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INTRODUCTION

For 15 years, Mama Cash has been successfully supplying money where others shy away. We are an independent financing organisation for women, committed to changing and improving the position of women worldwide.

Mama Cash strives for a just world, 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 this ideal.

Mama Cash is unique because we are so widely focused: we support the economic independence of women and women’s groups who are fighting for social justice and social change in Central and Eastern Europe and the Global South (Third World). Moreover, Mama Cash is non-bureaucratic and versatile.

Although we are a relatively small foundation, our feminist vision is broad and globally orientated. By supporting innovative projects and enabling women to start businesses and organisations, Mama Cash helps women achieve their dreams and ideals. Without financial support, social change is difficult, if not impossible, to achieve.

Mama Cash specialises in giving women small sums of money, and loan guarantees (via Mama Cash’s Guarantee Fund). Banks, governments and foreign aid organisations prefer to administer large sums of money, because smaller sums are more labour intensive and less cost-effective. Mama Cash, therefore, supports women who can not get funds from other sources, while also making a virtue of the fact that we only have a small, limited budget. Small sums of money are extremely important, as they provide vital starting capital for women’s small businesses, projects and organisations.

In Central and Eastern Europe and the Global South, Mama Cash differs from most foundations in that our activities are not focused solely on ‘combating poverty’. Rather, we give higher priority to increasing women’s control over their own lives. Often, women have little or no influence over decisions made about issues that directly concern them. This is certainly the case in countries currently ‘in transition’ in Eastern Europe and the Global South, where it is essential that women help determine the issues on society’s agenda. This must occur if women are to help create a new system in which human equality of women and men, black and white, young and old - is self-evident.

Mama Cash is particularly interested in supporting radical initiatives and those that expose the unequal balance of power between the sexes. We do not support projects that simply maintain inequality or perpetuate an exclusively Western way of thinking.
There's still a lot to do

The agenda of the international women’s movement is Mama Cash’s agenda. Our focus is on the issues that have been languishing on the women’s movement agenda for years. Thanks to various international (UN) conferences, such as the women’s conference in Beijing and the population conference in Cairo, women have made a great deal of progress. But, in 1998, women still do not have equal opportunities for education, equal pay, equal access to good health care and equal opportunities to participate in politics and public administration.

All over the world, women are working to improve the social and economic position of women and girls. However, we still face many threats and challenges. The fact that women do not have sufficient access to financial resources is one of the greatest obstacles to social change. Today, women do two-thirds of the world’s work, but only possess 1% of the world’s total wealth; approximately 50% of the world’s women work outside the home, but only 8% have full-time jobs; and worldwide, women earn 75% of the salary that men earn for doing the same job. Yes, there’s still a lot to do.

For the hopes and aspirations of the women, religious fundamentalism is a formidable enemy. In countries where religious fundamentalists hold power, women are oppressed and denied of their civil rights. Using religious doctrine as a pretext for a holy brand of social injustice, male religious zealots deny women the opportunity to make meaningful contributions to society.

Sexual abuse and violence against women - often causing serious injury or even death - occur daily, also in the Netherlands. However, while domestic violence is now on the Netherlands’ social agenda, in many other countries - especially in Eastern Europe and the Global South - governments tolerate domestic violence, either by simply ignoring it or by choosing to view domestic violence as a private ‘family’ matter.

The illegal trafficking of women is spreading across the globe. Criminal traffickers have exploited Eastern European women for decades, and today, traffickers are increasingly active in countries like Nigeria and Nepal, where their offers to help women escape from poverty invariably lead to these women being exploited abroad (enforced prostitution, drug trafficking, domestic slavery, etc). In the past few years - thanks to strong lobbying efforts by national and international women’s groups - governments are finally enacting measures to combat the trafficking of women, but more must be done.

In many parts of the world, all women, especially lesbian women, are denied the right to control and determine their own sexuality. In some countries, to be gay or to openly display one’s sexuality is life threatening. For lesbian women, however, openness and visibility are extremely important to their sense of self-worth. Today, this enforced sexual repression continues to have a destructive impact on women’s lives.

Even in wealthy countries like the Netherlands, many ‘tough’ issues have yet to be resolved, such as improving women’s poor position on the job market, fostering greater sharing of family responsibilities and combating the ‘feminisation of poverty’ (in the Netherlands and elsewhere, poverty especially affects women). Today, as blacks, migrant and refugee women strive to improve their social standing, they must also confront the increasingly racist views of Dutch society.

Within the group of ‘legal illegals’ (people who enter the Netherlands illegally, but are allowed to work and pay taxes for many years before ultimately being deported), women are struggling to defend themselves. These women are drawing attention to the injustice of deportation by showing how they have not only managed to build productive lives in the Netherlands, but also how they have contributed economically and socially to the Netherlands’ prosperity.
Today, girls no longer want to be associated with 'old-fashioned' feminism or be identified with established women's organisations. Rather, they are redefining their position and establishing their own conditions and terminology (girl power!).

The number of female entrepreneurs is rapidly increasing, and thankfully, they are finally starting to receive the attention they deserve. As women's entrepreneurial skills become apparent, banks are slowly starting to improve the services they offer women. Mama Cash, however, has always appreciated women who have initiative, and these women retain a special place in our foundation.

During the 1998 Gay Games in Amsterdam, the Netherlands showed its tolerant side. The Games were like an Amsterdam people's party, with heterosexual and homosexual, young and old, rich and poor, all taking part in the fun and games. However, even in the Netherlands, many women are afraid to show their lesbian identity, because they don't feel safe in their own surroundings. There is still much to be done.

Women's resilience and willingness to change remain strong. In the Netherlands, there is no longer talk of one, uniform women’s organisation. Rather, we enjoy a wide variety of women’s groups - especially of black, migrant and refugee women - who, within their own cultural context, are standing up for women's rights and interests.

The international women’s movement is extremely active and dynamic. With enormous courage, solidarity and resourcefulness, women are working to improve the position of women and girls around the world. These women are not only working to improve their own lives, but also the lives of their mothers and daughters, relatives, friends and neighbours: Mama Cash, a committed member of the women’s movement, is proud to finance their projects because we too believe in a better world for women.

Anniversary

In 1998, Mama Cash's 15th anniversary was certainly a reason to celebrate! Our weeklong anniversary program featured all aspects of our work. Highlights of the week included an international women's Film & Video festival; a conference and symposium focusing on 'Women & Money'; a fundraising workshop; and a special exhibition of the work of the winners of Mama Cash's Art Awards.

The grand finale of our anniversary week program was a spectacular 'Women of the World' party at the Paradiso Club, in Amsterdam, where women and women's groups from around the world were specially honoured for their work with 'Mama Cash Awards'. More than 2000 women and men took part in our anniversary festivities, and thousands more read about Mama Cash in various national magazines and newspapers. Moreover, Mama Cash was featured on numerous radio and television programs. Happily, the costs of our anniversary program were largely covered by sponsors and other supporters, companies, banks, governmental organisations and foundations. In this, they also showed their commitment to Mama Cash.

Mama Cash in Numbers - 1998

And of course the daily work of Mama Cash continued! In 1998, Mama Cash once again received more applications for financial aid than the previous year. And thanks to the growing support of our donors, we were also able to honour more requests. In 1998, Mama Cash gave a total of f 1,678,584 to 455 women's businesses and projects, either in the form of grants, loans or loan guarantees. In 15 years of existence, Mama Cash has given more than 12 million guilders to circa 2100 women's businesses and projects.

Office

In order to keep up with the growing number of applications we receive, and to increase the income we generate from
fundraising, Mama Cash expanded her office in 1998. Thelma Doebar is our new bookkeeper, and Jolan van Herwaarden and Janine van Doorn were hired to strengthen the fundraise and PR department. Our new employees building upon the work of their predecessors have improved the way we work in a number of different areas. Today, for example, we are able to process applications more efficiently. But, as all Mama Cash employees work part-time, our relatively small group of women still struggles with our mounting workload. The help of Mama Cash’s volunteer employees, therefore, is invaluable; without their help we could not have properly considered the 455 applications we awarded in 1998.

Mama Cash strives to keep her organisational costs as low as possible; but because of this, we demand too much from our office equipment. In 1998, our computer network crashed, continuously breaking down throughout the year. Fortunately, in 1999, a generous gift from one of our donors allowed us to purchase a new computer network.

Grant applications
Mama Cash is becoming better known across the globe. The inspiring, never-failing activism and the enthusiastic ‘entrepreneurial lust’ of women are primarily responsible for the fact that we receive more applications for financial aid than ever before. In 1998, we were especially pleased with the relatively large number of applications for projects by and for girls. Moreover, we received numerous applications from female entrepreneurs. And in 1998, we witnessed a remarkable development: Many women were able to obtain financing from banks solely on the basis of a recommendation from Mama Cash; that is, without needing to use our loan Guarantee Fund. Clearly, this is proof that banks are finally changing their opinion of female entrepreneurs.

Improving on previous years, more women’s groups in Africa knew where to find Mama Cash in 1998. And our Central and Eastern Europe Fund received twice as many requests for aid, especially from remote regions.

Alliances, partnerships and contacts
In 1998, Mama Cash continued to strengthen her international contacts. We travelled to West and East Africa, The United Kingdom, Surinam and the United States. These trips allowed Mama Cash to contribute and learn; to make contact with our local advisor’s network; to inspire others and, in turn, to be inspired. Moreover, the travels are opportunities for us to share our knowledge of fundraising, finances and the international women’s movement. As a result of our trip to the United States, Mama Cash’s name and reputation became better known among various US foundations, and we made a number of very promising contacts. In Surinam, where Mama Cash renewed her relationship with inventive and determined female entrepreneurs, we held workshops and explored the possibilities of setting up a Guarantee Fund in Surinam.

Fundraising
In 1998, Mama Cash once again received an enormous number of requests for financial assistance. While all these requests deserved our support, unfortunately, our budget could not accommodate them all. The majority of our income came from fundraising activities, with more than 6000 women and men supplying the funds that make our work possible. Naturally, we are extremely grateful for their financial and moral support. Today, more than 1000 donors are ‘going steady’ with Mama Cash, meaning they regularly transfer money to our account. The term ‘going steady’ has resulted in some amusing letters from our supporters; but on a more serious note, Mama Cash is extremely grateful for these steady and dependable donations because they give our financial budget a vital degree of consistency.

Throughout the Netherlands, our supporters organise special events and projects to promote Mama Cash. Knowing that every cent helps our cause, they are continuously coming up with innovative ideas for raising funds. For example, when Mama Cash supporters celebrate a birthday, they ask their family and friends to make a donation to Mama Cash instead of buying them Birthday presents or flowers. And during the holiday season, some companies send us donations instead of Christmas cards.
Various organisations and people have given Mama Cash access to their networks and contacts, which, in turn, we support with PR material, such as, an official Mama Cash flag, Mama Cash tattoos, newsletters and the annual report. These initiatives help to raise much needed financial support and is a great way to promote our name: the more women and men who know about Mama Cash, the better.

In recent years, Mama Cash has been steadily accumulating other financial sources. For the next three years, Mama Cash will receive €250,000 a year from NOVIB, a large international foundation, which we will use to support women’s groups in the Global South. The Netherlands Commission for Sustainable Development (NCDO) has doubled the income, as part of their strategy, from several fundraising initiatives. And in the United States, where Mama Cash continues to gain respect for her international work, one of the country’s largest funds - the John D. and Catherine T. MacArthur Foundation - has given us €200,000 a year for the next 3 years, which we will use to support women’s groups in the Global South who are fighting for the reproductive and sexual rights of women and girls.

In November, Mama Cash’s 15th anniversary celebration was an excellent opportunity for extra fundraising. Moreover, we achieved our goal of having sponsors cover the costs of our anniversary celebrations: several companies agreed to sponsor the event, and other companies - who were not ‘official’ sponsors - made sizeable contributions in kind to the festivities.

Over the years, we have had an additional source of income, but it is one we view with mixed feelings. When women’s organisations are forced to shutdown - usually owing to lack of support and financing - they often donate their remaining funds to Mama Cash. While we are grateful for these donations, it is nevertheless a sad occasion when a women’s group can no longer fund its activities.

In 1998, Mama Cash held several fundraising courses, in addition to the one held during our anniversary week. With financial support from the Dutch Ministry of Social Affairs & Employment, Mama Cash taught several women’s organisations the finer points of fundraising. There’s a great need for fundraising courses, and Mama Cash wants to help because - as in the Global South - the more women’s organisations who can stand on their own feet, independent and strong, and generate their own income through fundraising initiatives, the better.

Plans for 1999

In the past few years, we have successfully lobbied several foundations for financial support; and in 1999, we will continue to intensify our national and international lobbying efforts. Several foundations, who have acknowledged Mama Cash’s expertise and want to make financial contributions to the international women’s movement, but do not have the necessary contacts, expertise and organisation to do so, have agreed to use Mama Cash as an ‘intermediary’. We will direct the foundation’s cash flow, ensuring that it reaches ‘grassroots’ women’s groups throughout the world. In this way, the resources available to women’s groups expands, while also allowing Mama Cash to support a wider range of women’s initiatives.

As part of our continuing effort to build more ‘steady relationships’ with men and women in the Netherlands, Mama Cash keeps our supporters and potential supporters informed about our projects through personal, direct-mailing campaigns. It is vital that we continue to gain people’s financial and moral support, because Mama Cash receives more requests for funds than our annual budget can accommodate. Money, after all, is still the most effective way to keep the international women’s movement alive and active.
Presentation Lydia Sklevicky Award to Motrat Gjirazhi from Kosovo.
Photo: Bernice Siewe
15 YEARS OF MAMA CASH

In 1998, the Mama Cash Foundation celebrated her 15th anniversary. To celebrate and draw extra attention to the position of women worldwide, we organised a number of activities: a special exhibition featuring the work of the 14 Mama Cash Art Award winners of the past seven years; a conference and symposium about 'Women & Financial Resources'; a film and video festival; a fundraising workshop; a fantastic party.

Our anniversary year started brilliantly with the '7 Years of the Mama Cash Art Award' exhibition. Since 1991, the Culture Fund's art committee annually presents two awards - f 5000 each - to a female painter and a female artist working in three dimensions. In the past, this event was rather neglected, so in 1998, Mama Cash was determined to ensure the exhibition received the attention it deserved.

The '7 Years of the Mama Cash Art Award' exhibition was opened by Maria Tuerlings, who said: '...Viewing the work of the 14 artists who have won Mama Cash Art Award's in the past 7 years, I see self-willfulness and persuasive expression as the common features of their work. Every artist chose their own story, their own unique images and artistic technique. I also really appreciated the way in which Mama Cash used this exhibition to critically examine her own award, in order to see what result their awards have had on the artists and women's art movement.'

