Mama Cash (she reports) / Annual Report 2001

Contents 1>

Introduction Ellen Sprenger / managing director _ 04

The organisation _ 05
Fundraising & Communication _ 12
Interview with Marjolein de Vries / donor _ 16
Interview with Marjan Sax / chairwoman Mama Cash _ 16

Global South Fund _ 17 Interview with Patricia Vera / manager Global South Fund _ 17 Global South Fund project > Acotirene _ 18

Interview with Ursula den Tex / donor _ 19

Central and Eastern Europe Fund _ 20
Interview with Hanneke Hazeveld / manager Central and Eastern Europe Fund _ 20
Central and Eastern Europe Fund project > Lesbian ConneXion/s _ 21

Culture Fund _ 22
Interview with Leila Jaffar / member of Culture Fund advisory council _ 22
Interview with Nancy Jouwe / manager Culture Fund _ 23
Culture Fund project > 'The Naked Truth' by Monireh Baradaran _ 24

Interview with Monique Mol / volunteer 'Women with Inherited Wealth' $_\,25$ Interview with Astrid Joosten / donor $_\,25$

Guarantee Fund _ 26 Interview with Tendayi Matimba / manager Guarantee Fund _ 26 Guarantee Fund company > Voetzooi _ 27

Figures per fund _ 28 List of projects _ 29 Annual account _ 36 The women of Mama Cash _ 40

Global South Fund



















It has been an intense year. Nobody could have foreseen the terrorist attacks on the United States, nor the resulting consequences for the Afghan people and the escalating violence in the Middle East. The consequences were also felt in the Netherlands: September 11th has been used as a pretext for blaming all manner of social problems on immigrants, particularly on Muslim immigrants. Thankfully, though, groups across the world are striving to establish a just world, in which respect for differences and women's rights is self–evident. In 2001, we worked together with many of these groups.

Mama Cash is actively involved in the ever-widening international network of 15 independent women's funds, supporting these funds in their start-up phases. The members of the network not only receive our grants but are also valued partners: we exchange fundraising strategies and also develop methods for evaluating the results of our work.

With our 20-year anniversary (in 2003) in sight, we are thinking hard about the future of Mama Cash. An example of our strategic reorientation is the Guarantee Fund, which for the past 19 years has been issuing loan guarantees to female entrepreneurs in the Netherlands. Over the years, however, various statutory regulations and agencies have emerged to offer support to female entrepreneurs. Because our role includes identifying activities that are not (yet) supported by others, we are examing the extent to which these specific contributions from Mama Cash will be reshaped in future. Another example of our reorientation is our partnership with AWID (Association for Women's Rights in Development), through which we founded the 'Facing the Future' project. The project's goal is to stimulate discussion about even more effective roles for women's organisations in the Netherlands and elsewhere in the world.

Our organisation also experienced internal change in 2001. After six years of service, our managing director, Lilianne Ploumen, left the organisation for a new position with Cordaid. Under her inspired leadership, Mama Cash enjoyed strong growth and the number of women's groups supported by Mama Cash rose considerably. I joined Mama Cash from Novib. Having followed Mama Cash's progress with great interest and admiration for years, it is an honour to be Mama Cash's managing director and help shape her future.

Mama Cash also experienced financial setbacks in 2001. Owing to the post–September 11th global economic slump, we suffered a financial shortfall and our fundraising results were disappointing. Moreover, because of the change of managing directors, less attention was paid to fundraising for a few months during the year. It was also a year of an increasing interest in a new way of donating, namely the 'donor advised funds'. We have also made major investments in personnel, in terms of both hiring new employees and career development. Further, the quality of the grant requests has improved considerably. Tightening our grant criteria and investing in our network of advisors in various regions across the world has certainly paid off.

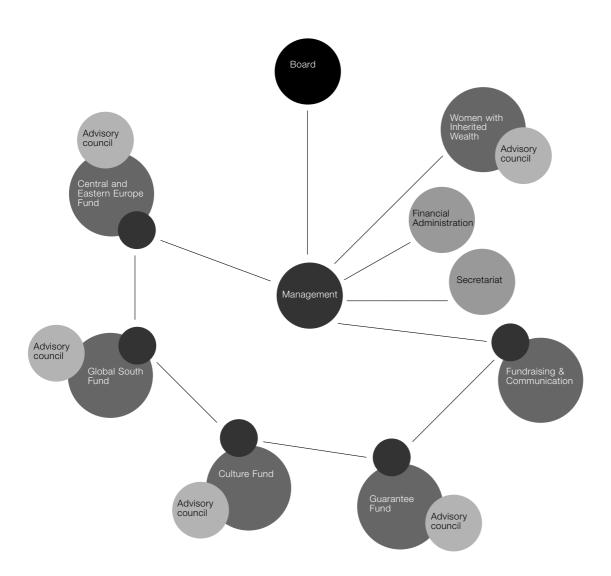
In short, 2001 was a year of great change, both within Mama Cash and in the world around us. It was also a year of investing in the future, in order to create more opportunities for women. This annual report provides an overview of the women and women's groups Mama Cash supported in 2001. With a diversity of themes and strategies, women are working to create a world in which they have the opportunities they deserve. In this, Mama Cash's support is vital. The unbridled efforts of the women around us, volunteers, board members, donors and advisors in the Netherlands and throughout the world, is and remains essential. We, therefore, have given some of these women the chance to speak for themselves in this annual report. **Ellen Sprenger** / Managing director

The organisation 5>

Mama Cash is comprised of the Global South Fund, Central and Eastern Europe Fund, Culture Fund, Guarantee Fund, and 'Women with Inherited Wealth'. The Mama Cash Foundation manages the finances, controls the annual budget, and employs all personnel. The four working funds each have their own fund manager and advisory council specialized in the various fields. Per April 1, 2001, as a result of statutory changes to Mama Cash's organisation, each of our funds now has an advisory council rather than a board of directors. The advisory councils and fund managers work closely together to define criteria for evaluating grant requests. These criteria vary per fund and are revised regularly. Requests can be submitted throughout the year. At our head office we make an initial selection from the incoming requests and, if necessary, we request more detailed information. The fund manager offers advice concerning the selected requests. Finally, a special meeting is held, in which the advisory council decides which requests will be supported.

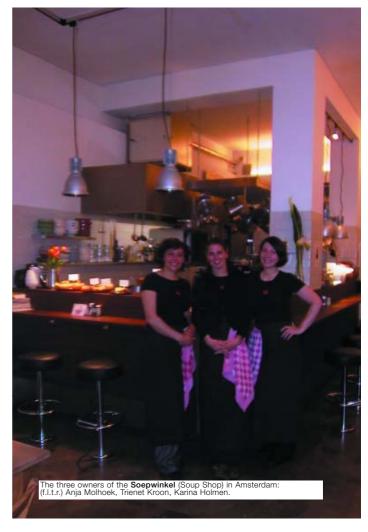
Mama Cash puts great care into the composition of her advisory council. Advisory council members are of diverse backgrounds, expertise and experience. The Global South Fund and Central and Eastern Europe Fund especially depend on our global network of local advisors. This network is composed of professional women who have detailed knowledge of the situation in a certain country and who subscribe to Mama Cash's criteria. Through our local advisors, the fund manager acquires the necessary information about the groups or organisations that submit requests to one of our funds.

In 2001, Mama Cash's organogram looked like this:



Guarantee Fund











Central and Eastern Europe fund















Mama Cash supports small, independent women's groups in the Global South (the Third World) who are striving to improve the position 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 stance or innovative approach, have difficulty obtaining funds from other sources. Mama Cash focuses on women's groups in Africa, Asia, Latin America, the Caribbean, Pacific, and Middle East, who are not affiliated with governments, political parties or religious organisations.

Central and Eastern Europe Fund*

Mama Cash supports women's groups in the post-communist countries of Central and Eastern Europe who are engaged in consciousness-raising activities regarding the social position of women and are working to improve their lives. This region stretches from the Baltic States (Estonia, Latvia, Lithuania) to Kazakstan. The Central and Eastern Europe Fund supports women's groups in this region who address important issues, such as 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 for the Global South and Central and Eastern Europe Fund range from 1,500 euro to 5,000 euro (average grant amount: 2,500 euro).

Women's funds

As an extension of her support for women's organisations in the Global South and Central and Eastern Europe, Mama Cash, together with the US-based Global Fund for Women, invests in the setting up of a worldwide network of women's funds that operate from a women's rights perspective. This network meets once a year to share experiences and determine strategies for combining their strengths. Currently, members include women's funds from South Africa, Ghana, Nepal, Mexico, India, Brazil, Mongolia, the Ukraine, Netherlands and United States. Additionally, plans are in place to start funds in Chile, Central America, Hong Kong, and Germany. Mama Cash supports the starting up of women's funds in the Global South, because these funds help women to remain independent from foreign donors. It means that more and more knowledge and expertise is being mobilised to raise local funds for women's groups. For Mama Cash, this is a long cherished ideal: financial independence and access to financial resources for women worldwide (see also the interview with Marjan Sax on page 16).

*As of 1/1/2002, the Global South Fund and Central and Eastern Europe Fund will merge, forming the International Fund.

Culture Fund 9>

The Culture Fund strives to accentuate the diversity and strength of women in the Netherlands. By supporting women's projects, the Culture Fund helps to structurally improve the social position and image of women, to develop a critical range of ideas regarding gender and ethnicity, and to draw attention to the artistic expression, ideas and experiences of women. Grants of between 250 and 2,500 euro are awarded.

Art Awards

Mama Cash wants to contribute to a more proportional representation of men and women in the art world, for policy makers as well as professional artists. For this reason, Mama Cash annually presents the Mama Cash Art Awards, which, in 2001, were held for the eleventh year running. This year's Art Award winners were Mathilde ter Heijne, and Sara Blokland (Incentive Award), who, together with a selection of runners—up, were given the opportunity to exhibit their work during the special Mama Cash Art Awards exhibition held in Rotterdam in February 2002.

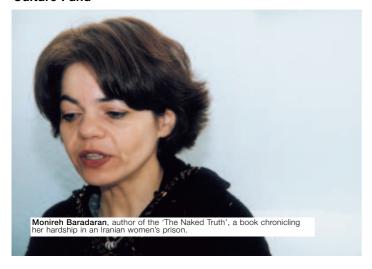
Guarantee Fund

When Mama Cash was founded in 1983, one of her primary goals was to help starting female entrepreneurs gain greater access to financial resources. By offering women loan guarantees for the past 19 years, Mama Cash has supported many women and also sent a powerful message to banks and other financial institutions: we have faith in women's entrepreneurial skills and talents. Now, after 19 years, we can confidently state that the entrepreneurial climate for women in the Netherlands has much improved. One out of every three businesses is owned by a woman; women are represented in many different business sectors; and women control an increasing share of medium-sized and small businesses, and thus the economy. Also, in terms of financing, female entrepreneurs face fewer barriers in the acquiring of bank loans. Women on welfare can make use of various government programs and, in recent years, other financing funds - similar to Mama Cash's Guarantee Fund have been set up to support women who have limited or no financial means. As a result of these developments, fewer female entrepreneurs are appealing to Mama Cash's Guarantee Fund. This is a positive development, because achieving our goal - the fostering of female entrepreneurship through greater access to money - is now in sight. This progress means that there is now the time and opportunity to give the Guarantee Fund's mission a new impulse. Among female entrepreneurs there is still a great need for support in other areas, such as guidance and coaching after a woman has started her business. Currently, the Guarantee Fund's staff members are busy shaping and devising our future course, which we will unveil at the end of 2002. For this reason, no new loan guarantees will be issued in 2002.

Women with Inherited Wealth

Money that one inherits is not the same as money that one earns. Often, conditions are attached to inherited wealth and one cannot always spend it freely. Moreover, it is 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 fifteen years. The goal of 'Women with Inherited Wealth" is to foster women's financial self-confidence, so that they can take full responsibility for their inherited wealth, and to encourage women to use their inheritance in a socially responsible manner. (see also the interview with Monique Mol, a 'Women with Inherited Wealth' volunteer, on page 25).

Culture Fund

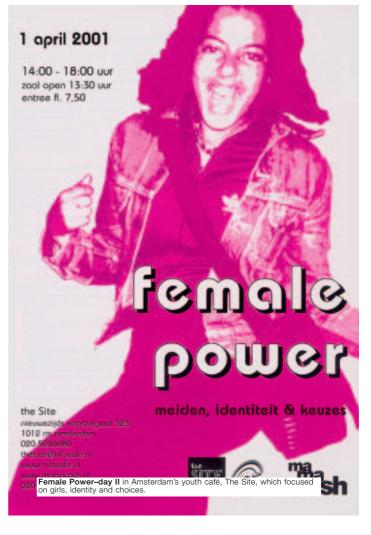


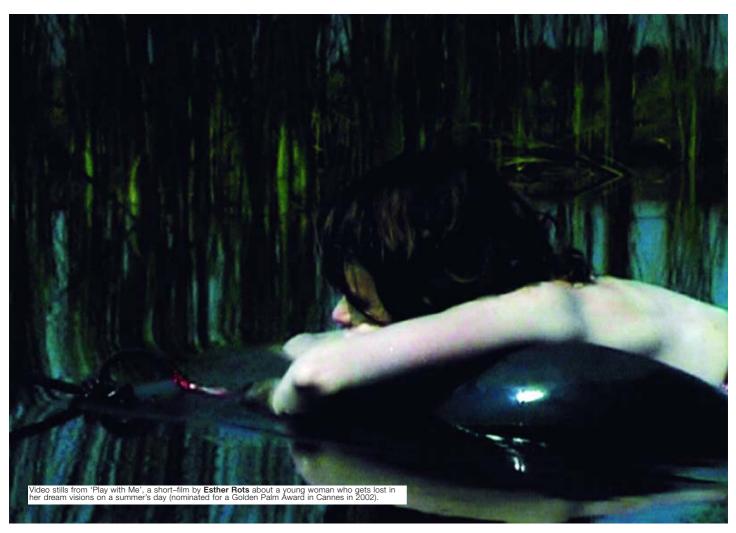
BLCK MAG WO AN Black Magic Woman Festival 2001, with theatre, music, dance, poetry/literature, film and visual art by black and migrant women.













At Mama Cash, fundraising and communication are tightly interwoven. And this is important, because to successfully raise funds you need to have a convincing and inspiring message. Each year the majority of our annual budget comes from fundraising. Only a small portion of our income comes from multi-year donations. Mama Cash derives her income from various sources, which means she can keep her independence and flexibility, and continue to follow her own policy. Mama Cash values this independence immensely.

