000**

SEKA - Croatia support for shelter of female war victims and their children: **f 10,000**

Lesbisch Archief Amsterdam - Croatia en Czechia travel expenses to the Netherlands for participants in those countries: **f 1,500**

Dans in Uitvoering - International tour of dance production by Natasha Lusetic: **f 5,000**

European Youth (for)est Action - International travel expenses for participation in conference on East European women: **f 2,500**

Health Action - International translation of the book *Problem Drug*: information on Hormone Replacement Therapy, IUDs and the prick pill, often obtainable since the free market began without adequate health control: **f 5,000**

L Connexions - International travelling photo exhibition to promote cultural exchange between East and West: **f 900**

Centre for Protection of Women and Children - Kosovo educational project on women's rights and refugee care: **f 10,000**

Media project - Kosovo media training for young women so that more women can contribute to the democratization process: **f 10,231**

Motrat Qiriazî Rural Women Activists, Has - Kosovo publication of women's newspaper *Të Jesh Grua* (To Be a Women) in the Albanian language for women living in the countryside: **f 4,500**

Sfinga Journal of Women's Writing - Kosovo literature, arts and sciences magazine for women in the Albanian language: **f 7,886**

Kaunus Women's Employment Information Centre - Lithuania training entitled *Promotion of Women in Politics, Business, and Decisionmaking*: **f 10,000**

Young Women and Democracy Programme - the Netherlands distribution of the *Speakers Tour* report on how women live in Eastern Europe: **f 2,400**

Centrum Kobiet - Poland publication of Poland's only feminist magazine *Pelnym Glosem* (In a Full Voice): **f 5,500**

Tampep/Mr. A. de Graaf Stichting - Poland travel expenses for sex workers to annual aids conference: **f 545**

Ariadne/Russia Desk - Russia conference as a result of the book *Bevallen and Opstaan* about freedom of choice and reproductive rights: **f 10,000**

Children at Risk - Russia support for children at risk, in this case a manicure/pedicure trade organization for girls in poor districts of Moscow: **f 5,750**

Crisis Psychological Center for Women - Russia workshops and distribution of information on sexuality, the position of women in the Russian family, abortion, and prostitution in order to change traditional attitudes: **f 7,000**

Autonomous Women's Center Against Sexual Violence - Serbia support for general office expenses: **f 3,500**

City for Women (Mesto Zensk) - Slovenia contribution to the annual *Art Festival*: **f 3,000**

SOS Hotline for Women And Children Victims of Violence - Serbia contribution for the continuation of the SOS Hotline and shelter for victims of violence, sexual or otherwise: **f 7,415**

Institutum Studiorum Humanitatis, Gender Studies - Slovenia *Women's War Discourses* conference on the role of women in the war and the influence of women's peace work: **f 3,000**

Bliss without Risk (Rozkos bez Rizika) - Czechia

* organizational expenses for ambulance offering help to street prostitutes: **f 10,000**

* contribution to informative folder on safer work for prostitutes: **f 2,210**

Center for Child Abuse and Raped Women (Electra) - Czechia renovation expenses for therapy room and startup costs: **f 10,000**

Promluv - Czechia contributions to *Apriles*, annual festival to break through taboos on homosexuality and lesbianism: **f 1,300**



Poster of the film 'the lady with the white hat' and the books produced with support of the Culturefund in 1997

(photo Truus van Gog)

THE WOMEN OF MAMA CASH

OFFICE PERSONNEL

Permanent Staff Members:

Lilianne Ploumen has been the Managing Director of Mama Cash since 1 January 1997. She manages the office and is further responsible for finances, fundraising and external contacts.

Jos Esajas is the Project Manager for the Guarantee Fund. She evaluates requests from female entrepreneurs, obtains information and makes recommendations to the board. In addition she represents the Mama Cash Guarantee Fund at conventions and fairs.

Will Janssen is the Project Manager Fund for the Global South. Prior to September 1997 she additionally acted as Project Manager for the Central and Eastern Europe Fund and, until April 1997, the Culture Fund. Since the first of September 1997, she has responsibility for the Fund for the Global South exclusively.

Carla Brünott and *Sonja Lefering* assist with the processing of requests for the Fund for the Global South.

Nancy Jouwe was appointed new Project Manager of the Culture Fund as of 1 April 1997.

Hanneke Hazeveld became the new Project Manager of the Central and Eastern Europe Fund on 1 September 1997 as part of a government employment scheme.

Marjan Sax is an unpaid member of the fundraising team and is responsible for the workgroup *Women with Inherited Wealth*.

Hansje Verbeek manages funds and database operations. *Armelle Desmachelier* was her replacement during a period of special leave.

Nena Halford was involved in international fundraising activities for several months.

Micky Bictorina took on a permanent position as Office Manager as of 1 January 1997. Prior to that she worked at Mama Cash under *Stichting Maatwerk's* employment scheme.

Marijke Maricka was appointed through a government employment scheme, and works as Assistant Office Manager.

Elly Tijsterman, from *de Verwisseling* bookkeeping agency, is Mama Cash's financial administrator.

New faces in 1998:

May of 1998 *Thelma Doebar* manages the financial administration for Mama Cash.

Jolan van Herwaarden was also taken on in 1998 as senior member of Mama Cash's fundraising team.

In 1998 *Irene van Veen* worked in the office for several months through *Stichting Maatwerk*'s employment scheme.