In addition to financing women's projects, the relation between women and money has always been one of the most important issues for Mama Cash. In striving to create a better world for women and men, we believe women must have independent decision-making power over money. If real change is to occur, women must have a say in the way money is spent. In November, Mama Cash organised numerous activities, including an international conference about 'Women & Financial Resources', which was sponsored by the Rabobank and the NCDO.

Mama Cash's conference and two-day symposium brought together representatives of Dutch and international women's organisations and foundations, and representatives from the Dutch banking sector. Establishing independent women's funds like Mama Cash throughout the world is a successful strategy; and during the conference, discussions focused on establishing 'good practices' in this field. Representatives from the Global South and North were present, including members of black, migrant and refugee women's organisations, as well as traditional and young women's organisations in the Netherlands. The conference was extremely inspiring and fruitful, with participants taking full advantage of this unique opportunity for intensive discussion and debate.

The 'Women & Financial Resources' conference had another pleasant result: an account of the conference was published in book form. Additionally, in co-operation with the Global Fund for Women and the Astraea National Lesbian Action Foundation (both US foundations), a fundraising book of foundations that specifically concentrate on women's and gender issues was published. During the conference, the participating international women's foundations made an important decision: they agreed to form a coalition that will
strengthen existing and future women’s funds. By co-operating, independent women’s funds can improve the quality of their work and create a more effective lobby for women’s financial autonomy.

On November 12-14, the Mama Cash Film and Video festival took place at the Balie, in Amsterdam, featuring 15 Dutch and 9 international short and feature films, documentaries and videos, produced and directed by women. These were a selection from more than 100 films and videos that Mama Cash has financed in the past 15 years. The films were selected for their power of expression, political content and artistic quality. The festival was sponsored by Dienst Welzijn Amsterdam, Hivos, NCDO, the Ministry of Social Affairs and Employment, VSB Fund, Pink View and Mama Cash’s ‘Women with Inherited Wealth’ working group.

In addition to showing films, the festival program included discussions with female filmmakers and women’s movement activists. Guests from Global South countries (Brazil, Burkino Faso/Paris, Algeria/Italy) and Eastern Europe (Russia, Croatia/Netherlands) were present. Further discussion programs focused on the content and political aspects of the films, the professional status of female filmmakers in the Netherlands and Central and Eastern Europe, and Muslim fundamentalism. Because of the wide variety of films on offer – subjects included racism, lesbian romance, refugees, eating disorders and women’s oppression - the film festival generated a wide interest and was extremely well attended by representatives of women’s organisations and film foundations, filmmakers, artists and the general public.

In 1998, Mama Cash organised a fundraising workshop to give Dutch women’s organisations greater insights and contacts within the world of sponsoring and fundraising. Two specialists in the field gave a crash-course in fundraising, and representatives from Rabobank, the Randstad employment agency and the VSB Fund outlined their sponsorship activities. The fundraising workshop – sponsored by Rabobank – was a great opportunity for the participants to make contacts and discuss proposals.
The Mama Cash Party, ‘Women of the World’, was our anniversary week’s grand finale. The party was held at the Paradiso, a renowned concert hall in Amsterdam. Guests were welcomed with a glass of champagne, served by Barbarella’s who glided through the hall, encapsulated in transparent plastic bubbles. Yes, a bizarre and festive entrance! The main hall was colourfully decorated with masks from many different cultures, celebrating the ‘Women of the World’. 1,100 people - mainly women - attended the party: young and old, black and white, lesbian and heterosexual, the assembled guests were a perfect reflection of Mama Cash’s family. The evening began with an awards ceremony, covering the four fields in which Mama Cash is active. Funda Mijde, a performer, presented the following awards:

- **The Global South Award**: This award encourages and rewards women’s groups in the Global South that have successfully worked toward the structural improvement of women’s position in society. Mama Cash and the Astraea National Lesbian Action Foundation (USA) co-funded the $30,000 award. The winner was Ngoni Chaidzio, the first organisation of black lesbian women in Zimbabwe, where hatred and violence against homosexuals and lesbian women is widespread. Ngoni Chaidzio, founded in 1989, provides a safe haven for lesbian women to meet and exchange experiences, and gives training to enhance women’s feelings of self-worth. Two members of Ngoni Chaidzio travelled to Amsterdam to accept the award.

- **The Entrepreneur Awards**: These two awards - $2,500 each - were presented to female entrepreneurs who serve as positive role models for women. The winners were Rosemarie Koeleweijn and Marcha van Glaenen-Wijchel. Rosemarie, who is partially disabled, started a successful business in a male-dominated profession. Her company, ‘Relocation Management Services’, helps to settle people who have recently moved to the Netherlands. Moreover, Rosemarie created jobs for 5 other partially disabled women. Marcha van Glaenen-Wijchel is a young, black entrepreneur who owns a fitness studio, Marca, an inspiring role model for young black women, is living proof that perseverance can be rewarded.

- **The Culture Fund’s Film Award**: Mama Cash gave awards - $5,000 each - to the feature film ‘Room without a View’, by Rada Sasic; and to the documentary ‘The lady with the white hat’, by Alona van der Horst. Selections were made by an expert jury, comprised of Shamaneek Kempadoo (producer of ‘Traveller in Music’), Anemiek Vellema (Maurits Binger Film Institute), Jessica Dikmoet (MTV program maker) and Jan Ruyters (film critic and publicist for national publications).

- **The Central and Eastern Europe Fund Award**: The ‘Lydia Sklevicky Award’ is named after the late, great Croatian feminist. The $30,000 award, which was co-funded by Mama Cash and the Global Fund for Women (USA), was presented by Lydia Sklevicky’s daughter, Nana, whose trip from Zagreb to Amsterdam was paid for by the Open Society Institute of Zagreb. The prize was awarded to Motrat Qiriazi, a women’s organisation from Kosovo. Working under extremely dangerous conditions, Motrat Qiriazi’s groundbreaking work includes teaching Albanian to women and girls in rural areas, caring for refugees and organising workshops to help women who have been traumatised by war. The founder of Motrat Qiriazi, Igo Rugova, accepted the award.

Following the award ceremony, the party broke loose, with the Turkish girl band, Kardelen, providing a great start to the evening’s entertainment. They were followed by a host of surprising and entertaining acts, including stilts-walkers, kangaroos and majorettes (who burst out of a birthday cake singing opera). Creative and ‘wild’ video-projects, and versatile DJ’s and VJ’s (videojockeys), provided brilliant sights and sounds. And a high point of the evening was a performance by Dutch trumpeter Saskia Loraas, whose band - specially assembled for our party and spanning the generations - featured saxophonist Rosa King, singer Mildred Douglas and 18-year-old rap artist ‘Strezz’. The top floor of the Paradiso was transformed into a ‘Mama Cashba’, offering tea, Middle Eastern food and alternative entertainment, like aroma therapy, massage, palm reading and henna-tattoos. Mama Cash’s 15th anniversary party was daring, swinging and wild!
Above: Vereniging Zwaluw, platform of refugee women

Below: Stichting Fraternidad
THE CULTURE FUND

The main aim of the Culture Fund is to make the diversity and strength of women in the Netherlands visible, while at the same time creating tolerance for differences in ethnicity, age, sexuality, class, regionalism and nationality. By supporting women’s projects, the Culture Fund hopes to contribute to the structural improvement of women’s position in society; to the image of women; to the development of critical thought in relation to gender and ethnicity; and to the manifestation of women’s artistic endeavours, ideas and experiences.

The Culture Fund comprises two sections Publications & Art and Social Development. The section Publication & Art focuses on all forms of artistic expression, with special emphasis placed on artistic value rather than political content. The Culture Fund wants to stimulate women’s participation in the arts sector, which will allow more women to become involved and display their expertise in this field. This, it may be argued, is a political act in itself. The Social Development section aims to stimulate the participation of women in social and political activities. This project focuses on raising the issue of the structural inferiority of women and fighting to bring about change. Between the Publications & Art and Social Development sections, there is an overlapping area, involving art expressions that are related to political and social issues. Project applications that involve both these subjects are doubly honoured.

Board of directors
In the past year, the Culture Fund’s board of directors has gained greater breadth, diversity and expertise. In 1998, four new members joined the board of directors. They are responsible for giving advice about applications, developing new management strategies and maintaining a portfolio. Portfolios have been introduced in an effort to get optimal benefit from the board member’s expertise.

Changes in strategy
During the first six months of 1998, the Culture Fund concentrated on future organisational strategy. Aspects of the internal organisation have been studied and our criteria tightened. Further, extra attention has been given to identifying obvious trends. The trends we identified are as follows:
Team Gay Swim Amsterdam during Gay Games Amsterdam 1998
Dutch young women no longer refer to themselves as feminists. They are trying to re-define their own conditions and terminology. Many of these young women seem to have little affinity with Mama Cash. Terms like ‘feminism’ and maintaining ideals in a rapidly changing world are still important to the younger generation, but they now have another meaning.

Another trend in the Netherlands is a greater diversity among women from black, migrant and refugee groups. Some groups have become much more professional, while others, mainly refugee women, still have great difficulty raising money for their projects.

A few key financial institutes are becoming more interested in the groups that Mama Cash has always concerned herself with; namely, black, migrant, and refugee women’s groups. For Mama Cash, this means an increase in partnerships with financial institutions.

The last key trend in the Netherlands is the withdrawal, or ‘downsizing’, of governments. This has resulted in mainstreaming, meaning specific issues, like women’s emancipation, are now integrated in a general policy. The danger, of course, is that the general policy will overlook the emancipation policy. Also, budgets have been mainstreamed, meaning funds that were specifically reserved for emancipation policy are no longer available.

The government is focusing on local/social policy and decentralisation. As a result, local authorities are no longer allowed to decide which main activities they will focus on. Thus, the policy differences between local authorities are growing larger, meaning the policy becomes increasing unclear and inscrutable. The consequences of these developments are apparent in the kind of requests the Culture fund receives. We now get more requests for urban activities and projects. Today, Mama Cash is forced to finance projects that used to be sponsored by government agencies. Consequently, there is less money available for renewal projects.

To reach our chosen target groups, the Culture Fund has adopted a more decisive and active attitude. By noticing new trends and developments in society and bringing them to the attention of other funds, women organisations and, if necessary, governments, the Culture Fund fulfils its networking function. The fund wants to play an active role in reaching women in the field, and bringing them together with each other and with other funds. By means of Art and Film awards, exhibitions, film festivals, providing assignments, and organizing competitions and discussion evenings, the Culture Fund broadens her (political and financial) support and that of Mama Cash as a whole. A fine start was made with the organisation of activities in connection with our 15th anniversary celebration. Together with this, the Culture Fund plans to organise ‘special years’, when we will visit priority groups and help them develop their projects. In 1999/2000, the Culture fund will give special attention to girls.

**PROJECTS IN 1998**

The total number of acceptances increased in 1998. Thanks to a larger budget, we accepted more of the applications and granted larger amounts of money in 1998. The sharp increase in film applications is striking: we received three times as many requests in 1998 than in 1997. This increase, which was predicted, is owing to our network of film specialists and the fact that the Dutch film world knew we would be organising a film festival for 1998.

**Priority groups**

The Culture Fund strongly believes that it’s important to help the following groups qualify as priority groups, allowing them to receive extra support.

1. Black, migrant and (especially) refugee women
2. Girls younger than 25 years old
3. Older women: 50+
4. Lesbian women
5. Women’s groups based in provincial regions.

In 1998, there was a marked increase and shift of emphasis in applications received from priority groups. The increased number of applications from lesbian groups was mostly owing to the Gay Games, which were held in Amsterdam.
The Culture Fund also received a large number of applications from refugee organisations that are looking after the interests of their communities. These organisations are rapidly starting up, networking, lobbying and becoming more professional, but they must do so under extremely difficult circumstances: in the Netherlands and Europe, refugee policy has recently become stricter and more draconian. Refugee women must overcome huge obstacles, such as their legal status, unfamiliarity with the language and justice system, the critical nature of their situation, and lack of money and resources. The Culture Fund will strive to be more active in supporting these groups of illegal aliens and women whose asylum appeal processes have failed as well as contributing to the rehabilitation of illegal women and unmarried refugee girls.

Rejections
Applications to the Culture Fund were rejected by the board of directors for the following reasons: some applications were too traditional, failing to show how they would help to change established female role patterns; others were rejected because, unfortunately, our budget could not accommodate all applicants, and therefore, priority groups had to be established. Exceptionally large projects and projects able to get money from other sources (large traditional funds, government funds and commercial sponsors) were also rejected, although these were often very difficult decisions to make as they were important, interesting projects that Mama Cash would have been proud to support.

Mama Cash Art Awards
Since 1991, the Culture Fund has presented two art awards - each worth £5,000 - to female artists. In 1998, our anniversary year opened with a retrospective exhibition, featuring the artwork of the 14 prize winners of the last seven years. The exhibition, which ran from January 16th to February in Amsterdam, was organised by the Culture Fund's art committee. An exhibition catalogue was also available. Although we did not present art awards this year, in 1999, following the creation of a new selection procedure, art awards will once again be presented. This year’s exhibition was the last for jury members Nina Goerres and Ellen van Eldik. Mama Cash would like to thank them for the seven years they served on the jury and for the professional manner in which they conducted themselves. In 1999, an entirely new jury will be assembled.

Other external activities
The Culture Fund co-operates with other organisations to achieve her goals. A good example of this is our co-operation with 'Stichting Volunteers Management', with whom we organised a discussion group meeting in November. The participants - finance organisation representatives and black, migrant and refugee women's groups - discussed the pressure points and stumbling blocks that black, migrant and refugee women encounter when searching for financial support. In 1999, there will be a follow-up discussion group meeting.

