



reports)

releases



Mission Mama Cash: For seventeen 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.

With great courage, solidarity and creativity, women throughout the world are striving to improve their own lives and those of their daughters, mothers, cousins, friends, sisters and neighbours. Mama Cash, as a part of this movement, finances their projects. The agenda of the international women's movement is, therefore, Mama Cash's agenda. Progress has been made, but there is still a lot to do. Equal pay, equal opportunities for education, equal access to proper healthcare, equal participation in politics and management.

Although Mama Cash is 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: Mama is investing in the future of women.

Contents

Working Methods	4
Introduction	5
Structure	8
Fundraising	12
The Global South Fund	17
The Central and Eastern Europe Fund	20
The Culture Fund	24
The Guarantee Fund	28
Project lists	36
Annual account	44



Mama Cash works with four different funds that have their own criteria for evaluating requests. The board of directors of each fund determines their criteria in close cooperation with the fund manager. These criteria, moreover, are regularly adjusted. At the head office, we make an initial selection from the incoming requests, and if necessary, more detailed information is requested. Next, the fund manager offers advice concerning the remaining requests. Then, a special meeting is held, when the board of directors makes a final decision about the chosen requests.

Mama Cash puts great care into the composition of her board of directors. The various board members are of diverse backgrounds, expertise and experience. The Global South Fund and the Central and Eastern Europe Fund especially make use of our broad network of local advisors. This network consists of women, and also men, who have detailed knowledge of the situation in a particular country and who subscribe to Mama Cash's criteria. Currently, we have regular contact with approximately one hundred local advisors. Via our local advisors, the fund manager is able to provide the board of directors with additional information about the groups or organisations that have sent the board requests.

Selay, member of the Revolutionary Association of the Women of Afghanistan (RAWA), 'Counting on Mama Cash latest contribution, we were able to transport nearly 50 women from some remote areas of Afghanistan to participate in the March 8th function in Pakistan. It was so inspiring, encouraging and really heartening for them to be at the function and when they learned that Mama Cash had helped them to participate at such a wonderful event, they obviously felt that they are not very much alone in their resistance against the fundamentalists. At the same March 8th function in Pakistan a friend stated: "The Afghan fundamentalists want to bury Afghanistan under their medieval mindedness, terrorism and inhuman misogynist ideals but RAWA is the force who is successfully going to keep the land and people of Afghanistan alive, proud and loveable!"'

'Mama Cash is more than just a fund that we get money from. Your solidarity and concern for us is just as important,' said Bisi Adelye Fayemi, director of Akina Mama Wa Afrika – an African women's organisation – at a recent conference for the Women's Funding Network, in New Orleans. Indeed, our support of women's initiatives means more than just transferring money to a bank account. Financial support also means moral support, it means recognition of the work that women do and also expresses our solidarity. In 1999, we were able to financially and morally support 550 women's projects and businesses, bringing over f 3.2 million into circulation. We are proud of this. We're continually impressed by the plans, the perseverance and the courage of women as they strive to improve their lives, and the lives of others. This can come about in many ways: by setting up their own businesses; by organising educational training courses; by providing legal representation to women who suffer from domestic violence; or, by lobbying policymakers and politicians for women's rights.

Women's groups represent social change. They also determine how the world looks. And that is important: Mama Cash believes that people must have the opportunity to express their own point of view. Therefore, Mama Cash explicitly does not set her own agenda; but rather, she follows the agenda that women have set for themselves throughout the world. This means that Mama Cash must deal with an enormous diversity of projects, which she must evaluate. But in this diversity, lies women's power to bring about change. And that's why all of Mama Cash's funds concentrate on this aspect in their own way.

So it is that the Guarantee Fund started a project designed to bring the entrepreneurial qualities of black, migrant and refugee women to the attention of banks. The Culture Fund's renewed Art Awards provided outlets for freedom and diversity, such as in age and ethnic background, as well as in the artistic choices of female artists. In Central and Eastern Europe, women demolished ethnic borders by helping each other build a new social structure after years of conflict.

Furthermore, a growing number of initiatives are underway to start women's funds. Today, there are women's funds in Mexico, Brazil, South Africa, India and Nepal. We believe that these new and diverse women's funds are the most exciting and influential development. The more local women's funds there are, the more access women throughout the world will have to financial means. Mama Cash supports these women's funds by providing them with the money they need to set up their offices in the first year. As a result, these new local women's funds are able to concentrate on their own fundraising and finance regional projects, using their own expertise and people. In this way, they not only break the traditional balance of power in their own regions, but also between the Global North and South. The various global women's funds have formed a network, wherein they exchange expertise and experience.

Compared to 1998, Mama Cash was able to support more projects in 1999 because she knew how to substantially increase her budget. This trend continues and we continue to grow. The growth of women's initiatives throughout the world is a clear indication that women are becoming more active, are taking control of their own lives and are becoming more economically independent. We've more than justified our right to exist.

Lilianne Ploumen / Director Mama Cash

Pratima Khadka, president of the Bhutan Women and Children Organisation, (in exile: Kathmandu, Nepal), training courses in women's rights for female refugees: 'We ran skill development programmes for Bhutanese refugee women in the refugee camps. Around 150 refugee girls were trained; many of them are now being employed elsewhere. It is important since Bhutanese people are denied any information about human rights inside the country. This is our contribution in improving the lot of our women folks. They will return home sooner or later and will be an asset for rebuilding the Bhutanese society.'



Mama Cash is comprised of the Guarantee Fund, the Culture Fund, the Global South Fund, the Central and Eastern Europe Fund and Women with Inherited Wealth. The Mama Cash Foundation manages the finances, controls the annual budget and employs all personnel. The three working funds, and the working group Central and Eastern Europe, each have their own separate board of directors, who are experts in their own particular fields.

The Dutch Ministry of Finance classifies Mama Cash as a 'Foundation with a general social function', meaning that donations to Mama Cash are tax-deductible. Mama Cash has received the 'Hallmark for Fundraising Organisations', which means that Mama Cash raises funds, spends money and provides information in a responsible manner.

The Guarantee Fund

The Guarantee Fund promotes the economic independence of women by making it easier for female entrepreneurs to obtain bank loans. Women who do not have their own capital are usually unable to get bank loans. Banks want security, which a loan guarantee from the Guarantee Fund provides. Starting entrepreneurs, as well as recent starters and established entrepreneurs, are eligible for loan guarantees of up to f 50,000. The guarantee, however, is never more than fifty percent of the bank loan, because the Guarantee Fund believes that banks must also share a measure financial risk. This is a view that banks increasingly share. In 1999, the Guarantee Fund provided grants to four initiatives that aimed to improve the entrepreneurial culture and climate with regard to female entrepreneurs.

The Culture Fund

The Culture Fund strives to accentuate the diversity and power of women in the Netherlands. The fund wants to create tolerance for the underlying differences between women with regard to ethnicity, age, sexuality, social class, regionalism and nationality. By supporting women's projects, the Culture Fund helps to structurally improve women's social position and the image of women; to develop a critical range of ideas regarding gender and ethnicity; and to draw attention to the artistic expressions, ideas and experiences of women. Grants of between f 500 and f 5,000, and low-interest or interest-free loans of up to f 10,000, are awarded. Loan guarantees (up to a maximum f 10,000) are also provided.

Art Awards

In 1999, the Culture Fund again awarded two Art Awards: the work of Yvonne Dröge Wendel and Elisa van Schie was deemed to be the most groundbreaking, original and socially relevant. On December 3, they received, respectively, the Mama Cash Art Award (f 8,000) and the Baby Cash Incentive Award (f 3,000) during a ceremony at the Balie, a cultural-political centre, in Amsterdam.

Goretti Kyomuhendo, Uganda Women Writers Association: 'We published a collection of poems entitled: "No hearts at home" by Christine Oryema: Laibo. For the last ten years, there has been a lot of insurgency in the Northern part of Uganda, where Christine was born and raised. The women lose their husbands and sons, their young daughters are abducted by the rebels to go and become wives in the bush. In the protected camps and villages, women and young girls are defiled and raped by the men who are usually in charge of food rations. By publishing Christine's book, we gave them a voice; she voices out their fears, anxieties, hope. It is the very first publication to come out from the Northern Part of Uganda, which addresses the effects of the war.'

Global South Fund

The women's movement is global. Despite large cultural differences, women all over the world want to control their own lives and be respected. Mama Cash supports the small, independent women's groups in the Global South (the Third World) who are striving to further the emancipation of women. To this end, Mama Cash provides 'start-up money' for the setting up of new groups or projects. Moreover, Mama Cash supports groups who, because of their radical positions, have difficulty obtaining funds from other sources. The Global South Fund focuses on women's groups in Africa, Asia, Latin America and the Middle East who are not affiliated with governments, political parties or religious organisations. Grants of up to f 10,000 are awarded.

The Central and Eastern Europe Fund

Mama Cash supports women's groups who are fighting to improve their lives and are engaged in consciousness-raising activities regarding the social position of women in Central and Eastern Europe and the former Soviet Republic. In many countries, where poverty and war continue to take their toll, the position of women has not improved. Mama Cash supports women's groups who address important issues, such as defending a woman's right to control her own body and sexuality and protecting women from sexual violence. We provide financial support to groups who are not affiliated with governments, political parties or religious organisations. Grants of up to f 10,000 are awarded.

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. Moreover, it's often difficult for women to safely navigate their way through the mostly male-dominated, conservative financial world. For these reasons, Mama Cash founded the 'Women with Inherited Wealth' working group, a network of female inheritors that has been active for ten years. The goal of 'Women with Inherited Wealth' is to increase the financial self-confidence of women so that they can take full responsibility for their inherited wealth and to encourage them to use their inheritance in a socially responsible manner.

Diana Videva, Demetra Association, Bulgaria, contribution to legal aid and shelter for abused women: 'In October and November 1999 we started some preparations about the project. As a first step we did a mass media campaign in local TV programs and newspapers. With another project we established a shelter in Bourgas, which is a secret place for victims of violence. They can stay in the shelter for a three months period and it's free. A result of these activities is that most people know about us.'



More than 6,000 women and men have donated money to Mama Cash. For Mama Cash, this is not only financial support, but also moral support. Today, more than 1,200 donors are 'going steady' with Mama Cash: they regularly transfer a fixed amount of money to our bank account. Our donors also think of us during special occasions, like birthdays or anniversaries, when, instead of receiving presents or flowers, they ask their family and friends to make a donation to Mama Cash. Some organisations offer us their network of contacts for direct-mailing purposes; or women's groups who, unfortunately, have been forced shutdown, donate their remaining funds to our organisation.

Mama Cash has made it as easy as possible for our supporters to make donations, while at the same time making it fiscally attractive to do so. A donation need only be notarised, and later it can be declared tax-deductible. Often, donors also decide to lend Mama Cash a large amount of money as a long-term, interest-free loan, with the yield reverting to Mama Cash as a donation. This is possible with a minimum of f 5,000, for a minimum term of 5 years.

In 1999, Mama Cash successfully established longer-term relationships with a number of large donors – NOVIB, Hivos, Cordaid, Stichting DOEN. All agreed to donate Mama Cash a certain amount of money for several years. The Directorate General for International Co-operation of the Ministry of Foreign Affairs, plus the Department for the Coordination of Emancipation Policy of the Ministry of Social Affairs and Employment, gave a one time stipend in 1999. In the United States, Mama Cash continues to gain respect and notoriety for her international work. One of the USA's largest foundations, the John D. and Catherine T. MacArthur Foundation, has awarded Mama Cash an annual stipend. Furthermore Mama Cash has been able to replace her computer network thanks to a large gift from one of our donors.

Because of the intensive fundraising in the past few years, Mama Cash has succeeded in enlarging her budget and thus in funding more projects. Not only the established funding organisations support our work with their financial contribution, a large sum of our income is coming from private donors. Mama Cash however wants to sponsor many more projects. Therefore her annual budget will have to grow.

In 2000, the focus of the fundraising and communication department will continue to be on mobilising more funds and publicising our name and good works.

Brenda Belak, coordinator of research project about the position of women in Burma: 'The women's movement had previously been little more than an adjunct to the struggle for democracy in Burma. Now it is steadily increasing. It has been very exciting to be a part of this, and to watch the women we work alongside develop confidence and enjoy the success of their efforts. Burmese men have been very threatened by our project and the activities of women's groups here generally, and have sometimes said things like: "We agree they should get some of the rights you talk about, but we're not sure we want to give them all of them." We've all had a good laugh over this!'

'More financial activities and loans in the Global South' / The Global South Fund

The Global South Fund	1999	1998	1997
Requests	319	213	171
Grants	254	160	121
Total expenditure	f 1,095,135	f 913,090	f 845,937
Average amount	f 4,312	f 5,700	f 7,000

Will Janssen, fund manager of the Global South Fund: 'The number of requests rose by more than fifty percent in the past year. It's growing extremely fast. The budget has also been enlarged, but there's a tension: the number of requests is growing faster than the budget. Although I believe all projects that meet our criteria are important, unfortunately, we don't have enough money to honour all the requests we receive. Therefore, we especially favour marginal groups, such as lesbian and indigenous women, or other oppressed groups, who are less likely to receive money from other organisations. We can draw on the experience and knowledge of some sixty advisors, who provide background information that helps us decide whether or not we'll support a request.'