THE BOARD OF DIRECTORS OF THE MAMA CASH FOUNDATION

Marjan Sax is Chair of the Board and Representative for the Fund for the Global South.

Louise van Deth is Treasurer. She has an MBA in business administration and English literature and is controller/coordinator at the "Central Bureau for Fundraising"

Patti Slegers is Board Representative for the Culture Fund.

Tessa Boerman is Representative for the Culture Fund.

Lida van de Broek is Board Representative for the Fund for the Global South.

Carine van den Brink is Board Representative for the Guarantee Fund.

Wenda Tijssen is Board Representative for the Guarantee Fund.

Mariken Ligthoet is a general member of the Board.

THE GUARANTEE FUND BOARD MEMBERS

Carine van den Brink studied both medicine and law. She worked from 1990 to 1996 as a lawyer at a large law firm and was also court clerk for the Medical Disciplinary Council in Amsterdam. Since 1997 she has worked as a business lawyer for a bioengineering firm in Leiden.

Edith de Jong is a business economist and investment analyst, with experience as a financial analyst for businesses and individuals. She works in the national office of a large bank as a manager of financial transactions.

Tonny Robben works as a project assistant at a large bank in Amsterdam in the department of Product Development for International Cash Management.

Wenda Tijssen is the director of the Bureau for Education, Training and Mobility at the University of Amsterdam. She left the Board as of 1 January 1998.

Manon de Lanooi studied business economics and works as a management advisor for STEW, a consultancy bureau for small businesses. She retired from the Board as of August 1997.

Simone Noordegraaf-de Rie studied information management and has recently become a certified public accountant. She has been working since 1985 at one of the large accountancy firms in the Netherlands.

Nassrin Savalooni is coordinator of the National Office for Foreign Women's Centres. In addition she has her own training and consultation bureau for the integration of black, immigrant and refugee women in the workforce.

In 1998 the following members joined the Board of the Guarantee Fund:

Tendayi Matimba, Rosita Bouterse, Aygul Keskin

THE CULTURE FUND BOARD MEMBERS

The board members of the Culture Fund all have professions or backgrounds lending them insight into issues of gender and the areas of culture in which Mama Cash is involved.

Tessa Boerman studied at the film academy and worked as a freelancer for the VPRO Broadcasting Company and the Humanist Broadcasting Company.

Carly Everaert works as an independent costume designer for theatre, primarily for government-funded companies, including Carver, Firma Rieks Swarte, Carrousel and Onafhankelijk Toneel.

Leila Jaffar has an independent bureau for training, advice and reporting in the areas of minority policies and intercultural communication, directed in part at non-Dutch women.

Dorelies Kraakman is a jurist and historian, her areas of specialization being Gay and Lesbian Studies and Theories of Sexuality; she teaches at the Sociology Department of the University of Amsterdam.

Patti Slegers is a family doctor in Amsterdam and has been active in feminist campaigns for many years.

Jo Radersma has a literary advisory bureau and is editor in chief of *Armada*, a magazine for world literature. Her publications include *Dwars door de overgang. Eraringen en feiten*, a study on menopause, together with Louise van Deth, and *Goed verkeerd. Een geschiedenis van homoseksuele mannen en lesbische vrouwen in Nederland*, a history of male and female homosexuality in Holland. She has been a member of the Culture Fund since November 1997.

As of 31 January 1998, both Patti Slegers and Dorelies Kraakman resigned from the Culture Fund. They were among the founders of Mama Cash and have been on the Board since 1983.

Aoeatef Rajab joined the Board in 1997, but had to leave the same year because she was too involved with other work.

In 1998 the following people joined the Board of the Culture Fund:
Maayke Botman, Julia de Lima en Christine Rammrath.

Committee members for the Mama Cash art prize:
Ellen van Eldik, artist
Nina Goerres, artist

Dance Advisor: *Beppie Hillege*

FUND FOR THE GLOBAL SOUTH BOARD MEMBERS

Carla Aalse is head of the youth department at RIAGG, a mental health institute, and is an authority on Surinam, the Netherlands Antilles and the Caribbean.

Lida van den Broek is an organizational anthropologist and director of the *Kantharos* bureau, specialized in matters of intercultural cooperation.

Lin Chew was project member of the *Stichting Tegen Vrouwenhandel*, a foundation directed against the female slave trade, and now works as a freelancer for Trans Act, among others. She is an authority on the interface between women, migration and work.

Febe Deug is the project head of *De Beuk* consultancy and an expert on women's groups in Latin America.

Sumati Nair is an activist on the subject of women and health. She is editor of the *Newsletter* published by the Women's Global Network for Reproductive Rights.

Marjan Sax is an authority in the area of women and development.

Jacqueline Williams is a theologian and political scientist. As both an activist and a scientist she is involved with political, social and educational change, with the empowerment of black women having her particular attention.

MEMBERS OF THE WORKGROUP FOR THE CENTRAL AND EASTERN EUROPE FUND

Olga de Haan is managing director of *Russia Desk*, a foundation that supports projects in Russia. In addition she has published many newspapers and magazines about Russia.

Elisabeth ter Meulen is co-initiator of the Central and Eastern Europe Fund.

Nada Pinceric is programme advisor for Press Now. She is well informed on the problems of women in ex-Yugoslavia and in the post-Communist countries.

Marjan Sax is an authority in the area of women and development.