A further example is our co-operation with the VSB Bank Fund, which will, for one year, reserve funds for black, migrant and refugee women who apply to the Culture Fund. The Culture Fund will approve these applications and the VSB Fund will provide the money. Such partnerships are based on the fact that Mama Cash has good insights and networks within the women's movement, which the VSB Fund can use. The partnership between the Culture Fund and the VSB Fund will begin in 1999.
1998 GRANTS - CULTURE FUND

Publications
Homodok production costs of a poster-book: f 4,000 ▼ Theatre Institute Netherlands publication of '25 years of Women and Theatre': f 5,000 ▼ Patty Gomes study of the history of skin-bleach: f 3,000 ▼ Independence publication of a play: f 2,500 ▼ Jacqueline Hassink publication of a photography book: f 3,000 ▼ Study group 'Woman write history' publication of anthology of women's history: f 1,000 ▼ Wilma Emonds research for a series of articles about women's industry in Tanzania: f 1,000 ▼ N. Paredoaux Great Britain publication of new magazine about 'new media': f 2,700

Exhibitions
Angèle Etoundi Essamba photography exhibition of African women: f 4,000 ▼ Virginia Diaz Márquez photography exhibition: f 1,500 ▼ Museum de Stedshof exhibition and publication of female African artists: f 3,000 ▼ Kunst in Bewegings multimedia exhibition group: f 2,000 ▼ The Schouwburg Festival exhibition relating to '100 Years of Women and Work': f 2,500 ▼ Stichting Interact exhibition with the theme 'Borderless Art': f 20,000 ▼ Symposies exhibition relating to '100 Years of Women and Work': f 2,500 ▼ Work-group ENA exhibition of Dutch architects: f 3,000 ▼ Lesbian ConnoXian's travelling photography exhibition by and about lesbian women and amongst other contributions from Eastern Europe: f 1,500 ▼ Royal Institute of the Tropics series of programs 'Women in Business': f 4,500 ▼ Axis exhibition of female sculptors and symposium on the professional standing of female sculptors: f 3,000

Theatre
Stichting Totaal de Kazere PB-cross investment for a play: f 2,500 ▼ Mrs. Jansen theatre production of 'Sister Smile': f 3,600 ▼ Stichting De Bank theatre production: f 3,000 ▼ Fijnhout Theatert production in response to Steve Smith's work: f 2,500 ▼ Stichting Fraterniteit youth musical: f 3,000 ▼ Stichting Theater Activities Theel theatre production of 'The Guide': f 1,000 ▼ Theater Espace theatre production of 'Ballads': f 2,000 ▼ Tal Theater Group on-location performance during the Cerol festival: f 2,000 ▼ Manouche Hoogma stand-up comedy performance: f 2,500 ▼ Van Opstal music-theatre production: f 2,500 ▼ Beyond Us Theater Company one-woman show: f 1,000 ▼ Stichting Frisse Vrouw theatre production about Fatima's third secret: f 2,500 ▼ Culture Coalition four solo performances by women of different ethnic backgrounds: f 1,500 ▼ Theatergroep de Gaten theatre production 'Charlie's Angels: the true story': f 2,500 ▼ Theatergroep de Lodds theatre production 'Women of Manhattan': f 2,000 ▼ Madsen Schwartz theatre performance: f 2,500 ▼ Stichting Itg. Polder theatre performance on location 'Yhoo': f 2,000 ▼ Theater Group de Kern theatre production about Hildegard von Bingen: f 2,000 ▼ Pangaea Art solo performance Funda Mújìe '68 kelo emancipation': f 2,000 ▼ Krater Black Magic Woman Festival: f 2,500 ▼ Anna Hertz production costs for theatre production 'Eternal Spring': f 2,000 ▼ Res Theatres research costs for theatre production of 'South West': f 3,000 ▼ Theater van de Klae Groend monologue 'Dead Man's Hill': f 1,500 ▼ Stichting Theater de Olfant theatre spectacle 'Isabel': f 1,500 ▼ Stichting Kilo theatre production of 'Sleeps sleekly ein waard': f 2,500 ▼ Theatre Group Basta operational costs for theatre production: f 3,000

Music
Festival Mundial support for part of the program, 'The Voice of the Women': f 2,000 ▼ International Women's Network Start international women's chorus: f 500 ▼ Stichting Regentenkerken 12 concerts relating to women in the arts: f 2,000 ▼ No Place for Jennifer travel expenses to music competition: f 1,500 ▼ African Music Festival contribution to women's program: f 3,000

Dance
Matte v/d Sijis dance performance: f 2,000 ▼ Stichting GB Dance Theatre jazz-dance performance 'Stukken': f 2,000 ▼ The Cabinet Dance & Movement Theatre dance productions of three choreographers: f 2,000 ▼ Ruth Moreno Esporza dance production of 'Banana's Travel Agency': f 2,000 ▼ De Foundation dance performance by Moos d'Herrington about refugee issues: f 3,500 ▼ Stichting Witte Aap multidisciplinary dance performance: f 2,000

Film/Media
Mug Video documentary 'Ros' I' Frant', by Dorien v/d Loeck en Rita van Biezenberg: f 5,000 ▼ Eva Schade graduation film 'Framed': f 5,000 ▼ technical final processing: f 2,500 ▼ TV dol documentary series 'Girls, Girls, Girls': f 3,000 ▼ Spellbound Films documentary 'With your own hands', by Tamara Miranda: f 5,000 ▼ Koster & Sardam Media Group documentary by Ruth Louz about working-class Parisian neighbourhoods: f 5,000 ▼ Women's Media Network Z-O training and production of local programs: f 3,000
Sports

First Lesbian Bicycle Club shirt sponsoring the Gay Games: £2,500
Fenny Heemskerk Tournament PR costs for annual women's chess tournament: £1,485
Maris Arcilla travel expenses to international chess tournament: £750

Social Change

Community Center Sterco bicycling courses for black, migrant and refugee women: £1,000
VOS Rotterdam March 8th celebration: £2,500
Mimaza organisational costs: £4,036
Kurdish Cultural Society meeting of Kurdish women: £1,900
Women against Deportation March 8th celebration: £3,000
Female Agriculturists Union travelling exhibition of agrarian women: £2,500
Work group for women in Agriculture/Former's Organisation Wageningen theatre project in connection with '100 Years of Women and Work': £1,800
NOV Uithoven travelling midwives festival: £2,000
Women's Center Oase March 8th celebration: £1,000
Allodas travel expenses to South Africa for training doctors who perform abortions: £1,600
Women with a handicap travel expenses to meeting: £1,000
Feminism and Spirituality information-evening about spirituality: £600
Stitching GO organisational cost for Gay Games workshop week, for lesbian activists: £2,000
Stitching National Federation of Welfare Organisations for Suriname's curriculum vitae/job-strategy project: £3,000
De Oude ULO volunteer aid symposium: £500
La Lupa Women's Group annual witchcraft night: £1,000
International Women's Centre (Den Helder) video production of translation project for foreign women: £3,000
Tab tea travel grant to 'Commission on the Status of Women', in New York: £2,000
Black Women Studies conference, South Africa: £3,000
Women's Committee Nabad March 8th celebration: £2,980
STUVA, Almelo anniversary week to combat international poverty of women: £2,000
Spotlight-Plan Productions six evenings with lesbian entertainment: £2,000
IGBO-Cultural Association of Nigeria [Netherlands] seminar about IGBO women: £3,000
Raze Zonderdag Steak restaurant organisational costs for national Pink Saturday: £2,000
Project-group World Women Festival about refugee women: £3,000
Participating Refugees in Europe symposium on asylum and human rights in Europe: £1,000
The Gay Greys meeting of older homosexuals and lesbians to discuss housing: £1,000
Women's Global Network for Reproductive Rights interculturalisation courses: £2,500
Center for Foreign Women C aftik training courses for Moroccan women: £2,500
Projekt travel grant to Black Women Studies Institute, South Africa: £5,000
Platform Hoop-landelijke Somalië Vrouwen information program about health care: £2,500
Hamming study expenses: £10,000
Missionair Centrum production of multimedia education packet: £2,500
Stitching Tech Women International conference on cyberfeminism, Russia: £2,250
 organised by Tech Women Festival, whose goal is to make it easier for women to enter technical professions: £5,000
Wise Old Women International organisation and travel expenses: £4,000
Kibro Barera theatre production about teenage mothers: £3,500
Multicultural Emancipation Center theatre courses: £1,500
Netherlands Association for Rural Women (Drenthe) pilot project: violence in the private sector: £4,000
Volunteer International Action organising international seminars: £4,000
Jo Dezeema travel grant to international conference about AIDS-prevention: £760
Women's Alliance travel and accommodation expenses relating to '100 Years Women and Work': £3,500
Kurdish Society 'Mi'la' information-evening about Kurdish women: £1,055
Indigenous Council in the Netherlands international meeting of indigenous women: £4,000
Women's House (Breda) anniversary celebration: £2,000
Zafah Siaa Nalaie travel grant to conference about female circumcision: £3,000
Stitching More Colour & Quality information folder about black, migrant and refugee women: £3,000
Economical Network women's symposium 'Daughters of Sara and Hagar': £650
**MAMA CASH THE CULTURE FUND**

- **Annick Nevejan** theatre performance about refugees: f 5,000
- **Block Mujeres Unidos Spain** travel grant to conference on Black Women Studies in South Africa: f 3,500
- **VIP Nicaragua** PR costs: f 900
- **Women Against Sexual Violence** conference about sex-specific aid work: f 1,300
- **Stichting Women’s Rights Shop** (Maastricht) assessment weekend: f 750
- **Vrouwenv Beraad Ontwikkelings samenwerkings Project gender equality in election agenda**: f 5,000
- **activity kit, inherited goods, women and development**: f 2,500
- **Stichting Welfare Work** (Boxmeer) anniversary photo-book for black migrant and refugee women: f 1,000
- **Work-group Violence against Women** (Leeuwarden) international theme day ‘Violence against Women’
- **f 1,000**
- **Pauline Van Gelder travel grant**
- **f 1,050**
- **SHE/HE in the Picture**
- **general organisational costs**: f 2,500
- **YNCA Antwerpen**
- **integration project for refugee women**: f 2,500
- **Social Work de Schoor**
- **training courses for black, migrant and refugee women**: f 1,726
- **Women’s Group Middelburg**
- **organisational costs of intercultural women’s group**: f 2,000
- **COC Rotterdam general organisational expenses**: f 1,000
- **7152 Rotterdam PR campaign for lesbian group**: f 500
- **Stichting ZAM**
- **presentation of the Zani Award**: f 3,500
- **Stichting Esperanza**
- **conference about international trafficking of women**: f 2,000
- **Doses of Hope**
- **various cultural activities for Somalian women**: f 2,800
- **Indonesian Committee speech tour/conference about the political situation in Indonesia from a gender perspective**: f 4,000
- **Iranian Women’s Organisation**
- **grant to start their organisation**: f 3,150
- **Gelderse Rural Women’s Organisation**
- **organisation of multicultural meeting day**: f 2,000
- **Catholic Women’s Guild** (Groningen) Members Day, theme: the handicapped: f 1,000
- **Netherlands Christian Women’s Association** (Groningen) workshop on economic independence: f 2,632.50

**Loans**
- **Theatre-group Basta travel expenses for trip to Africa**: f 5,000
- **Stichting Vast** travel expenses: f 3,500
- **United Women’s Orchestra recording of CD**: f 7,500

**Girls**
- **Maria Arcilla support for this promising young chess player**: f 1,248
- **Stichting Welzijn Ussalonde** girls’ project: f 1,500
- **Girl Power exhibition of the Girl Power phenomenon**: f 3,350
- **Stichting Vrouwen en Exacte Vakken**
- **computer training for girls**: f 2,500
- **Youth Theatre School Zwolle** theatre workshop production of Caligula: f 2,500

*These projects have been cancelled and grants have been paid back.*
THE GUARANTEE FUND

By helping female entrepreneurs start their own businesses in the Netherlands, Mama Cash helps women achieve economic independence. Mama Cash’s focus is primarily on women who want to set up small businesses, but who don’t have enough capital to obtain a bank loan. We also support women who already have their own business, but would like to expand their activities. Mama Cash guarantees bank loans of up to f. 50,000; but because we believe financial risks should be shared with the bank, Mama Cash only guarantees 50% of the loan.

Getting a small loan from the bank is not easy. Banks prefer to support large-scale enterprises, because extending a ‘small’ amount of credit is relatively expensive and less profitable. Moreover, because most beginning female entrepreneurs don’t have property to use as security, women are ‘risks’ that banks prefer to avoid.

The Guarantee Fund focuses primarily on three business categories, and companies/individuals from one of the following categories are given priority, provided they have a professional business plan:
- block, 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.

Advice and Coaching
Once a company or enterprise is up and running, female entrepreneurs often need help solving the problems that arise with ‘doing business’. Because managing personnel, hiring employees and making additional business investments are difficult and decisive moments for young businesses, Mama Cash believes it is extremely important to continue supporting the ventures we have helped to start. Since 1996, beginning entrepreneurs who received Mama Cash loan guarantees of f. 10,000 or more, must confer at least twice a year with the ‘Mentorscope Foundation’, an organisation of successful female entrepreneurs who provide expert advice to newcomers to the business world. The Guarantee Fund spends a lot of time and thought on giving sound, practical advice to beginning entrepreneurs and potential business starters. Mama Cash is convinced of the importance of giving these women the extra bit of support and confidence they need for presenting their business plans to the bank. In 1998, we received hundreds of telephone calls from women who wanted to start their own businesses, but did not know how to go about doing it. Mama Cash offered them encouragement and referred these women to their local starters-advice business bureau.
Networking meetings
For the past two years, Mama Cash has organised networking meetings for female entrepreneurs. To give the meetings a broader scope, we have agreed to jointly organise these meetings with STEW, a consultant's bureau for small and medium-sized businesses. Many beginning entrepreneurs are unfamiliar with the networking culture, and Mama Cash helps to introduce them to various established networks, where they are then able to exchange information and make valuable business contacts. The first networking meeting, which took place at the beginning of 1999, provided an opportunity for several network organisations to introduce themselves.

Applications
In 1998, we received 75 applications: three women applicants received loan guarantees amounting to £45,250. Eleven women, after intensive consultation with Mama Cash, were able to obtain bank loans themselves, without needing to use our Guarantee Fund; ten women withdrew their applications; and three applications are still being considered. The other 45 applicants were rejected for one of the following reasons: they failed to provide sufficient grounds for expected profit; their market research was weak or non-existent; they had insufficient resources of their own; they did not meet Mama Cash's criteria for organisations and associations or they formed a male/female partnership.

It's important to note that the total number of loan guarantees in 1998 were less than the previous year. There are two reasons why we are proud of this: firstly, after Mama Cash's encouragement and support of women who requested loan guarantees, many of these women received bank loans themselves, either totally independent of us or in some cases after we contacted the bank in question; and secondly, thanks in part to our fund, banks are slowly changing their perception of what constitutes a successful entrepreneur, and no longer only think in stereotypical terms: a young, single, college-educated male with children to take care of. Moreover, banks are learning to regard Mama Cash as a trustworthy business partner: if we support a good business plan for small companies or entrepreneurs, often this is enough for the bank to give our women a loan.