Subjects of the projects (in percentages)	1999	1998
education and professional training	20	21
reproductive, sexual rights and healthcare	19	18
(international) networks and travel grants	12	9
(political) participation and empowerment	11	18
(sexual) violence	10	9
communication (media, library, documentation, internet)	8	8
legal rights (work, land, property)	7	10
economic independence	7	3
culture (film, theatre, publications)	5	2
migration, trafficking women	1	2

'Many of the requests from Africa were concerned with economic activities', Will Janssen says. 'For example, extending small loans to women in Burundi or supporting a moped repair training course for girls in Burkina Faso. In Latin America, the majority of requests were for projects concerned with sexual violence, equal pay, reproductive rights and abortion laws. But here too, the number of requests concerning economic independence also increased. Requests from Asia focused more on migration, girls in domestic service or sex workers. Further, we granted more travel grants than in 1998. The small, independent groups who we support rarely have the money to travel to international conferences, but these are important occasions for them to make contacts. How do women know where to find us? It's often coincidental. Sometimes you clearly see a pyramid-effect: if we've financed a project in a certain city, there will be more requests from that region. It's often a question of networks. So, in the past year, we've made many new contacts in the Horn of Africa – Somalia, Sudan and Ethiopia. This had an immediate effect: we are now receiving more requests from that corner of the world.'



cares



shares



tearful



wishes



protests



makes



repairs



reports

Zi Teng in Hong Kong

From the Zi Teng newsletter (September 1999): 'My husband's company went bankrupt; but we must pay the school fees for our two sons and have money for living expenses. It was difficult to find work in our village. A neighbour told me that I could earn money as a prostitute in Hong Kong. I had no choice: I had to try it. I told my family that I took smuggled goods to Hong Kong and I left. The rent for a room was expensive but my boss was kind. I earned thirty dollars per client, but had to pick up the client's on the street myself. It went well for two weeks. I had work and was earning money steadily. But then I had bad luck. I was in my room with a client and had just taken off my clothes when, suddenly, my boss's son yelled that the police were here. Before I knew it they were in my room. They hit me and put me in handcuffs. At the police station a woman approached me who said she was a lawyer with Zi Teng and wanted to help me. Then the police told me that if I pleaded guilty, I would be released. The following day I had to appear in court. The woman from Zi Teng asked me again if I wanted her to be my lawyer. I thanked her but said no, because I didn't want any problems. But I did not speak Cantonese and couldn't understand what was said in court. I was given a large fine and a prison term. My boss didn't understand why I had refused the help of Zi Teng.'

Because of extreme poverty in rural regions, more and more women and girls from the People's Republic of China are fleeing to Hong Kong and Macau, where they work in prostitution. Usually, they cannot read or write, they don't speak Cantonese, they don't know anyone, they don't know what their legal rights are, and they don't realise the high risks they run of contracting Aids or other sexually transmitted diseases. The police routinely arrest them. Officially, prostitution is not a punishable offence, but they also don't know that. They usually appear in court without legal representation and, as illegal immigrants, they are eventually deported back to China.

In 1996, four women in Hong Kong set up Zi Teng, an organisation that tries to help the growing number of sex workers in the Chinese city. 'There is no organisation that stands up for the sex workers,' they wrote in their grant request. The women of Zi Teng – the Chinese name for a strong and vital plant – go into neighbourhoods and out on the streets, distributing information and providing support. They carry out research, encourage the creation of self-help groups, fight against the criminalisation of sex workers, provide advice about rights and offer free legal representation. Moreover, they visit prisons, where they not only give sex workers language courses and inform them of their legal rights, but also help them to find other ways of earning a living.

'We hope that through our work the sex workers become aware of their rights and the dangers of their profession.' Zi Teng, meanwhile, has begun organising groups in the Hong Kong districts of Sham Shui Po, Wan Chai and Tsuen Wan, and in South China cities of Shenzhen, Zhuhai and Dongguan. 'We want to have a broad network of sex workers and to stay in touch with those we already know.'

Yim Yuet Lin, coordinator and one of the founders of Zi Teng: 'The conference of sex workers in Zhuhai was very meaningful as it was the first time the sex workers from China can participate in the sex workers conference. Moreover, we are carrying out the services for the sex workers in prison. The sex workers have learnt the law about themselves and come out to have community education to the public by themselves. The empowerment to the sex workers are improving their position.'

Travel grant: Doses of Hope, in Somalia

'We fled from the civil war in our country in 1991.' Fadumo Alin, a Somali and board member of Mama Cash, sits at a large conference table in the Mama Cash office. 'In the Netherlands, the government decides where refugees must live. So I live in a town called IJmuiden, while other Somali refugees live elsewhere in the country. We live spread apart, but we really need each other. Above all, we want to help the people in our motherland. Therefore, in 1996, we set up Doses of Hope.'

The Doses of Hope Foundation helps women from the poorest regions of Somalia to build up their lives. Fadumo Alin: 'People lost everything because of the civil war. We went to northern Somalia, where it is somewhat more stable, to find out what the people there needed. Almost every woman said that she wants to begin her own life again, with her own income and, therefore, that they needed start-up capital. We have now set up a system whereby we grant small loans to the women of this region who want to start their own enterprises. We've stressed that they must work together. After this we are also going to concentrate on the urban areas, for larger enterprises. The Rabobank Foundation is prepared to finance a part of this so-called 'micro-credit' program.'

They have now set up a department of Doses of Hope in Somalia itself, where a group of eight women are responsible for setting-up and managing the saving- and micro-credit programs. In the Netherlands, Doses of Hope is an advocate of national and international organisations. The program, which will run for three years, began with training the office staff in Hargeisa. In 1999, two women from Doses of Hope, one of them being Fadumo Alin, travelled to the relatively safe Northern Somalia on a travel grant from Mama Cash. Fadumo Alin: 'We have the knowledge and experience in this field, which they need. After the training period, they go further independently. Doses of Hope is small organisation that wants to have big impact on the lives of Somali women.'

Ans de Jong, women's centre in Alkmaar, The Netherlands: 'U heeft ons financiële ondersteuning gegeven bij de aanschaf van een computer. Deze ondersteuning maakte het mogelijk dat er nu twee computers zijn in ons vrouwen centrum. Een voor de administratie en de boekhouding, de ander voor PC lessen zoals Windows 98 en internet. In een les van twee uur proberen we de kneepjes bij te brengen van e-mail en surfen. Een deelnemer zei over de internetcursus: "Mijn man heeft me al vele avonden uitleg gegeven en ik begreep er niks van. Hier twee uurtjes les en ik begrijp alles." Vrouwen geven aan vrouwen veel beter uitleg.'

Piece of the summercollection of Warp&Weft. The loan guarantee of Mama Cash helped to finance the wintercollection 1998/1999 of Warp&Weft.



The Central and Eastern Europe Fund	1999	1998	1997
Requests	121	117	51
Grants	96	76	43
Total expenditure	f 421,500	f 237,050	f 201,856
Average amount	f 4,390	f 3,119	f 5,607

Hanneke Hazeveld, fund manager of the Central and Eastern Europe Fund: 'The exceptional thing about the Central and Eastern Europe Fund is that they are all countries in transition: once they were communist, and now they're busy becoming democracies. This influences the projects, too. Almost all the groups who send us requests have been started in recent years. That means they're very young. The number of requests has increased tremendously in the past few years. I'm very pleased by this. The societies are still developing; therefore, it's important that women take a firm stance and clear position.'

The region we cover extends from Lithuania to Kazakstan, and we're slowly building up our network of advisors in this enormous area. Last year we found, for example, new advisors in Tajikistan, Kyrgystan and Kazakstan. Women in those places are better able to assess how meaningful a project is to the women of that region than we are from our office in Amsterdam.'

Subjects of the projects (in percentages)	1999	1998
(sexual) violence	14	7
communication, internet	11	17
information	11	8
aid, shelter, trauma-recovery	10	12
economic independence	8	6
refugees	8	6
reproductive rights and health-care	8	5
sexual rights	6	6
politics (non-party politics)	5	2
networking/travel grants	5	7
prostitution/women-trafficking	3	1
research	3	5
media (radio/TV)	2	3
environment	2	3
art	2	7
organisational expenses	2	5

'We receive a large number of requests for activities against sexual violence, and they're increasing rapidly. Within the Russian women's movement, women's help groups are on the rise. Why such a large increase? Hanneke Hazeveld hesitates: 'I think that the taboo of talking about sexual violence is slowly being lifted and that sexual violence will be more quickly recognised as a problem. But apart from this, violence is truly increasing, owing to growing frustration with poor economic conditions, rapid social changes and armed conflicts. These conflicts, by the way, also make it really difficult to get the money to where it's needed. Sometimes there is no bank at all.'

In these countries – where they've got enough 'isms' – feminism has a different meaning. That's why, compared to women's organisations elsewhere in the world, a lot of Russian women's organisations are deeply concerned with environmental issues. The feeling of 'we women are connected to the earth' is thriving there and you can notice it in their projects. It's a very special area. I'm extremely impressed with what they manage to get off the ground. If they want something from somebody, they'll sleep in front of that person's door for days until they get it.'

Perzent, Centre for Environmental and Reproductive health in Karakalpakstan

Today, the once brimming Aral Sea, in Uzbekistan, is desolate. The two rivers that flow into this inland sea were diverted by the Russian government, because they decided to transform the Karakoum and Kizilkoum deserts into lush cotton plantations. Result: the Amoe Darja and Syr Darja rivers have been discharging small streams of poison into the Aral Sea for years. Or rather, we should say Aral 'Desert', because the seagulls left a long time ago when the water dried up, and now, the only reminders of the past life are dilapidated fishing villages and barren shipwrecks. In addition to being an economic catastrophe, it's also an environmental catastrophe: on the bottom of what was once the Aral Sea is a cocktail of poisonous chemicals, such as sulphate, nitrate, pesticides, herbicides and defoliants, which are now being spread far and wide by the strong desert winds. The Republic of Karakalpakstan, with 1.4 million inhabitants, borders the Aral Sea and is situated around the Amoe Darja delta. '99 percent of the pregnant women here are suffering from anaemia and our mothers have the highest mortality rate in the whole of the former Soviet Republic,' wrote Oral Ataniyazova, a gynaecologist in Noekoes, the capital of Karakalpakstan, in her grant request. In Noekoes, most people suffer from severe headaches, swollen glands and other ailments. 'In the past fifteen years the situation has rapidly deteriorated. The number of kidney and liver ailments has increased enormously. Our people are dying like flies.'

Oral Ataniyazova, therefore, set up Perzent, a regional Centre for Environmental and Reproductive Health, in 1992. Perzent means 'baby' in the Karakalpakstan language. The organisation is primarily focused on improving the position of women. 'I have 13 years experience as a doctor in the government health care system. I know, therefore, how bad and inefficient the quality of the government's program is, especially when it comes to improving women's health. Information about, for example, sexually transmitted diseases is simply not available. The situation is deteriorating because of the poor economic conditions in the region. The majority of the population lives below the poverty line.'

The current political situation has also contributed to the region's problems, according to Ataniyazova: 'Karakalpakstan is a semi-autonomous republic within Uzbekistan, without any possibilities for independence or self-rule. Furthermore, some cultural traditions and Muslim customs prevent women from regarding themselves as individuals, which is why women suffer the most from a lack of basic healthcare. All these factors combine to produce horrendous living conditions, especially for women.'

In 1999, Perzent, with Mama Cash's support, started a new project in Kanlykol, a rural area 150km from the Aral Sea, to support women's initiatives there, and also to handle training and information – in Karakalpakstan – about healthcare, procreation, the environment, gender problems and hygiene. Oral Ataniyazova: 'Women play a key role in saving children and the environment.'

Svetlana Pryadelina, director of the 'New Perspectives' Fund, Kazakstan, start-up costs for an Internet centre and computer training for women: 'New Perspectives Fund is unique in Kyrgyzstan. It was the first organization to apply for a new computer and Internet technology to improve the situation of women and to strengthen women's organizations in Kyrgyzstan.'



'Girls use another language' / The Culture Fund

The Culture Fund	1999	1998	1997
Requests:	415	355	350
Grants:	193	179	150
Total expenditure (incl. art awards):	f 449,594	f 453,422	f 322,452
Per category	total	average	
Social developments (96 grants)	f 183,160	f 1,908	
Publications and art (87 grants)	f 175,572	f 2,018	
Film and media (14 grants)	f 62,500	f 4,464	
Other projects (incl. art awards)	f 28,362		

Nancy Jouwe, fund manager of the Culture Fund: 'This year we received more requests than in 1998. Feminism is supposed to be dead, but we haven't noticed. Women younger than 30 years old are also interested in us. The only difference is that they use another language; they speak about girl power instead of 'we're discriminated against.' They're interested in their own social position, but this doesn't stem from idealism. We received a nice request in 1999 from a group of young women from Groningen who, for a number of years, have organised a 'witches' night', a nocturnal demonstration expressing their concern about violence against women, featuring witches, drummers and fire-breathers.

I believe it's important to keep our attention on young women, because the number of requests from women younger than 30 years old is less than we'd like.

Last year, therefore, the Culture Fund initiated a special 'young women's year', which will run from mid-1999 to the middle of 2000 and will involve a number of inspirational projects for young women. For example, in cooperation with the youth organisation Kunstbende, we've organised a video master-class for young female filmmakers. Four of the eighteen young women who applied were awarded with a beginner's video course. We believe it's important to stimulate young women's passions in this way.

Owing to our experience with the Mama Cash Art Awards, we know that awarding prizes helps to stimulate and inspire artists. The year 2000 will mark the ten-year anniversary of Mama Cash's Art Awards. Naturally, we're planning to celebrate this wonderful achievement.

The Culture Fund remains focused on the social position of black, migrant and refugee women. They are among the most marginal groups in Dutch society and they. Unfortunately they do not always know how to find us. However, from groups that are active outside of the Randstad (Amsterdam-The Hague-Rotterdam) we receive many applications. There in many cities, international Women's Day, on March 8th, was celebrated. Women's Day has really undergone a revival.