About half of our income comes from a large group of some 4,500 loyal donors. Donations can be made in various ways: via fixed or single donations, via tax–free notarised donations, by making an interest–free loan to Mama Cash, or by making Mama Cash a beneficiary of your last will and testament. Moreover, Mama Cash's 'donor advised funds' offer a new way of donating. We now have three donor advised funds. This is a personal fund of individuals or organisations that are eager to donate their money to projects or activities that conform to the general mission of Mama Cash. Mama Cash now works with the Tijl Fund, a donor advised fund that supplements grants for female artists over 40 years old; the Born Fund, which provides grants to projects that focus on education, policymaking and the political participation of women; and the Maro Fund, which supports women's groups that focus on history, art and culture.

By establishing a donor advised fund with Mama Cash, donors can use our infrastructure (administration, money transferals) and expertise (our network of advisors, project reviewal), while at the same time being able to support issues and groups of their own choosing. Additional information about the various ways of donating to Mama Cash is available upon request.

Research has shown that Mama Cash has an extremely loyal group of supporters. Not only have many of our donors supported Mama Cash from the beginning, but very few of them have stopped donating once they started. Mama Cash is proud and considerate of her loyal supporters. For this reason, in January Katja Harterink was hired as events manager. By organising special events like the donor's tour of the Mama Cash Art exhibition, she will ensure that we maintain excellent relations with our supporters. Our donors can also look forward to various special events in conjunction with our 20th anniversary in 2003.

Part of our annual income also comes from institutional donors in the Netherlands: Novib's donation is used to strengthen grants for women's groups in the Global South and for supporting international women's funds. The Dutch Ministry of Foreign Affairs and Hivos are also donors, contributing money for women's groups in the Global South. Additionally, Hivos, and the Liberty Fund help support women's groups in Central and Eastern Europe. Stichting Doen provides institutional financing, which helps us bear our general costs, such as salaries and office rent. Of the other co–financing organisations, Cordaid and Plan International are also interested in working together with Mama Cash. From the United States we receive a donation from the John D. and Catherine T. MacArthur Foundation for projects in the Global South that focus on sexual and reproductive rights. In 2001, the MacArthur Foundation decided to extend their annual donation to Mama Cash for another three years.

As is the case with other charitable organisations, Mama Cash also has a continuity reserve, which partially ensures the survival of our organisation. The Central Bureau of Fundraising (CBF) has once again granted Mama Cash the 'Hallmark for Fundraising Organisations', which serves as a quality guarantee for our donors. Every year Mama Cash accounts for the ways in which she raises her donations, and the CBF-hallmark signifies that Mama Cash is raising funds responsibly.

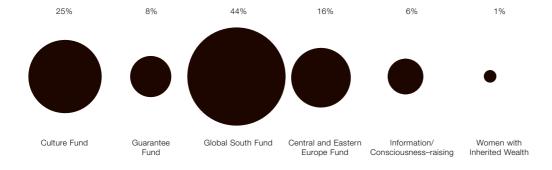
In the past year Mama Cash has established her own organisational design and logo and also radically redesigned her website. This was done in order to better project the contemporary and assertive image we desire. In 2001, our new style – designed by our graphic designer, Esther Noyons – won the Grafische Cultuurstichting's prestigious Corporate Identity award.

A surprise in november 2001 was the visit of Princess Máxima, who, as part of her official tour of the Netherlands, visited our office in Amsterdam. We were pleased to acquaint her with our work and the work of other women's funds throughout the world.

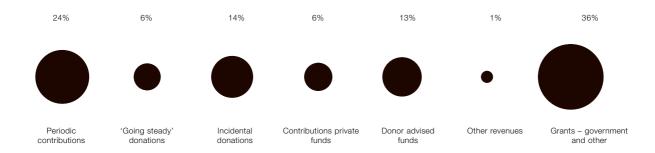
In 2001, the Fundraising & Communication department also arranged various lectures and fundraising workshops and was present at a a number of events, such as the Festival Mundial and the Amsterdam Municipal Women's Conference. With an eye towards our 20th anniversary in 2003, the Fundraising & Communication department is busy organising a program of exciting events. Although much has been achieved in the past nineteen years, the national and international women's movement still needs Mama Cash's support in the financing of contemporary and innovative projects by women's groups. We can't say it often enough: everyone's support, in whatever form it takes, is vital in this.

Your donations are most welcome on bank account number: 528 (Postbank Amsterdam, 528, Mama Cash, Amsterdam, swiftcode PS TBNL 21). Via our website you can also make international donations with Visa/Mastercard in a fully protected virtual environment.

Expenditures



Income



Special activities



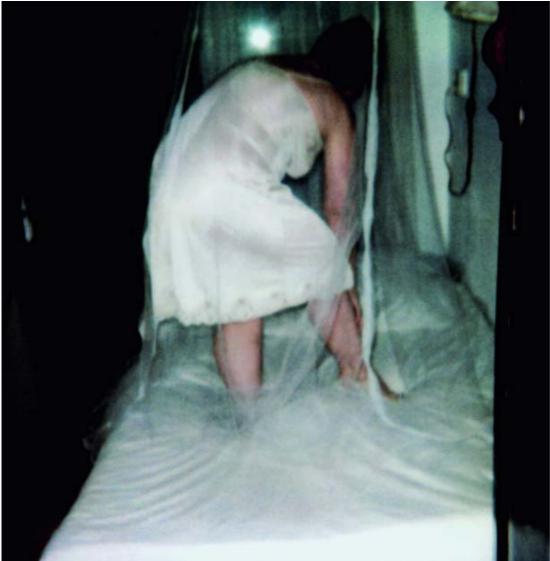












'Small things end, great things endure', video-installation by **Mathilde ter Heijne**, winner of the Mama Cash Art Award 2001.

< 'Fam.', photograph by **Sara Blokland**, winner of the Mama Cash Incentive Award 2001.



Marjolein de Vries _ Mama Cash donor since 1989

"I make radio and television documentaries about socially engaging subjects. Mama Cash's activities fit with my vision of the world. Mama Cash supports assertive women who take the initiative. She enables them to get going, gives them a supportive push. But women do it themselves! I believe in this type of support. In other parts of the world women and women's groups desperately need our support. Many of the activities there are still focused on creating a safe environment for women, where it's no longer deemed

normal for women to be abused by their husbands or exploited by their families. It's extremely inspiring to hear how, for example, in Central Asian countries, where daily life is so complex, women really do have the power now to develop initiatives that will ultimately improve their social position. Women become independent and self-sufficient, and they pass this on to their children. Women's efforts today have an impact on the next generation. In addition to making an organisational donation, I donate – together with a group of women – to a number of specific projects that Mama Cash selects for us. They are often projects in foreign countries, but sometimes they are also for refugee women in the Netherlands and for groups of young female activists. Mama Cash explains why these projects need money so badly, and by doing so, I experience it more personally. It often doesn't require a lot of money to make a big difference for women. It's really a great feeling to realise: 'I can support these women.'"

> Frederike de Voogt



Marjan Sax _ chairwoman of Mama Cash

"In 2001 we enjoyed a successful visit to Ireland with 'Women on Waves': for the first time progressive female doctors and lawyers and activists sat down together at the same table. It was heartwarming to witness, as well as being an important step in a long and difficult process. We're proud that Mama Cash has actively supported 'Women on Waves' from the start: it's a new, revolutionary way of allowing women to gain the inherent right to control their own bodies. This right is still under threat, primarily from the Catholic Church

and 'pro-life' groups. Negative, biased media coverage in the Netherlands has taught us that the right to abortion will always be a sensitive subject and one in which we must remain vigilant in our own countries.

An important activity in 2001 was helping to start up independent women's funds in Africa, Asia and Latin America. It's a huge step forward if women have their own local funds and if they can make the decisions about how the money is spent. If money simply comes from the Global North, the work is always being done within an imperialistic context. Now, however, local women are responsible for the finances and they also learn how to fundraise in their own countries, instead of simply remaining dependent on foreign donors. Mama Cash, and our sister organisation, the Global Fund for Women, support new women's funds with advice, activities, and money for office expenses and getting the organisations and their fundraising activities up and running. In 2001, women's funds were set up in Mongolia, the Ukraine, Brazil and Ghana, and plans are in place for setting up funds in Hong Kong, Chile, Central America, and Germany. Women's funds are already established in Mexico, South India, South Africa and Nepal. Every fund is different, depending on what the women in the respective countries determine to be the most important working areas. Nepalese money, for instance, is used to support small women's agriculture cooperatives, while in India work focuses mainly on inner-city slums. Funds give women a feeling of independence and pride, and we expect this movement to cause a small revolution. This is precisely what Mama Cash stands for: small initiatives that bring about large shifts of social power. In the future, the money we now spend on projects in the various regions will be given solely to these women's funds, and, by doing so, to transfer the decision-making power to them. The women's movement is global and Mama Cash is at the centre of it. The movement is comprised of inspired women who are actively striving to improve women's daily lives. No matter where you travel, within ten minutes of meeting a local women's group you are engaged in a meaningful discussion about issues like economic self-sufficiency, the fight against sexual violence, ownership of our own bodies, and about what we can do together. That's really fantastic!" > Elsje Dicke



"Doing what other funds don't do"

"There is of course a lot of developmental aid available, from governmental side as well as from NGOs. But still, women aren't receiving the resources they deserve, and often more radical projects receive no funding at all. This makes Mama Cash's work very special indeed." From 2000–02, Patricia Vera was the

regional director for Asia and the Middle East and is now the Global South Fund's manager. Previously, she was a member of the Global South Fund's advisory council and was also Mama Cash's regional advisor for Chile, her native country. In 1974, when Pinochet grabbed power, she arrived in the Netherlands as a political refugee, owing to her involvement with the Allende government. "What struck me then, and still does today, is how Mama Cash focuses exclusively on supporting women's rights, especially in those areas that are new or involved in groundbreaking initiatives."

The most important plan for the Global South Fund in 2001 was tightening its criteria. Vera: "The number of grant requests we receive continues to grow, so we must sharply focus on our priority areas. It's still necessary to formulate our criteria per region, because the area that the Global South Fund serves is large and diverse. Moreover, we've again established that above all our priority remains the honouring of requests we receive from the most marginalised groups: sexual minorities, sex workers, rural women, indigenous women, and black and migrant women. The priority issues that play an important role in all regions are: sexual and reproductive rights, violence against women, economic justice, overcoming prejudice and the stereotyping of women, including those as a consequence of fundamentalist interpretations of religion. Being Mama Cash, the central aim of everything we do is searching for our niche: doing what other funds don't do."

In 2001, the Global South Fund was evaluated externally for the first time. The evaluation procedure, which was co-organised with NOVIB, confirmed that Mama Cash is heading in the right direction and led to a number of important conclusions. Vera: "We're going to focus more on monitoring and evaluating projects and even more on small and new groups, which is our distinctive competence. The evaluation also emphasised that our support for international women's funds is a really innovative initiative. The maintenance and strengthening of our advisor network is also high up the agenda. Another conclusion is that Mama Cash can be even more alert in reacting to current events. That is, in any event, already taking place. In December we participated in an international conference in Brussels and took part in discussions about structural support for women in Afghanistan. We have decided to reserve an extra 100,000 euro in grants for Afghan women who are committed to fostering women's rights and democracy in their country. In fact, for years Mama Cash has been supporting RAWA (Revolutionary Association of Women of Afghanistan), a women's group that was in the news a lot this past year."

Also of great importance this past year was the message sent to Mama Cash by her advisors and the women's groups she supports in the Global South; namely, that there's a need for more than just money. "Groups need to make contact and connections with other women's groups in the region, as well as exchange knowledge about fundraising. In response, we've developed a range of activities in this area. We enabled various women's groups in India to come together; we assisted women's organisations in Chile with the funding and setting up of an independent fund; and in the Philippines we arranged for Dutch experience to contribute to the workshop, 'Self-acceptance for young lesbians'. We gave women travel grants for attending a racism conference in Durban, and there we organised a meeting of African women's funds and organisations. Our presence at the conference also resulted in the further expansion of our network." > Marije Wilmink

The Brazilian women's organisation, Acotirene, works to improve the self-awareness and health of black women in Cabo Frio. The group, consisting of ten women, has existed for three years, although it wasn't officially registered as a charitable organisation. Through a funding organisation in Rio de Janeiro, they now receive 3,630 euro from Mama Cash, which is used to pay for the official registration procedure and the setting up of a workplace.

Wary but intrigued, 40 girls, aged between 15 and 16 years old, sit in a loose circle. One of the last girls to enter the classroom of this school in Cabo Frio, a coastal town near Rio de Janeiro where the local economy is based on (sex) tourism, is a girl with a bulging belly. She's four months pregnant and is the exact reason why the teacher, Narcissa, has brought her students together to listen to the two black women who have come to talk about female 'sexuality'. Although it's sometimes difficult to be heard over the din of voices, the sisters, Flávia and Zenóbia, know how to win the girls over with straight talk: "Sex is fine, healthy. Who doesn't like to have their breasts touched? But...we women decide if we also want to have sex with someone. Because, ultimately, we can end up getting pregnant." One of the girls in the class suggests that abortion is a remedy for this, but Flávia doesn't pursue this issue. First, she must convince the girls of their right to use condoms to protect against AIDS and syphilis.

The sisters have seen plenty of teenpregnancies. Flávia: "It's not so bad at this school. I teach at other schools in Cabo Frio where girls of ten and eleven years old regularly get pregnant. Everything in their environment is focussed on sexuality, from their scanty clothes to the erotic songs that involve rubbing their breasts and bums. And their mothers can't offer them much protection, as they themselves have usually had the same experience. The girls complain that they cannot approach their mothers with their questions." After class, Zenóbia and Flávia head for their improvised workplace. Because the sisters cannot distribute condoms at school – the school administrators are afraid of the parents' reactions – they direct the students to the blue puppet theater in the centre of town. Zenóbia and Flávia don't have their own workplace yet, and their files, containing information about all the conferences they've attended and organised, are installed against a wall in Zenóbia's room. She lives in her mother's house. Right next door is their brother's puppet theater, where they meet with eight other women a few times a month to devise new plans for their project Acotirene.