PLANS FOR 1999
In past few years, banks have 'discovered' the potential of small businesses and are finally starting to view women entrepreneurs as a viable commercial target group. A number of banks have actually developed initiatives aimed at providing better service for their female customers. Mama Cash gives banks advice - whether they ask for it or not - about how to co-operate and enlarge the possibilities for female entrepreneurs. The attention banks give to small companies is increasing, and in 1999, Mama Cash will be co-operating with the Rabobank in order to issue small loans. During this one-year pilot project, beginning in the Amsterdam region, Rabobank will reserve £100,000 in small credits - of between £2,000 and £5,000 - for beginning female entrepreneurs. Mama Cash will guarantee half of the total loan amount. The purpose of this initiative is to give women the chance to start and build up their companies.

Other forms of financing
Mama Cash and STEW, a consultant's bureau for small and medium-sized businesses, are studying the possibilities of financing women's businesses with risk-bearing capital. Based on the results of our study, Mama Cash will not only be looking into the possibilities of helping female entrepreneurs with loan guarantees in 1999, but also of providing them with other forms of financing to strengthen their companies.

Active recruitment of black, immigrant and refugee women
There are many women who want to start their own company - especially Turkish, Moroccan and African women - and Mama Cash is determined to actively encourage these women to make a start in business. Last year we drew up a project-plan, and in 1999, with a subsidy from NOVIB, the project will begin.
Guarantee Fund for Surinam
In the autumn of 1998, two Mama Cash employees - who were participating in the VOIS-project (Female Entrepreneurs & International Partnership) - travelled to Surinam, where they held workshops in 'Business Financing & Fundraising'. During the workshops, it emerged that the biggest stumbling block for female entrepreneurs was 'financing' their businesses: as in the Netherlands, it is difficult for women to get bank loans, especially in Surinam, where interest rates are as high as 37%. In 1997, Mama Cash, recognising that these women needed help, gave the National Movement of Surinam funds for training and advising female micro-entrepreneurs. In 1999, we will redouble our efforts, working together with 'De Schakel', a credit and savings co-operative in Surinam, to set up a Guarantee Fund for female entrepreneurs.

BUSINESSES GUARANTEE FUND

MIEP KNIEP: THE NETHERLANDS’ FIRST PRICE-ADVISE BUREAU
Barbara and Marianne van Leeuwen, 30-something year old sisters who live in Amsterdam, always had a knack for memorising the prices of items they saw in stores. While living and studying in Germany, where they observed the success of a local price-advice bureau, they decided to start a price-advice bureau in the Netherlands. Miep Kniep’s clients come to them, so there’s no hard-sell tactics involved. Their clients, who are primarily working professionals and double-income families, have money to spend, but not enough time to spend it intelligently - by searching for the best quality items for the best price.

The van Leeuwen sister’s provide this service. Working on a ‘no cure, no pay’ basis, Miep Kniep finds the highest quality for the lowest possible price of items retailing for f 400 or more. Of the total amount saved, the client pays Miep Kniep a third as a finder’s fee, and pockets the rest as money saved. Since they started in 1998, Miep Kniep has enjoyed phenomenal growth: they have since moved to a larger office, have hired their first employee and soon hope to expand further. With the help of Mama Cash loan guarantee, the bank agreed to lend the van Leeuwen sisters f 15,000.

FRISIA CHARTERS: SAILBOAT CHARTER SERVICE, IN HARLINGEN (FRIESLAND)
With the help of a f 50,000 loan guarantee from Mama Cash, Jitske Hoekstra’s dream of owning a tjalk sailboat came true. Today, Jitske (20 years old) charters and captains her own 21m long Dutch tjalk sailboat for groups of 14-16 people. Jitske - who began working as mate on a tjalk sailboat when she was 16 years old - sails from April to October, from Harlingen, taking vacationers on active sailing tours around the Wadden Sea, Lake IJsselmeer and Friesland’s canals and waterways.
Loan Guarantees 1998

* 'Hein koken & eten': cooking/breakfast cafe in Amsterdam
  Ms. H. Jansen
  Baranstraat 20
  1016 GH Amsterdam
  loan: Rabobank
  f 30,000

  ▼ Direct Data Service: data-input/copyrette
  Ms. L. Bayley
  Eefhink 100-5
  1013 AE Amsterdam
  loan: Rabobank
  f 23,000

  ▼ Metamorfose: interior-decorating agency
  Ms. K. Eybers/R. Piipers
  Lange Muidenweg 2
  1398 AG Muiden
  loan: ABN Amro
  f 7,250

* '▼ Eversen Tanning Salon (still occupied with financing)
  Ms. M. Evers
  f 25,000

* '▼ FRISIA Charters: sailboat charter agency, Harlingen
  Ms. J. Hoekstra
  contact: tel. 06-22779770
  bookings: via Reclerij Voorruit, tel. 0515-521485
  loan: ABN-Amro
  f 50,000

  ▼ Miep Kniep: Price-advice bureau
  Ms. B. & M. van Leeuwen
  contact: tel. 020-694000
  loan: ABN-Amro
  f 15,000

* These companies received their loan guarantee in the beginning of 1999.
THE FUND FOR THE GLOBAL SOUTH

The women’s movement is global. And despite great cultural differences, independence and self-sufficiency are common factors that unite women all over the world. Mama Cash supports small independent women’s groups in the Global South that work to structurally improve women’s position in society. Mama Cash supports groups who, because of their radical stance, have difficulty obtaining funds from other sources.

The Fund for the Global South focuses on women’s groups in Africa, Asia, Latin America and the Middle East that are not affiliated with governments, political parties or religious organisations. Grants of up to £10,000 are awarded.

The women’s movement is an international movement, characterised by mutual exchanges between various women’s organisations. By supporting women’s groups in the Global South, Mama Cash’s Fund for the Global South helps to create international solidarity. Our focus is on supporting, stimulating and maintaining (small) women’s groups who are doing groundbreaking, innovative work. What ‘innovative’ means is determined, of course, by region and context. Mama Cash’s goal is to empower women and structurally improve their position in society, so that ultimately they will be able to stand up for their rights and bring about change.

Small ‘grassroots’ women’s organisations are the key to improving the position of women in society. For this reason, Mama Cash enthusiastically supports small grassroots women’s organisations. These groups may be small, but if, after a few years, they can show what they have accomplished and how they have grown, they earn respect and position themselves to, if necessary, receive larger funds from larger foundations.

For most beginning groups, small amounts of money are often enough, because in the initial phases of a project, they often have enough money to start their projects. The most important factor is not the amount of money, but rather that they have enough money to begin. Moreover, most of these groups usually work in their own regions - especially in the beginning phases - and this also means a large amount of starting capital is not needed.

Mama Cash supports women’s groups who - because they are involved with radical gender issues - have trouble obtaining financial support. Because their activities are not considered to be aimed at ‘poverty relief’, they are given a much lower priority. And large aid foundations prefer not to work with small grants because they require a relatively large amount of paperwork and are therefore not cost-effective.
The Fund for the Global South supports:
- beginning women’s groups;
- renewed initiatives;
- groups who are explicitly working against intolerant established traditions;
- marginal women’s groups such as lesbians; interest groups for the rights of sex-workers; immigrant and refugee women’s groups; indigenous women, older women and handicapped women.

Working Area
The Fund for the Global South supports the activities of women’s groups in the following areas:
- the struggle for human and civil human rights, including the right to own property and wealth, and to have equal access to employment with equal pay;
- the right to control their own bodies and sexuality; and to protect women from sexual and physical violence;
- the political participation and political empowerment of women;
- the struggle against all forms of religious oppression;
- communication and information: documentation centres and libraries, media groups, the inclusion of women in the modern media, establishing and publishing magazines, promoting international women’s networks, and travel expenses to (international) conferences;
- culture: activities, such as theatre, film and music festivals, that raise awareness of the structural inferiority of women’s position in society.

To be considered for a grant, project applications must meet the following criteria:
- Activities must focus on improving the position of women in society, from a consciousness-raising and action-oriented perspective;
- Activities must depart from a strictly feminist analysis (within the context of the applicant’s own culture);
- Activities and groups must be independent and led by women;
- Activities must benefit women.

Advisory Network
Mama Cash is a small foundation. Because, unfortunately, we cannot afford to travel to countries where we support women’s groups and see their projects firsthand, we rely on an extensive network of local advisors (females and males) who are familiar with the projects and groups we support in their country, and who ensure they adhere to Mama Cash’s established criteria. In this way, the Fund for the Global South gains valuable information about the groups that submit applications. Our local advisors report back to Mama Cash, providing important information about a particular group’s reliability, the activities they have undertaken thus far, the group’s members and so forth. At present, the Fund for the Global South maintains regular contact with 80 advisors.

In the past few years, more and more women’s groups in the Global South have learned about Mama Cash through word of mouth; and as our fund becomes more well-known, more women’s groups know where to find us. When we receive an application for financial support that meets our criteria, a project manager immediately looks for a local advisor who can verify the applicant’s legitimacy. When all the information is complete and we have received a satisfactory report from our local advisor, the application is sent to the board of directors for a final decision.

Independent women’s funds
The North-South relation - wherein money from the North is used to finance projects in the Global South - is a direct result of an unequal and unjust division of the world’s resources. Mama Cash dreams of a future when the Fund for the Global South will no longer be needed, because independent women’s funds will have been created that are capable of financing their own regional activities. Mama Cash supplies startup costs for women’s funds throughout the world, believing that ultimately these funds will be able to raise money locally and stand on their own feet. Mama Cash supports women’s groups in Mexico and Nepal who have created their own women’s fund. In 1997, with the help of two members of the Fund for the Global South’s...
board of directors, the first steps were taken to establish independent women's funds in South Africa and India. In 1998, this initiative gained momentum, and today, women's funds have been formed in both countries.

Grant Applications in 1998
In 1998, a total of 212 applications met the fund's established criteria. Of these, 159 were accepted, and 53 were rejected. In 1998, the average amount per grant was f 5,657. In comparison with previous years, the total number of applications we received rose sharply. In 1998, there was particularly an increase in applications from Africa. Thanks in large part to our board of directors, conferences and our global network of advisors, Mama Cash has become more well-known in Africa. About two-thirds of the applications we considered were accepted. However, a number of applications were rejected because our Global South fund has a limited budget; consequently, we were forced to set priorities, favouring small beginning projects, and projects that could not get sufficient funds elsewhere. In some cases, applications were rejected because our local advisors gave a negative report of the group in question.

The following is the number of grant applications accepted per continent:

<table>
<thead>
<tr>
<th>Continent</th>
<th>Total</th>
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<tbody>
<tr>
<td>Latin America</td>
<td>52</td>
</tr>
<tr>
<td>Africa</td>
<td>50</td>
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<tr>
<td>Asia</td>
<td>43</td>
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<tr>
<td>Middle East</td>
<td>6</td>
</tr>
<tr>
<td>International</td>
<td>8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>159</strong></td>
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The following are the number of grant applications rejected per continent:

<table>
<thead>
<tr>
<th>Continent</th>
<th>Total</th>
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<tbody>
<tr>
<td>Latin America</td>
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<td>Africa</td>
<td>18</td>
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<td>Asia</td>
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<td>Middle East</td>
<td>2</td>
</tr>
<tr>
<td>International</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>48</strong></td>
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Travel Grants
Mama Cash supports the international women's movement because we firmly believe it is the biggest force for social change in the world. Travel grants allow women to make national and international contacts, to learn from each other and to receive feedback on the way they work. Networking is of especially great importance for many women's groups because, while they may face similar problems and common enemies, the strategies they follow to bring about change usually differ. The number of travel grant applications we accepted in 1998 decreased in comparison with 1997 (from 20% to 10%). The reason is that there were relatively few large international conferences in 1998. We expect that in 1999, when a number of international conferences will be held, travel grant applications will increase.

Plans for 1999
Women's Funds
In 1999, the new women's funds in South Africa and India will evolve further. Mama Cash's Fund for the Global South will support these funds in the first few years, co-operating with them in fundraising initiatives. During our anniversary conference, it was decided that an international coalition, which will strengthen established and new women's funds, should be set up. In 1999, the first meeting of this coalition will take place in Nepal.
**Economic empowerment of women in Africa**

In 1999, the Fund for the Global South will begin by supporting micro-credit projects in Africa called the ‘economic empowerment of women’, which is aimed at income-generating and consciousness-raising projects for women. Previously, the Fund for the Global South in Africa has only sporadically supported such projects because this form of financing was classified as ‘fighting poverty’. But in the past few years, the micro-credit phenomenon - with all its magnificent variety - has rapidly gained popularity. Generating one's own income is essential for improving the position of women in general; therefore, in 1999, the Fund for the Global South will take careful first steps in support of micro-credit projects.

**Female prisoners in Malawi**

Hundreds of women are held on remand in filthy and violent Malawi prisons, where poverty, torture and murder are commonplace. Recently, 19 prisoners were beaten to death while imprisoned on remand. With the help of a $5,000 grant from Mama Cash, the Centre for Human Rights and Rehabilitation (CHRR), in Malawi, carried out a study of these women’s appalling living conditions. The study’s results were used to compile a database that established guidelines for civil servants and health care workers to follow as they try to help these women.
Africa

Aers-Jed - Burkina Faso: motorbike repair courses for young girls: f 5,000

\textbullet{} Ceder - Democratic Republic of Congo: support for training and documentation centre: f 5,000

\textbullet{} Eveil la Femme - Democratic Republic of Congo: training courses for workers focusing on human rights and politics: f 9,000

\textbullet{} Océades - Democratic Republic of Congo: setting up of women's documentation centre: f 5,000

\textbullet{} PROFER Promotion de la Femme Rurale - Democratic Republic of Congo: consciousness-raising campaign for women about violence and women's rights: f 3,000

\textbullet{} Salihef - Democratic Republic of Congo: promotion of women's rights in the Fizi (East) region: f 7,500

\textbullet{} Inter African Committee on Traditional Practices - Ethiopia: information packet, including a 15-year study of "harmful traditional practices": f 5,000

\textbullet{} COFER Coordination des ONG Femminine de Guinée - Guinea: general support for a network of women's groups: f 5,000

\textbullet{} Commission des Femmes Poètes et Écrivains - Guinea: support for the work of female writers: f 4,000

\textbullet{} Allo Women Group - Kenya: counselling centre for victims of (sexual) violence: f 4,000

\textbullet{} Margaret Wanzu Foundation - Kenya: study of sexual violence: f 5,000

\textbullet{} Kosema Women Group - Kenya: publication of magazine about women's rights: f 5,000

\textbullet{} Marama Women Project - Kenya: organisation of seminars about violence against women: f 2,500

\textbullet{} Siwa Voluntary Organisation - Kenya: 5-day workshop focusing on "capacity building" for abused women: f 6,000

\textbullet{} Centre for Human Rights and Rehabilitation - Malawi: study of female prisoners: f 5,000

\textbullet{} Society for the Advancement of Women - Malawi: workshops about violence against women: f 4,000