It's also striking that more women are striving to combine art and politics in their projects. In 2000, we'll double the financial rewards for these types of projects, because we believe it's an effective and creative way to get a message across – outside of the fixed pigeon holes of politics and art.

Furthermore we continue to search for advice and knowledge about setting up companies and organisations, about other financiers, fundraising strategies and jobs. I'll be focusing on these areas in the coming year.'

'Sorry, I couldn't find a babysitter sooner'

Young Mothers Group of Fiom Regionaal Buro in Groningen

'This week I went looking at baby room furniture with my parents. That really wears me down. We went to all the children's stores in Groningen and Assen, but in the end, we found what we wanted right around the corner from here.' Petra (18) has a bored expression on her face as she tells this story to the rest of the Young Mothers Group. 'Next week everything will be delivered.' Under her white, wool sweater, you can see a robust belly – she's due in six weeks. Petra is the only member of the group who is pregnant, the rest of the women already have children, ranging in age from infants to toddlers. Slowly more group members arrive. 'Sorry, I couldn't find a babysitter sooner.'

In March 1999, Fiom, with a grant from Mama Cash, started a Young Mothers Group for mothers from 15 to 24 years old, in Groningen. Every Wednesday morning they meet from 10 to 12 o'clock. 'Young and a mother? You aren't the only one!' states Fiom's information folder. Rita Jager, social worker at Fiom, took the initiative: 'We'd often get young mothers here with the same questions and problems. About their relationships, welfare payments, school, child rearing, work... in a group situation the mutual recognition effect is higher and the mothers can help each other. Many young mothers, especially if they're single mothers, fall into a state of isolation. Their friends are usually busy with other things; and, to make matters worse, they're often patronised by, for example, health care clinics. Here, we want to make our mothers feel stronger and more self-confident.'

There are also young mothers in the group who are underage asylum seekers. Because the group is comprised of both refugee and native Dutch mothers, it's important to have a program that appeals to everyone. 'That's sometimes difficult, especially because of the language barrier. Ultimately, though, it's a matter of trying to talk, and by doing so, it becomes possible to talk about their differences and similarities.'

Eventually, eight women sit in a circle in Fiom's airy meeting room. One of the Chinese girls (16) says that she's been in Holland for two years and has a 17-month old daughter. She hasn't yet been granted asylum, but she's happy with the Young Mothers Group. 'I also learn to speak a little Dutch here,' she says.

Today, someone is coming to talk to the mothers about child rearing, about 'making contact with your baby.' This was a subject some of the mothers had inquired about the preceding week. A video shows a mother with her baby. Everyone reacts, expressing irritation: 'You don't do it like that!' But later, when they see the baby gurgling with pleasure, nobody can stop herself from grinning. 'If they made a video of us, I'm sure it'd show that we make a lot of mistakes too,' concludes Monique (20), who wears shiny blue pants and a short velvet jacket.

Next week, the mothers are going to make brunch together, so everyone must make a shopping list. In addition to talking, they do many other things together. 'The nicest was when we all went to the zoo with our children,' says Ingrid (20), laughing. 'We got a lot of strange looks, especially when we were all walking down the street, all of us young mothers pushing buggy's and baby carriages. That sure was something to see.'

Nina Kurasova, president of Afina Information Centre in Russia, telephone 'hot-line' for victims of sexual harassment in the workplace: 'The subject of sexual harassment at work is broached in our region for the first time. Within one year we received more than 300 calls to our "Hot Line" from women who have undergone sexual harassment at work. One of them was a young woman, Victoria Byl'eva, living in the Rostov region. She was illegally dismissed from work after refusing the harassment of her boss. Our organization protected her interests in the Court (26 November 1999) and won the case. The local press wrote several articles about it.'

'Planet of the Apes' 1999, art production by Elisa van Schie, winner of the Baby Cash Incentive Award



'Tailor-made work in financial service-providing' / The Guarantee Fund

The Guarantee Fund	1999	1998	1997
Requests:	69	75	110
Number of loan guarantees:	7	5	14
Amount of loan guarantees:	f 262,500	f 100,250	f 264,500
Grants:	4	1	-
Total grants:	f 14,500	f 10,000	-

Tendayi Matimba, a board member since May 1998 and fund manager of the Guarantee Fund since October 1999 (because of replacement of ill colleague): 'The decrease in the number of requests shows that it's becoming easier for women to get bank loans without Mama Cash's involvement. However, the Guarantee Fund has suffered from understaffing, also resulting from illnesses. In the first months of 2000, the number of requests and grants has once again continued to grow. This probably also has something to do with the current strong economic climate, which increases the attractiveness of entrepreneurship.

Not all requests lead to grants, however. Entrepreneurs might have a change of heart and abandon their plans, or they might raise the financing themselves, although sometimes the Guarantee Fund will still play an advisory role. But it also often means that an applicant's entrepreneurial plans are rejected because they fail to meet our criteria or because they are simply not feasible. The starting point for Mama Cash, however, is the entrepreneur. They must possess the quality, skills and experience in-house to realise their plans.

Women often choose typical female pursuits in the personal service-providing sector, such as beauty salons and day-care centres. The retail trade, primarily fashion and clothes, is also popular. However, we also receive requests for innovative initiatives, which tap into new niche markets, such as the 'Indoor Playground Joepie' and 'Divas', an organic restaurant. Other notable initiatives were for business service-providing and new technologies, such as Internet and e-commerce.

In 1999, the Guarantee Fund devoted the necessary attention to charting a new course: more attention is given to the person behind the entrepreneurial plan, to other forms of financial service providing, and to creating more diversity in the entrepreneurial pool. Banks now think of female entrepreneurs as a growing market. But there is still great, untapped entrepreneurial potential amongst black, migrant and refugee women, disabled workers, female breadwinners, women re-entering the job market and young women, who hardly have any access to the world of finance. In order to better serve these entrepreneurial women in 2000, the Guarantee Fund will supply them with small loans. In Amsterdam, together with the Rabobank, we've started a pilot-project. The Guarantee Fund wants to be an added value for these entrepreneurs by offering tailor-made work in financial service-providing.'

'Delicious, but risky'

Restaurant Divas, in Nijmegen

'Here, taste this.' Gabi and Sascha Stoffelen change plates. Three of their employees also taste food from each other's plates. Today, a new menu has been set and everyone must taste-test the new dishes. The whiting fillet with a crust of dried shrimps and oyster sauce with ginger was replaced with a pork fillet with marinated Japanese plum-wine, topped with sushi. Gabi is satisfied, but she does have her doubts about the portion of flageolet with potatoes and tomato sauce. 'Hmm. It's delicious, but risky.' She tastes it a few more times. 'I'm still not sure.'

A year ago Gabi (28) and Sascha (25) started their own restaurant in Nijmegen. Gabi is the chef, Sascha the manager. In many ways they are each other's opposite. Sascha: 'I knew that my sister and I would make a good partnership: she is idealistic and a perfectionist; I'm commonsensical and commercial-minded. We drew up a business plan to see if it would work out well.' And it did. Because of the loan they got from Mama Cash, they had enough money to start. Within a year, their staff has grown from seven to fifteen employees, serving up to 80 guests per night. The turnover is larger than they expected and they think that this year they'll make a profit. 'A good organic restaurant was a niche in the market and our diners are surprised by our food. We serve organic products because the quality is so much better, not only because of idealism. Gabi worked on an organic farm. She knows during which season a vegetable is at its best, and this is what she bases her recipes on. Tomatoes, for example, don't taste very good in winter, so she doesn't use them.'

Sascha loves to provide leadership and solve problems; Gabi does not. Gabi just wants things to run smoothly and to be left to cook her delicious meals. She has high standards. So she changes the menu every two weeks, which is refreshing and inspiring, but demands a lot from her personnel. Gabi: 'Just when they know how a recipe should be made, they have to learn a new one. Consequently, I must always be in the kitchen.'

It goes so well, in fact, that they can barely enjoy their success. They work six days a week, from 10 o'clock in the morning to 11 o'clock at night. 'Sick? No, we're never sick. We can't be.' Sascha laughs: 'A lot of investors didn't take us seriously. If I said I'd achieve a turnover of f 700,000, they'd reply condescendingly, 'Surely you mean seven thousand?' Now everyone wants to share in our success. Nice, huh?'

Ludmila Zhirina, Viola, start-up costs for rural women's network in the Russian region Bryansk: 'The most pleasant thing about the project is that we are united together and we felt ourselves at power. We felt that we could change the situation for the better. We distributed information about the ways that radionuclides are distributed through food, and also about the secondary radiation that comes from burning radioactive firewood for warming the houses. This is very important for our region, as our region is a zone that is contaminated by radiation.'



Clothing line Warp&Weft, three years later

They began in east Amsterdam, in a few small rooms. Now they work out of a large warehouse on an industrial park in upscale Amsterdam West. 'This is much nicer, we now have everything in one place,' says Ageeth Meijer, one of the designers of Warp&Weft, pointing at one of the rooms separated by glass walls. Large rolls of flame-patterned material are stacked in the hall. In 1997, Anneriet van Diemen (now 32) and Ageeth Meijer (now 31), clothing designers, received a three-year loan from Mama Cash to set up their clothing company, Warp&Weft.

Ageeth Meijer: 'We wanted to design with extraordinary materials, that inspires us. We made our first collection and it was an immediate success. Our clothes are between ready-to-wear and designer. The style is different; it's urban streetwear, modern design and sportswear. It's wilful and individualistic. The Mama Cash loan guarantee was really important because it gave us the possibility to finance our first large collection. From then on we have brought out a collection every six months, and every six months our orders have doubled. Once we had finally started, it was easier to find private initial investors.'

Today, Warp&Weft supplies one hundred select clothing stores in the Netherlands, Belgium, Germany and the United States. One of the Rolling Stones' backing singers wore one of their jackets during the group's European tour, and Dutch celebrities like Anouk, Katja Schuurman and Daphne Dekkers have worn the Warp&Weft label en public. In February 2000, they shifted a part of their production to Poland and have hired an employee. Meijer: 'To be honest, we expected this success. I would've been surprised if it hadn't worked out.' And the future? 'I want the label to become even more well known. I want people to see that it really is special. I want our line to be available in all the large cities of the world. But there's no rush. We have just switched from being a small business to a 'Ltd.' company, which I'm very proud of. That was a great moment.'

Dania Suarez, sub-director of Cipac Derechos, in Costa Rica, three-day workshop for lesbian women in Central America: 'Lo que más nos llama la atención en torno a este proyecto es la posibilidad de crear una Confederación de mujeres lesbianas o bisexuales en América Central que defienda, promueva y investigue los derechos humanos de ellas. Este proyecto es una primera etapa en la construcción de un frente de acción común de lesbianas en el área que ayudará a fortalecer a nivel nacional y regional estrategias de incidencia política, planificación, comunicación y visibilización.'

Loan Guarantees

	amount	bank	duration
Binnenspeeluin (Indoor Playground) Joepe _ Roosendaal	f 50,000	ABN/AMRO	5 years
Shaina Beauty Salon _ Spijkenisse	f 37,500	Rabobank	4 years
Lousiana Bodyfashion _ Rotterdam store for specially adapted lingerie (prostheses etc.)	f 35,000	Rabobank	4 years
Divas Restaurant _ Nijmegen organic restaurant	f 50,000	Rabobank	5 years
Bartele Kinderopvang _ Amsterdam child day care centre, with multicultural, pedagogical focus	f 25,000	Rabobank	3 years
Centrum De 7 Sprong _ Nijmegen Spiritual centre; hall rental and store	f 15,000	Triodos	5 years
Frisia Charters _ Harlingen active sailing tours on the Wad, Frisian canals, lakes or IJsselmeer	f 50,000	ABN/AMRO	5 years

Subsidies

Wijze Vrouwen Overleg (WVO)

Project 'VOIS': Women, Entrepreneurship and International Co-operation, the first black, migrant and refugee entrepreneurs convention, on June 21, 1999, in the Rode Hoed, in Amsterdam. f 2,500

Stichting Vrouwelijke Entrepreneurs

Participation in the Global Business Women's Conference, in Washington, from October 17-19, 1999 f 3,000

Participation of Vanessa Baksh (black, migrant and refugee entrepreneur) in the Global Business Women's Conference, in Washington, from October 17-19, 1999 f 1,500

Instituut voor Vrouwelijke Ondernemers (IVVO)

part of the Surinam National Women's Movement, workshop program f 7,500

Network activities

Wijze Vrouwen Overleg (WVO)

Project VOIS, network meeting 'Promotion, marketing and customers, one step further', for black, migrant and refugee entrepreneurs in co-operation with Mama Cash, January 31 2000 f 2,384

1999 Grants, Central and Eastern Europe Fund

Albania

Women's Centre TiranaInformation and documentation centre *f* 3,000**Women's Centre Tirana**Female refugee activities *f* 10,000**Useful to Albanian Women**Training empowerment and consciousness-raising *f* 3,000

Armenia

Ajakits/Helping HandsProject to combat violence against women *f* 4,000**Centre for Development of Civil society**Start-up costs 'Giri Support Centre', for consciousness-raising and training in human rights *f* 4,000**Women's Rights Center**International conference about violence against women *f* 4,000

Azerbaijan

Azerbaijan Feminist GroupMonthly publication of newsletter *f* 8,000

Belarus

Association of Belarusian GuidesInformative training for girls about sexuality and sexual rights *f* 7,000**Ecoresistance**Magazine for girls *f* 3,500**Women's Information Centre**Weekly TV-broadcast aimed at changing the outlook of women *f* 2,000