In 1988, Flávia (50) and Zenóbia (53) founded Acotirene, a collective for women of African-origin who live in Cabo Frio. The group is made up of young women and professional women, including a doctor, psychologist, and teachers, like Flávia and Zenóbia. By providing information about health (preventive) care and women's rights regarding their husbands, Acotirene tries to support the poor black women of Cabo Frio, for whom violence, alcoholism and prostitution are part of daily life. They visit the slum neighbourhoods and hold meetings in the women's houses. Zenóbia: "Women are open to what we tell them, but it's really difficult for a woman to insist that her husband respects her rights, because husbands are usually drunk when they want to have sex and will beat their wives if they produce condoms." Nowadays, much of Acotirene's work involves distributing information in schools, because recently the Brazilian government decided to make sexual education part of the national curriculum. Flávia: "The problem is that teachers often can't do the job properly, either out of embarrassment, ignorance, or for religious reasons. That's why we are now regularly invited into schools. The most deplorable taboo is broken. Are we paid for our work? No, we do everything on a volunteer basis, because if we ask for money, we'll lose our target group. These people simply do not have any money."

The two sisters are the engines that power the project. Their mother, who is 83 years and asleep in an adjoining room, had twenty children, of which thirteen are still living. The black family of their father, Mario Rodrigues da Silva (a painter), always enjoyed a certain standing in Cabo Frio. Zenóbia: "My father was admired, he brought life into the community. He brought the first bicycle into Cabo Frio and my mother had a respected spirituality centre. When we were young, most black children didn't go to school. But we did, all of us, together with one other black family. We were the 'moreno', the coloureds, which is what the white children called us because they refused to accept the fact that they went to school with black people. Moreno always sounds better than black. My older brothers were certainly bullied, called names like 'ape', but thanks to our parents we now have a physical therapist, teachers, and artists in our family."

The family played an important role in forming the 'movimento forca negra' (the Brazilian black power movement). Zenóbia: "We traveled around the country following workshops and attending lectures. Flávia and I made sure that a black women's movement was also started and we believed that Cabo Frio should have a women's department. Not everyone was happy about this! Many men and some women said our actions caused a split in the black movement, which was extremely closed to the outside world. We believed that men were much too dominant and didn't show enough respect for women."

On February 7, 1998, this group of ten women organised their first conference in Cabo Frio, called 'A mulher fala' (A Woman Speaks). Flávia: "Even though the town council was working against us, failing to inform the press about our event and at the last moment reneging on the money they had promised us, we made it. A local entrepreneur did want to sponsor us." In the following years the focus of their work shifted. "We began with a festive party about black folk culture (in 1998 we were already speaking about AIDS), but we increasingly turned our attention to health care and now the local council asks us for advice."

The greatest priority remains their work in the neighbourhoods of Cabo Frio. Zenóbia: "The contact with women is more difficult than with teenage girls. These women have lived their entire lives with so many taboos. It's therefore important that we maintain regular contact with them and, in our opinion, that's only possible if we have our own permanent workplace, where women can come everyday and where they can learn to make nice things, which we can then sell." How will you finance this? "With creativity and, hopefully, once we are officially registered, with the support of foundations."

> Stijntje Blankendael



Ursula den Tex _ Mama Cash donor since 1993

"Thinking about it again, my support for Mama Cash is more political than I realised.

On television I recently saw a Nigerian woman who was going to be stoned to death for committing adultery. She was a young woman, but she looked liked she was 70 years old. That's poverty, she's a victim of the lawmakers. I want to support women who are oppressed, women under intense pressure, poor women. Yes, it is feminist: the development and emancipation of women. And I see that women are tough and tenacious. Mama

Cash's fundamental belief is that women themselves can change and improve their social position. That optimism, the vitality emitting from the entire organisation, I have faith in that. And I also passionately agree with the belief that even small–scale activities must be supported, because I believe it really works and is a great way of providing developmental assistance. In supporting Mama Cash, I above all think about business initiatives in the 'Third World', economic and political projects. I don't believe it's possible to separate the one from the other. This may sound naïve, but I believe it's the way to make the world a better place." > Frederike de Voogt



"Keeping an eye on the local context"

"The great thing about what Mama Cash does, grant making, is that women's groups not only receive financial support, but they also feel valued. And that's important, because women from Central and Eastern Europe remain oppressed," says Hanneke Hazeveld, who has been the fund manager of the Central and Eastern Europe Fund since 1997.

One of 2001's goals was an increase in the number of requests from the Caucasus – Azerbaijan, Armenia and Georgia. "Not much is known about this

region and it receives little attention from the international community. Women's groups in the Caucasus have practically no access to financial resources and their efforts are made all the more difficult by armed conflicts and a deeply ingrained traditional way of life." Mama Cash's efforts have helped though: in 2001, she found a number of good local advisors in the Caucasus, and the number of grant requests from the region rose significantly. "That doesn't happen by itself. You must find groups of women who do not work according to the principle, 'you ask, we'll act', but instead have their own ideas about what is needed. Sometimes, if no requests come in from regions we hoped to hear from, we'll try to determine the reasons and then try to initiate relations via our network of local advisors."

In order to reserve money for regions like the Caucasus – and other troubled regions, such as Moldavia, Romania and the 'Newly Independent States' (the post–communist countries in Asia) – efforts were made in 2001 to reduce the funding for projects in countries that are set to join the European Union. "Poland, the Czech Republic and Hungary have greater access to other foundations, so there's less need for Mama Cash's support. But, nonetheless, withdrawing from these countries isn't easy, because people there still depend on our support. In some cases, in 2001 we gave solidarity grants. We will continue to support initiatives in these countries that other funds do not dare to support, because they find them too controversial. So, we support female prisoners in Georgia, or Femme de l'Est, an organisation in France that helps Albanian prostitutes, or a Serbian translation of 'Macho Sluts', by Pat Califia, which is one of the first books Serbian women can read in their own language that gives a refreshing and anything but traditional view of sexuality."

The most important criterion for testing the grant application is the extent to which the project is aimed at supporting structural change in the lives of women. Hazeveld: "Many general women's projects, like vacation camps for children, providing meals for senior citizens and sewing lessons for women, we don't support in principle. We focus on women's groups that are striving for ownership of their own bodies and sexuality and protection against (sexual) violence. But every region is different and you can't always wait for the most feminist projects to come along. In some regions it's very difficult for women to organise, because their husbands forbid it. In such cases we will then sometimes support initiatives that give women an opportunity to come together, like handicraft clubs. Li–Woman, a women's group from Bosnia, began like this and is now a professional women's group that provides legal and psychological advice."

During her trip this past year to Eastern Europe, Hazeveld was once again reminded of just how important it is to keep an eye on the local context in which women work. "Many of the things we take for granted here in the Netherlands are non-existent in Central and Eastern Europe. That women have three jobs, live in poverty, have virtually no access to health care and no access to information profoundly influences what they need. And this can indeed be very different from what you think they need when you're sitting in an office in Amsterdam. Things that are arbitrary or a given for us – like, for instance, money to heat an office or access to a telephone or computer so that information can be exchanged with other women's groups – are crucial for their very existence." > Marije Wilmink

"They will remember us"

Lesbian ConneXion/s gives lesbians a face - literally, for this Amsterdam-based foundation travels around the world exhibiting photographs of and by lesbians. "For us, it's about visibility. In many countries, certainly in Eastern Europe, lesbians are always invisible and discriminated against. And if an image of lesbians exists, it's always one-sided and stereotypical," says co-founder and photographer Marian Bakker. Since 1998, when the exhibition was first shown during the Gay Games, the exhibition has been exhibited in Belgium, Slovenia, the United States and Russia. In each country, local photographers were asked to submit their work, meaning the collection is continuously expanding and now includes some 180 photographs. Mama Cash has previously supported Lesbian ConneXion/s' projects: in 2001, she gave 1,360 euro, which helped to make the trip to Russia possible. The plan to go to Russia was hatched in 1998. Lesbian ConneXion/s then consulted with Labrys, a young lesbian group from St Petersburg, who Mama Cash has also supported in the past, and the plan to exhibit in Russia was further developed. "That preparation period was essential for the project's success. There are so many things to arrange. Not only a location for the exhibition, but also press contacts, local networks and clearing customs. In the end, everything worked out fine. We did have to wait a few days at the border for our photos to clear customs, however. At one point, the border guards ordered us to open one of our trunks, and we thought, 'Oh, no!', because there were some photos inside showing the love between two women, which they might have considered pornographic. Happily, by chance, the border guard happened to pick up a photo of two empty pink chairs, which was one of the few photos that didn't have a person in it. 'That's art,' he said, and after that, everything was okay."

After a long search, the Borey gallery, one of the oldest and most renowned in St Petersburg, agreed to host the exhibition. Meanwhile, the work of five Russian photographers was added to the collection. Thanks to a press conference and advertising campaign, the opening was a phenomenal success. "People lined the streets waiting to get in. Everybody wanted to see the exhibition, all these photographs of and by lesbians. Artists, journalists, writers, the Dutch vice-consul, as well as young school girls and some homeless people who had read about the exhibition in an article published in the local homeless newspaper," Bakker says proudly. The exhibition made the news broadcasts of four TV stations and was widely covered in national magazines and newspapers. For many visitors, the photographs were an eye-opener. According to Marian Bakker, the exhibition have an extremely positive effect for the visibility of lesbians in Russia. "We got an incredible response. It's still difficult to openly admit to being a lesbian in Russia. Many women keep it a secret, fearing the reactions of their families, friends, and employers. Women were so grateful for the attention the exhibition and resulting media spotlight brought to the subject and for how it brought lesbianism to the attention of the general public. A gay man asked us when we were coming with an exhibition about them." In conjunction with the exhibition, Lesbian ConneXion/s organised photography workshops for lesbian women. Under the instruction of Marian and photographer Ditte Wessels, the workshop's theme was lesbian visibility. In St Petersburg, a group of mainly young lesbians enthusiastically began working with the theme homosexual marriages, an issue that is virtually unmentionable in Russia. The workshop produced a number of Polaroid photos that were discussed afterwards and, after consultation, exhibited. "In addition to the visual, aesthetic aspect, our workshops have a primarily educational function. Women dare to do so much for the camera," Marian Bakker explains. "In this way we can discuss and show things that otherwise would remain in the closet."

> Kirsten van den Hul



"'Money for projects in the Netherlands? Aren't women in the Netherlands already emancipated enough?"

"Although you often hear such utterances today, the fact that Mama Cash still exists and that in the Netherlands in 2001 we received more grant requests is proof to the contrary. I'm incredibly attracted by Mama Cash's independence: it's a women's organisation for women. Through Mama Cash, women's groups in the Netherlands are no longer dependent on the government, which often attaches all kinds of conditions to grant requests. We support and encourage

women to organise themselves, which is contrary to the government policy of 'enforced integration', which forces everyone to integrate and organise activities together. Government organisations, moreover, expect a certain level of business acumen and professionalism that many beginning volunteers do not possess. The renewal of the women's movement in the Netherlands must come from women who, in their own way, want to organise and try new things. And yes, things can go wrong, but you learn something from mistakes and can use that knowledge the next time."

"Priority is often given to applications from starting groups and new initiatives. We do, however, support existing groups, because continuity is essential. We are still dealing with groups that applied for start—up grants five years ago and are still organising all kinds of projects. Black, migrant and refugee women are especially active, and there's also a trend to combine female emancipation and Islam. And if an Iranian woman wants to actively focus on the political situation in Iran, that's great. Afghan women have been receiving support from Mama Cash for years, not just since September 11th. These women's groups perform an important function for women here and in their native lands. If I talk about Mama Cash, it's the black, migrant and refugee women especially who are thrilled that there are women in the Netherlands who donate – sometimes a lot of – money. So there are women who care about other women, and the money goes directly to their organisations. That Mama Cash exists is a stimulus for them. Sometimes they ask me: 'Can we get money, then? We're still so small.' And I reply, 'Precisely because you're small!' The Iranian poet Kabir has expressed this beautifully: Everyone knows that the ocean is made of drops of water, but few people know that drops of water make the ocean. Why shouldn't we invest in management training for six women? It's the art of seeing the ocean in a drop of water. That's what Mama Cash does." > Elsje Dicke



"The meeting of art and politics"

"The idea that ideals need money, that with money you not only support people financially but also morally, this means everything to me. Before I came to work here I also received money from Mama Cash for a project, so I know how it feels to be recognized in this way for your ideals, for an objective that's bigger than you. And it's fantastic to see how with a good plan and a relatively small amount of money you can support so many wonderful miracles." Nancy Jouwe has been Mama Cash's Culture Fund manager for the past five years and in

2001 also served as deputy director.

For the Culture Fund, 2001 was the year of the fine arts. Jouwe: "It's a broad fund, covering many areas: we finance all kinds of projects focusing on social development and covering the entire art market – from theatre and film to the fine arts. In the latter area we've made great strides in the past year, because in 2000 we started the donor advised fund Tijl Fund. Previously, we had given grants to the fine arts in connection with our annual Art Awards, but the Tijl Fund has enabled us to provide more artists with basic expenses, such as purchasing material."

In 2001, the fund manager and advisory council again selected the requests that they believed deserved priority. "And those were projects in which art and politics met, where form and content intersect. From this come the most exciting, innovative creations. Another priority are the groups who serve as important social indicators and who can get maximum results with minimum means. For instance, Zami, an organisation for black, migrant and refugee women, or the Pink Film Days (Roze Filmdagen). This also applies to grant applications in the area of social development, where we prioritise support for new groups. This means you don't have to immediately ask for an audit certificate, although, indeed, there must be signs of confident professionalism where art grant requests are concerned. And where for social developmental purposes we very clearly focus on emancipatory projects, we can't do that with the fine arts. Work that initiates a dialogue with society is of course more valuable, but artistic quality is also important. And for everything the basic motto of Mama Cash applies: people must have difficulty finding money elsewhere."

It remains necessary to continue thinking about the criteria used to evaluate projects, Jouwe says. "Society changes so quickly that it's always necessary to maintain a strong sense of what is happening out in society. For example, in 2001 a larger percentage of applications came from mixed—gender groups. In principle, we finance women's projects, but fewer and fewer women's organisations are organised on this basis. You see this occurring among young black, migrant, and refugee women, who find it increasingly important to organise things with men, operating more according to ethnicity than gender. That doesn't make their projects less interesting, but you have to have an eye for it and be open to it."