\textbullet{} Moroccan Women's Organisation - Netherlands: specialist support for women's groups in Morocco: f 5,000

\textbullet{} Msuva Liborosan Fam (Women's Liberation Movement) - Mauritius: publication of "Abortion Arguments Kit", which provides arguments in favour of decriminalising abortion: f 5,000

\textbullet{} Emparc - Empowerment and Action Research Centre - Nigeria: meeting of feminists to formulate a strategy about population politics and to influence health care: f 10,000

\textbullet{} The Lesbian Sisters - Nigeria: health-care project for lesbian women: f 8,000

\textbullet{} WOFED Women's Centre for Peace and Development - Nigeria: three-day national conference about freedom: f 5,000

\textbullet{} Ford Fédération Régionale des Organisations Rurales de Développement - Rwanda: regional conference about the sexual rights of prostitutes and children: f 2,000

\textbullet{} Doses de Hope - Somalia: start-up costs of a savings & loan organisation for women: f 6,000

\textbullet{} Association pour le Développement des Communautés Rurales - Togo: education and information campaign for women and farm women's organisations: f 5,000

\textbullet{} Wildef Women in Law and Development - Togo: support for office expenses: f 5,000

Mama Wo Afrik - Uganda: support for the African Women's Leadership Institute in Uganda: f 5,000

\textbullet{} Mbarara District Women's Development Association - Uganda: competence training for women, focusing on their decision-making process: f 5,000

\textbullet{} NNVODA Ntulume Village Women's Development Organisation - Uganda: training programme for beginning entrepreneurs: f 5,000

\textbullet{} Organisation for Research, Rehabilitation and Rural Development (ORARD) - Uganda: informing women about human rights through theatre and music performances: f 6,000

\textbullet{} Rajumbura Development Foundation - Uganda: contribution to the election campaign of Vice President: f 1,200

\textbullet{} Rural Women's Link - Uganda: workshops and seminars about reproductive rights: f 3,000

\textbullet{} Rural Initiatives Development Agency - Uganda: training programmes for local community about women's human rights: f 6,000

\textbullet{} St. Mary's Women Society - Uganda: production of pamphlets and posters for rural women to inform them of their rights: f 6,000

\textbullet{} Women's Integrated Development Efforts (WIDE) - Uganda: Education programme about women's rights: f 5,000

\textbullet{} Enda de Senegal - Senegal: two training workshops for women's groups using Internet and e-mail in international solidarity campaigns: f 10,000

Women's Refugees Community - Zambia: the setting up of income generating projects for refugee women: f 5,000

\textbullet{} Women's Refugees Community - Zambia: follow-up support of income generating projects for refugee women: f 5,000

\textbullet{} Kushindiro Pamwe Resource Centre - Zimbabwe: follow-up workshop about the "Afican Girl Child" in Zimbabwe: f 5,000

\textbullet{} Foundation for Democracy in Zimbabwe - Zimbabwe: Political Empowerment Project for women: f 5,000

\textbullet{} Ngoni Chidzoyi - Zimbabwe: new organisation for black lesbian women: f 10,000

\textbullet{} Wildef - Zimbabwe: introduction and use of new information technology in the organisation: f 6,000

\textbullet{} Zimbabwe Women's Resource Centre and Network: starting an Internet cafe: f 6,000

Asia

Film 'I see many Enemies in Front of Me' - Bangladesh: photographic exhibition and seminar about the Kishani Sabhi, a farm women's organisation in Bangladesh, by Ulrike Schaz: f 7,500

\textbullet{} Showdesh Unnyon Kendra - Bangladesh: consciousness-raising and training program for women: f 5,000

\textbullet{} Beijing Sisters - China: first ever meeting of lesbian women in Beijing: f 3,000

\textbullet{} Women's Action for Change - Fiji: consciousness-raising programs to improve the position of sexual minorities: f 7,500

\textbullet{} Asian Lesbian Network Steering Committee - Philippines: organisation of the 4th Asian Lesbian Conference: f 10,000

\textbullet{} Asian Women's Human Rights Council - Philippines: programme aimed at decriminalising prostitution: f 7,000

\textbullet{} Kasaapay - Philippines: training for NGO's who work with returning domestic workers and their families: f 7,000
• Ligang Hinagsaan Kuusag Sa Kabus Inc - Philippines seminars and training for women about reproductive health care: f 4,000 • Tri-People Conference - Philippines exchanging experiences by means of video training programs for rural women: f 9,000 • Kadoy Women Group for Rural and Dali Women - India specialised support for women to participate in politics: f 3,000 • Mitra Wacana Women Resource Center - Indonesia general broadening of activities; radio programs and seminars about violence against women: f 5,000 • Nari Sulakhya Samiti - India consciousness-raising of the legal and political rights of rural women: f 3,000 • Saska Wieringa's book, entitled The politicization of gender relations in Indonesia: The history of the Indonesian Women's Movement and Garawari unit 1966: f 5,000 • Bhumika Women's Collective - India support of feminist magazine: f 5,000 • National Women's Welfare Centre - India starting a centre for various activities: f 7,000 • Rural and Environmental Development Centre - India consciousness raising program about the increasing death rate of female babies and foetuses: f 3,000 • Shakti - India film about lesbian pictures and symbols in temples: f 5,000 • SGGS Sarvodaya Gramin Sangh - India organization of the first setting up of their own interest-group: f 4,000 • Swaadl Service Center - India consciousness-raising program about the rights of Dalit women: f 7,000 • Women's Awareness and Rural Development - India trainings program and women for leaders training: f 5,000 • Women's Research & Action Group - India translation and publication of 'Women and Law' in three languages, for Muslim women: f 5,000 • Centre Against Violence - Mongolia a week long campaign against violence: f 5,000 • National Network Against Stalking - Nepal organizing group of sexual workers with the goal of setting up a labour union for women: f 5,000 • Legal Aid and Consultancy Centre - Nepal setting up a 'counselling centre' for violence against women within the family: f 7,000 • Nepal Disabled Women Society - Nepal training in 'office management' for handicapped women: f 5,000 • Shakti Group of Nepal organization of an interest group to help prevent girl trafficking: f 10,000 • Women for Women Forum - Nepal income-generating activities for rural women: f 4,000 • Solidarity Front of Women Workers - Taiwan international conference 'Regulation on the Sex Workers Protection and Rights': f 10,000 • Alternative ASEAN Network on Burma - Thailand project 'Women of Burma Day 1998', including publication of a book and holding a meeting: f 10,000 • Global Alliance Against Trafficking in Women from Thailand to discuss women trafficking and migration: f 10,000 • Images Asia - Thailand publication of a report on human rights in Burma: f 7,500 • Karenins National Women's Organisa-

Latin America

Acción Educativa - Argentina program for the prevention of domestic and sexual violence for working-class women and aid workers: f 3,000 • Antioquia Centro de Estudios y Asistencia a la Mujer - Argentina radio program and report on violence against women: f 3,000 • Asociación Argentina para el Desarrollo Integral de la Familia - Argentina information campaign about violence against women: f 10,000 • Asociación de Mujeres por la Identidad y Tratamiento - Argentina establishment of meeting place for transvestites and transsexuals: f 7,500 • Comisión de Financiamento de la VII Marcha del Orgullo LGTB - Argentina organization of a march for homosexuals, lesbians, transvestites and transsexuals: f 3,000 • Escritas en el Cuerpo de Argentina education project in secondary schools about 'sexual orientation' from a human rights perspective: f 7,500 • Gemena - New women's organization of Argentina computer and Internet connection: f 6,000 • Instituto Social y Politéico de la Mujer - Argentina TV program 'Con ojos de Mujer': f 8,000 • Cepem - Bolivia consciousness-raising and education about the human rights of indigenous women: f 7,500 • Norma Mogrovejo - Mexico publication of a study about the relation between lesbian women and the feminist and homosexual movement in Latin America: f 4,000 • Mujeres Creando - Bolivia organization of the first meeting of autonomous feminists in Latin America: f 4,000 • Ombuds - Bolivia strengthening of this organization for indigenous women: f 5,000 • Second International Congress 'Women, Work and Health' in Brazil: f 5,000 • Coletivo de Lésbicas do Rio de Janeiro - Brazil organization of the 5th conference of lesbian women in Latin America: f 5,000 • Grupo Lesbo da Bahia - Brazil publication of handbook and history of lesbian groups in Brazil: f 7,500 • Aprodem - Asociación Pro Derechos de la Mujer 'Angelina Lina' - Chile training for sex workers about their rights to protection and to live better lives: f 10,000 • Coordinadora Lésbica - Chile organization of the International Women's Day: f 4,000 • Fundación Laura Rodríguez - Chile housing an organisation who fights for the rights of minorities: f 5,000 • Asociación Triángulo Rosa - Costa Rica 'Capacity building' for lesbian women in order to set up interest groups: f 5,000 • Colectiva Feminista Puncho Carasco - Costa Rica 5-day workshop for formulating a new policy plan: f 6,000 • Colectivo Nexos - Costa Rica organization of a Festival for women's and human rights in Central America: f 7,500 • SEDA - Curacao radio program about women's issues: f 7,500 • Co-Mujer, Centro de Solidaridad - Dominican Republic organization of an International Women's Day: f 8,000 • Identidad Movimiento por la Identidad de la Mujer Negra - Dominican Republic campaign in schools to stop discrimination against black women: f 4,000 • VIII Encuentro Feminista Latinoamericano y del Caribe 1999 - Dominican Republic organisation of this conference: f 7,500 • VIII Encuentro Feminista Latinoamericana y del...
Dominican Republic:organisation of this conference: f 5,000 \pound INEPAS - Guatemala social and legal aid program for indigenous women and their families; f 4,000 \pound Fanny Ramos - Honduras training with regard to reproductive rights and sexual rights for lesbian women; f 9,800 \pound Centre for Gender and Development Studies - Jamaica a study on prostitution; f 8,000 \pound Siston Theatre Collective - Jamaica regional consciousness-raising campaign about violence against women; f 10,000 \pound Almacén de Recursos A.C. - Mexico general support of interest groups for women in marginal positions; f 5,000 \pound Centro de Desarrollo Comunidades Femeninas de A.C. - Mexico construction and use of environmentally friendly solar-ovens for indigenous women; f 4,000 \pound El Cielo de Sor Juana - Mexico lesbian women instruction on promoting our rights; f 6,000 \pound Enlace Lesbianas Feministas - Mexico start-up costs for a new network of lesbian organisations; f 5,000 \pound Formación y Capacitación Civil - Mexico courses on gender and sexuality for women from marginal communities; f 5,000 \pound Grumete II - Mexico organisation of the 4th national meeting of lesbian mothers; f 7,500 \pound Vicenta - Mexico founding of a 'Safe Birth Centre'; f 7,500 \pound Fundación Xochiquetzal - Nicaragua courses in 'Formation and Education of Psycho-social workers'; f 7,500 \pound Movimiento de Mujeres Autónomas - Nicaragua emergency relief following Hurricane Mitch; f 5,000 \pound Stichting Nicaragua Committee Netherlands specialist enhancement and exchange program of Nicaraguan and Dutch aid workers concerning domestic violence; f 3,058 \pound Asociación Negra de Defensa y Promoción de los Derechos Humanos - Peru workshop about human rights and sexuality for women from the black community; f 4,000 \pound Grupo de Trabajo Redes - Peru assistance and training for young domestic workers; f 7,500 \pound Lucia Uclés - Peru study of the history of the lesbian movement in Peru from 1960 to the present; f 3,000 \pound Red Nacional de Casas de Refugio - Peru organisation of four safe houses for abused women; f 7,500 \pound Vida Integración, Desarrollo, Amor - Peru spreading information about (sexual) rights of women and minorities; f 6,000 \pound Johanna Eisenhout - Women documentation centre in Suriname purchase of new computer; f 7,500

Middle East

Palestinian Working Women Society consciousness-raising program on the rights of Palestinian women; f 7,500 \pound Flying Broom - Turkey publication of 'Women's communication bulletin'; f 7,500 \pound Kadin Dayanisma Vakfi - Foundation for Women's Solidarity - Turkey setting up of database for organisations concerned with violence against women; f 10,000 \pound KA-MER - Turkey general support for women's centres; f 10,000 \pound KA-DER - Turkey organisation for increased political participation of women in politics and purchase of photocopy machine; f 5,000

Miscellaneous

\pound Centre for the Strategic Initiatives of Women - 'Strategic planning meeting' in Nairobi for women's organisations from the Horn of Africa; f 5,000

\pound International Gay and Lesbian Human Rights Commission of the United States training for two lesbian women from the southern United States; f 5,000 \pound Women Living Under Muslim Laws support in reconciliation costs for 1999; f 6,000 \pound Stichting Ge Organized Netherlands new international organisation's 'capacity building' workshops during the Gay Games in Amsterdam; f 4,000 \pound Rebeca Compris support for her study into the possibilities of a floating women's clinic in coastal waters of Latin America; f 5,000 \pound Kunsthall in Pamee Resource Centre in London report from the 'African Woman Child Conference' in Zimbabwe; f 6,000 \pound Alicia Alfaro - Documentary about the Gay Games in Amsterdam; f 2,500 \pound IAW - Amsterdam - Know How Conference on the World of Women's Information; f 5,000

Travel Grants

SOF Sempervivo Organización Feminista - Brazil national meeting of women's organisations, travel expenses of participants; f 3,000 \pound O Movimento da Graça no Brasil - Brazil travel expenses of eight women who participated in an environmental conference; f 3,000 \pound Acción Global de los Pueblos contra el Libro Comercio y la OMC - travel expenses of participants in gender workshops; f 3,000 \pound Cepur Centro Para el Desarrollo Urbano y Rural - Peru attendance at competence training courses for women in rural areas; f 3,000 \pound Taller de Economía MUCOMU - Nicaragua travel expenses for the head of a women's carpenters union to come to Holland to exchange experiences; f 5,840 \pound Asia Monitor Resource Centre - Hong Kong exchange program between working women in the free-trade zones of Hong Kong and Mexico; f 5,000 \pound Committee for Asian Women - Hong Kong travel expenses for participants in theatre workshops in Laos; f 2,000 \pound Uma Maheshwari - India participation in the 9th World Conference on Women's Empowerment in South Africa; f 5,000

\pound Shrama Pari Mahila Sangh - India travel expenses to participate in the 12th World AIDS Conference in Geneva; f 8,000 \pound Pan Asia and the Pacific - Malaysia travel expenses to participate in women's conferences that preceded the APEC conference; f 2,000 \pound Africa Legal Aid - Ghana travel expenses to participate in follow-up workshops on human rights in Africa; f 5,000 \pound Fido - Kenya travel expenses to 'Women and the Global Market' symposium in London; f 3,000 \pound Health Action International - South Africa travel expenses of Diana Terblanche for a seminar on 'drug industry sponsorship'; f 3,000 \pound Legal Resources Centre - South Africa travel expenses for the conference 'African Women Towards the 21st Century in Amsterdam' f 2,500 \pound Legal Resources Centre - South Africa travel expenses for the conference 'African Women Towards the 21st Century in Amsterdam'; f 1,600 \pound Rape Crisis - South Africa travel expenses to the United States for a United Nations conference; f 2,300 \pound International Lesbian and Gay Youth Organisation - South Africa participation of a delegation from the Asian Lesbian Network in an international conference; f 1,150
Art Performance about women and depression by ILINKTI, Croatia

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THE CENTRAL AND EASTERN EUROPE FUND

Mama Cash supports women’s groups who are fighting to improve the lives of women in Central and Eastern Europe. In these formerly communist countries, where crushing poverty, war and the rise of religious fundamentalism are making women’s lives extremely difficult, Mama Cash supports organisations who address important and controversial issues, such as defending a woman’s right to control her own body and sexuality, and protecting women from sexual violence. We give financial grants - of up to £10,000 - to women’s organisations that are not affiliated with political parties, governments or religious organisations.