Bosnia

Futura PlusLegal aid, providing aid and information about the rights of refugee women *f* 4,000**Krupljanka**Establishment women's house *f* 3,000**Women of Una**Radio program for unemployed and refugee women *f* 5,700**Women of Una**Shelter for Kosovo refugees *f* 11,000**Zene Sebnicen**Travel expenses of women and children from Srebrenica *f* 4,000**Zene Zenama**Shelter for Kosovo and Roma women *f* 15,000

Bulgaria

Demetra AssociationLegal aid and shelter for abused women *f* 4,000**Gender Project**Information about violence against women for fifteen schools *f* 4,000**Women's Association 'Ekaterina Karavelova'**Project 'Women's Place in Government' for the advancement of political participation *f* 3,000

Croatia

Centre za Zenska StudijePublication of 'Anthology Feminist Art Criticism' *f* 2,000**Kontra**SOS help line, self-defence courses and research *f* 4,400**MIRTA**Violence against women project with help-providing service and lobby for changing laws *f* 4,000**Rosa House/Center for Women War Victims**Travel expenses for investigating refugee women in Kosovo *f* 4,400**Rosa House/Center for Women War Victims**Workshop aimed at reconciliation and communication between refugee women, shelter *f* 5,000**SEKA**Shelter and relaxation week for female victims of war and violence and their children *f* 3,000**UATUC Women's Section**Travel expenses for participating in the 7th ICFTU World Women's conference in Rio *f* 2,200**Udruga Brod**Contribution to free legal aid and information about women's rights *f* 4,500**Udruga Zenska Unije Roma Hrvatske**Providing (general) office expenses *f* 7,250**Women's ad Hoc Coalition**Project about the influence of women in politics and improving political participation *f* 3,000**Zenska Akcija Rijeka**Legal aid for women *f* 3,000**Zenska Grupa Losinj**Project to enlarge the political participation of women *f* 3,000

Czech Republic

CAPA/Czech Midwife OrganisationTravel and participation costs for midwives at conference *f* 4,000**Gender Studies Center Prague**March 8th manifesto 'Women against sexual violence' *f* 3,000**Incognito**Publication of magazine for lesbian women *f* 4,000**One Women's Press**Translating into Czech, 'The Female Eunuch', by Germaine Greer *f* 3,500**ProFem**Campaign against violence in the private sector, entitled 'The Biggest Enemy of Domestic Violence is Your Ignorance' *f* 3,500

Estonia

Vastellina Handicraft AssociationSetting up women's centre *f* 3,000

Georgia

Complete Shalom Apsny AbhazieBulletin about environment and women's business *f* 3,000

International

Gender Studies in Agriculture and Rural DevelopmentInternational conference 'Rural Transformation and Gender in Central and Eastern Europe' *f* 3,000**Health Action International**Travel expenses of Latvian doctor, Eastern European representative during the Geneva Conference of the World Health Assembly *f* 3,000**International Alert**Travel and accommodation expenses for Central and Eastern European women during the 'The Hague Appeal for Peace' conference *f* 3,000**Federatie Opvang Nederland**Travel expenses for five representatives of crisis centres in Central and Eastern Europe for participating in 'Women without Homes' conference *f* 3,000**Stichting tegen Vrouwenhandel Nederland**Training and networking sessions about women's rights and women trafficking for women organisations from Central and Eastern Europe *f* 3,000**Fund for Art Slovenia**Festival of women and art *f* 10,250**Women in Europe for a Common Future**Travel and accommodation expenses for two NGO co-ordinators from the Caucasus, at conference about the damage of PCB's and POP's to the reproductive health of women *f* 3,000

Kirghizia

Chance Crisis Centre KirghizistanPrevention of abuse of women and providing aid *f* 6,250**New Perspectives**Start-up expenses of internet centre and computer training for women *f* 9,000

Kosovo/Yugoslavia

Centre for Protection of Women and ChildrenShelter for refugee women *f* 12,000

Latvia

Durbe Women's Club OfficePurchasing computers and organisation of a regional meeting of women's groups *f* 3,000

Macedonia

Union of Women's OrganisationsShelter for refugees from Kosovo and project 'Unity of Diversity' to bring various community groups closer together *f* 15,000

Moldavia

YHCACampaign on behalf of women's rights *f* 5 250

Montenegro

Sigurna Zenska KucaShelter centre for abused women *f* 8,000

Poland

Centrum Promocji KobietPublication of guide listing Polish women's organisations *f* 2,000**Creative and Active Women's Organisation**Publication of regional bulletin *f* 4,000**Gender Studies**Publication of women's writing and poetry courses *f* 3,000**Jineteras**Street work on behalf of prostitutes in Krakow *f* 3,000**Karat Coalition**Regional meeting 'Women, Economic Globalisation and Transition Policies' *f* 3,000**Problemy Rodziny**Publication of research into the role of women in families *f* 8,500**Rodzic po Ludsku (Delivery in a Human Way)**Research into and publication of women-friendly and new ways of giving birth *f* 4,000**Society for Assistance to Youth Counselling**Information about the rights of, and giving help to, young lesbian women *f* 4,000**Tada Project**Travel expenses of leaders of a prostitute's organisation *f* 3,000**Women's Right Centre**Setting up information centre for women *f* 4,000

Romania

Asociata Femeilor IntreprinzatoareInformation about sexual rights and purchasing computers *f* 5,000**Local Women's Organisation Targu Frumos**Computer courses for unemployed women *f* 4,000**The Roma Women's Association**Start-up costs for medical and education centre for women *f* 3,000

Russia

Afina Information CentreTelephone help-line and shelter for victims of sexual abuse in the workplace *f* 3,000**Business and Professional Women's Club St. Petersburg**Start-up costs of information centre for economic development of women *f* 8,000**Committee of Soldiers Mothers of Russia**Travel and accommodation costs to the 'The Hague Appeal for Peace' conference *f* 2,000**Defence for Women**Purchasing computers and Internet access *f* 5,000**Femina**Publication of magazine for youths about human and women's rights *f* 3,000**Unity**Foundation of lesbian support centre with hotline and self-help groups *f* 3,000**Viola**Start-up costs for rural women's network in the Bryansk region *f* 3,000**Women and Family Foundation**Legal aid and assistance for abused women *f* 5,000

Siberia/NL

YGLYOTravel costs for two Siberian women for participation in conference about lesbian rights *f* 2,400

Slovakia

ALTERAStart-up costs for women's organisations *f* 4,000

Slovenia

Sekcija LL/SKUCTranslation costs and publication of poems about lesbian women *f* 2,500

Tajikistan

Association for Cooperation and Social ProgressStimulation of women's participation in decision making processes in politics through workshops *f* 2 500

Ukraine

AllianceProject 'Stand for your Rights' *f* 3,000**Association Humanitarian Initiative**Prevention of sexually transmitted diseases, information campaign and looking after the interest of sex workers *f* 4,000**Donetsk City Women's Organisation Venera**Information and media campaign to inform the public about women's rights *f* 5,000**Kharkov Information and Consultation Center for Legal Assistance**Legal support and shelter for (sexually) abused women *f* 4,000**Odessa Science**International conference 'Women Human Rights in Countries in Transition' *f* 3,500**Women's Gift**Start-up costs for organisation that provides legal aid and help to (sexually) abused and unemployed women *f* 4,000

Uzbekistan

Association of Business WomenProfessional training for unemployed single mothers *f* 3,000**Karakalpak Center for Reproductive Health and Environment**Health centre for women of the Aral region *f* 5,000**Sisterhood is Global Institute**Workshop 'Eliminating Violence Against Women and Girls' *f* 4,000

Yugoslavia

Counselling Centre SavetovalisteSupport and shelter for refugee women from Kosovo *f* 11,000**Girls Center Nis**Office expenses for girls organisation *f* 4,000**Incest Trauma Center Belgrade**1000 booklets providing information about violence against women, private sector *f* 3,000**SOS Hotline for Girls**Telephone help-line for girls *f* 4,000**Women's Action Center**Contribution to podium 'Economic Status of Women and its impact on Domestic Violence' *f* 8,400**Women's Center Uzice**Start-up expenses for women's centre and information pamphlet for women *f* 3,000

1999 Grants, Global South Fund

Africa

Burkina Faso

Associations des Femmes Entrepreneur du Ytenga
Support for setting up small businesses for women f 7,000
Zamstaaba
Centre that organises economic and consciousness-raising activities f 7,000

Burundi

Comité d'Echange et d'Information sur la Femme et le Développement
Providing small loans to women's economic activities f 7,000

Cameroon

COPRESSA

Setting up women's magazine f 4,000

Democratic Republic of Congo

PRODIFE Programme pour le Développement Integral de la Femme

Consciousness-raising for female farmers f 4,000

Eveil de la Femme

Refresher courses for women f 8,000

Heures claires pour désœuvrées (HECLA)

Education project for single mothers and young women f 4,000

Fondation Action Kusaïdia (FAK)

Consciousness-raising project in the area of women's rights f 4,000

CFM

Education and work projects for disadvantaged young women in Kinshasa f 10,500

Centre de Développement pour l'Emancipation de la Femmes

Setting up women's documentation centre f 4,000

Centre de Formation Professionnelle et Technique de Bokro

Consciousness-raising projects about women's rights f 4,000

Ghana

GPMH Ghana Prevention of Maternal Mortality

Organisation of the May 28th International Day for Women and Health f 4,000

Widows Overcomers Group

Income-generating projects for widows f 6,000

Kenya

Women's Network Centre

Theatre production for International Women's Day on March 8th f 4,000

Shelter Women of Kenya

Internet access f 5,000

AMKA Space for women's creativity

Documentary about the wives of political prisoners f 4,000

Nyimine Women Group

Organisation of consciousness-raising and economic activities f 4,000

SourceNet 2000 plus Development Agency

Organisation of workshop for sex workers f 6,000

St Jude Jumuiya Self Help Group

Organisation that fights against traditionally oppressed practices, such as female circumcision; purchasing computer f 4,000

Jitegemea Slum Mothers Group

Centre where women in slums can sell their goods f 6,500

Ekerubo Women group

Consciousness-raising projects for girls about their rights f 4,000

EIDA

Capacity building project for ten small women's groups f 4,000

EIDA

Study about abortion f 4,000

Defujets women Group

Education about legal rights for widows f 8,000

Lake Victoria Community Women Group

Project for victims of domestic and sexual violence f 4,000

Ojuondo Women Group

Setting up women's centre f 4,000

Katutu Women group

Training for women in reproductive health f 4,000

Kangemi Women Welfare Association

Leadership training for women within this new organisation f 8,000

KEVWO Kenya Vulnerable Women Organisation

Start-up costs for organisation of sex workers f 10,000

Centre for the Strategic Initiatives of Women

Start-up costs for new offices f 8,000

Liberia

Society for Women's Action and Progress

Consciousness-raising project about women's rights f 4,000

Malawi

Society for the Advancement of Woman

Research of cultural traditions that are in conflict with human rights f 4,000

Women's Voice

Training for female parliament members f 8,000

Mauritania

Association Jeunesse Action Développement

Setting up income-generating projects for women f 10,000

Namibia

TRP The Rainbow Project

Consciousness-raising week for homosexual men and lesbians f 5,000

Nigeria

Ajegunle Community Project

Workshop about human rights for women f 5,140

Pan African Reconciliation Council

Training about 'non-violence' f 4,000

EMPARC - Empowerment and Action Research Center

Public campaign about population policy f 4,000

WOPED Women's Centre for Peace and Development

Savings and loan program for women's organisation f 8,000

WOPED Women's Centre for Peace and Development

Publication of newsletter and paying for internet access f 5,000

Rwanda

Rwandan Women Community Development Network

Human rights education and trauma rehabilitation f 5,000

Les Sans Voix a.s.b.l.