In 2001, new contacts were made with other funds, including Stichting Doen and the VSB-fund. "Especially the latter fund is now making great inroads in the field of multiculturalism. Mama Cash seems to have gradually become an example of 'good practice' in this field. Thanks to the partnership with Mama Cash, the Stichting Doen awarded the Golden Wimpel, worth more than 22,500 euro, to Gabbi Wierenga of Stichting Vast. With the support of Mama Cash and other organisations, she cares for refugee women who have had their appeals for asylum in the Netherlands turned down. Cooperating with other funds in these areas, sharing the expertise we've gained over time, and ensuring a seamless referral system among foundations, is, in my opinion, extremely beneficial. And it's also a poignant reminder of what Mama Cash does and why." > Marije Wilmink

"When I write, I no longer feel like a victim"

The sociologist Monireh Baradaran was arrested in Tehran in 1981, accused of carrying out political activities against the regime of Ayatollah Khomeini in Iran. She was 26 years old. She was sentenced to nine years in prison and during those years she was severely tortured, mentally and physically. She wrote a book about her experience: the Dutch translation of 'The Naked Truth' was published in December 2001 with the support of Mama Cash (1,360 euro). It is an important way to bring worldwide attention to the brutal political repression in Iran.

"I distributed pamphlets, among other things, that were openly critical of the Islamic regime," Monireh Baradaran says. "The government knew nothing about those activities, though. I was arrested because my family was suspect, and that was enough." During her nine years in prison, the most gruesome methods were used to try to break her of her political beliefs. Torture, intimidation, and brainwashing were practiced daily. Terror was used as a means to change a person's behaviour, attitude and personality. The prisoners were beat with straps and sticks, kicked and hung from their wrists, deprived of sleep for days on end and locked up in solitary confinement. "For nine years I stared death in the face, and in my nightmares I still see him."

In the Islamic Republic, torture wasn't used for extracting information from a person. The primary aim was to break the prisoner. "You were brainwashed and converted into a supporter of the Hezbollah, the 'Party of God'. Torture was seen in a religious context; it was seen as a manifestation of God's divine will. The torturers washed themselves before beginning, just as they washed themselves before praying, and they read from the Koran as they tortured you."

When Baradaran finally emerged from prison in 1990, it was difficult to resume her life in freedom. She longed to write, but felt too unsafe in Iran. After six months, she fled to Germany, where she has lived in exile ever since, writing about human rights abuses, torture and executions in Iran. Baradaran is one of the few who survived being imprisoned in a female political prison under Iran's Islamic regime. Many women were murdered during their imprisonment and therefore could not testify. The survivors were seriously brainwashed or would rather not talk about the torture for fear of reawakening horrific memories. When Baradaran started writing, she expected to finish the book in one year. It was in fact a painful ordeal lasting four years, wherein she relived – sometimes physically – her experience. "At a certain moment I got eczema on my legs, on the same place that I had eczema when in prison. While writing, I was transported back to that period in time. When I finished the book, I immediately felt truly free."

One of Baradaran's motivations for writing about the horrors of her nine years in prison was to tell the world – and above all Iran – what had gone on in prison. "Only then can you prevent it from happening again. We prisoners felt alone and forgotten by the rest of humanity. Does this silence not make it possible for the regime to commit these crimes?" She took the words of one of Argentina's 'Mothers of the Disappeared' to heart: "If we don't do something positive with it, the pain will engulf us." Baradaran explains: "The torture was intended to crush my self–confidence and I still feel the affect of this today. But the writing worked as therapy, helping to make it possible to live with the past. When I write, I no longer feel like a victim. When I write I feel strong and in a position to do something against the Islamic regime, against the torturers and traitors. Now, they are the ones who must fear me. Breaking the silence is one the most important steps in the universal compliance of human rights."

> Robertine Romeny

In addition to texts by Monireh Baradaran, this article is based on interviews in the Dutch national newspapers Trouw (17 December, 2001) and Het Parool (11 December, 2001). 'The Naked Truth. Surviving in a women's prison in Iran', Greber, Amsterdam 2001; in cooperation with the Platform Iranian Refugee Organisations in the Netherlands.



Monique Mol _ volunteer 'Women with Inherited Wealth'

"'Women with Inherited Wealth' has been formally represented on the board of Mama Cash since 2001. Consequently, 'Women with Inherited Wealth' is more visible within Mama Cash and also externally. In my opinion, the image of an invisible wealthy ladies club is passe. Now we show ourselves more. We are women who take responsibility for our wealth and want to make meaningful contributions to society. The organisational link between 'Women with Inherited Wealth' and Mama Cash does not mean that all the

members are necessarily Mama Cash donors. Our members choose which goals or funds they donate to. It's a big step to show yourself to the outside world as a woman of inheritance. It means that what I have, I haven't entirely earned myself, but got it just like that, overnight. A large inheritance is a monumental change and you haven't gradually built up this wealthy social position. It can have many consequences if you tell your friends and colleagues. Some women just leave the money in the bank for years, because they don't want their lives to be changed by it. But there does come a time when you can't evade it.

If a woman of inheritance telephones me, it's good that I can speak to her from experience, about how I found a way to handle my money. For example, I enjoy living simply and frugally, which are values I've always had, and I enjoy integrating these values in, for instance, making sustainable investments and investing in an energy efficient house. An inspiring activity in 2001 was a series of workshops entitled 'Socially responsible donating'. As part of a group of women of inheritance, we individually identified the causes we really found important, discovered how the organisations behind the good causes function, and learned about how charitable contributions are spent. A donation is much more effective if you make a conscious and informed choice about the causes you support. I believe it's important for women to assume control over their money and, by doing so, control how it affects their lives. Mama Cash always establishes a relationship with the women and the projects she supports, because it's not only about donating money. Money is important for achieving goals, but so too are knowledge, experience and meeting people. The women of Mama Cash are the intermediaries, the 'facilitators', between the various parties involved. Mama Cash and 'Women with Inherited Wealth' support women who want to make their own decisions, and that greatly interests me." > Elsje Dicke



Astrid Joosten _ Mama Cash donor since 1998

"I was a Novib ambassador for ten years and have traveled through many Third World countries, visiting projects and seeing how good it is to support women's initiatives. Men, in general, are less reliable, they abandon a project quicker. In developmental cooperation, this is an established fact: women's projects are the easiest to get off the ground. Women here in the Netherlands who take the step of starting their own projects are also often serious, reliable partners. But sometimes they must confront extra barriers. Mama

Cash serves as a buffer in this. This wouldn't be necessary if women and men were treated equally. It's a problem of discrimination. At the moment I came into contact with Mama Cash, I knew immediately that I wanted to support her. This I know: I've seen with my own eyes that it works to invest in women." > Frederike de Voogt



"Monitoring and thinking together"

Tendayi Matimba has been the fund manager of the Guarantee Fund since 1999. What are her thoughts about women and money? "I find it an interesting concept. I'm fascinated to see what money does to people, the value they place on it and how it influences who and what they are. There's a clear difference between the value men and women place on money. In general, women put more value on finding a balance between private life and work than on earning lots of money."

In 2001 the Guarantee Fund went outside the Dutch borders for the first time, participating in the setting up of the UmaKrakaFund in Surinam. "This involved a partnership with two Surinamese organisations active in the field of female entrepeneurship and the Surinamese loan cooperative, De Schakel. The fund extends small loans to entrepreneurs, as well as providing guidance. In these clubs two pillars are vital for successful entrepreneurship: coaching and money. Often, too much attention in the Global South is given to issuing small loans, when, in fact, advising and coaching can ensure that a micro–entrepreneurship is taken to a higher level. In 2001 the first four loans were issued: to a hot dog vendor in Paramaribo for enlarging her stock, to an indigenous woman with a store and bar on the Saramaca river for expansion and refurbishment, and to two women for participation in a trade mission to the Netherlands."

Matimba has also been working hard to improve the monitoring system for securities and loans: "Previously, there was often little contact with entrepreneurs after they received a loan guarantee. Sometimes we were then surprised by a bankruptcy. Now, we are establishing more long-term relationships. We use various methods for tracking progress: regular telephone contact, sounding boards, referrals to mentors, submitting project overviews, and visiting the workplaces. It seems to be bearing fruit. In 2001 we have paid only 3,000 euro back to banks, whereas in the previous years we had to pay back ten times as much."

Regarding requests, Matimba says the quality of entrepreneurial plans is improving. "Especially requests from migrant and refugee women, which increasingly lead to loan guarantees and ultimately loans from banks. But I want to put this positive development in perspective: It remains very difficult for many migrant and refugee women to break through the bank's barriers. Often, loan guarantees aren't enough; rather, it's also combination of a negative image and cultural barriers, on the one hand, and the woman's self-image on the other. Another problem is that black and migrant women often choose to start shops and businesses in the area of personal care, such as hairdressers and beauty salons. This is a branch of commerce that is notoriously risky, owing in part to extreme competitiveness and limited profitability."

"Our mission has always been to make the support we provide redundant. In many areas, the end of our mission is coming into sight. The entrepreneurial climate for women is greatly improved, and we see this in the decreasing number of requests we've received over the last few years. Nearly one in three entrepreneurs is a woman. More and more women have their own capital and can get support from specific agencies and regulations, for example, for mothers returning to work and black and migrant women. It's in keeping with our role to continuously go in search of projects and activities that are not (yet) being handled by others. Therefore, in 2002, we'll focus on developing new ideas and new policies. One possible new approach is promoting socially responsible enterprises and innovative business concepts. An interesting example is the Sara Collection, a woman who imports Indian fabrics and, in doing so, works with women's companies in India. In this way you create a chain of women's companies. I can imagine that in the future we'll work to stimulate this sort of business. By doing so, a good synergy is created with Mama Cash's international activities." > Marije Wilmink

The art of combining traditional things with something new

Riddle: it weighs next to nothing, can't be broken, isn't expensive, always walks, and is extremely soft. What is it? It's the perfect souvenir: a pair of socks. Irritated by the 'high McDonalds-aspect' of most souvenirs, Willy Jager thought of a nice souvenir of a day-trip. "Five years ago socks with cartoon characters on them were totally 'in' for teenagers, and this is how I arrived at my idea," Willy recalls. "I wasn't a studious child, I was an active kid," Willy says. "I started working when I was 15 years old and went to a technical high school in the evening. Because of a hereditary skin disease, I received disability welfare. I'm often limited in my movements because, for instance, the skin on my feet is totally worn out. But the healthcare welfare system and I can't stand each other: no chance of promotion, for instance."

With one thing combined with the other Willy Jager got an idea: to sell souvenir socks. In 1997 she and her sister, Frouwke, wrote to zoos, the Dolphinarium, and the Seal Park, offering each the chance to buy souvenir socks with the park logo embroidered on them. The sisters didn't have any socks; they knew nothing about socks and didn't know where to buy them. However, they were in business, because all the parks and zoos they wrote to immediately placed orders.

A cash cow was born. Trading under the name Voetzooi Holland Traditionals, Willy Jager started doing businesses with the parks and zoos, Schiphol airport, Madurodam, souvenir shops, travel agencies, and business in the United States. "Following a market research study, I brought a general collection of souvenir socks onto the market. The investment again doubled from 1998 to 2001. In 2001, the souvenir industry trade fair 'Regards' was a major test for me: if it wasn't a success, I'd quit. But it was successful: the Voetzooi products received four awards for novelty items and found a prominent place on the souvenir market. The souvenir industry is a very traditional business: wind-mills, wooden shoes, tulips and Delft blue porcelain. Those are the things I focus on. The art, though, is to combine traditional things with something new, which in my case is socks and baby clothes."

Voetzooi's products are made by companies owned by women in various Mediterranean countries, like Turkey. "From the start we've had three principles: a minimum quality level must be maintained; no children under the age of 14 can work for us; and no toxic coloring agents may be used in production. That's why I work according to international regulations and monitor the child labour situation." As an entrepreneur, Willy Jager consciously chose to grow her business. She went in search of financing to hire personnel and buy stock. "And there I was - 47 years old and 100% disabled - appealing to banks and the Chamber of Commerce: 'Can I borrow 350,000 guilders please?'" They all rejected her: too old, disabled, uneducated, and the textile industry was too risky. Even with a loan guarantee of 22,689 euro from Mama Cash and her house as collateral, no one would lend her money. The people at the Rabobank, Amro-bank and Friesland-bank had never heard of Mama Cash. "Strange. But finally I went to the ING bank and there I dealt with a woman. She saw the true value of my products: as souvenirs." Once in a while Willy suffers anxiety attacks. "Imagine if I went bankrupt now! Things like mad-cow disease and the September 11th terrorist attacks are blows to the tourist industry and therefore adversely effect my business. I've sometimes thought: I have social security, a nice house, and a husband who earns good money, why shouldn't I just sit on my butt and relax? But no! I want to get everything I can out of my life. I know what it's like to be unable to work because of a disability, so as long as I can work, I want to earn my own money. I call it holding up my own skirt." > Robertine Romeny

The number of requests made to the Central and Eastern Europe Fund and the Culture Fund have more or less stabilised, while those made to the Global South Fund and Guarantee Fund decreased. For the Guarantee Fund, this was a result of a greatly improved entrepreneurial climate for women (see page 9 and 26). The fewer number of grant requests made to the Global South Fund is a result of the fact that more groups are now familiar with our criteria. We therefore now receive higher quality requests. Our website and new brochure also play an important informative role in this. Further, the average amount per grant was higher than in the previous year. This was also influenced by the improving quality of the grant requests. Due to the economic slump following September 11th, Mama Cash registered a loss of income, some large donors cancelled their donations, and returns on capital investments were disappointing. Because of this income loss, our grant expenditures were lower in 2001 than in 2000.

Global South Fund	2001	2000	1999
- Requests	679*	963*	319
- Grants**	181	312	260
Total expenditures in €**	737 827	760 265	651 554

^{*}This is the total amount of requests, including requests that were not processed because they did not comply with the criteria of Mama Cash.

Central and Eastern Europe Fund	2001	2000	1999
- Requests	296*	291*	121
- Grants	73	102	96
Total expenditures in €	216.680	273.475	191.268

^{*} This is the total amount of requests, including requests that were not processed because they did not comply with the criteria of Mama Cash.