Introduction
Today, women’s groups in Central and Eastern European countries work under extremely difficult circumstances, struggling against the dark legacy of decades of communist rule. In the past, communist ideology proclaimed all citizens equal and many women worked in industry and agriculture. However, this communist rhetoric concealed the fact that society’s view of male/female roles, responsibilities and sexual freedom were actually deeply conservative and traditional.

While it is certainly true that in some communist countries (Bosnia, Hungary, Russia, Poland, etc.) women’s rights were protected by law, this had no practical effect on a woman’s position in society. On the job market, women toiled at the lowest paid jobs, and after a hard day’s work, they were also expected to cook, clean and care for their children and families. Moreover, women’s rights groups were controlled by the communist regime and wholly ineffectual. Today, communism has been replaced by democratic-capitalism, but the resulting economic hardship and rise of intolerant orthodox religion, which is negatively shaping society’s views, are making women’s lives increasingly difficult. Moreover, nationalism is flourishing, and the mad pursuit of profit is deemed more important than improving women’s position in society. Deeply conservative traditional ideas about the role of women in the family, as mother and wife, are influencing important national discussions about, for example, a woman’s right to abortion. Fear and denunciation of homosexuality is widespread, and newly formed women’s groups are fighting to protect feminism which, ignored during communist times, is now being written off as an ‘ism’ that should not be taken seriously.

But, despite the fear and ignorance of their opponents, women’s groups are fighting against conservative thought and religious fundamentalism by organising protest campaigns, self-help courses, relief agencies, art/cultural manifestos, literary publications, newsletters and feminist magazines. Naturally, Mama Cash wholeheartedly supports the activities of these women’s groups.
In the former Yugoslavia, Kosovo¹ and other (border) war zones in Central and Eastern Europe, women are the terrorised victims of war and the largest group of refugees. However, women are extraordinary resilient, and even in war zones, women’s organisations have been set up to offer help, create work and provide counselling.

ACTIVITIES IN 1998
Today, the preparatory work we have done to make our fund more well-known in Central and Eastern Europe is beginning to bear fruit: There has been an astounding 100% increase in financial aid applications and a doubling of the number of countries submitting applications. The Central and East European Fund is Mama Cash’s youngest fund, but it is also our fastest growing fund and has definitely outgrown her baby shoes. In 1998, we made contact with difficult to reach women’s organisations, such as women’s groups in refugee camps in Georgia and those located in remote regions of Russia, like Chelyabinsk and Rostov on Don.

The Central and Eastern European Fund received professional, qualitative financial aid applications from 28 countries, concerning 20 important issues connected to the women’s movement, including information and educational campaigns about the women’s rights; the rights of lesbian women and sex workers; and projects aimed at combating sexual violence and stimulating women to get involved in politics. We also received applications from women’s art, help and relief organisations.

The Central and Eastern European Fund makes use of a large group of advisors; knowledgeable women with experience in the women’s movement and/or organisational skills. This group plays an important role in granting the fund to the projects.

Grant applications
In 1998, the Central and Eastern Europe Fund received 145 applications, of which 20 applications were rejected because they did not meet our established criteria.

Of the remaining 125 applications, 106 were passed on to the fund’s board of directors for consideration. The remaining 19 applicants have not provided enough information for the board to base a decision on. Finally, of the 106 applications submitted to the board of directors, 76 applications were accepted. Some of the remaining applications were rejected because of the Fund for Central and Eastern Europe’s budget limitations; 11 applications were rejected because of this reason, and 19 applications were rejected because, for example, the applicants failed to submit a solid business plan or had requested a sum of money larger than Mama Cash grants. The average amount of money received by accepted applications was £3,119.

Lydia Sklevický Award
During Mama Cash’s 15th anniversary celebration on November 14th, at the Paradiso Club, in Amsterdam, awards were presented to women (and organisations) who had distinguished themselves during the previous year. One of the awards is the Lydia Sklevický Award (£30,000), which is named after an inspired Croatian feminist who set up one of the first feminist organisations in the former Yugoslavia. Prior to her tragic death in a road accident in 1990, Ms. Sklevický completed a study on the women’s rights movement from W.W.I. to present-day feminism; published countless articles and studies; and was a driving force in her local women’s rights movement. With this award named in her honour, Mama Cash pays tribute to an influential feminist activist in the former Yugoslavia.

In 1998, Lydia Sklevický’s daughter presented the award to Motrat Qiriazi, the first independent women’s group in Kosovo (independent of both the Serbian and Albanian political systems). Motrat Qiriazi’s goal is to raise the consciousness of women and girls about their position in society, and to prepare and empower women to bring about change. Operating in extremely remote villages, where the local population of peasant farmers holds extremely conservative views about women, Motrat Qiriazi organises Albanian-language courses for women in health-care, sewing and self-defence. Moreover, they have also set up
eight libraries, provide Albanian-language books and publish a newspaper, 'Te Jesh Grua' (To be a Woman). For doing groundbreaking work under extremely difficult and dangerous circumstances, and for fearlessly organising and educating rural women, Motrat Giriazi was the deserved winner of this year’s Lydia Sklewicky Award. Mama Cash, in conjunction with the Global Fund for Women and the Open Society Zagreb, presented the 1998 Lydia Sklewicky Award.

We are aware of the fact that the Albanian spelling is Kosovo and the Serbian spelling is Kosova. We have chosen for the most commonly used spelling, which is Kosovo.

1998 GRANTS - CENTRAL AND EASTERN EUROPE FUND

Elvira Bezo Project - Albania information about STD (sexually transmitted diseases) for young women: 3 000 ▼ Democracy Union/Centre for Gender Studies - Armenia newsletter for women refugees and a study of women in Armenian politics: 3 000 ▼ Society of Women of Azerbaijan for Peace and Democracy in the Transcaucasus - Azerbaijan family planning/birth control project for refugee women: 5 000 ▼ Women's Council - Armenia publication of brochure 'Way to Gender & Equal Rights and Equal Opportunities': 3 500 ▼ New Faces - Belarus setting up of the 'Women's Information and Education Centre': 3 000 ▼ Li-Women - Bosnia project for combating cervical cancer: 1 120 ▼ Gender Project - Bulgaria information and education project in schools to combat violence against women and girls: 4 000 ▼ Women's Association Roma - Bulgaria funding of project 'Improving the Status of Roma Women': 2 500 ▼ Women's Health Initiative - Bulgaria start-up costs for an organisation to improve medical help for women and publication of a newsletter: 4 000 ▼ Kontra - Croatia lesbian SOS hot line and the activities of a lesbian centre: 2 000 ▼ LINKITI - Croatia art performance about women and depression: 2 000 ▼ San Centre - Croatia project 'Family Planning for Refugee Women': 3 000 ▼ SEKA - Croatia financial support of a refugee centre for female war victims and their children: 6 000 ▼ ProFem - Czech Republic training for lawyers and judges in the (mostly ignored) problem of abused women: 3 000 ▼ ROSA - Czech Republic publishing (beds & chains) a crisis centre for abused women: 3 000 ▼ Lasva Handicraft Association - Estonia empowerment project for women from rural areas of Estonia: 1 500 ▼ Assist Yourself - Georgia publication of "Women's Handbook for Refugees": 3 000 ▼ The Caucus Women's Research and Consulting Network - Georgia start-up costs for women's centre: site for housing women's organisations and holding meetings: 4 000 ▼ International Fund of Medical Women - Georgia telephone help desk for victims of violence, and a study of violence against women in Georgia: 4 000 ▼ Feminist Network - Hungary publication of feminist magazine 'Noszaz' - 4 000 ▼ Network East West Women - International NEWW conference with action plan/agenda in connection with the needs of women's organisations in post-communist countries: 3 000 ▼ International Information & Documentation Centre for the Women's Movement - International contribution to the "Know How Conference" for participants from Central and Eastern Europe: 4 000 ▼ Centre for Non-Violent Conflict Resolution - Yugoslavia purchasing costs for a fax and telephone: 3 000 ▼ Elana Centre for Human Rights - Kosovo, Yugoslavia relief for refugee women: 3 000 ▼ I Miro - Krug - Yugoslavia project to improve the rights of handicapped women: 2 000 ▼ Feminist Theatre - Yugoslavia rent of rehearsal hall for two plays: 'The Inter-Ethnic Albanian Serbian Women's Performance' and 'The Performance of Three Refugee Girls': 4 000 ▼ Group for Women's Rights - Yugoslavia program for preventing and combating domestic violence: 3 000 ▼ Media Project - Kosovo, Yugoslavia start-up costs for "Radio Internet", which will be used to help people use dialogue to solve their regional conflicts: 3 000 ▼ Pro Familia - Yugoslavia publication of the magazine 'Pro Familia': 4 000 ▼ Videoamedea - Yugoslavia Women's Video Art Festival: 3 000 ▼ Women in Black - Yugoslavia publication of 'Anthology: Women for Peace': 1 000 ▼ Zena no Delu - Yugoslavia workshop to teach women to do odd jobs (paid) at home: 3 000 ▼ Zeniske Studije - Yugoslavia publication of 'Zona F', a comic strip created by female cartoonists: 2 000 ▼ Feminist League - Kazakhstan job creation project for women aimed at strengthening their financial position: 3 000 ▼ AVIRA - Kazakhstan project to improve the rights of handicapped women: 5 000 ▼ WIMCA Centre for Woman in the Media - Kazakhstan publication of newsletter: 3 500 ▼ Latvia Women's Fund - Latvia training for unemployed women, designed to strengthen their financial position: 4 000 ▼ Latvijas University - Latina support for the first conference on women's studies in the Baltic States: 1 560 ▼ Kaunas Women's Employment & Information Centre - Lithuania training of female entrepreneurs in management, planning, assertiveness and combating discrimination against women in the workplace: 3 000 ▼ Lithuanian Centre for Human Rights - Lithuania project 'Women's Rights are Human Rights', providing information about the rights of Lithuanian girls for boarding schools and relief centres: 3 000 ▼ LUIWA - Lithuanian University Women's Association - Lithuania purchasing (feminist) literature for women's studies seminars: 1 500 ▼ Playfair - Macedonia travel expenses of two women from the Macedonian women's movement to attend a shadow conference where cri-
ticisms of the World Trade Organisation’s policies were formulated: F 2,000
▼ The Association of Social Women’s Protection - Moldavia contribution to
the project ‘How to establish and run your own business’: F 5,000
▼ Women Today - Moldavia renovation costs for a crisis-relief centre for
women: F 3,000 ▼ Women’s Organisation Moldavia - Moldavia training
for lawyers, doctors and leaders of NGO’s to make inquiries about women’s
rights: F 3,000 ▼ International Lesbian & Gay Youth Organisation - the
Netherlands travel expenses for two Slovenian women to participate in an
annual conference of the ILGYO, in the Netherlands: F 770 ▼ Charity Fund
- Ukraine start-up costs for helping victims of (sexual) violence: F 2,500
▼ La Strada - Ukraine shelter for the victims of women trafficking: F 2,600
▼ Mama ‘86 - Ukraine summer camp for women and their children with
workshops about women, empowerment and the environment: F 1,500
▼ Women’s Information & Consultative Centre - Ukraine publication of
magazine ‘Dialogue & Diversity’, focusing on women’s rights: F 5,000
▼ Centre for Women Leaders - Uzbekistan project to expose violence
against women and to provide information about contraception: F 4,500
▼ New Society - Uzbekistan publication of women’s magazine focusing on
equality between women and men: F 3,000 ▼ Federation for Women and
Family Planning - Poland information about the consequences of Poland’s
restrictive abortion laws (abortions are illegal); and providing counselling
and help to women who choose to have abortions: F 5,000 ▼ OLA Archive
- Poland publication of a lesbian magazine; F 1,300 travel and accommoda-
tion expenses for participation in the “Know How Conference”: F 1,600
▼ Society ‘Women Against Violence’ - Poland telephone help-desk for vic-
tims of sexual violence: F 3,000 ▼ Tamppa - Poland travel expenses for
participation in conference about combating HIV and STD (sexually trans-
nitted diseases): F 950 ▼ Women Also - Poland contribution toward invol-
vving more women in politics: F 3,500 ▼ Apador-CH - Romania study
about the position of women in society: F 4,000 ▼ Romanian Society for
Feminist Analysis - Romania founding of multimedia information and docu-
mentation centre: F 4,000 ▼ The Roma Women’s Association - Romania
newsletter to inform Roma women about the activities of the Roma women’s
movement: F 3,500 ▼ Almos Women Committee of Ingushetia - Russia tele-
phone expenses for helping refugee women: F 5,000 ▼ Bakhchisarai Na-
tional Centre - Russia funding seminar ‘Fight for your Right to Know’, which
informed women of the consequences of environmental pollution and how
to initiate preventative measures: F 3,500 ▼ Club Femina for Women’s
Rights - Russia telephone helpline for women in Chelyabinsk: F 2,500
▼ Cyber-Femin-Club - Russia publication of a magazine on the Internet:
F 5,000 ▼ Labrys - Russia publication of the only lesbian magazine in the
St. Petersburg region: F 5,000 ▼ Petersburger Center for Gender Studies -
Russia sponsoring festival ‘Women’s Art & Women’s Issues’: F 2,000
▼ Sadeistviye - Russia computer training for women between 50-60 years
old: F 5,200 ▼ Sayglisia - Russia ‘Income-generating Conference about
Women in Rural Areas’: F 2,000 ▼ Syastri Moscow, Sexual Assault Recov-
ery Centre - Russia contribution toward a new office: F 5,000 ▼ WISE
(World Information Service on Energy) - Russia newsletter about environ-
mental pollution and nuclear energy for women’s organisations and women
activists: F 2,500 ▼ Women and Earth - Russia conference, film festival
and exhibition about women and the environment, women’s rights and poli-
tics, spirituality and violence against women: F 2,500 ▼ City for
Women/Musto Zens - Slovenia international art and theatre festival for
and by women: F 2,000 ▼ Sekcija LL/SSK - Slovenia publication of the
magazine ‘Lesbo’: F 3,000 ▼ Association of Business Women - Tajikistan
training for relief-agencies about the problems of abused women: F 4,000
▼ Avesta Tajikistan - Tajikistan information about contraception and repro-
ductive rights for young women: F 2,500
Above: Participants of the self-defence training in lesbian center Kontra in Croatia.