Consciousness-raising program about women's rights f 4,000

SWAA Society of Women Against Aids in Africa

Consciousness-raising and counselling project about HIV/Aids f 4,000

Somalia

JUBA Women Development Center

Training about women's rights and consciousness-raising about traditional practices, such as female circumcision f 4,500

Nagaad Umbrella Organization

General support of women's organisations in Hargeisa f 4,000

Kulmis

Workshop about human rights f 4,000

Puntland Women's Rights Pressure Group

Training about women's rights in religious and cultural context f 4,000

South Africa

Women of the Sun

Setting up a film and research centre for women f 4,000

Ikhwezi Women Support Centre

General support for organisation that fights against violence against women f 4,500

International Lesbian and Gay Association

Organisation of ILGA-conference f 6,000

Audio Visual Alternatives

Media campaign about human rights and HIV/Aids f 4,000

Agenda Empowering Women for Gender Equity

Publication of a special edition of 'The African Renaissance' f 4,000

Learn and Earn Trust

Rehabilitation program for female prisoners f 5,000

Sweat Sex-worker Education and Advocacy Taskforce

Information facilities for sex-workers f 10,000

Sudan

Aza Facilitators Community Development Association

Education program for women f 4,000

Matema Madi Female Association

Training and consciousness-raising courses for women f 4,000

Bahiker Badri Scientific Association

General support for women's organisation in Khartoum f 8,000

Al Ma'nar

General support for organisation that is trying to involve women in peace processes f 4,000

WAG Women Action Group

General support for women's interest groups in the North and the South f 8,000

Mutawinat Benevolent CO.LTD

General support for organisation active in the legal position of women f 4,000

Sudan Council of Churches

General support for organisation that sets up women's activities, primarily in refugee camps f 8,000

Tanzania

League of Women Voters in Tanzania

Training of trainers program f 8,000

Saki Stars Band

Campaign against female circumcision f 4,000

WOWAP Women Wake Up

Information in the local communities about female circumcision f 4,000

WEECE

General support for women's organisation f 4,000

Togo

Fédération des Organisations Non Gouvernementales au Togo

Internet-training for women f 5,000

Espérance-Vie (ESVIE)

Setting up of consciousness-raising and economic activities f 4,000

Uganda

Gatyanga Women's Club

Training about legal rights of women f 9,000

MADE c/o Action on Disability and Development

Training of women for making wheelchairs f 10,600

Buganda Women's Association

Production and distribution of information about women's rights f 4,000

Nakabugo Women's Group

Setting up of consciousness-raising and economic activities f 6,500

Rwenzori Foundation on Philanthropy (RWEFOP)

Ten day workshop for women about fundamental rights f 4,000

Kamunuli United Rural Women's Association

Training workshops about legal rights f 3,500

Rwenzori Women Development Mission (Rwedom)

Radio program about sexual and reproductive rights of women f 3,500

Toarup

Campaign about women's rights f 3,000

Uganda Women Writers' Association

Publication of two books f 5,000

Ssala Women's Self Help Development Initiatives

Promotion of women's rights f 4,000

Support of four small women's groups that want to become a collective f 4,000

Nacwola National Community of Women Living with Aids (branch)

Protection and promoting human rights for women f 4,000

Katosi Women Fishing Group

Purchasing fishing boat and engine and training f 10,000

Zambia

Lusaka Rural Widows Association

Start-up costs for organisation for widows f 4,000

Women's Refugees Community in Zambia WORECZ

Purchasing computers and internet access f 8,000

Zimbabwe

Young Africa

Setting up of economic activities for young women f 10,000

IFOR

General support of office expenses and the production of a newsletter f 8,000

Latin America

Argentina

Acción Educativa

Prevention project focussed on violence against women f 4,000

Red nacional por la salud de la mujer

Publication of the magazine Enredadas f 4,000

Mesa de Mujeres de Confluencia

Gender training for leaders of women's groups in impoverished neighbourhoods f 4,000

Instituto Social y Político de la Mujer

Campaign to prevent violence against women f 5,000

Amenaza Lésbica, ALITT en CHA

Producing TV-program about homosexuality f 4,000

Hacia un Dialogo entre enfoques feministas

Preparatory meeting of activists for the Encuentro Feminista in the Dominican Republic f 5,000

Católicas por el Derecho a Decidir

Workshop about feminist theology f 5,000

Mujeres por el Derecho a Elegir

Production information material about the laws against violence at home f 5,000

CONAMI Consejo Nacional de la Mujer Indígena

Workshops to strengthen the organisation f 5,000

Asociación Teatro La Luna

Meetings about spirituality and feminism f 5,000

Comunidad Homosexual Argentina - Women's Department

Setting up international network about women and health f 5,000

CEIM Centro de Estudios Interdisciplinarios sobre las Mujeres

Publication of magazine 'Zona Franca' f 4,000

Brazil

Artesas Livres Associadas - Coop ABAYOMI

Organising workshops about culture and identity f 4,000

Radio comunidade Friburgo/Bloco Mulher

General support of this women's radio station f 4,000

Centro da Mulher 8 de Março

Campaign to prevent (sexual) violence against women and children f 4,000

TV-Mulher - Eunice Gutman

Video-documentary about women and Aids f 5,000

Chile

Trabajos y Estudios Lesbicos

Setting up self-help groups for lesbians f 3,000

Foro Abierto de Salud, Derechos Sexuales y Reproductivos

Elaborating on the results of the population conference in Cairo and The Hague f 4,000

Coordinadora Lésbica

Radio program 'Ama-zonas' for lesbians f 5,000

APRODEM, Asociación Pro Derechos de la Mujer 'Angelina Lina'

Training of sex workers to become instructors f 5,000

Maternidad y Paternidad Responsable

Activities focussed on teenage mothers f 4,000

Casa de la Mujer

Setting up educational courses for feminist leadership f 5,000

Capacitar-Chile

Empowerment courses for underprivileged women f 3,000

Fundación Laura Rodríguez

Documentation about the position of sex workers f 5,000

ANAMUR; Asociación Nacional de Mujeres e Indígenas

Publication and distribution of bulletin for rural women f 4,000

Costa Rica

Asociación de Comunicaciones Feminist Interactiva Radio Endeavour (FIRE)

Publication of the history of FIRE f 5,000

Asociación Alianza de Mujeres Costarricenses

Training and consciousness-raising about sexually transmitted diseases f 4,000

Colectiva Feminista Pancha Carrasco

Workshops about health f 4,000

Clarscuro

Performance of music group during the 8th Feminist Conference in the Dominican Republic f 3,000

CIPAC/GLIT

Three day workshop for lesbians in Central America f 8,000

Dominican Republic

Las ChinchetasRecording CD of Ochy Curiel *f* 4,000

Haiti

Enfoam National and International Center and DocumentationGeneral support for documentation centre *f* 4,000

Mexico

Grupo de apoyo a niñas y adolescentes que viven en la calle (Anica)Shelter for homeless girls *f* 4,000**Fomma Fortaleza de la Mujer MAYA A.C.**Creative workshops for native women *f* 4,000**Nocturnal-las**Publishing book about lesbian poetry *f* 4,000**Colectiva HIMEA**Purchasing equipment for their own publications *f* 4,000**La organización Nacional Pro Derechos Humanos de las Mujeres**

lesbianas

General support *f* 4,000**Colectivo Mujeres en la Musica**Organisation of the 3rd conference about women and music *f* 4,000**Centro de documentación y archivo histórico México y L.A**General support *f* 4,000**Formación y Capacitación Asociación Civil**Courses in gender and sexuality for women from marginal population groups *f* 5,000**K'inal Antsetik**Workshop conflict controlling for native women *f* 5,000**Gire grupo de información en reproducción**Distributing information about reproductive and sexual rights *f* 4,000**Telemanita**Video documentation of the 8th Feminist Conference in the Dominican Republic *f* 5,000**CIMAC Comunicación e Información de la Mujer A.C**Supplying information about health and sexuality *f* 4,000**CIDHAL**Help for victimised women *f* 4,000

Nicaragua

Movimiento de Mujeres AutonomasEmergency aid for victims of hurricane Mitch *f* 5,000**Stichting Nicaragua Komitee Nederland**Professionalisation of help providers *f* 3,000**Taller de ebanistería MUCOMU**Professionalisation of the female carpenter's workshop *f* 3,000**Fundación para el Desarrollo de la Ciencia y la Tecnología**Training sessions for women to build houses after hurricane Mitch *f* 5,000**Fundación OTHAC**Human rights programs for female prisoners *f* 4,000**Colectivo de Mujeres de Xochitl**Prevention project for violence against women *f* 5,000**Escuela Horizonte**Language centre for foreign students, run by women *f* 4,000

Peru

CEPDUR Centro Para el Desarrollo Urbano y RuralHealth project for women in the poorest areas of Peru *f* 3,500**Asociación Paraiso de la Mujer**General support and legalisation of the organisation *f* 4,000**Instituto Ecológico para el Desarrollo (IED)**Leadership course for women in primary organisations *f* 4,000**Paradigma**Information about sexual and reproductive rights of sex workers *f* 4,000**Centro de Estudios y Capacitación para el Bienestar Familiar**General support *f* 3,500**Minga Peru**Setting up training centres for women in the Peruvian Amazon *f* 5,000**RELAT Red de Escritoras Latinoamericanas**Literary workshops for women *f* 5,000**Red de madres adolescentes de la libertad**Technical and commercial training for women *f* 8,000**Centro de asesoría legal para la mujer 'Trinidad Enríquez'**Promotion project for women's rights *f* 4,000**Union de femininas**Campaign focussed on human rights for women and children *f* 1,500

Spain

Lola G Luna (WARM)Video direction for various feminist conferences in Latin America *f* 5,000

Suriname

Stichting Vrouwen voor VrouwenTV-program 'Uma e du' *f* 4,000**Nationale Vrouwen Bewaging**Second part of the training for micro-entrepreneurs *f* 7,500**Stichting Stimuat**Production of the musical Maxi *f* 7,000**Stichting Stop Violence Against Women**Supporting self-help groups and training female employees *f* 5,000

Uruguay

Casa de la MujerExpanding office space for workshops and training *f* 4,000

Asia

Afghanistan

RAWA Revolutionary Association of the Women of AfghanistanShelter for ill Afghan women refugees in Pakistan *f* 5,000**RAWA Revolutionary Association of the Women of Afghanistan**Training women (secretly) *f* 4,000

Bhutan

Bhutan Women and Children OrganisationTraining refugee women about women's rights *f* 3,500

Hong Kong

Bethune House Migrant Women's RefugeGeneral support for women's shelter and training *f* 5,000**Our lives as the River flows**Research into resistance women in Malaysia and Singapore *f* 6,000**Zi Teng**General support *f* 5,000**Zi Teng**Organisation of conference for sex workers in Southeast Asia *f* 5,000

India

SWARD Society for Women's Awareness and Rural DevelopmentTraining about reproductive rights and health *f* 4,000**CORE, Centre for Organization Research & Education**Setting up information centre for native women *f* 4,000**Jeevan Rekha Parishad (life line Council)**Promoting women's rights *f* 3,500**Streelekha Feministische uitgeverij**Translation and publication of various articles *f* 4,000**Adhikaar Opening Doors for Women**Information and support centre for women *f* 10,000**Pache**Education and organisation of sex workers *f* 5,000**Olakh Women's Group**Supporting feminist counselling centre *f* 4,000**Centre for Women's Development and Research**Education and setting up of work place for moped repair by women *f* 10,000**Association for rural and tribal improvement**Setting up of a union for women *f* 4,255**ANVA**Supporting two-year program for 'Joginis' *f* 4,000**Women and Children Development Society**Counselling and information centre for rural women *f* 3,000

Indonesia

Indonesian Women's CenterSeminar about position of Chinese women *f* 4,000

Mongolia

National CEDAW Watch Network CenterGeneral support for office expenses *f* 5,000**Ezgetei Women's Quarterly Journal**Purchasing computer and printer *f* 4,000

Nepal

IDEA (Innovative Development Education Academy)Prevention program about trafficking girls and HIV/Aids *f* 4,000**Sancharika Samuha/NEPAL (SAS/NEPAL) Women Communicators**

Forum

Research report about reproductive health *f* 4,000**Feminist Dalit Organization (FEDO)**Support of general program *f* 4,000

Pakistan

WAND Women's Awareness for Networking and DevelopmentGender-consciousness raising program for rural women *f* 4,000

Philippines

Teduray Lambangian Women OrganizationTraining and workshops for women in traditional handicrafts *f* 4,000**Tri-People Conference of NGO's and PO's**Workshops about feminism for NGO and PO-workers *f* 4,000**Women's Media Circle Foundation**Publication of magazine *f* 4,000**Ascent Asian Centre for Women's Human Rights**

Research among Filipino women about their experiences during Japanese

occupation *f* 5,000**Kababaihan laban sa karahasan - The Kalakasan Foundation**

Publication and distribution about 'gender-based violence' amongst

students *f* 4,000

Sri Lanka

Women in NeedPublication about sexual violence *f* 4,000

Taiwan

Pink Collar SolidarityOrganisation of 'World Action Forum for Sex Work Rights' *f* 5,000

Thailand

INEB, International Network of Engaged BuddhistsSeminar about the role of Buddhist nuns *f* 7,000**Images Asia**

Research into the position of women, living on the border between Burma

and Thailand *f* 7,000

Middle East

Egypt

Nour/Arab Women's Research and PublishingOrganisation of book fair for women *f* 4,000

Israel

Community of Feminist LesbiansTheatre production and publication of magazine *f* 4,000

Palestine

Palestinian Working Women SocietyProgram in the fight against violence against women *f* 5,000

Jordan

Sisterhood is Global InstituteEducation and training about women's rights *f* 4,000**Jordanian Women's Union**Telephone help-desk for women victimised by violence *f* 5,000**Khadijeh Habashneh**Research about the different uses of language by men and women *f* 4,000

Turkey

VenusTraining weekend for lesbian and bisexual women *f* 4,500**Foundation for the Support of Women's Work**Setting up centre for rural women *f* 8,000

International

Human Rights InternetPublication of guide about women's rights movement *f* 5,000

Travel Grants

Africa

Cameroon

African's Women Association (AWA)

Travel expenses for participating in the 8th International AWID conference in

Washington *f* 3,500

Democratic Republic of Congo

PAIF Promotion et Appui aux Initiatives Féminines

Travel expenses for participating in the 8th International AWID conference in

Washington *f* 5,000

Ethiopia

SFPI Specialized Financial And Promotional Institution

Travel expenses for participating in the 8th International AWID conference in

Washington *f* 4,000

Gabon

Travel expenses for four students in Paris who support Gabonese

women during their abortions, for participation at the WIDE conference in

Amsterdam *f* 1,000

Kenya

Shelter Women of Kenya

Travel expenses for participating in seminar about reproductive rights in Den

Haag *f* 3,400**FIDA**

Travel expenses for participating in workshop 'Women, Gender and

Development' in Amsterdam *f* 1,600**FIDA**

Travel expenses for participating in the East African Law Society Conference

in Zanzibar *f* 3,000**FIDA**

Travel expenses for participating in the '12th Commonwealth Lawyers

Conference' in Malaysia *f* 3,000**Wildaf**

Travel expenses for participating in 8th International AWID conference in

Washington *f* 3,700**Kangemi Woman Empowerment Centre**

Travel expenses for participating in gender training for the GDTC in

Haarlem *f* 4,000

Namibia

Sister Namibia

Travel expenses for participating in the ILGA-conference in South

Africa *f* 2,136

Nigeria

Wildaf

Participation of five women in the General Meeting of Wildaf, in Ghana *f* 8,000

Somalia

Coalition for Grass Roots Women Organisations

Travel expenses for participating in the Women and Earth Conference *f* 4,000

Doses of Hope

Travel expenses for giving training *f* 7,500

South Africa

UMTAPO Centre

Travel expenses for participating in 'The Hague Appeal for Peace' conference *f* 4,000