Culture Fund	2001	2000	1999
- Requests	535*	454	415
- Grants	195*	213	193
- Art Award Submissions	350	430	428
Total expenditures, including art awards in € * Including the Tijl Fund.	310,992*	333,158	204,017
Guarantee Fund	2001	2000	1999
Total requests	76	123	69
Total loan guarantee requests	59	103	65
Granted loan guarantees	11	14	7
Total expenditure on loan guarantees in €	130,049	142,714	119,117
Total running loan guarantees	31	29	24
Total grant requests	9	8	4
Grants awarded	4	7	4
Total expenditure on grants in €	9,212	15,552	6,580
Total requests for small loans	8	12	
Small loans awarded	3	7	_
Total expenditure on small loans in €	9,076	12,025	-

³⁻year loan to the UmaKrakaFund € 22,689

^{**} Including the grants for women's funds.

List of projects

2001 Grants Global South Fund

Latin America

Argentina

Accion Educativa

Workshop for girls about sexual and reproductive health and violence prevention € 4,537.80

Mujeres de la CHA

Workshop about HIV/Aids–awareness for women prisoners € 3,403.35

Católicas Por el Derecho a Decidir, Regional Office for Latin America

Travel grant for participation in a conference about abortion rights
€ 1,588.23

Católicas por el Derecho a Decidir, Cordoba

Courses about sexual and reproductive rights and health for teenage girls \in 5672.25 Católicas por el Derecho a Decidir, Buenos Aires

Workshop about sexual and reproductive rights and feminist theology for impoverished women € 4,447.05

SINPECAF

Setting up three new union positions for rural domestic workers € 3,630.24

Servicio a la Acción Popular Workshop about sexual and reproductive rights and healthcare

for poor women from the rural area € 6,080.65 Biblioteca Popula Alfonsina Storni

Information, awareness and theatre activities for young girls € 2,949.57 Mesa de Mujeres de Confluencia

Workshop to prepare for a national conference for poor women from rural areas € 5,672.25

Foro por los Derechos Reproductivos
Information and workshop for women who are (mis)treated in hospitals
after clandestine abortions € 6,194.10
Grupo Ecumenico de Mujeres

Presenting and editing videos about women's rights € 2,268.90

Workshop about political participation for indigenous women € 2,268.90

Workshop about female rights for rural Aymara women € 5,672.25

Internet training for Aymara women € 3,403.35

Colectivo Rebeldia

Campaigning and lobbying activities for access to legal and safe abortion € 3,630.24

Brazil

Cooperativa Abayomi

Group activities focussed on the identity and dignity of black women $\ensuremath{\in} 3,403.35$

Centro da Mulher 8 de Março

Workshop for community leaders about preventing violence € 3,403.35 Camtra Casa da Mulher Trabalhadora

Telephone information service focusing on labour and women's rights

€ 2,858.82
Comissao Organizadora do IV Seminario Nacional de Lesbicas
National conference for rights of lesbian women € 4,192.02
Grupo de Teatro Loucas de Pedras Lilas
Salary expenses for the organisation's staff members € 3,630.24

Rede de Mulheres no Radio National conference about radio communication € 2,949.57

Associacao do Movimento das Mulheres Trabalhadoras do Brejo Parabaino

Workshop about female rights for rural women € 3,176.46

Casa de Cultura da Mulher Negra

Travel grant for the World Conference Against Racism € 2,428.63

Rede Nacional de Pessoas que viven con HIV/Aids

Travel grant for the World Conference Against Racism € 4,077.78

Grupo Lesbico da Bahia

Documentation centre to promote lesbian issues € 5,672.25
Acotirene – Collectivo de Mulheres Afro-descendentes

Setting up an office and registration costs for Afro–Brazilian women \in 3,630.24

CEDOICOM

Renovation costs of the organisation's office € 3,403,35

Bahia Street

Courses about sexual and reproductive health for poor, black girls € 4,537.80

CEDEMU: Casa de Encuantro de la Mujer

Psychological and legal assistance for victims of domestic violence € 5,445.36

Fundacion Margen

Preparatory, activities for the 4th National Meeting of Sex–workers in Chile € 3,630.24

Via Lactea

Creation of a virtual women's art museum on the Internet \in 4,537.80 Casa de la Mujer

Cultural celebration of International Women's Day € 4,537.80 Capacitar

Workshop for female community leaders and women in the healthcare sector € 3.630.24

Casa de la Mujer YELA de Talca

Training for female community leaders about violence against women \in 3,630.24

Casa de los Colores

Workshop about sexual and reproductive rights for women's organisations € 2,695.45

ANAMURI

Travel grant for the 2nd Latin American meeting of

rural women € 3,176.46 Foro – Red de Salud Derechos Sexuales y Reproductivos

Education and communication material about sexual and reproductive rights € 5,672.25

Colombia

Centro de Estudios de Genero. Universidad del Valle

Website about gender studies in Latin America € 3,630.24 CEPALC

National conference for rural organisations € 3,630.24

Costa Rica

IX Encuentro Feminista de América Latina y el Caribe

Preparations for the 9th Latin American and Caribbean Feminist meeting $\ensuremath{\mathfrak{e}}$ 1,1344.5

Revista Labrys

Purchasing two computers for publishing a magazine

about lesbian rights and other subjects € 2,268.90 Movimiento Primal por la Humanizacion del Parto

National campaign to promote safe motherhood and giving birth € 5,672.25

Dominican Republic

CONAMUCA

Travel grant for the Women's Meeting of the CLOC-countryside organisations € 2,268.90

Ecuador

Corporacion Mujer a Mujer Travel grant for the World Conference Against Racism \in 2,268.90 **FENOCIN**

Travel grant for the Women's Meeting of the CLOC-countryside organisations € 1,030.08

Coordinadora Nacional de Mujeres Negras

Office costs and workshop about leadership skills € 5,445.36 Fundacion Ecuatorian por la Equidad

Increasing awareness about the negative consequences of migration for women € 1,815.12

El Salvador

Asociacion de Muieres Flor de Piedra

Recreation activities and a meeting place for sex-workers € 3,630.24

Revista Electronica Tertulia

Publishing and distributing an electronic feminist magazine € 3,403.35

Jamaica

North–South Women of Colour Caucus Travel grant for the World Conference Against Racism € 3,176.46

Centro de Documentacion y Archivo Historico Lesbico de Mexico

Translation and publication of the book 'Un Amor' € 3,630.24 Prensa Editorial LeS VOZ

Prensa Editorial Les VOZ

Publication of a magazine covering lesbian–related subjects € 3,176.46

Mujeres Campesinas en Acción

Workshop for rural women about leadership skills and women's rights € 2,268.90

Otras miradas, Otros Haceres Organisation of a feminist conference € 3,630.24

Fundacion para la Equidad APIS

Training materials for workshops about preventing domestic violence $\in 3,176.46$

Telemanita

Video production and organisation of the 2nd gay and lesbian film festival in Mexico \in 4,084.02 Grumale II

Video production about lesbian mothers and alternative forms of cohabitation \in 3,630.24

Centro de Estudios y Desarrollo de la Mujer Indigena Publication of a magazine about the rights of indigenous

women € 3,630.24

Defensa Juridica y Educacion para Mujeres
Travel grant for the World Conference Against
Racism € 2,268.90

Information and literature on sexual violence against women € 2,110.08

Nicaragua

Movimiento de Mujeres del Sector Informal Workshop for police officers and female market-sellers about violence against women \in 3,539.49

Entreamigas

Workshop for lesbian women about sexual violence and human rights € 3,403.35

Fundación Xochiquetzal
Translation and publication of a study about lesbian issues

and rights € 3,857.13 Compañia Teatro – Danza Desequilibrio

Theatre production about women's history and rights € 4,537.80

FUNIMD

Office supplies to support activities for disabled women € 2,268.90 Movimiento de Mujeres Autonomas

Travel grant for the 3rd International Conference of the World March € 2,722.68

Solas y Unidas Workshop about leadership skills for HIV-positive women \in 5,445.36

Centro de Promoción Cultural Folk music workshop for girls € 3,970.58

Asociacion Distrital de Organizaciones Femeninas Populares

(ADOFEP-P)

Workshop and radio programs about female rights and political participation € 3,403.35

Grupo de Lesbianas Feministas (GALF)

Travel grant for the World Conference Against Racism € 3,176.46 VIDA Integracion, Desarrollo, Amor

VIDA Integracion, Desarrollo, Amor Activities focussed on the rights of lesbian women € 2,541.17 Asociacion Mujer y Familia Radio program about female rights, focussed on young people € 4,537.80

Uruguay

Amigas de la Comunicacion Workshop about sexuality for young girls € 3,403.35

Bangladesh

Development for the Poor

Training for marginalised women € 4,537.80
Aso Gori Sonar Bangladesh

Educational courses for indigenous women € 3,630.24

Beijing Sisters

Travel grant for the Women Same Sex Practices Conference € 1,361.34

East Timor

Gropo Feto Foin Sae Enclave Timor

Political consciousness-raising for rural women € 2,268.90

WIDA

Educating Dalit women € 3,176.46 AISSNMM

March 8th Celebration € 2,722.68 **CREA**

Setting up a network of women's organisations € 4,537.80

Paramedical Educational Trust

Information about reproductive rights and violence

against women € 1.361.34

The Peoples Service Society Information for sex–workers € 2,268.90

Usha Multipurpose Cooperative Society

Exhibition about the history of the sex-worker's movement

in India € 3,176.46

Bhumika Women's Collective
Publication of feminist paper in the local language € 2,268.90

Mercy Trust

Training sex-workers € 2,722.68

Rural Women's Education and Development Society (RWED) Setting up an information centre € 2,722.68

Prasanthi Rural & Educational Development Society
Consciousness-raising project for rural women about violence and

their rights € 3,630.24

Aanchal

Aid for sexual minorities € 2,722.68

Rural Poverty Women's Organisation

Network Association of Women Agencies

Education and self–help for sex–workers € 5,445.36

Anveshi Research Center for Women's Studies

Travel grant for female Dalit-leader for the World Conference Against

Racism € 2.268.90

Point of View

Publication about sex-workers € 4,537.80 Sangini Project

Workshop for lesbian women € 4,537.80 Social Association for Village Education

Setting up an organisation for sex–workers € 29,49.57 World Society

Consciousness-raising about safe sex for sex-workers € 1,815.12

Indonesia

Sahabat Perempuan

General support for women's centre € 3,630.24

Savy Amira - Surabaya Women's Crisis Center

Organisational expenses, to improve activities € 3,630.24
YLBH-PIK: Legal Aid Foundation – Indonesian Women for Justice

Consciousness-raising program for migrant women € 3,176.46

Korea

Asia Pacific Women's Information Network Center (APWINC)

Women's Electronic Network Training 2001, ICT-training € 4,537.80

Malaysia

Information Center Womyn for Womyn

General support for a lesbian women's organisation € 4,537.80

Aurat Association

Consciousness-raising program to involve women in the local elections \in 3,403.35

WAND

Training for indigenous women € 3,176.46

Public Development Society
Organising seminars about violence and women's rights € 2,268.90

Afghan Institute of Learning
Training about human rights for Afghan refugee women € 4,537.80

Amnesty International Pakistan
Setting up a shelter for women in Karachi € 4,537.80

Philippines

Almakka

Management training for tri–people (Islamic, Christian, indigenous) women \in 1,268.90

MOFAZIS

Support for indigenous Moro-women \in 3,267.22 Dibabawon Lumad Women

Training in female rights for indigenous women \in 2,268.90 Asian Lesbian Caucus of ILGA

Aid for lesbian women in Asia € 3403.35

Migrante International

Support for migrant women € 4,537.80

Sri Lanka

Sri Lanka Muslim Women's Society

Empowerment program for rural women € 3176.46

Companions On A Journey
Research and publication of the first magazine for lesbian women in Sri Lanka € 3,630.24

Secdo Women Development Center

Training for rural women about women's rights € 2,722.68 Jantha Handa (Voice of Women)

Training for rural women € 3,176.46

The Women's Support Group of Companions on a Journey
Travel grant for conference € 1,815.12
Travel grant for Gender Sensitivity
Training on Lesbian and Gay Issues € 907.56

Taiwan

Organising conference about sex workers € 4,537.80

Middle East

Al-Zahraa

Celebration for Arabic women on international women's day € 2,722.68

SAWA Rape Crisis Center

Crisis shelter for Arabic and Palestinian women who are the victims of sexual violence \in 3,630.24 Women Against Violence

Training volunteers of a crisis centre for victims of sexual violence € 2,722.68

Sobhi al-Zobaidi, film maker

Editing a documentary about violence against women in the Gaza strip € 4,537.80

Turkey

ROZA, Kurdish Women Magazine Istiklal Cad. Terkoz Cikmazi

Research and publication of a book about the role of marriage for Kurdish women \in 2,268.90

In the Name of Honour

Travel grant for participating in a UN conference about human rights in Geneva \in 2,500

Group of Women and Unmarried Mothers of Porto-Novo

Setting up a meeting and activity centre € 3,630.24

Emang Basadi

Setting up a counselling centre for women and girls € 6,806.70

Cameroon

Educ Actions

Setting up a platform against illegal abortions € 4,537.80 S. Abou el Naga Travel grant for a conference about cultural studies in England € 1,503.37

Democratic Republic of Congo

B'UMOJA ONGD

Travel grant for the World Conference Against Racism € 2,132.77

Ethiopia

Inter African Committee

Setting up an information centre € 3,176.46

SIMMA Vocational Training Center

Setting up a women's centre € 6,352.92

Mawuli Community Women Training Center Setting up a women's centre € 6,352.92

Guinea

Femme Justice Aide/Center d'Information Juridique de Guinee

Improving and strengthening legal services for women € 4,537.80

Kenya

Young Career Women

Office equipment € 4,537.80 Ojuondo Women Group

Construction of a meeting centre € 3,176.46

Kendu Bay

Activities concerning sexual rights € 4,537.80 Millennium Consultants

Economic consciousness-raising € 4,537.80

Community Development Initiatives Educating women about legal rights € 4,084.02

NairoBits

Support for personnel costs of a multi–media organisation for women € 4,537.80

Jean Kamau

Travel grant for a conference about human rights, freedom and

development for Africa € 1,134.45

Prowed

Information about sexual rights € 2,268.90

FIDA Kenya

Promoting professionalism among the personnel € 3,630.24

Women's Network Center

Office equipment € 1,815.12

Educating women about women's rights € 3,630.24

Morocco

Association Marocaine des Femmes Progressistes

Educating female workers about their legal rights € 6,806.70

The Netherlands

United Nations of Youth

Travel grant for two women from Sierra Leone for a

youth conference in South Africa € 2,631.93

Niger

AFEHA: Action pour Femmes handicapées

Activities for handicapped women € 6,806.70

Nigeria

Program about young women and leadership € 3,630.24

Training about political leadership € 2,268.90

South Africa

Immanuel Center

Support for meetings and education € 2.042.01

New Women's Movement

Office material and publication of a newsletter € 4.946.20

Gay and Lesbian Organisation of Pretoria

Organisational costs for a healthcare project about women € 6,806.70

Western Cape Network on Violence Against Women Setting up a media and documentation centre € 4,537.80