Below: Seminar organized by "Women of Azerbaijan for peace and democracy of the Transcausasus."
WOMEN WITH INHERITED WEALTH

Money that one inherits is not the same as money that one earns. Often, there are conditions attached to inherited wealth, and one is not always able to spend it freely. People who inherit money often feel guilty when they are with friends who are not as financially well off. This can hinder an inheritor’s freedom to enjoy having money. An inheritance, moreover, usually has sadness attached to it, meaning a parent, lover or friend has died. And parents often leave instructions that their money should be used in a ‘sensible way’, which leaves inheritors feeling insecure, constantly worrying if they are, in fact, spending the money sensibly.

Problems and heavy emotional baggage are hidden aspects of an inheritance. For inheritors, talking about their problems with friends and acquaintances does not always help, because often they are incapable of seeing the negative aspects of inherited wealth or are simply jealous. Moreover, talking about money is difficult, because most of these women have been brought up to believe one should not talk about money with other people because they could then take advantage of you.

It is often difficult for women who have inherited large amounts of money to safely navigate their way through the male-dominated, deeply conservative and shark-infested waters of the financial world. Often, with regard to financial knowledge and emotions, women aren’t prepared for the worries and possibilities that come with wealth. Confronted by financial advisors - whom they probably have not chosen themselves - women are left feeling dazed and confused, asking themselves the question, ‘How can I find a financial advisor who I like and trust?’

For the above-mentioned reasons, Mama Cash founded the ‘Women with Inherited Wealth’ working group, which aims:
• to build financial self-confidence in women, so they can take responsibility for their inherited wealth;
• to encourage women to use their inheritance in a socially responsible manner.

Thanks to the ‘Women with Inherited Wealth’ working group, women learn to manage their own money and make important financial decisions. The group is united by a sense of social commitment and responsibility, which usually results in women making investments in socially relevant projects, either with direct donations or other forms of financing.

For many women, safeguarding their right to privacy is an important (pre-)condition of taking part in ‘Women with Inherited Wealth’ activities. Consequently, Mama Cash gives an enormous amount of care and attention to ensuring their privacy is protected. Within the Mama Cash organisation, the ‘Women with Inherited Wealth’ working group is an independent entity.
Organisation
Marjan Sax, who is also a member of the ‘Women with Inherited Wealth’ working group, is the group’s director. The working group’s ‘Advisory Body’, comprised of representatives of the various discussion groups, oversees the activities of each ‘Women with Inherited Wealth’ discussion group.

ACTIVITIES IN 1998

Courses
In September, the ‘Women with Inherited Wealth’ working group held basic courses in ‘Financial Management’. The courses, which were taught by financial specialists, dealt with several basic subjects, such as taxes, planning for retirement, investing in stocks and bonds, developing donation strategies, making choices for financial advisors and working with a notary public.

Discussion Groups
In ‘Women with Inherited Wealth’ discussion groups, women share their thoughts about wealth and its consequences. A discussion group meets once every two months at the home of a participant, with group members setting the meeting’s agenda. During the meetings, which are led by long-standing members of the ‘Women with Inherited Wealth’ working group, sharing personal experiences takes centre stage. The meetings are not occasions to talk ‘business’; rather, they are simply opportunities for women to talk openly and freely with other women, to discuss the social and emotional aspects of being wealthy and how money affects their relationships with their partners, children, friends, relatives, neighbours, acquaintances and so on. Naturally, the opinions and feelings expressed at these meetings are strictly confidential, and remain within the group.

Recently, two new discussion groups were started. As a result of our recent blaze of publicity - triggered by a feature article in ‘Opzij’, a popular Dutch feminist magazine - we received numerous telephone calls from women interested in joining the group. Today, there are 6 ‘Women with Inherited Wealth’ discussion groups, involving more than a hundred women.

Donation meeting
In November, the ‘Women with Inherited Wealth’ working group hosted a ‘donation meeting’, inviting representatives of organisations that are working on important projects, but are not especially well known, to discuss their projects with our group members. The meeting was a success, achieving its goal of bringing organisations and projects that deserve more financial support to the attention of our group members.

German ‘Inheritors’
In June, the second meeting of a German ‘Women with Inherited Wealth’ working group took place in Cologne, entitled ‘Mut zu vermogen, Frauen erben anders’. Although this group is young, their ambitious future plans include setting up of a women’s fund in Germany.
from top to bottom, from right to left:

Lida vd. Broek (S), Tendey Matimba (GF), Christine Rammouth (C), Leila Jaffar (C),
Lisa Chew (S), Rosita Bouterse (GP), Carine vd. Blean (GF), Micky Bictorina (O),
Marjan Satr (S), Nadia Pooten (CEE), Lillian Eebron (O), Tonny Robben (GF),
Thelma Debor (O), Machrie Meris (V), Jacqueline Williams (S), Jo Radersma (C),
Edith de Jong (GF), Louise v. Deth (B), Nancy Jourwe (O), Marike Botman (C), Nathalie van
Bommel (V), Hanneke Hazeveld (O), Will Janssen (O), Marijke Mariack (O),
Julia v. Herwaude (O), Carla Brutt (V), Jos Ensja (O), Sanjhevi Kempadoo (V).

(Photos: Teus Grojns)
THE WOMEN OF MAMA CASH

OFFICE PERSONNEL

Permanent Staff Members:
Lilianne Ploumen is the executive director of Mama Cash.
Jos Esajas is the Project Manager of the Guarantee Fund. She evaluates requests from female entrepreneurs, obtains information and makes recommendations to the board of directors.
Will Janssen is the Project Manager of the Fund for the Global South. She is responsible for everything related to incoming requests, such as the procedures and policy involved. She also makes recommendations to the Fund for the Global South’s board of directors. Carla Brünott, Kirsten Langeveld and Sonja Teerink assist with processing requests made to the Fund for the Global South.
Nancy Jouwe is the Project Manager of the Culture Fund. She handles requests made by women’s organisations in the Netherlands. She also makes recommendations to the Culture Fund’s board of directors. Liesbeth Faber, Machelt Maris, Nathalie van Bommel and Sanjhevi Kempadoo are members of the Film & Video Jubilee team.
Hanneke Hazavei is the Project Manager of the Central and Eastern Europe Fund. She handles grant requests. She is assisted by Kirsten van den Hul.
Janine van Doorn is a junior Fundraising/PR and manages our database.
Johan van Herwaarden is a senior Fundraising/PR.
Micky Vitorina is our Office Manager.
Marije Maricza is our Assistant Office Manager.
Ingrid Clarke was our receptionist from September 1998 to April 1999.
Thelma Daeber is our Financial Administrator.
Marjan Sax is the Chairwoman of the Board and is responsible for the working group ‘Women with Inherited Wealth’.

THE BOARD OF DIRECTORS OF THE MAMA CASH FOUNDATION

Marjan Sax is the Chairwoman of the Board and Representative of the Central and Eastern Europe Fund.
Lida van den Broek and Lin Chew are the board of director’s representatives for the Fund for the Global South.
Louise van Deth is the Treasurer.
Maayke Botman and Tessa Boerman are Representatives of the Culture Fund.
Carine van den Brink and Tendayi Matimoza are Representatives of the Guarantee Fund.

THE GUARANTEE FUND BOARD MEMBERS

Carine van den Brink studied both medicine and law. Since 1997, she has worked as a corporate lawyer for a bioengineering firm in Leiden.
Edith de Jong is an economist and investment analyst, with experience as a financial analyst for businesses and individuals. She works in the head office of a large bank as a manager of financial transactions. She has since resigned from the board of directors.
Tonny Robben is a project assistant for a large bank in Amsterdam, working in the Product Development for International Cash Management department.
Simone Noordegraaf-de Rie is a certified public accountant and has studied information management. Since 1985, she has worked for one of the largest accounting firms in the Netherlands. She has recently resigned from the board of directors.
Nassrin Savalooi is a co-ordinator at the National Support Centre for Foreign Women. Additionally, she runs her own training and consultants bureau for the integration of black.
immigrant and refugee women into the work force.
In 1998, the following woman joined the Guarantee Fund’s
board of directors:
Tendayi Matimba, who works for NOVIB, studied social
geography and has worked for the National Support Centre
for Foreign Women, in Utrecht. Additionally, she is co-owner
of a company.
Rossie Boutorse is a project manager for small and medium-
sized businesses at ‘WisseiWerkkings’ (Rijmond) and has
studied law.
Aygül Keskin studied management economics and law. She
works as a project manager and consultant for the regional
Foreigner’s Support Centre of South-Holland West. She is the
co-founder of the International Organisation for Migrant
Students.

THE CULTURE FUND BOARD MEMBERS

All of the Culture Fund’s board members have professions
that give them valuable insights into the complex issues of
women’s emancipation and culture that Mama Cash is
involved with.
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 Rikks Swarte, Carrousel and
Independent Theatre.
Leila Jaffar has an independent bureau for training, advising
and reporting in the area of minority policies and
intercultural communication, which is partly directed at non-
Dutch women.

Jo Rodersma runs her own literary advisory bureau and is
editor in chief of Armada, a magazine of world literature.
Her publications include ‘Dwars door de overgang.
Ervaringen en feiten’, a study of menopause; and ‘Goed
verkeerd: Een geschiedenis van homoseksuele mannen en
vrouwen’, a history of male and female homosexuality in the
Netherlands.
Maayke Batman is a consultant at EQuality and also works
at the Expertise-Centre: Gender, Ethnicity, and
Multiculturalism, where she’s responsible for the handbook
‘Black feminism in the Netherlands’.
Christine Ramrath studied translation, American studies
and women’s studies. From 1992 to 1998, she worked at
the University of Utrecht as a co-ordinator of women’s studies
for large European university network. She is now our
interim communication manager.
Julia de Lima was a Culture Fund board member for six
months, but owing to other pressing commitments, she
recently resigned.
In January 1998, Patti Slegers and Dorelios Kraakman
resigned from the Culture Fund. They were two of Mama
Cash’s founders and had been members of the board since
1983.

BOARD MEMBERS OF THE FUND FOR THE GLOBAL SOUTH

Carla Aalse is the head of the youth department at RIAGG, a
mental health centre, and is an authority on Surinam, the
Netherlands Antilles and the Caribbean.
Lida van den Broek is an organisational anthropologist and
director of the Kantharos bureau, specialising in matters of in-
tercultural co-operation.
Lin Chew was a project assistant for the ‘Stichting Tegen Vrouwenhandel’, a foundation opposed to trafficking in women, and she now works as a freelancer for Trans Act. She is an authority on the interface between women, migration and work.
Febe Deug is the project leader of ‘De Beuk’, a consultant’s bureau focusing on women’s groups in Latin America.
Sumati Nair is an activist in the field of women and health. She is editor of the ‘Newsletter’, published by the Women’s Global Network for Reproductive Rights.
Marjan Sax is a specialist in the field of women and development.
Jacqueline Williams is a theologian and political scientist. As both an activist and scientist, she is involved with political, social and educational reform. In the beginning of 1999, she resigned from the board of directors.

MEMBERS OF THE WORKGROUP FOR THE CENTRAL AND EASTERN EUROPE FUND

Olga de Haan is the managing director of ‘Russia Desk’, a foundation that supports projects in Russia. Additionally, she has published many newspapers and magazines about Russia.
Elisabeth Ter Meulen is the co-founder of the Central and Eastern Europe Fund.
Nada Pinteric is an Eastern Europe specialist, literary theorist, poet, and works as a program consultant in support of free press in the Balkans. Prior to moving to the Netherlands, she was a freelance journalist for radio and television broadcasters in Croatia, and the Art Director of a cultural centre in Zagreb.
Marjan Sax is a specialist in the field of women and development.
THE ANNUAL ACCOUNT

The annual statement of accounts for 1998 was drawn up in accordance with the Reporting Guidelines for Fundraising Organisations. This statement gives donors a clear view of Mama Cash's finances and the ways in which their donations are used. The 1998 Balance Sheet and the Statement of Revenues and Expenditures, which were audited by our accountant, are included in this annual report. Along with the realised results, the budget for the book year has been included for comparison. The results are accompanied by a short explanation of the various sections.

Revenues
Mama Cash receives income from various sources: donations, interest on loans issued to Mama Cash, interest from our capital, grants from third parties, income from workshops, lectures, etc. In 1998, we received £2,587,715 in revenues including from our anniversary. In 1998, the Fund for the Global South received £250,000 from Novib, to support women’s groups from Africa, Latin America, Asia and the Middle East. Additionally, the Fund for the Global South received £100,000 from the John D. and Catherine T. MacArthur Foundation (US). Activities relating to Mama Cash’s 15th anniversary were, for the most part, financed with donations and sponsorship. In total, £469,980 was available.

Capital
Our capital consists of the free reserves of capital and restricted reserves. The free capital serves as a guarantee for the continuity of the organisation. For the restricted reserves of capital, the allocations have been set.

Targeted Expenditure
The amounts that Mama Cash has at its disposal for the Culture Fund, Fund for the Global South, Guarantee Fund, and the Central and Eastern Europe Fund have gradually increased. In 1998, the Culture Fund supported women’s initiatives in the Netherlands for a total of £466,507. The Guarantee Fund gives loan guarantees to female entrepreneurs. The total amount outstanding in guarantees is partly affected by those guarantees expiring after a period of three years. In 1998, there was a sum of £368,000 in guarantees outstanding, and £36,400 was paid for bankruptcies. The Central and Eastern Europe Fund distributed £237,000 in grants in 1998, the third year of its existence. The Fund for the Global South supported projects for £955,702 in 1998. Information workshops, forums, representation, boozh, discussions and working groups received £31,130. In connection with our 15th anniversary, Mama Cash spent £327,858.