Triangle project

Travel expenses for three participants at the ILGA-conference in South Africa *f* 3,500

Latin America

Argentina

Comunidad Homosexual Argentina - Women's department

Travel expenses for participation in lesbian conference in Brazil *f* 2,000

Brazil

Amalia Fisher

Travel expenses for participating in 8th Feminist Conference in the Dominican Republic *f* 2,500

Chile

Hexagrama

Travel expenses for participating in 8th Feminist Conference in the Dominican Republic *f* 1,200

Pacheco y Bascunan

Travel expenses for participating in 8th Feminist Conference in the Dominican Republic *f* 1,600

Dominican Republic

Las Chinchetas

Travel expenses for participating in 8th Feminist Conference in the Dominican Republic *f* 2,500

Guatemala

Feministas Proximas en Centroamerica

Travel expenses for participating in 8th Feminist Conference in the Dominican Republic *f* 3,000

Mexico

Enlace Lesbico Feminista

Travel expenses for participating in 8th Feminist Conference in the Dominican Republic *f* 3,000

Grupo de Educacion Popular con Mujeres, A.C

Travel expenses for participating in 8th Feminist Conference in the Dominican Republic *f* 3,000

MUTUAC-MAS

Travel expenses for participating in 8th Feminist Conference in the Dominican Republic *f* 3,000

Nicaragua

Colectivo de Mujeres '8 De Marzo'

Travel expenses for participating in 8th Feminist Conference in the Dominican Republic *f* 3,000

Peru

Asociacion Peruana por la Integracion

Travel expenses for participating in 8th Feminist Conference in the Dominican Republic *f* 1,600

Suriname

National Women's Movement

Travel expenses for participating in International Women's Conference in Ghana *f* 3,000

ASIA

Bangladesh

Kisani Sabha

Travel expenses for participating in intercontinental caravan *f* 6,000

China

Beijing Sisters, Kim Wu

Travel expenses for participating in Manifestation about China at KIT, in Amsterdam *f* 650

India

Chetna Centre for Health Education, Training and Nutrition Awareness

Travel expenses for participating in 8th International AVID-conference, in Washington *f* 3,000

STD/HIV Intervention Programme

Travel expenses for participating in the 5th International Congress about Aids in Asia *f* 3,754

Indonesia

Indonesia's Forum for Human Dignity INFOHD

Travel expenses for participating in 8th Feminist Conference in 55th UN meeting in Geneva *f* 3,000

Philippines

AWORC Asian Women's resource Exchange

Travel expenses for Asian women for participating in Internet workshops *f* 5,000

Thailand

Focus

Travel expenses for participating in seminar about women and economics *f* 3,500

WEAVE Women's Education for Advancement and Empowerment

Travel expenses for participating in 7th World Congress for women *f* 3,000

West Papua

Adolfina Zonggonau

Travel expenses for participation in 'The Hague Appeal for Peace' conference *f* 3,000

Middle East

Turkey

In the name of honour

Travel expenses for participating in the 55th UN meeting in Geneva *f* 2,500

International

Alert

Travel expenses for participating in 'The Hague Appeal for Peace' conference *f* 3,000

Travel expenses of Iris Shiripinda (Catholic University, Nijmegen) for international women's conference in Norway *f* 2,000

Women's Funds

Brazil

Angela Borba Fund *f* 25,000

India

Niraya *f* 75,000

Nepal

Meeting network international women's funds *f* 88,172.66

South Africa

Piseng *f* 95,000

General costs women's funds

Travel and communication expenses *f* 9,527.40

Already in 1998 subsidies were paid to women's funds in India and South Africa *f* 48,000

1999 Grants, Culture Fund

Publications and Art

Exhibitions

Stichting Regentenkamer

Fashion show with dance and poetry *f* 2,000

Tech Women

International meeting for cyber-feminists and artists, for March 8th *f* 5,000

Stichting Bernardijn ten Zeldam

Six part lecture series, about women and European union *f* 2,000

Fries Museum

Exhibition of veils and shawls *f* 2,000

Anneke in 't Veld

Photo exhibition *f* 1,650

Equa

Exhibition of women and civil culture, Friesland *f* 3,000

Women's Library, Utrecht

Anniversary celebrations with readings *f* 3,000

Koninklijk Instituut voor de Tropen

Debate about employment of Turkish women with film *f* 1,500

Krater Festival Black magic woman

f 3,000

Savannah Bay/Stg. De Luister

Multicultural literary festival, 'Supporters of stories' *f* 3,000

Cindy Marler

Photo exhibition about women photographers *f* 1,500

Stichting Surplus

Literary evening about children's books and female cartoonists *f* 1,500

Institute of Media and Re/Presentation

Conference on gender and silent films *f* 2,500

Werkgroep Indonesische Vrouwen Studies

International conference 'Women and Crises in Indonesia' *f* 2,500

Stichting Turks-Nederlands Theater

Turkish-Dutch theatre festival with discussion of Turkish women's participation in theatre *f* 2,000

Raat & Ling Tang

Photo exhibition about the Diaspora of Chinese/Indonesian women *f* 3,000

Tekengenootschap Pictura

Forum about women in visual arts *f* 1,500 *

Publications

Tendayi Matimba/KIT Press

Publication about successful black, migrant and refugee business women *f* 2,450

Olympic Peace Movement

Compilation of stories on racism on the occasion of March 8th *f* 1,500

March 8th Comité, Leauwarden

Frisian CD-ROM and website-project for March 8th *f* 2,500

Feaks documentation centre

Publication about women's movement *f* 2,500

Mieka Krijger Organisatie

Research and publication about the Coos Frelink-salon *f* 1,000

Werkgroep Expositie Nederlandse Architecten

Publication of brochure: Dutch architects, then and now *f* 2,000

Growing Up in Public

Publication of play, Daphne de Bruin *f* 2,000

Miek Zwamborn

Publication Oploper, about women and oil rigs *f* 2,000

Uitgeverij Parresia

Publication of translated writings of Judith Butler *f* 2,500

IIAV

Shipping costs of sending books to women's documentation centre in Suriname *f* 2,000

Olumide Popoola

Publication of Talking Home, about black lesbians *f* 1,000

Stichting Madame Jeanet

Publication of Rotterdam Cookbook *f* 2,000

Trui Women's Bookshop

Renovating building *f* 2,500

Theatre Jennifer Drabbe

Theatre production, Suus *f* 2,000

Space/stichting Liberia

Multimedia presentation Tamagotchi *f* 4,000

Gwen Eckhaus

Theatre production, Nachtschade *f* 2,000

Growing Up in Public

Theatre production, Think Big *f* 3,000

Stichting De Balie

Theatre production, The Trapeze Artist *f* 2,000

Stichting Totaal De Kazerne

Site theatre, The Embassy, PR expenses *f* 2,500

Stichting Spiegeltheater

Theatre production, Catharina *f* 2,500

Made in da Shade

Theatre production CUT *f* 3,000

Stichting Vision Africana

Theatre production, Silence about women's rights *f* 400

Theatergezelschap El Moustaqbal - Belgium

Theatre production, SnadeK del KartoN *f* 2,000

Stichting Kluster Theatre production, Zinnia and Orendel *f* 1,500

Leander Haaitama

Theatre on location, Suite 504 *f* 1,500

STUT Theater

Theatre project, Twintigers *f* 2,500

Theatergroep Het Koelhuis

Theatre production, Blood sisters *f* 2,000

Stichting Alba i.o.

Theatre project, The house Alba *f* 2,500

Stichting Stand der Ideeen

Theatre production, Mannenschool *f* 2,000

Mevrouw Jansen

Theatre production, Grewel *f* 2,000

Gasthuis-werkplaats en theater

Theatre production, Housewife *f* 2,500

ZEP

Theatre production, Yard girl/Wild girl *f* 2,500

Stichting Indivina

Theatre production, with pieces by Elfriede Jelinek *f* 2,500

Huis aan de Werf

Theatre production, Van Stal *f* 3,000

Theaterzaken Rudolphi

Theatre production about Daniela Duno *f* 3,000

Theatergroep de Grens

Theatre production, Real Women *f* 2,000

Theatre production The Journey *f* 2,000

Pauline Geerlings/Het Gasthuis

Theatre play Call *f* 2,000

Dance

Stichting Unica

Dance grant *f* 2,595

Stichting de Luiard Vrouwe

Video recording of dance performance *f* 2,000

Stichting Kassies i.o.

Dance project, Serial no. *f* 2,000

Dragon Productions

Dance performance, The Power of Life *f* 2,000

Auke Bolle

Solo dance performance *f* 2,000

Katrina Brown

Dance performance: Diva's, cowboys and mistaken parties *f* 2,000

Stichting Wuivend Riet

Dance video *f* 3,000

Pure Dance Company

Dance performance *f* 2,000

Nicole Beutler

Dance and video project, De Ionation *f* 2,000

Stichting Women and music

Concert series by women composers about the Mediterranean Sea *f* 3,000

Jacqueline Castro Bavelo

Recording of CD Joyas *f* 2,000

Zanggroep de dames

Organisation of choir festival *f* 1,577

Stichting Winanda del Sur

Travel grant, Chili, for researching concert *f* 1,000

Stichting Murielle Lucie Clement

Opera 'l' Odysee de la Lumiere et du Temps' for 24 female singers *f* 3,000

Susan Shakerin

CD-recording, film music *f* 1,500

Slagwerkgroep Dan Haag

Concert program: The female beat, with pieces by 20th century composers *f* 2,000

Klankrijk

Concert and recording CD *f* 2,400

Symbiose

Multi-media dance and music performance *f* 1,500

Film and media productions and events

Pascale Simons

Graduation project, the film Steve *f* 5,000

Scarabee Filmproducties

Documentary 'lynhoenschik, by Elise Elipse *f* 5,000

Pieter van Huystee Film en TV

Documentary: The absent father of Jet Homoet *f* 5,000

MM Producties

Screenplay for film about Iranian prisons *f* 2,500

Instituut Inovo

Production of local TV-programs, Rotterdam *f* 5,000

Fleur van Dissel

Documentary Hi Mom, about Alzheimer's *f* 5,000

Egmond film television

Film, isolated memories *f* 5,000

Roberta Marques

Documentary about homosexual and lesbian Brazilian artists in Holland *f* 5,000

Filmhuis Cavia

Organisation, Roze Filmdagen, gay & lesbian film festival *f* 7,500

Spoem

Documentary about black, migrant and refugee girls in education *f* 5,000

Holland Harbour

Film Randonneurs *f* 5,000

Holland Harbour

Research expenses for documentary Lucia Rijkse the man, by Ingeborg Jansen *f* 2,500

Saskia Gubbels

Documentary, Lesson 1, about family planning *f* 5,000

MVS Radio TV

Local talk show about lesbian culture, in Amsterdam and elsewhere *f* 5,000

Social Change

Campaigns, information and conferences

Humanistisch Overleg Mensenrechten

Presto campaign refugee women and human rights *f* 2,000

De Bocht

Information video about providing help to women with severe psychological problems *f* 5,000

Sprong-Ondersteuning, care and welfare

Publication of brochure about women's organisations in Groningen *f* 4,400

COS Limburg

Exchange project for agrarian women from Kenya, the Philippines and Holland *f* 3,000

Vrouwen Zonder Verbliffsvergunning - ATKB

Demonstration Turkish hunger strikers/women (illegal aliens) *f* 3,000

Aserka Project

Information project for black, migrant and refugee women and refugee women's education *f* 1,500

Bureau for emancipation affairs, North Brabant

Interactive theatre pieces about domestic violence *f* 3,000

Vice Versa Gelderland

Network book of female entrepreneurs *f* 1,250

Lesbian ConneXion/s - Vlaanderen

Photo exhibition - lesbian women *f* 2,500

Sprong Ondersteuning Zorg en Welzijn

Information film about female entrepreneurs in Groningen *f* 3,000

Werkgroep Allochtone Vrouwen tegen verarming

Symposium and publication about poverty of black, migrant and refugee women *f* 1,500

Stichting Filipijnse Buitenlandse Werknemers

Consultation session for Philippina refugee women *f* 3,000

Koninklijk Instituut voor de Tropen

Public program: 'Butterflies in your stomach', about Islam, boys and relationships *f* 1,000

Londa mama Afrika 'LoMa'

African cultural festival *f* 1,200

Koninklijk Instituut voor de Tropen

Public program about Hinduism, tradition and modernisation *f* 1,000

FIAPAC

International seminar about abortion *f* 1,500

Stichting Prostitute Project

Conference about strengthening the social position of prostitutes *f* 1,500

Stichting Sophiadela

Conference: women and South Africa, 5 years after Apartheid *f* 2,875

VrouwenPartij

Conference, environment and politics *f* 1,500

Arabisch Cultureel Centrum Al Farabi

Series of meeting about Moroccan women in Holland *f* 5,000

COS West/Midden Brabant

Project 'Een Blik van Herkenning', gathering of women from different cultures *f* 2,000

Feminist Economics Network Netherlands

Discussion session, work and care *f* 2,500

De Paula Hulpverleningscentrum

Conference, women and trauma from violence *f* 1,500

Women, Entrepreneurship and International Cooperation

Grant for black, migrant and refugee women entrepreneurs *f* 1,500

Organisation of Afghan Women, Rabe-i-Balkhi

Seminar about Afghan women *f* 1,000

Women against Deportation

'Asylum in wonderland' weekend for women from asylum centres in the Netherlands *f* 3,000

Stichting Studie en Informatie Papua Volken

Information day about Papua women *f* 370

Foundation Pierre Vivante - Congolese refugee women

Seminar about women and rights *f* 2,000

Somalian Ethiopian Organisation

Meeting of Somalian women *f* 1,500

Vrouwen Comité Veendam

Information day about violence against women *f* 1,300

La Maison Africaine Women's

Podium, discussion platform for improving the position of African women *f* 2,500

URAHO

Information day about women in Rwanda *f* 1,000

FOS'TEN werkgroep Surinaamse Vrouwen 50+

Conference: Older Women and Exclusion *f* 1,000

Esperanza

National conference of transsexual and transvestite prostitutes *f* 2,500

Women in struggle

Information evening, female refugees *f* 2,250

Kurdish Cultural Organisation

Women's meeting *f* 2,160

Equa

Project Woman, safety in Friesland, series of debates about safety and violence *f* 1,500

COS Fryslan, Centrum voor Internationale Samenwerking

Information day about the situation of Afghan women *f* 1,500

Limburgse Vrouwen Beweging

'Days for Single Women', intercultural meeting *f* 2,500

COS Utrecht

Project 'Wise Girls' *f* 2,000

Tiye International

Work conference on gender and ethnicity *f* 1,500

Travel grants

Women on welfare

Travel grants, March of the Americas, for rights of minimum-wage earners *f* 1,750

Vanessa Baksh

Travel grant, Global Business Summit Washington, Business Women's Network *f* 3,000

VIP Nicaragua

Travel grant for Encuentro, Latin American Caribbean feminist conference *f* 1,860

Esperanza

Travel grant for Encuentro, Latin American Caribbean feminist conference *f* 1,860

Werkgroep Stovrouwen i.o.