International Gender and Trade Network

Travel grant for the 'Asia Third Annual Conference on Transnational Committees and Globalisation € 2,246.21

Gender and Trade Network

Travel grant for the 'Trade and Gender' conference € 2,722.68

The Lesbian and Gay Equality Project

Setting up a project about legal services € 6,806.70

UMTAPO Center
Travel grant for conference about women in Africa

and the African diaspora € 1,996.63

AHFAD University of Women

Cost for office equipment € 4,084.02

Tanzania

Women Advocates Against Poverty Costs of office material € 4,537.80

ADF/CEDIH Association Debout Femmes Cultural consciousness–raising € 2,722.68

League of Women Voters Tanzania (LEWOVOTA)

Promoting political professionalism € 2,858.82

Ntunda Women Development Association

Education about legal rights € 3,630.24

Femsud Consult

Promoting professionalism for women € 3,630.24 Gatyanga Women's Club

Promoting professionalism € 3,176.46

Katosi Women Fishing & Development Association

Educating about the rights of rural women € 2,722.68 Five Women Group

Support for the organisations' general activities € 2,722.68 **Kaabong Women's Group**Promoting professionalism for rural women € 2,722.68

Zambian National Women's Lobby

Educating women about leadership and decision-making € 3,630.24

Zimbabwe

VST Publishing HousePublication of a book by Ruth Gabi for women's target groups € 3,630.24

Africa Women Filmmakers Trust
Cost of a lightweight projector for informing rural women about

women's rights € 4,537.80

International

Women's Caucus for Gender Justice Organisation of a conference € 10890.73

Akina Mama Wa Africa
Travel grant for the World Conference Against Racism € 4,537.80

2001 Grants _ Women's Funds in the Global South

Semillas (incl. organisation costs networking meeting of women's funds) € 24,799.09

Mongolia

Mongolian Women's Fund € 13,140.50

Chili

Alquimia € 13,613.41

India

Nirnaya € 15,428.53 South Africa Pitseng € 20,420.11

Ghana

African Women's Development Fund € 13.613.41

2001 Grants _ Central and Eastern Europe Fund

Former Yugoslavia

Lobbying, activity schedule and radio program about women's rights \in 4,265.53

BOSFAM

Heating costs of a refugee centre for women € 4,265.53

Centar Zivota Udruzena Zena
Project to support and shelter female refugees € 4,084.02

Women's Development Center Monthly workshop for women about decision-making and inter-ethnic

relations € 4,265.53

Udruzenje Zena Bihac Support for war traumatised women € 4,537.80

Zenska Akcija Rijeka Lobbying for the rights of women on the local level and legal assistance € 2,268.90 NONA Multimedia Center

Distributing films criticising the position of women € 2,495.79

LORI Lesbian Organisation Rijeka Setting up a small Internet café € 2,495.79

Step, Women's Group Karlovac
Establishing an SOS-hotline, legal aid for women and seminars about women's rights € 4,084.02

Montenegro

Montenegrin Women's Lobby Offering assistance, legal aid and practical help to traumatised

women € 7,487.37 Women Forum of Montenegro

Gender-training for professional women working in the media, for political parties, NGO's, etc. € 3,902.51

Serbia

Women in Black Belgrade

International anniversary meeting 'War, globalisation and alternative practices' € 6.806.70

Women's Center Uzice

Computer courses, magazine for women and offering assistance to women who have experienced violence \in 7,487.37

ASNS-project

Project about the role of women in unions € 5,445.36

Labris Lesbian Rights Group

Art project € 4084.02

Iz Kruga

Information about the position of women within organisations

for the handicapped € 4,537.80

Nandi

Discussion and seminar 'The Sexual Language of Billboards in Belgrade' \in 3,630.24

Nyari Mozi Szinh

Course 'Women in theory, in arts, culture and literature' € 1,678.99

Rende

Publication of bi-lingual books about marginalised groups € 5,445.36

Slovenia

SKUC-Lambda

Publication of the books 'On Lies Secrets and Silence' (Adrienne Rich) and 'Saphistry' (Pat Califia) in Serbian language € 2,495.79

Kud Mreza
Women's Art Festival Ljubljana € 2,722.68

Central Europe

Bulgaria

Animus Pernik

Combating sexual violence in schools via brochures and

seminars € 2.722.68 Animus Plovdiv

Combating sexual violence, lobbying for government–backed laws $\in 4,084.02$

SOS Families at Risk Internet project € 2,722.68

VELA-internet

Consciousness-raising about women's rights and strengthening the position of women in politics € 2,495.79

Czech Republic

Bliss without Risk

Social, legal and medical support for street prostitutes € 2,268.90

Roma Women's Group Manushe

Information for young Roma girls about women's rights and stimulating self-confidence \in 3,176.46

Romania

AnA Society
Developing a 'Multimedia Resource Centre for Gender Studies' € 2,495.79

Artemis Shelter and Counseling Center Shelter for women € 3,630.24

RWAR

Centre for Roma women € 1,452.10

SCOP Society
Crisis centre for women € 1,452.10

Slovakia

ALTERA - Association of Lesbian and Bisexual Women in Slovakia

Protests against discrimination against lesbians € 2,314.28

Caucasus

Armenia

Center for Development of a Civil Society

Setting up a centre for girls € 3,176.46 Human Rights and Development Center

Legal aid for victims of violence € 2,495.79

Meknutyun

Gender and psychology seminars in various regions € 3,176.46

Azerbaijan

Association of Women Study of the living conditions for sex-workers and the government's refusal to help \in 3,176.46

Azerbaijan Youth Association (AYAG)

Seminar for women from ethnic minorities € 4,084.02

Center of Islam, Democracy and Human Rights
Organisation of a forum about equal rights and the influence of women in the decision–making process € 3,176.46
Refugees Against War and Violence

Project informing women about reproductive rights \in 3,176.46 Society of Women

Informing women about their rights in the workplace and protection against sexual harassment \in 3,176.46

Georgia

Center for Intergration International

Legal aid and supporting women from traditional Alkhaltsikhe region $\in 2,495.79$

Educational Cooperation and Development Center Project to strengthen female NGO's € 2,268.90

ICC Bridge NGO

Women's centre that offers legal aid and practical help € 2,495.79

Women's Initiatives

Setting up website and monthly newsletter about the activities of women's organisations $\rm {\in}\,4,084.02$

The Caucasus Women's Research and Consulting Network
Publication of the handbook 'Gender in Practice' for consciousnessraising courses € 1,452.10

Tanziara Rehabilitation and Development Center

Supporting women in detention € 3,176.46
Former USSR/Western States

Belorussia

BYCWA

Activities to prevent the trafficking of women € 1,361.34

Aksinya Association

Project against violence against women € 2,268.90 Eco-Accord

Increasing women's influence on the decision–making process, concerning the severely polluted local environment \in 3,176.46

Helen Pokrovskai

Dance performance from a feminist perspective € 782.77 Island, Radical Feminist Magazine

Publishing six issues of a feminist magazine € 2,042.01

Labrys General costs of a lesbian information centre € 2.495.79

Perm Center Against Violence

Prevention of violence against women and support € 2,529.82

Rjasaner Gender Center

Computer courses for women € 2 722 68

Women's League 'Initiative' Saratov Regional Public Organisation Publishing two books about the experiences of rural women € 2,722.68

Ukraine

The Planet of Hope Campaign for reproductive rights of girls \in 3,176.46

Nash mir: Our World

Project combating homophobia in the Ukraine € 2,268.90

Protecting the legal rights of lesbians € 1,361.34 Youth Organisation 'Generation'

Promoting leadership of women in the political seminars for girls about women's rights € 1,452.10

Zhetem, Women's Club

Establishing a telephone hotline, shelter and advising women who are the victims of violence \in 3,176.46

Baltic States

AIDS Information Center

Setting up walk-in centre for sex-workers € 2,495.79

Lithuania

Verdelupis

Costs of computers for organisations that focus on the economic

advancement of women € 1,361.34

Silmos Klubas

Computer courses and seminars about equal rights in politics € 2,268.90 Kaunus Women's Employment and Information Center Workshop about information technology € 2,268.90

Newly Independent States, Central Asia

Kvravzstan

Chance, Crisis Center

Combating violence against women through distributing folders and seminars in schools and universities € 4,084.02

Mongolia

Foundation for Empowerment of Rural Women

Combating violence against rural women and publishing the book 'Tell me your story' about their experiences € 2,495.79

Tadzjikistan

Crisis centres for women € 1,815.12

Center for Women Leaders

Publication of a calendar about women's rights € 1.860.50 Union for Defense

Conference 'Women of the Aral Sea' about economic and social problems € 2,495.79

Lesbian ConneXion/s Photo exhibition in St. Petersburg € 1,361.34

2001 Grants _ Culture Fund

Social Development

General and start up costs

Foundation Zohor

Securing office space for an organisation of Arabic women € 2,722.68

Banaat El Azhaar

Setting up a schedule of activities for Islamic girl's group € 907.56

Foreign Women's Consultancy
Re-establishing the organisation, policy weekend € 907.56

Kurdish Women's Union

Start up costs for the foundation € 1,361.34

Sonor, Foundation Onderneming Opbouwwerk Rotterdam

Solidi, Foundation Underheiming Opbodwerk Notterdar Staring Young women's living room project € 1,588.23 'Soekh aur Shanti', Foundation Hindi Women Rotterdam Library/documentation centre € 1,134.45

National Women's Consultancy and Industrial Disability Office Restart grant € 1,815.12

Foundation Kezban Start up costs for an organisation combating domestic

violence € 2,268.90 Foundation Sevgi

Securing office/computer room for Turkish women's organisation € 1,588.23

Iranian Women's Organisation
Projects 2001, annual report 2000 € 680.67
Foundation for Somalian Women in Rijnmond
Start up costs of organisation € 488.03

Foundation Femmé (formerly Organisation of Moroccan Women

Osdorp)

Start up costs of organisation € 1,883.19

PRIME

Costs of pans, plates, and other kitchen accessories for

refugee organisation € 907.56 Alevi Kultur Dernegi, Alevitish Cultural Centre Rijnmond and

environs Emancipation activities € 918.90

Foundation Flora Rosa
Counseling for eating disorders € 907.56

Women's Centre Zaanstad Introductory computer courses € 603.53

Midia Kurdish Association Computer courses € 653.44

Campaigns and PR

Dutch Union for Rural Women

PR Theme day € 226.89

Foundation More Color and Quality

Setting up information and promotional file € 2,586.55

Publishing bulletin 'HTKF Bülten' for Turkish women about developments in the Dutch society and government € 1,361.34 Society for Afghan Women

Publishing costs for PR material € 907.56 Women Health Centre ISIS

Wollief relation Certifier (1958)

Publication about endometriose ('loss' of endometrium) € 1,815.12

National Federation Chinese Women's Society of Rosmalen

Information column in Chinese newspaper 'China Town' € 1,815.12 Foundation Prisma Brabant

Provincial networking day € 1,361.34 COS Zuid-Holland Zuid

Project 'Stop Aids Now' € 1,134.45
TIYE International Utrecht

Froject 'Racism, a hidden agenda' € 1,815.12
Foundation Living Together, Living Life Together and Foundation

Kibra Barera Rotterdam
Information project 'Ai Mama' about teen-pregnancy € 1,588.23

De Mug Video Productions

Internet project in connection with March 8th celebrations € 2.268.90

Equa Emancipation Bureau

Friesian women's organisation on the Internet € 1.361.34

Workshops, Congresses and Conferences

Lefert Scheepen FoundationWorkshop 'Sexual Abuse' € 875.80

Project 'A place for diversity', subject: promoting knowledge

about the Koran and emancipation policies € 4,537.80 Young Socialists in the PvdA (Labour Party)

The round (Labour Party)
International youth seminar, 'Stop violence against women;
stop domestic violence' € 2,268.90

Women and Peace
International workshop 'Women organised opposition to militarism

and war' € 317.65

National Federation of Chinese Women

Theme meeting 'Developing vision ' € 1,134.45 **Asja Shelter Provision**

Developing methods and providing shelter for young women in prostitution € 884.87

Foundation GALA

Project Homo-college/courses in homosexual emancipation € 907.56

Youth Union Eindhoven
Young women's day 'Female Future' € 907.56
The Site, youth info-café
Debate 'Third Wave: 'The time for a new feministic wave has come' € 1,588.23

International women's Centre Den Helder
Training 'Intercultural Communication' € 1,588.23

Tilburgse Turkish Women's Union
Training 'Strengthening your own organisation' € 1361.34

Foundation MinPlus

Women's conference East–Netherlands € 1,361.34

Volanda Kriek
Witches' Night 2001, protest in Groningen against sexual violence in the street € 317.65

Sitest € 317.69

ILGA Europe 2001

Organisation for international homosexuals, lesbian conference in Rotterdam € 1361.34

Foundation Yoesuf

Conference 'Islam and Homosexuality' € 1,361.34 National Federation of Chinese Women's Association Rosmalen

Conference about the social position of Chinese women € 1,247.90 Women's Media Network Zuidoost

Course 'Writing project' € 680.67

ENOVA - Emancipation Consultancy

Meeting 'Emancipation and ICT' € 1361.34 SISWO Institute for Social Research

SISWO Institute for Social Research
Conference 'Feminism and multi–culturalism' € 1,089.07
Working Group Against Violence Against Women Leeuwarden
International theme meeting about women's trade € 794.12
Moroccan Women's Union Netherlands/Project bureau MCE
Project 'Mudawwanah' about the rights of Moroccan families € 4,537.80
Foundation Women Pastorate Sexuality Violence Haarlem (VPSG)
Project 'Talk about it' € 2,268.90

International Free Women's Foundation Solidarity and information day for Kurdish, foreign and native

women € 1.247.90

Society of Afghan Women Rabe-i-Balkhi

International conference in the Netherlands 'Afghan women scream for JUSTICE' \in 2,268.90