In 1998, a total of £2,942,493 was put into circulation: £2,874,493 in goal expenditures plus £68,000 in loan guarantees.
Investment Policy

The capital of Mama Cash is invested in securities (60%) and shares (40%), which is determined by the board. The companies that Mama Cash invests in have been carefully selected because ‘responsible investing’ is the number one priority for Mama Cash. We follow the criteria for evaluating stocks used by the Dutch savings bank, Algemene Spaarbank Netherlands (ASN). Mama Cash does not invest in companies that are involved in nuclear energy, the war industry, environmental pollution or those companies that are active in countries that violate human rights. In 1998, Mama Cash cashed in her investments to enlarge the free reserves of capital at our disposal. In 1998, all shares were sold, for a total of f338,100. In addition, security loans with a value of f1,777,000 were redeemed. In this way the liquidated capital is partly used for targeted expenditures and partly put away in a high-interest capital market account, to await reinvestment. Because of the volatility of the capital market, Mama Cash has not yet reinvested our liquid capital in 1998. However, it is our intention to do so.

Annual Account 1998

The following consolidated annual account for 1998 includes the activities of the Mama Cash Foundation, as well as those of the Culture Fund, Guarantee Fund, Fund for the Global South, Central and Eastern Europe Fund and Mama Cash Financial Services.

The annual account is divided into three sections:
- The Balance Sheet as of 31 December 1998
- Statement of Revenues and Expenditures for 1998
- Explanations

In addition, the 1999 budget is included.
# CONSOLIDATED BALANCE SHEET AS OF 31 DECEMBER 1998

## ASSETS PRIVATE

<table>
<thead>
<tr>
<th>Description</th>
<th>1998</th>
<th>1997</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed material assets</td>
<td>45,022</td>
<td>59,032</td>
</tr>
<tr>
<td>Outstanding loans supplied in relation to objectives</td>
<td>37,897</td>
<td>67,613</td>
</tr>
<tr>
<td>Investments</td>
<td>30,000</td>
<td>2,171,400</td>
</tr>
<tr>
<td>Accrued interest</td>
<td>3,376</td>
<td>58,985</td>
</tr>
<tr>
<td>Other accounts receivable</td>
<td>386,953</td>
<td>164,534</td>
</tr>
<tr>
<td>Cash and banks</td>
<td>2,926,802</td>
<td>978,595</td>
</tr>
<tr>
<td>Total</td>
<td>3,450,050</td>
<td>3,500,159</td>
</tr>
</tbody>
</table>

## LIABILITIES

### CAPITAL

<table>
<thead>
<tr>
<th>Description</th>
<th>1998</th>
<th>1997</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free reserves of capital</td>
<td>832,072</td>
<td>1,277,264</td>
</tr>
<tr>
<td>Restricted reserves:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>- for general objectives</td>
<td>37,897</td>
<td>67,613</td>
</tr>
<tr>
<td>- restricted in fixed material assets needed for company activities</td>
<td>45,022</td>
<td>59,032</td>
</tr>
<tr>
<td>- for specific projects</td>
<td>333,942</td>
<td>365,328</td>
</tr>
<tr>
<td>- accrued capital gains (unrealised)</td>
<td></td>
<td>148,911</td>
</tr>
<tr>
<td>Total restricted reserves</td>
<td>416,861</td>
<td>640,884</td>
</tr>
<tr>
<td>Total capital</td>
<td>1,248,933</td>
<td>1,918,148</td>
</tr>
<tr>
<td>Provisions</td>
<td>73,600</td>
<td>94,650</td>
</tr>
<tr>
<td>Long-term debt</td>
<td>818,510</td>
<td>788,170</td>
</tr>
<tr>
<td>Short-term debt</td>
<td>1,309,007</td>
<td>699,191</td>
</tr>
<tr>
<td>Total</td>
<td>3,450,050</td>
<td>3,500,159</td>
</tr>
</tbody>
</table>
## Statement of Revenues and Expenditures for 1998

<table>
<thead>
<tr>
<th></th>
<th>1998 realised</th>
<th>1998 budget</th>
<th>1997 realised</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fundraising</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revenues</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- mailings</td>
<td>269,821</td>
<td>250,000</td>
<td>278,621</td>
</tr>
<tr>
<td>- donations</td>
<td>1,362,605</td>
<td>1,310,950</td>
<td>881,781</td>
</tr>
<tr>
<td><strong>Total Fundraising Revenues</strong></td>
<td><strong>1,632,426</strong></td>
<td><strong>1,560,950</strong></td>
<td><strong>1,160,402</strong></td>
</tr>
<tr>
<td>Expenditures</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- direct costs</td>
<td>57,131</td>
<td>75,000</td>
<td>51,461</td>
</tr>
<tr>
<td>- operational costs</td>
<td>176,392</td>
<td>192,000</td>
<td>143,491</td>
</tr>
<tr>
<td><strong>Total Fundraising Expenditures</strong></td>
<td><strong>233,523</strong></td>
<td><strong>267,000</strong></td>
<td><strong>194,952</strong></td>
</tr>
<tr>
<td>Fundraising costs in % from revenues generated by own fundraising</td>
<td>14.31%</td>
<td>17.10%</td>
<td>16.8%</td>
</tr>
<tr>
<td>Revenues from fundraising</td>
<td>1,398,903</td>
<td>1,293,950</td>
<td>965,450</td>
</tr>
<tr>
<td>Revenues on investment</td>
<td>208,950</td>
<td>250,000</td>
<td>429,491</td>
</tr>
<tr>
<td><strong>Other Revenues</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- other income</td>
<td>26,359</td>
<td>-</td>
<td>13,690</td>
</tr>
<tr>
<td>- revenues from anniversary and exhibition</td>
<td>-57,878</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Grants from Third Party</strong></td>
<td><strong>250,000</strong></td>
<td><strong>250,000</strong></td>
<td><strong>150,000</strong></td>
</tr>
<tr>
<td><strong>Total available for objectives</strong></td>
<td><strong>1,826,334</strong></td>
<td><strong>1,793,950</strong></td>
<td><strong>1,558,631</strong></td>
</tr>
</tbody>
</table>
# Expenditures

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Culture Fund</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- grants</td>
<td>466,507</td>
<td>415,000</td>
<td>347,148</td>
</tr>
<tr>
<td>- unpaid grants for 1997</td>
<td>-20,700</td>
<td>-</td>
<td>8,306</td>
</tr>
<tr>
<td>- provisions</td>
<td>3,000</td>
<td>-</td>
<td>10,000</td>
</tr>
<tr>
<td>- operational costs</td>
<td>127,943</td>
<td>106,430</td>
<td>99,233</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>576,750</strong></td>
<td><strong>521,430</strong></td>
<td><strong>448,075</strong></td>
</tr>
<tr>
<td><strong>Guarantee Fund</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- grants</td>
<td>13,550</td>
<td>10,000</td>
<td>10,000</td>
</tr>
<tr>
<td>- provisions</td>
<td>151,971</td>
<td>124,430</td>
<td>127,056</td>
</tr>
<tr>
<td>- operational costs</td>
<td>165,521</td>
<td>152,730</td>
<td>192,356</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,139,397</strong></td>
<td><strong>1,042,240</strong></td>
<td><strong>977,418</strong></td>
</tr>
<tr>
<td><strong>Fund for the Global South</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- grants</td>
<td>955,702</td>
<td>885,000</td>
<td>854,123</td>
</tr>
<tr>
<td>- unpaid grants 1997</td>
<td>-5,224</td>
<td>-</td>
<td>-24,368</td>
</tr>
<tr>
<td>- own activities</td>
<td>4,078</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>- operational costs</td>
<td>184,841</td>
<td>157,240</td>
<td>147,663</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,139,397</strong></td>
<td><strong>1,042,240</strong></td>
<td><strong>977,418</strong></td>
</tr>
<tr>
<td><strong>Central and Eastern Europe Fund</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- grants</td>
<td>237,000</td>
<td>239,500</td>
<td>237,640</td>
</tr>
<tr>
<td>- operational costs</td>
<td>71,012</td>
<td>56,430</td>
<td>72,161</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>308,012</strong></td>
<td><strong>295,930</strong></td>
<td><strong>309,821</strong></td>
</tr>
<tr>
<td><strong>Information/Consciousness-raising</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- activities</td>
<td>31,130</td>
<td>-</td>
<td>2,104</td>
</tr>
<tr>
<td>- operational costs</td>
<td>105,333</td>
<td>68,106</td>
<td>51,394</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>136,463</strong></td>
<td><strong>68,106</strong></td>
<td><strong>53,498</strong></td>
</tr>
<tr>
<td><strong>Mama Cash Financial Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- direct costs (educational material etc.)</td>
<td>9,067</td>
<td>3,000</td>
<td>4,370</td>
</tr>
<tr>
<td>- operational costs</td>
<td>9,470</td>
<td>12,524</td>
<td>15,952</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>18,537</strong></td>
<td><strong>15,524</strong></td>
<td><strong>20,327</strong></td>
</tr>
<tr>
<td><strong>Emergency Fund</strong></td>
<td>1,957</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total available for goals</strong></td>
<td>1,826,334</td>
<td>1,795,950</td>
<td>1,558,631</td>
</tr>
<tr>
<td><strong>Total spent on goals</strong></td>
<td>2,346,635</td>
<td>2,095,960</td>
<td>2,002,095</td>
</tr>
<tr>
<td><strong>Deficit</strong></td>
<td>520,303</td>
<td>300,010</td>
<td>443,464</td>
</tr>
<tr>
<td><strong>The deficit was distributed as follows:</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>for specific projects</td>
<td>31,385</td>
<td>-</td>
<td>150,791</td>
</tr>
<tr>
<td>free reserves</td>
<td>488,918</td>
<td>300,010</td>
<td>594,255</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>520,303</strong></td>
<td><strong>300,010</strong></td>
<td><strong>443,464</strong></td>
</tr>
</tbody>
</table>
EXPLANATION OF DIFFERENCE BETWEEN BUDGET AND REALISED

In 1998, the budget difference is \( f \, 300,010 \).
In 1998, the actual deficit is \( f \, 520,303 \).
The difference between budget and actual costs is \( f \, 220,293 \).

This difference is justified due to:
- increased personnel costs (approx. \( f \, 100,000 \)) due to introduction of 36-hour work week, according to the ‘CAO-Welfare’.
- higher administrative costs (approx. \( f \, 45,000 \)): the budget was set without enough consideration for personnel increases, and our anniversary resulted in higher than expected costs for our office than just the direct costs.
- our anniversary exhibition, which was not accounted for in the budget. In previous years, \( f \, 40,000 \) was reserved by the Culture Fund. For the most part, sponsors covered the exhibition costs, but there was a remaining \( f \, 48,000 \) that could not be covered by the budget.
- the Culture Fund and Fund for the Global South have - in addition to their regular budget - supported a number of additional projects, for which they received earmarked donations.
- through fundraising, we raised an extra \( f \, 70,000 \).

AUDITOR’S REPORT

Commission
We have audited the 1998 Consolidated Balance Statement of the Mama Cash Foundation included in this annual report. This financial statement is the responsibility of the Foundation’s management. Our responsibility is to express an opinion on this financial statement based on our audit.

Proceedings
We conducted our audit in accordance with International Standards on Auditing. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statement is free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statement. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe our audit provides a reasonable basis for our opinion.

Assessment
We consider this annual account to give a true picture of the size and composition of capital on 31 December 1998 and of the 1998 results, and that it is in accordance with the “Guidelines of Reporting for Fundraising Organisations”.

Zaandam, April 20, 1999

Berk - accountants and tax advisors

Mr. A. Vermeer-Janse R.A.
## BUDGET 1999

### REVENUES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues from own fundraising:</td>
<td></td>
</tr>
<tr>
<td>- mailing</td>
<td>300,000</td>
</tr>
<tr>
<td>- donations</td>
<td>2,410,000</td>
</tr>
<tr>
<td><strong>Total revenues from own fundraising</strong></td>
<td><strong>2,710,000</strong></td>
</tr>
<tr>
<td>Costs of own fundraising:</td>
<td></td>
</tr>
<tr>
<td>- direct costs</td>
<td>75,000</td>
</tr>
<tr>
<td>- operational costs</td>
<td>160,321</td>
</tr>
<tr>
<td><strong>Total costs of own fundraising</strong></td>
<td><strong>235,321</strong></td>
</tr>
<tr>
<td>[in % of revenues from own fundraising]</td>
<td>9%</td>
</tr>
<tr>
<td>Results of own fundraising</td>
<td>2,474,679</td>
</tr>
<tr>
<td>Results of financial investments</td>
<td>80,000</td>
</tr>
<tr>
<td>Other revenues</td>
<td>15,000</td>
</tr>
<tr>
<td><strong>Total available to spend on objectives</strong></td>
<td><strong>2,569,679</strong></td>
</tr>
</tbody>
</table>

### EXPENSES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Culture Fund</td>
<td></td>
</tr>
<tr>
<td>- grants</td>
<td>500,000</td>
</tr>
<tr>
<td>- operational costs</td>
<td>123,391</td>
</tr>
<tr>
<td>Guarantee Fund</td>
<td></td>
</tr>
<tr>
<td>- paid guarantees</td>
<td></td>
</tr>
<tr>
<td>- provisions</td>
<td>50,000</td>
</tr>
<tr>
<td>- operational costs</td>
<td>149,256</td>
</tr>
<tr>
<td>Fund for the Global South</td>
<td></td>
</tr>
<tr>
<td>- grants</td>
<td>1,035,000</td>
</tr>
<tr>
<td>- operational costs</td>
<td>177,656</td>
</tr>
<tr>
<td>Central and Eastern Europe Fund</td>
<td></td>
</tr>
<tr>
<td>- grants</td>
<td>300,000</td>
</tr>
<tr>
<td>- operational costs</td>
<td>51,074</td>
</tr>
<tr>
<td>Information/consciousness-raising</td>
<td></td>
</tr>
<tr>
<td>- own activities</td>
<td>30,000</td>
</tr>
<tr>
<td>- operational costs</td>
<td>112,116</td>
</tr>
<tr>
<td>Mama Cash Financial Services</td>
<td></td>
</tr>
<tr>
<td>- direct costs (educational material etc.)</td>
<td>3,000</td>
</tr>
<tr>
<td>- operational costs</td>
<td>42,683</td>
</tr>
<tr>
<td><strong>Total spent on objectives</strong></td>
<td><strong>2,574,176</strong></td>
</tr>
<tr>
<td><strong>Total available to spend on objectives</strong></td>
<td><strong>2,569,679</strong></td>
</tr>
<tr>
<td><strong>Surplus/Deficit</strong></td>
<td><strong>(4,497)</strong></td>
</tr>
</tbody>
</table>