Travel expenses, international women's conference, about building with straw *f* 2,500

Travel grant for Encuentro, Latin American Caribbean feminist conference *f* 1,400

Tina Ebro

Travel expenses, International Consultation, United Nations, New York *f* 1,500

Koninklijk Instituut voor de Tropen

Travel grant, lesbian activist Kim Wu *f* 1,300

Werkgroep Stovrouwen i.o.

Travel grants, international trade in building straw houses *f* 1,000

VIP Nicaragua

Participation of women's organisations in World March of Women 2000 *f* 1,500

Courses and workshops

Women's Health Care Centre, Hara

Courses, combating pain for black, migrant and refugee women *f* 3,000

Nederlandse Bond voor Plattelandsvrouwen Flevoland

Workshop about time-management *f* 1,000

Buurthuis de Loods

Bicycling lessons for migrant women *f* 1,000

Centre of Foreign Women

Communication training for executive board *f* 1,500

Yasmin

Employment project for Turkish- and Arabic-speaking girls *f* 3,000

Vrouwencentrum Alkmaar

Internet courses and café for women *f* 1,500

Stichting Arkelstad

Project, Moroccan girls *f* 1,500

FIOM Regional Bureau Groningen

Project for single, underage refugees who are also mothers *f* 3,000

Shakti

Guidance of and training leading to experience and expertise for refugee women *f* 1,500

Stichting Mi Oso Es Mi Kas

Educational weekend for black, migrant and teenage mothers *f* 1,750

VIP Nicaragua

Workshop about gender and aid-giving *f* 1,000

Holland Black Women's Association

Gender summer school program for black women *f* 1,500

Women's Healthcare Centre, Hara

Assertiveness and efficiency training for Turkish women *f* 2,000

Forsa Steunpunt voor Antillianen en Arubanen in Amsterdam e.o.

Project 'Global Women', for promoting reading *f* 1,500

Drents Vrouwenburo

Training course, sexual violence, for black, migrant and refugee women *f* 1,500

Vrijwillige Internationale Aktie

Active international educational girl's camp *f* 2,000

Steunpunt Fiets

Instruction video of bicycling lessons *f* 2,500

Start-up and general expenses

Kharpatoe

Start-up costs for foundation for legal advice *f* 1,000

Salisa Bamama Ya Afrika

Initial costs for women from Central Africa in the Netherlands *f* 700

Stichting VAST

Shelter for refugee women, various expenses *f* 1,000

Stichting Vrouwenrechtswinkel Maastricht

General expenses *f* 2,500

Stichting for women's solidarity Turkey

Start-up costs of solidarity group for women in Turkey *f* 500

Women's Project vzw - Flanders

Expenses of Third World shop *f* 1,500

Buurthuis Co-vier

Purchase of computers for girls to do homework on *f* 2,500

Stichting Flora Rosa

Start-up costs for lobby group for anorexic/bulimia patients *f* 2,500

Steuncomité Afghan women

Start-up subsidy *f* 3,600

Iranian Women's Organisation

Various activities *f* 1,500

Stichting Irina Fonds, for refugees

Start-up costs *f* 3,750

Stichting Hamam Oosters bathhouse for women in Utrecht

Refurbishment *f* 2,400

Iris Lesbian Women's help-centre

General expenses *f* 1,000

Emancipation centre, Salto

Computers for minimum-wage earners *f* 1,000

Stichting Sampa African Women's Center

Various activities *f* 1,500

Rhimou Communautait

Moving expenses of refugee shelter *f* 2,000

Celebrations and Awards

Hans Paul Verhoef Prijs

Awarding the Hans Paul Verhoef award for homosexual and lesbian emancipation *f* 3,500

Feniks Stedelijk Centre for Emancipation

March 8th celebration *f* 1,500

Stichting March 8th, International Women's Day

March 8th celebration, Maastricht *f* 2,025

Women's Groups, Amsterdam North

March 8th celebration for black, migrant and refugee women's group, Amsterdam-North *f* 2,000

Stichting Abhilasa

Anniversary celebration Hindu women's organisation with art festival *f* 1,600

Samenwerkingsverband Seksueel Geweld

Presenting award, Against her will *f* 3,100

Hexennacht Groningen 1999

Witches night celebration with demonstration, workshops and party *f* 1,000

De Smalle Beurs

Party for woman on welfare *f* 1,000

Stichting ZAMI black/migrant women's centre

Presentation of Zami-award, Fashion *f* 3,500

Sport

Amsterdam Pride Weekend

Travel expenses, Russian lesbian volleyball team *f* 2,000

Fanny Heamskerk Comité

Annual chess tournament for women *f* 2,260

* Project has been cancelled and grant has been paid back.

1999 Annual report Mama Cash

Finances

The annual statement of accounts for 1999 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 1999 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.

Revenue

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 1999, revenues of f 3,216,522 were generated. In 1999, Mama Cash received donations from the following third parties: from Novib, f 250,000 for the Global South fund, f 26,522 for the women's funds and f 32,000 for the Guarantee Fund; from HIVOS, f 250,000 for the Global South Fund, f 9,716 for our anniversary, and f 50,000 for women's groups in Kosovo, Bosnia, Montenegro, Serbia, Albania and Macedonia; from Stichting DOEN, f 250,000 as general donation; from Cordaid/SHO, f 95,000 for female refugees from Kosovo; from the Ministry of Foreign Affairs (International Cooperation Department), f 401,250 for the Global South Fund; from Department for the Coordination of Emancipation Policy of the Ministry of Social Affairs and Employment f 17,017 for the Culture Fund and f 40,920 for fundraising courses.

The John D. and Catherine T. MacArthur Foundation donated f 200,000 to Mama Cash for the Global South Fund. In 1999, the Maro Fund (f 60,000 a year) was established with Mama Cash.

Capital

Our capital consists of 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 Expenditures

The annual amounts that Mama Cash has at its disposal for the Culture Fund, the Guarantee Fund, the Central and Eastern Europe Fund and the Global South Fund are increasing. In 1999, the Culture Fund supported women's initiatives in the Netherlands for a total of f 449,594.

The Guarantee Fund guarantees loans for women entrepreneurs. The total amount of those loans is partly affected by guarantees expiring after a period of three years. At the end of 1999, there was a sum of f 406,006 in guarantees outstanding. For bankruptcies f 59,229 were paid out and f 14,500 were extended in grants. The Central and Eastern Europe Fund distributed f 421,500 in grants in 1999. The Global South Fund supported projects for f 1,095,135 and extended f 340,700 in grants to women's funds in the Global South. In 1999, information campaigns, workshops, forums, representation, booths, discussions, and working groups received f 18,752; fundraising courses for women received f 47,531; and Women with Inherited Wealth received f 15,560.

In 1999, a total of f 3,890,409 were put into circulation: f 3,127,909 for objective expenditures, plus f 262,500 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 Mama Cash's number one priority. We follow the criteria for evaluating stocks used by the Dutch savings bank, Algemene Spaarbank Nederland (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 where human rights are violated. In 1999, Mama Cash bought f 402,280 in shares, and f 526,245 in securities, from the ASN Aandelenfonds. As of December 31, 1999, the total value of Mama Cash's portfolio is f 1,126,033, including f 144,507 in appreciation.

Annual Account 1999

The following consolidated annual account for 1999 includes the activities of the Mama Cash Foundation, as well as the Mama Cash Culture Fund, Guarantee Fund, Global South Fund, Central and Eastern Europe Fund, and Women with Inherited Wealth.

The annual account is divided into the following three sections:

- _ The Balance Sheet as of 31 December 1999
- _ Statement of Revenues and Expenditures for 1999
- _ Explanations

In addition, the 2000 budget is included.

All figures are in Dutch guilders.

Consolidated balance sheet as of 31 december 1999

Assets private	1999	1998
Fixed material assets	110,437	45,022
Outstanding loans supplied in relation to objectives	5,500	37,897
Investments	1,126,033	50,000
Claims	479,839	390,329
Liquid assets	1,925,645	2,926,802
	3,647,454	3,450,050

Liabilities

Capital		
Free reserves of capital:		
- unrealised appreciation difference in investments	144,507	-
- continuity reserves	746,917	832,072
	891,424	832,072
Total free reserves of capital		
Restricted reserves:		
- asset fund for company management	110,437	45,022
- appropriated for objectives	5,500	37,897
- allocation reserves	297,786	333,942
	413,723	416,861
Total restricted reserves of capital		
Total capital	1,305,147	1,248,933
Equal reserves for investment contributions	65,876	-
Provisions	66,871	73,600
Short-term debt	1,083,180	818,510
Long-term debt	1,126,380	1,309,007
	3,647,454	3,450,050

Statement of revenues and expenditures for 1999

Income	1999 realised	1999 budget	1998 realised
Fundraising Revenue:			
- mailings	666,508	300,000	269,821
- donations	1,201,341	2,010,000	1,362,605
	1,867,849	2,310,000	1,632,426
Total Fundraising Revenues			
Fundraising Expenditures:			
- direct costs	87,735	75,000	57,131
- operational costs	170,270	160,321	176,392
	258,005	235,321	233,523
Total costs Fundraising			
Fundraising costs in % from revenues generated by own fundraising	13,81%	10,19%	14,31%
Revenue from fundraising	1,609,844	2,074,679	1,398,903
Revenue on investment	177,897	80,000	208,950
Other revenues:			
- other income	1,295	15,000	26,359
- revenue from anniversary income	24,792	-	57,878
- Women with Inherited Wealth	29,670	-	-
Grants - governmental and other:			
- governmental	459,187	50,000	-
- other	963,421	350,000	250,000
Total available for objectives	3,216,522	2,569,679	1,826,334

Expenditures	1999 actual	1999 budget	1998 actual
Culture Fund			
- grants	449,594	500,000	466,507
- unpaid grants previous years	-	-	-20,700
- provisions	269	-	3,000
- operational costs	137,983	123,391	127,943
	587,846	623,391	576,750
Guarantee Fund			
- grants	14,500	-	-
- provisions	52,500	50,000	13,550
- network activities	2,384	-	-
- operational costs	174,661	149,256	151,971
	244,045	199,256	165,521
Global South Fund			
- grants	1,095,135	885,000	955,702
- unpaid grants previous years	-25,560	-	-5,224
- women's funds	340,700	-	-
- own activities	-	-	4,078
- operational costs	200,844	177,656	184,841
	1,611,119	1,212,656	1,139,397
Central and Eastern Europe Fund			
- grants	421,500	300,000	237,000
- unpaid grants previous years	-900	-	-
- operational costs	88,141	51,074	71,012
	508,741	351,074	308,012
Information/Consciousness-raising			
- activities	18,752	30,000	31,130
- operational costs	118,424	112,116	105,333
	137,176	142,116	136,463
Women with Inherited Wealth (formerly Mama Cash Financial Services)			
- direct costs	15,560	3,000	9,067
- operational costs	23,424	21,342	9,470
	38,984	24,342	18,537
Emergency Fund	-	-	1,957
- Total available for objectives	3,216,522	2,569,679	1,826,334
- Total spent on objectives	3,127,911	2,574,176	2,346,637
Surplus/deficit	88,611	4,497	-520,303
The result is as follows:			
Additions to earmarked reserves	92,410		
Withdrawals from earmarked reserves	128,566		
Contributions for the free reserves of capital	124,767		
Total	88,611		

Explanation of terms**Basis of Assessment**

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

Capital

Capital is divided into free reserves and restricted reserves, determined in relation to the goal.

Financial Investments

In 1999, bonds and shares are valued at market value conforming to the amended guidelines. Formerly, bonds were valued at par value. Based on these amendments, the unrealized stock market profits and losses will be added, respectively, to the credit of, or to the expense of, the end result. In 1999, the end result increased by f 144,507. This amount is mentioned under the free reserves of capital, as unrealised appreciation difference in investments.