Foundation Sudan in Flight Women Department Seminar 'Towards empowerment of Sudanese women in the Netherlands II' € 1,815.12

Women's Committee Veendam

Meeting in conjunction with the international day against violence against women \in 862.18

Commission for Filipino Migrant Workers

Two-day workshop 'Know yourself, expand your capabilities, know your rights' € 2,268.90

Centre for Gender and Diversity

Debate 'Under the bomb smoke' about the invisibility of Afghan women

post-Sept. 11th € 907.56 Utrechts Platform World Women's March

Film and debate 'Solidarity for policy, human rights of women' € 1,089.07 Foundation Prem Sangeet Samaaj
Orientation meeting of Hindi women € 453.78

Tussen Ruimte

Project 'Pink Public Space' about the social invisibility of lesbians and homosexuals in public spaces € 2,268.90

Travel Grants

Ingrid Kloet & Mieke Timmer

Exchanging international interest group Pos for Pos for HIV–infection in the USA \in 2,042.01

Papua People's Foundation International women's conference West Papua € 1.815.12

'Soekh aur Shanti', Foundation Hindi Women Rotterdam Exchange project between India, Suriname and Holland € 2268.90 World Population Foundation Hilversum

Participation in the 'World Youth Forum' in Dakar € 680.67

Agisra Keulen

Participation in World Conference Against Racism in Durban € 1,134.45 Technika 10 Almere

Technical exchange project for young women with Women United (YMCA) Huddersfield \in 1,815.12

Service bureau Migrants and Refugees Organisation
Travel grant for Afghan teacher in connection with visiting delegation
Tadzjikistan € 1,134.45
MIGRANTE-Europe

Travel grant for conference 'Migrant Workers Overseas' in the Philippines \in 1,134.45

Celebrations

Foundation 8th March International Women's Day Maastricht

Foundation 8th March International Women's Day Maastricht March 8th celebration 2001 € 2,042.01 Multicultural Emancipation Centre Utrecht March 8th celebration 2001 € 1,815.12 Women's Refuge Centre Dordrecht Celebrating 20th anniversary with a cultural afternoon € 1,361.34 Municipal Committee, March 8th Rotterdam March 8th celebration 2001 € 2,268.90

March 8th celebration 2001 € 2,255.55

Conference about teenage mothers in connection with March 8th celebrations € 2,268.90

Society for Afghan Women

March 8th celebration 2001 € 1,361.34

Group 7152

Anniversary celebration € 1,701.68

Foundation Colorful Centre Rotterdam (formerly Doorbraak)

Miss Alida contest 2001 € 1,134.45

Foundation International Women's Centre Enschede (SIVE)

Celebrating 10th anniversary with a symposium 'Diversity is Quality' € 1,134.45 March 8th Comité Leeuwarden

March 8th celebration 2002 € 453.78

Martin of the entertain 2002 € 455.75 Foundation The Otherside
Mid-summer canal festival for lesbians and homosexuals 2001 € 283.61

ZAMI black/migrant women's centre

ZAMI Award 2001 € 4,537.80

De Inval

Celebrating sugar–feast € 204.20 Kurdish Union Rotterdam Midia

Kurdish Women's celebration € 1,134.45
Cooperative Against Sexual Violence Groningen

Against her will-trophy € 952.94

Dragonfire Dreams Unlimited

Self-defense event/summer training € 4,537.80

Society Maes & Filhas (mothers and daughters) Sports events for Cape Verdean women Rotterdam € 907.56

Living room Open-day Prostitution Women's open-day € 680.67

Catholic Centre for Promoting Well-Being 'Dress for Success' pilot project for women on welfare Rotterdam € 1 361 34

Foundation Turkish Cultural Centre for Women

Intercultural theatre project € 1,134.45
Support Group Women without Residence Permits

Open-day and vegetarian restaurant € 2,268.90 Foundation Rhythm of Reason Nijmegen

Henna Art & Fashion project 2002 € 4,537.80 Foundation Palet for social-cultural work

Activities for children's nursery € 1,134.45 Foundation A Lady-like Old Day

Living project for 50+ lesbians € 1,588.23 Color in the Work

Project teen–mothers € 2,268.90
COC Department Central–Holland

Key Day for women 2001 € 1,134.45

Events

Netherlands Transgender Film Festival

Reading Cheryl Chase € 2,268.90 Marijke Jongbloed Film Productions

Debate about the relationship culture as provocation of documentary

'Fatal Reaction' € 2,268.90

Foundation Network Muze.Nu Opening party for new art network € 907.56

Work 'Book in Picture'

Book review for rural women of Dearsum and surrounding

countryside € 340.34 Stedelijk Museum Bureau Amsterdam

Symposium 'Faces of Laughter' € 2,268.90 COS Fryslân, Centre for International Cooperation

Art project 'The Value of Rubbish' € 1,361.34 Foundation The Otherside

Literary evening € 907.56 Krater Theater

Black Magic Woman Festival 2001 € 2,268.90

Karolina Spaic

Workshop 'Wonder Girls' in Colombia € 680.67 Foundation Regentenkamer/Meubelcafé Exposition of women designers € 544.54

Phil Bloom Foundation
Exhibition 'Unbreakable' in Arti et Amicitiae € 1,315.96

Foundation Palestinian Islamics in the Netherlands Meeting of poets from Delfshaven € 1,361.34

Publications

Sara Blokland

Publication photography book 'Fam.' € 680.67 Foundation Kapini

Publishing project 'A Youth in Africa' € 1,361.34 **Publishers Mets and Schilt**

Translation of photography book by Jenny Matthews $\ \in \ 1,361.34$ Foundation Media P.W.N.

Theme edition of magazine 'Together!' for Sinti and Roma women € 1.361.34

Octavia Moneedi-Tivane Autobiography of South African woman with exceptional life story € 453.78

Nora Martirosyan Photograpyh book 'The ideal love' € 1,361.34 Margi Geerlinks

Photo catalogue 'Crafting Humanities' € 2,268.90

I a Vita Magazine for lesbian/bi–sexual women € 1,815.12

Aysel Bodur
Photo exhibition 'The Replacement' € 1,361.34

Foundation Bang
Literary magazine 'Black Water' € 1,361.34
Foundation KUTT-Magazine (being set up)
Kutt-magazine for lesbians € 1,905.88

Rutt-magazine for resolaris € 1,900.00

Greber publishers and distributors

Publication 'The Naked Truth' by Monireh Baradaran € 1,361.34

Poetry collection by Carry-Ann Tjong Ayong € 680.67

Expertise centre Gender, Ethnicity and Multiculturalism

Publication of book 'Words with Wings, Inspired Teachers' € 2,268.90

Theatre Foundation The Troika

Theatre performance 'Breath-taking' \in 1,361.34 Foundation Totaal De Kazerne

Theatre project 'Lounging Bacchus' € 1,361.34 Rotterdamse Schouwburg

Theatre project 'Feminine Follies' € 1,815.12 Leander Haaitsma

Theatre project 'Visch', supplement to earlier grant € 453.78 Foundation Stuk

Theatre performance about lesbian youths € 2268.90 't Bos Theatre Productions

Theatre performance 'The vagina monologues' by Eve Ensler € 2,268.90 Mabel Houdtzagers

Theatre performance 'Take a breath and kiss me deeply' € 680.67 Elise Griede

Solo performance about gender identity and homosexuality € 1,361.34

Het Groote Hoofd

Theatre performance 'Maria Stuart' € 1,815.12

Glide Ambassador Theatre production '101 Ways To Die' € 1,361.34 Theatre group Com.Plot
Theatre performance 'lk.Lever' € 1,588.23

Laura Adriaanse

Theatre performance 'Love me?' € 1,588.23

Productiehuis Cinema De Liefde

Theatre and dance project 'Medusa's Web' € 1,361.34

Tati Wirahadiraksa

Theatre performance 'Discotheek de Achterhoek' € 1,134.45

Foundation Doen Doet Theatre performance 'Real life in Cotton' € 1,134.45

Alba Theaterhuis Theatre project 'Katwijk a/d Wolga' € 907.56

Foundation Culture Coalition
Theatre performance 'Indian tales' € 453.78

Rotterdam Roze 2001
Theatre performance 'Vita & Virginia' by theatre group

Carrousel € 2,268.90

Sub Rosa

Ferformance trilogy 'Imbroglio' € 1,361.34

Theatre Group Mrs. Jansen

Theatre performance 'Garbo & Dietrich' € 907.56

Theatre Group The Moon

Theatre performance 'Monk, Lin & Walker' € 1,361.34

Wiske Sterringa
Theatre performance 'SLOOF' € 2,268.90
Foundation Fabulant
Theatre performance 'The National Moving Day' € 1,361.34
Foundation Con Rumore

Theatre performance 'Weird Sister Machinery' € 1,134.45

Prima Donna Productions
Theatre performance 'Later when I'm old' € 3,403.35

Foundation XO (being set up)
Theatre production and performance costs € 1,588.23

Jantien Gerdes

Rental of video system for theatre project 'Girls in uniform' € 1,134.45

Theatre Embassy (being set up) Start up costs € 907.56

Dance

Livnat Raiz/ Wei-Chen Yang
Modern dance performance € 1,361.34

Dance Study Group D-lab

Production of dance film 'Frozen Moment' € 1,089.07

Dragon Productions

Set costs and production costs € 907.56

Dance Collective Sjannie Vos Dance production 'Antigoné' € 1,361.34

Sarah Ringoet Graduation dance performance € 2,904.19

Foundation BOT Productions
Dance performance 'The Late Night City Walk' € 1,384.03
Foundation Het Zij Zo (being set up)
Dance/Theatre performance 'Take On Me' € 2,268.90

Music

Kamerkoor Mnemosyne

Composition contest for young pianists € 1,361.34

Pianola Museum

Programs about 'Women and Music' € 1,134.45 Foundation Terra World Music Festival

Music Festival 'Terra in de Wijken' € 907.56

Jetske Mijnssens Performance of opera monologue 'La Voix Humaine' € 680.67

Maatschap Stoetzer & Van Veelen Concert series 'The Leap' € 1,361.34

Nikki Lindt

Opera production of 'Noah's Ark' € 907.56

Foundation Essential Arts Concert by composer Maud Sauer € 499.16

Foundation Symbiose
'Songs of Freedom', intercultural co–operative between composers and singers € 2,268.90
Foundation Rusalki

Producing CD (folklore music) of an a–capella quartet € 2,268.90 The Woman Plays

Musical cabaret performance 'Seed' € 907.56 Huis a/d Werf

Music theatre production 'Jozefine' € 453.78 Foundation Divine Music theatre project 'How to get rid of Bette Midler' € 2,268.90

TV-Dits Continuation of documentary series 'Girls, Girls, Girls' by the NPS \in 2,268.90

Maatschap Stoetzer & van Veelen Art film 'The Leap' € 2,268.90 MM Productions Film Film 'Return to Arabsiyo' € 2,268.90

Hanna Smitmans Video project 'No person is illegal' € 907.56

Holland Harbour Research documentary 'Judgement' € 2.268.90

The Zone
Graduation film 'Zone 371' € 2,268.90 Paloma Etienne Film 'Notebook & Unladylike Thoughts' € 1,588.23

Foundation Notorious Film
Film festival 'Madame Africa' € 2,268.90

Spellbound Films
Film 'The story of Katia' € 1,588.23
Foundation Lazy Marie

Audio-visual/new media project € 2,268.90

Praktijkschool de Atlant Documentary 'Teen-fathers' € 2,268.90

Olympic Films

Documentary 'Love in New NL' € 2,268.90

African Reconnaissance

Documentary Caribbean region € 2,268.90

Ryninks Films

Documentary 'The Orchestra' € 2268.90

Lea Binzer

Post-production of short film € 907.56

Foundation ZieZo Informative film about deaf pregnant women € 2,268.90

Esther Rots

Short film 'Play with me' € 2,268.90

STION documentaire
Research documentary 'Destino' € 2,268.90
Nederlands Film and Television Academy
Graduation film 'Strike' by Brechje Entrop € 2,268.90

World Population Foundation

Translating film 'Fire Eyes' by Somali film-maker Soraya Mire € 907.56

Bellissima

Documentary 'Pearl' € 2,268.90 Sheep Entertainment
Docu-drama 'Exit' € 1,361.34

Other

Niranyala Jayamary
Travel grant to West Africa and photo-report West Africa \in 1,588.23

Loan Guarantees

Theatre Embassy
Participation in IDEA–congress in Norway € 1,241.09

Participation in DEA-congress in Norway € 1,241.09
Foundation Go Time
Multimedia performance 'Go time' € 1,361.34
Ivana Müller/Gasthuis Werkplaats & Theater Amsterdam
'Lovely Project' Multi-disciplinary project

(video, text and stage art) € 1,134.45

Tijl Fund

Marioleine Boonstra

Marjelelle boolsta Solo exhibition in gallery in Amsterdam € 900 Marielle van den Bergh Costs of glass treatment machine € 453

Anneke van Breest-Smallenburg Contribution for computer monitor € 453

Ebelina Brethauer
Costs of a drawing tablet with pressure–pen and a CD writer € 453

Marion Duursema
Printing costs of a foldable paper with charcoal drawings € 453

Wapke Feenstra
Printing cost of gummy prints for an exhibition in the Norway's

Moss € 453

Jacqueline Heerema

Registration of her art project 'I call her ROSE' € 453

Mirjam Janse

Costs for the casting of bronze statues € 453

Claudia Kölgen

Contribution toward the costs of a slide projector with objective € 453

Hieke Pars

Publication under her editorship about art and public space € 900

Juul Sadee

Developmental costs of her website € 453

Marian Smit

Travel grant to Japan for an exhibition in a textile gallery in Kyoto € 453

Godelieve Smulders
Developmental costs for her project 'Running Laughter' € 453

bank

Regina Verhagen Cost of a digital camera € 900

Anne Verhoysen
Costs for a microphone and camera lens € 900

José Veugen Publishing costs € 453

Tine van de Weijer Costs for an English translation of her website € 453

Margaret Wibmer
Costs of material for the development of 'survival suits' and 'related objects' € 900

term

quarantee

Grants 2001 _ Guarantee Fund

Loan Guarantees	Dalik	guarantee	term
New Age Way / Zoetermeer Store selling spiritual and New Age products	Rabobank	€ 11,345	5 years
Habibtie / Arnhem Organisational agency for multi-cultural parties and ceremonies	Triodosbank	€ 4,084	4 years
De Soepwinkel / Amsterdam	Rabobank	€ 15,882	5 years
Restaurant selling world soups Voetzooi / Grijpskerk	ING	€ 22,689	5 years
Production and wholesale trade in gifts and souvenirs Geylani Sahin Import/Export / Nijmegen Wholesaler for potatoes, vegetables and fruit	Rabobank	€ 22,689	5 years
(replacement for earlier guarantee in 2000 for € 9,076) Lijn 2 / Boxtel	Rabobank	€ 4,538	1 year
Events agency specialised in cosmetology, make–up artistry, bodypaint and clothing rental (supplement to guarantee from 2000 for € 14,975) St. WEN / Arnhem Considerate and account assistation of Punione Plants.	Rabobank	€ 15,882	7 months
Organisational agency; project organisation of Business Plaza's for female entrepreneurs VIP Nails / Hoofddorp	Rabobank	€ 11,345	5 years
Tanning and fingernail salon Sara Collection / Helmond	ABN/AMRO ING	€ 6,800	5 years
Importer and wholesaler of Indian fabrics Edith's Hairstyling / Den Bosch Black hair hairdressers	ABN/AMRO	€ 8,000	5 years
Small loans		amount	term
Massage Practice Prevention / Arnhem Massage practice		€ 2,269	3 years
Sprookjestuin / Utrecht		€ 4,538	1 year
Importer and store selling Nepalese gifts Spirit Touch / Amsterdam Agency for relaxation treatment for companies and organisations		€ 2,269	3 years
Collaboration			
Loan for setting up the UmaKrakaFund in co-operation with IVVO, WBG and loan cooperative De Schakel		€ 22,689	3 years
Grants			

Institute for Female Entrepreneurs (IVVO)
Part of the Suriname National Women's Movement;

organisation of two banking days and secretarial support € 4,901 Women's Business Group (WBG)

Foundation Entre Jeunes

Part of the Foundation of Female Entrepreneurs;
contribution to costs of promoting professionalism € 908

The balance sheet contained in the annual report, the statement of Revenues and Expenditures, and the operational costs in 2001 are derived from the Annual Report 2001, which was drawn up in accordance with the Central Bureau for Fundraising's 'Reporting Guidelines for Fundraising Organisations'. The 2001 Annual Report was audited by the accountancy firm, Berk Accountants and Tax Advisors, with a declaration of approval, dated May 1, 2001. Our complete annual report is available at the Mama Cash office. The drafting of the annual report (in euro's) is the responsibility of the executive board of Foundation Mama Cash.

Consolidated Balance Sheet as of December 31, 2001

Assets	2001	2000
Fixed material assets	50,695	46,510
Investments		
– general	2,575,460	2,818,518
– Tijl Fund	293,909	160,101
Outstanding loans supplied in relation		
to objectives	41,612	12,706
Claims	465,939	557,465
Liquid assets	729,683	782,411
	4,157,298	4,377,711
Liabilities		
Capital		
Free reserves of capital		
- unrealised appreciation difference in investments	_	60,633
continuity reserve	1,690,579	2,142,776
Total free reserves of capital	1,690,579	2,203,409
Restricted capital reserves		
 asset fund for company management 	50,695	46,510
 equalisation reserve investment contribution 	7,874	18,883
 loans supplied in relation to objectives 	41,612	12,706
 allocation reserves 	150,131	215,353
– Tijl Fund	285,834	161,919
Total restricted reserves of capital	536,146	455,371
Total capital	2,226,725	2,658,780
Provisions		
- loan guarantees	65,822	42,965
- small loans	8,701	2,609
Long-term debt	679,250	639,535
Short-term debt	1,176,800	1,033,822
	4,157,298	4,377,711

Income	2001	2001	2000
Fundraising revenue	realised	budget	realised
Donations			
- periodic contributions	484,022	608,065	717,150
- 'going steady' donations	119,331	129,327	110,461
- incidental donations	291,573	340,335	2,731,939
- contributions private funds	130,391	158,823	128,492
- funds-in-name	256,386	260,924	120,432
Inheritances	200,000	22,689	20,654
Less: gift tax	42,913	61,260	282,653
Total fundraising revenue	1,238,790	1,458,903	3,426,043
Fundraining costs:			
Fundraising costs: - direct costs	69,739	90,756	46,169
- operational costs	121,254	116,998	101,164
- operational costs			
	190,993	207,754	147,333
Fundraising costs in % from revenues			
generated by own fundraising*	15.42%	14.24%	4.30%
Revenue from fundraising	1,047,797	1,251,149	3,278,710
Return on investments			
- general	-112,842	249,580	113,803
– Tijl Fund	-36,111	13,613	-19,593
Other revenues	0.450	4.500	5,000
other incomeincome / Women with Inherited Wealth	3,458 19,125	4,538 14,975	5,696 12,930
moone, women with inhented wealth	19,120	14,970	12,300
Grants / government and other			
- government	192,426	192,426	192,426
- other	529,158	715,134	509,141
Total available for objectives	1,643,011	2,441,415	4,093,113

^{*}The fundraising costs in the past year were 14%. The year 2000 was exceptional, owing to a large, once-only donation of 5 million guilders, which meant our fundraising returns were much higher than in other years.

	2001	2001	2000
	realised	budget	realised
Culture Fund	004.050	0.47.4.40	000 400
- grants	294,656	347,142	328,166
unpaid grants of previous yearsmiscellaneous activities	-3,857 4,334	- 13,619	-7,075 9,719
Art Awards and exhibition	75,809	47,647	47,466
video master class	-	-	11,388
documentary project	12,349	_	,
 Josine de Bruyn Kopsfonds 	, <u> </u>	4,538	_
- operational costs	109,011	108,135	102,423
	492,302	521,075	492,087
Tijl Fund			
– grants	11,345	6,806	_
- operational costs	10,239	7,828	
Cuarantae Fund	21,584	14,634	-
Guarantee Fund – grants	9,211	9,075	15,537
– grants– loan guarantee provisions	26,010	20,420	28,089
- small loan provisions	420	3,403	2,609
Suriname Fund provisions	5,672	5,672	2,005
networking activities	188	-	_
- operational costs	118,543	99,110	133,919
	160,044	137,680	180,154
Economic Empowerment*			
– grants	-	34,034	-
- operational costs	35,352 ————	35,912	18,454
Global South Fund	35,352	69,946	18,454
- grants	661,575	775,964	710,349
unpaid grants previous years	-42,383	-	-17,879
- women's funds	76,252	68,067	49,916
- advisors	2,617	4,538	1,442
project evaluation	, <u> </u>	36,302	· –
- operational costs	211,978	176,702	145,760
	910,039	1,061,573	889,588
Central and Eastern Europe Fund			
- grants	216,680	315,378	273,475
 unpaid grants previous years 	-3,971	-	_
 Lydia Sklevicky Award 	_	3,630	_
- advisors	_	454	_
operational costs	108,772	95,475	89,580
Information/Consciousness raising	321,481	414,937	363,055
Information/Consciousness-raising - activities	40.070	45.070	06 567
	43,278	45,378	26,567
- operational costs	77,029 ————	86,922	75,002
	120,307	132,300	101,569
Women with Inherited Wealth			
direct costs	6,171	4,538	5,142
operational costs	7,786	3,435	6,430
	13,957	7,973	11,572
Total available for objectives	1,643,011	2,441,415	4,093,113
Total spent on objectives	2,075,066	2,360,120	2,056,479
Total sport on objectives			
Surplus/deficit	-432,055	81,295	2,036,634

^{*}The expenditures relating to Economic Empowerment were divided among the various funds during the course of the year 2001.

The result is as follows

Total	432,055
 equa reserves asset fund 	11,009
 allocated reserves 	135,723
Withdrawals	105.700
- allocated reserves	70,501
– Tijl Funds	123,915
Additions	
Fixed capital	
Additions	479,739
Free capital reserves	

Explanation of organisational costs

Organisational costs	2001	2001	2000
	realised	budget	realised
Personnel costs			
- Salaries/social expenses	529,507	506,346	437,832
- Pension expenses	23,315	22,100	17,566
- Other personnel costs	78,234	65,937	69,888
Total personnel costs	631,056	594,383	525,286
Office and accommodation	87,693	93,025	91,468
Travel-/accomodation-costs	12,311	18,151	10,745
Board	10,232	2,269	1,953
Other general costs	58,672	22,689	43,280
Total	799,964	730,517	672,732
This total amount was used as follows			
Culture Fund	109,011	108,135	102,423
- Tijl Funds	10,239	7,828	_
 Guarantee Fund 	118,543	99,110	133,919
 Global South Fund 	211,978	176,702	145,760
 Central and Eastern Europe Fund 	108,772	95,475	89,580
- Economic Empowerment	35,352	35,912	18,454
- Information/Consciousness-raising	77,029	86,922	75,002
- Women with Inherited Wealth	7,786	3,435	6,430
Total spent on objectives	678,710	613,519	571,568
Fundraising	121,254	116,998	101,164
Total organisational costs	799,964	730,517	672,732

Mama Cash suffered financial setbacks in 2001. As a result of the post–September 11th global economic slump, our investment portfolio lost value and a number of our large donors withdrew their donations. Moreover, our fundraising efforts for enlisting new donors were disappointing and, owing to our change of directors, less attention was paid to fundraising for a few months during the year. Consequently, there is a disparity between the actual returns and the budgeted returns. Following September 11th, the budget was amended on the basis of revised expectations.

Mama Cash has at her disposal a free reserve of capital, which serves as security for the continuation of the organisation. The policy is focused on ensuring that this capital reserve remains twice as large as the organisational costs. In addition, there also exists a restricted reserve of capital of which the allocation is fixed.

Office

Lilianne Ploumen / managing director (until 1–6–2001)
Ellen Sprenger / managing director (from 1–8–2001)
Nancy Jouwe / interim managing director (from 1–6 until 1–8–2001)
and deputy director

Patricia Vera / fund manager Global South Fund
Diana van Maasdijk / regional staff member Latin America
Nicole Stoop / regional staff member Latin America (1–5–2001 to
1–6–2001 temporary replacement for maternity leave)
Klaartje Spijkers / regional staff member Latin America (1–6–2001 until
1–9–2001 temporary replacement for maternity leave)
Vicky Ngindu / regional staff member Africa
Preeti Kirbat / volunteer Global South Fund
Sonja Leferink / volunteer Global South Fund
Sanne de Meijer / volunteer Global South Fund
Julia Paz / volunteer Global South Fund

Deborah IJsendijk / fund administration for Global South Fund and Central and Eastern Europe Fund (until 1-2-2001)
Saskia Vliek / fund administration Global South Fund and Central and Eastern Europe Fund (from 5-2-2001)

Hanneke Hazeveld / fund manager Central and Eastern Europe Fund Julia Koster / volunteer Central and Eastern Europe Fund Vesna Maris / volunteer Central and Eastern Europe Fund Glynis Rhodes / volunteer Central and Eastern Europe Fund Sabine de Rooy / volunteer Central and Eastern Europe Fund

Nancy Jouwe / fund manager Culture Fund Dounia Bouzoubaa / staff member Culture Fund Nicole Derikx / staff member Tijl Fund Katja Harterink / staff member Documentary project

Tendayi Matimba / fund manager Guarantee Fund Jacqueline Fonteijn / staff member Guarantee Fund Marian Blom / volunteer Guarantee Fund Nicole Stoop / volunteer Guarantee Fund Gonneke Vaessen / volunteer Guarantee Fund

Marsha Jagroep / fund administration Culture Fund and Guarantee Fund (until 1–9–2001)
Marina Koenders / fund administration Culture Fund and Guarantee Fund (from 3–8–2001)

Gisela Dütting / policy staff member Economic Empowerment (until 1–7–2001)

Marieke van Schaik / staff member Economic Empowerment

Manian One / an andirector (Manager with Industries of Manager)

Marjan Sax / coordinator 'Women with Inherited Wealth' Monique Mol / assistant 'Women with Inherited Wealth'

Thelma Doebar / manager operations & finances
Maya Beuker / office manager
Marijke Marica / assistant office manager
Veronica Toepah / receptionist (until 1–7–2001)
Joyce van Riessen / receptionist/administrative staff member
(from 1–7–2001)

Marlise Mensink / coordinator Fundraising & Communication
Janine van Doorn / staff member Fundraising & Communication
Katja Harterink / staff member Events
Jantien Houweling / intern Fundraising & Communication
Jeannette Keijzer / volunteer Fundraising & Communication
Ellen Mensink / volunteer Fundraising & Communication
Maria Schoonderwoerd / volunteer Fundraising & Communication
Anneline Smit / volunteer Fundraising & Communication
Trieneke van der Veer / volunteer Fundraising & Communication
Frederike de Voogt / volunteer Fundraising & Communication

Board

Marjan Sax / chair person
Louise van Deth / treasurer
Carine van den Brink / secretary
Lida van den Broek / Global South Fund
Leila Jaffar / Culture Fund
Elizabeth ter Meulen / Central and Eastern Europe Fund
(until 1–6–2001)
Els van Mourik / Central and Eastern Europe Fund
(from 1–6–2001)
Petra Taams / Guarantee Fund
Marjolein van der Tweel / Women with Inherited Wealth
(from 1–10–2001)

Advisory council Global South Fund

Fadumo Alin (until the summer of 2001) Lida van den Broek Febe Deug Yvette Lawson Lorraine Nencel Marjan Sax

Advisory council Central and Eastern Europe Fund

Kirsten van den Hul Elizabeth ter Meulen (until 1-11-2001) Els van Mourik Nada Pinteric Marjan Sax

Advisory council Culture Fund

Sibel Bilgin Maayke Botman Eefke Heitbrink Leila Jaffar Femke Janssen Ines Orobio de Castro Jo Radersma Fenneke Wekker

Art Commission Culture Fund

Krien Clevis / also an Art Award jury member Nancy Jouwe Mira Kho / guest jury member for 2001 Art Award Soheila Najand / also an Art Award jury member Jo Radersma

Advisory council Guarantee Fund

Rosita Bouterse Jacqueline Kwak Nadia Mabrouk Lydia Pont Petra Taams Tineke Wischmeijer

Special thanks to **Sonja Leferink** who, as a volunteer, did a lot of important work at crucial moments.