Other assets and liabilities

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

Revenues and Expenditures

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

Explanation of the balance sheet**Assets****Fixed Material Assets**

The turnover of fixed material assets in 1999 is as follows:

Purchase value as of 31-12-98	151,549
Less: Cumulative depreciation	106,527

Book value as of 31-12-98	45,022
----------------------------------	---------------

Transactions during the financial year:

Investments	95,022
Less: Disinvestments	49,885
Less: Depreciation	29,607
Disinvestments depreciation	49,885

65,415

Purchase value as of 31-12-99	196,686
Less: cumulative depreciation	86,249

Book value as of 31-12-99	110,437
----------------------------------	----------------

The fixed material assets are earmarked for administration and consist of inventory and computers. For fixed material assets that we received through third-parties donations, an equal reserve for investment contribution is formed, which is equal in value regarding assets. In 1999, we received a donation for replacing and enlarging our computer network.

Loans

Loans in relation to objectives

As of 31-12-98	37,897
Less: transactions	32,397

As of 31-12-99	5,500
-----------------------	--------------

Maturity of the loans varies from 1 to 5 years; the interest varies from 0 to 5% per year.

Investments

This represents a stock and bond portfolio. The turnover for 1999 is as follows:

Book value as of 31-12-98	50,000
Plus: purchasing bonds	526,246
purchasing stocks	405,280
exchange-rate difference	144,507

Book value as of 31-12-99	1,126,033
----------------------------------	------------------

The (post-) investments can be classified as follows:

	1999	1998
Bonds 8.5% I-II Netherlands	52,603	50,000
Bonds 3.75% 1999-09 Netherlands	288,907	-
Obligaties 5 %Neth. Ontwikkelingsbank	219,270	-
Aandelen ASN Aandelenfonds	565,253	-
	1,126,033	50,000

Accounts receivable

Interest on dividends	10,916	3,376
Tax on dividends	975	1,733
Prepaid capital tax	126,302	92,667
Asset overflow	53,830	98,793
Pensions and net wages	12,299	-
Other	275,517	193,760
	479,839	390,329

Liquid Assets

Banks	1,564,862	2,471,606
Short-term savings account	359,016	423,959
Cash	1,767	31,237
	1,925,645	2,926,802

The total amount in the savings account can be withdrawn at any time.

Liabilities

Capital

The turnover of capital is as follows:

Free Capital

As of 31-12-98	832,072
Plus: surplus 1999	124,767
Less: asset fund transactions	65,415

As of 31-12-99	891,424
----------------	---------

Fixed Capital

As of 31-12-98	416,861
Less: allocation reserve transactions	36,156
loan transactions related to objective	32,397
Plus: asset fund transactions - companymanagement	65,415

As of 31-12-99	413,723
----------------	---------

Total Capital as of 31-12-99	1,305,147
-------------------------------------	------------------

As of 31 December 1999, the allocation reserves are f 297,786 and will be allocated according to the wishes of the donors. The current reserves are allocated as follows:

Allocated Reserves	1998	additions	expenses	1999
- Projects in Central and Eastern Europe	158,251	-	60,000	98,251
- Women's Groups in Kosovo	-	12,475	-	12,475
- Projects in province of Groningen	58,418	-	18,300	40,118
- Women with Inherited Wealth	43,965	-	10,000	33,965
- Internet project, South Africa	45,000	5,000	20,000	30,000
- Young women's projects	4,929	-	4,929	-
- Women's Day	-	27,170	-	27,170
- Anniversary publication	15,337	-	15,337	-
- Zmw-project, Guarantee Fund	-	16,925	-	16,925
- Emergency Fund	8,042	-	-	8,042
- Maro Fund	-	30,840	-	30,840
	333,942	92,410	128,566	297,786

The provision was formed for giving loan guarantees that must be paid in the future. The amount of the provision is based on the estimated bankruptcy percentage of companies on which a deposit had been submitted. This percentage is based on historical figures determined at 20%. On this amount, the paid guarantees are written off. The turnover is as follows:

As of 31-12-98	73,600
Less: paid for bankruptcies	59,229
Addition 1998 (20% of the increase of guarantees)	52,500

Total provisions 31-12-99	66,871
----------------------------------	---------------

Long-term debt

This amount of f 1,083,180 includes sums whose usufruct has been put at the disposal of Mama Cash for a minimum of five years. The short-term portion is entered as short-term debt.

Short-term debt

	1999	1998
Grants issued but not yet paid	895,349	568,864
- Taxes and social security	23,304	26,125
- Provision for vacation money	20,938	20,938
- Usufruct	137,330	348,830
- Liability overflow	19,192	298,500
- Provision capital tax	30,267	29,500
- Pensions and net wages	-	16,250
	1,126,380	1,309,007

Financial obligations not included in the balance sheet

As of 31 December 1999, the Mama Cash Foundation's Guarantee Fund has a sum of f 406,006 outstanding on loan guarantees (1998: f 368,000).

These guarantees expire in the following years:

- 2000	143,797
- 2001	149,914
- 2002	50,016
- 2003	40,016
- 2004	22,263
	406,006

Revenues from Fundraising

The revenues are specified as follows:

	1999	1998
Mailings	666,508	269,821
Donations	1,252,658	1,417,894
Less: capital transfer tax	51,317	55,289

Fundraising revenues	1,867,849	1,632,426
-----------------------------	------------------	------------------

Fundraising Costs

The direct costs of fundraising consist of costs for mailings and advertisements.

	1999	1998
Returns on Investment		
Interest and dividends received	9,428	69,134
Revenues of sold stocks	-	142,610
Unrealised appreciation difference in investments	144,507	-
Interest of depositors	31,129	7,386

	185,064	219,130
Less: provisions and costs	7,167	10,180

Total of Financial Investments	177,897	208,950
---------------------------------------	----------------	----------------

Grants - governmental and other	1,422,608	250,000
--	------------------	----------------

Explanation of organisational costs

	1999 actual	1999 budget	1998 actual
Organisational costs			
Personnel costs	704,051	624,000	570,351
- office and accommodation	157,782	147,500	162,054
- Board of directors	3,264	5,000	6,766
- Other general costs	48,660	40,000	87,791
Total	913,747	816,500	826,962

This total was used as follows:

Culture Fund	137,983	123,391	127,943
Guarantee Fund	174,661	149,256	151,971
Global South Fund	200,844	177,657	184,841
Central and Eastern Europe Fund	88,141	72,416	71,012
Information/consciousness-raising	118,424	112,116	105,333
Women with Inherited Wealth	23,424	21,342	9,470

Total spent on objectives	743,477	656,179	650,570
----------------------------------	----------------	----------------	----------------

Fundraising	170,270	160,321	176,392
--------------------	----------------	----------------	----------------

Total organisational costs	913,747	816,500	826,962
-----------------------------------	----------------	----------------	----------------

The accounting of personnel costs are based on the number of hours spent per activity, per employee. The number of persons employed in 1999 was the equivalent of 6.35 full-time employees. The office cost, accommodation cost and other general costs are accounted for as follows:

	1999	1998
- Culture Fund	15%	15%
- Guarantee Fund	15%	15%
- Global South Fund	20%	20%
- Central and Eastern Europe Funds	15%	15%
- Women with Inherited Wealth	5%	2%
- Information/consciousness-raising	15%	13%
- Fundraising	15%	20%

Organisational costs

The board of directors consists of volunteers. The organisational costs are for payment of expenses.

Auditor's report

Introduction

We have audited the financial statements of the Mama Cash Foundation for the year 1999 as included in this report. These financial statements are the responsibility of the foundation's management. Our responsibility is to express an opinion on these financial statements based on our audit.

Scope

We conducted our audit in accordance with auditing standards generally accepted in the Netherlands. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. 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 that our audit provides reasonable basis for our opinion.

Opinion

In our opinion, the financial statements give a true and fair view of the financial position of the foundation as at 31 December 1999 and of the result for the year then ended in accordance with accounting principles generally accepted in the Netherlands and comply with the financial reporting requirements included in the Guidelines of Reporting for Fundraising Organisations.

Zaandam, 7 April 2000

Accountants en Belastingadviseurs Berk

drs. A. Vermeer-Janse R.A.

Budget 2000

Revenues	Budget 2000	Expenses	Budget 2000
Revenues from fundraising:		Culture Fund	
mailings	300,000	grants	660,000
gifts	6,665,000	women's day	37,000
Total revenues from fundraising	6,965,000	art awards	34,000
		video master-class	20,000
		organisational costs	173,825
Costs of fundraising:			
direct costs	175,000		924,825
organisational costs	201,725	Central and Eastern Europe Fund	
Total cost of fundraising	376,725	grants	500,000
(in % of revenues from fundraising)	5,41%	grants Kosovo	95,000
		Lydia Sklevicky award	14,500
Results of fundraising	6,588,275	advisors	1,000
		organisational costs	151,225
Results of financial investments	550,000		
Women with Inherited Wealth membership	27,700	Guarantee Fund	
Other income	10,000	provisions for micro-credit fund	25,000
Grants - governmental and other	1,595,000	grants	9,000
Capital tax to be paid	-550,000	provisions for securities	70,000
Total available for objectives	8,220,975	provisions for Suriname fund	50,000
		organisational costs	182,425
			336,425
		Global South Fund	
		grants	1,405,000
		women's funds	150,000
		advisors	1,000
		organisational costs	209,667
			1,765,667
		Information/consciousness-raising	
		activities	75,000
		organisational costs	141,125
			216,125
		Women with Inherited Wealth	
		direct costs (course material, etc)	9,750
		organisational costs	27,542
			37,292
		Total spent on objectives	3,947,059
		Total available to spent on objectives	8,125,975
		Surplus	4,178,916

In 2000, Mama Cash receives a gift of f 5 million. The donor has determined that this amount will be added to the capital of Mama Cash and the interest income will be available for projects.

The women of Mama Cash: Office Personnel: Lilianne Ploumen, director _ Will Janssen, fund manager, Global South Fund _ Carla Brünott, volunteer, Global South Fund _ Nicole Stoop, volunteer, Global South Fund _ Kirsten Langeveld, volunteer, Global South Fund _ Hanneke Hazeveld, fund manager, Central and Eastern Europe Fund _ Kirsten van den Hul, volunteer, Central and Eastern Europe Fund _ Jos Esajas, fund manager, Guarantee Fund _ Tendayi Matimba, project leader black, migrant, refugee project and from 1-1-2000, fund manager Guarantee Fund (replacement of ill colleague) _ Jacqueline Fonteijn, staff member, Guarantee Fund _ Nancy Jouwe, fund manager, Culture Fund _ Dounia Bouzoubaa, volunteer, Culture Fund _ Deborah IJsendijk, volunteer, Culture Fund _ Marjan Sax, coordinator, Women with Inherited Wealth _ Monique Mol, assistant, Women with Inherited Wealth _ Thelma Doebar, head of operations _ Anuscka Goekoop, Funds' administrator _ Micky Bictorina, office manager (from 1-2-2000 Maya Beuker) _ Marijke Marica, assistant office manager _ Ingrid Clarke, receptionist (until 1-4-1999) _ Veronica Toepah, receptionist _ Jolan van Herwaarden, Sr. staff member, Fundraising & Communications (from 1-4-2000, Marlise Mensink) _ Janine van Doorn, staff member, Fundraising & Communications _ Board of directors: Marjan Sax, Louise van Deth, Lida van den Broek, Carine van den Brink, Maayke Botman, Elisabeth ter Meulen, Nada Pinteric, Lin Chew, Tessa Boerman. Board of directors, Guarantee Fund: Nadia Mabrouk, Rosita Bouterse, Petra Taams, Tineke Wischmeijer, Jacqueline Kwak. Board of directors, Global South Fund: Marjan Sax, Patricia Vera, Lida van den Broek, Sumati Nair, Lin Chew, Carla Aalse, Febe Deug, Fadumo Alin. Board of directors, Central and Eastern Europe Fund: Marjan Sax, Kirsten van den Hul, Nada Pinteric, Elisabeth ter Meulen, Olga de Haan, Els van Mourik. Board of directors, Culture Fund: Tessa Boerman, Fenneke Wekker, Carly Everaert, Jo Radersma, Jacqueline Algra, Leila Jaffar, Maayke Botman, Christine Rammrath, Beppie Hillege. Art Commission, Culture Fund: Soheila Najand, Krien Clevis, Mathilde Heyns, Ida Lohman



Nancy Jouwe
fund manager Culture Fund



Will Janssen
fund manager Global South Fund



Hanneke Hazeveld
fund manager Central and Eastern
Europe Fund



Tendayi Matimba
fund manager Guarantee Fund

Stichting Mama Cash
P.O. Box 15686
1001 ND Amsterdam
tel. +31 (0)20 689 36 34
fax +31 (0)20 683 46 47
e-mail: mamacash@mamacash.nl
site: <http://www.mamacash.nl>

Whenever you would like to send in a request for a subsidy, loan or loan guarantee, we advise you to contact the fund manager in question. If you would also like to invest in the future of women: bank 528, international swift code INGB NL 2A.

All figures are in Dutch guilders. For currency conversion an exchange rate of 2.2 Dutch guilders to 1 Euro can be used.

Colofon: Final editing: Irene van der Linde, Amsterdam _ Design: Esther Noyons, Amsterdam _ Pre-press: Yvon Hoogendijk, Utrecht _ Translation: David McMullin _ Print: Ando bv, Den Haag _ Photography: Yvonne Dröge Wendel (p. 10-11), Martin Takken (p. 26-27), Edwin van Kleef (p. 18-19), Pascale van Bommel (p. 2-57)