


BUSINESS CASE

2021 EDITION



Co-operative Development
Foundation of Canada

SINCE 1947



The Co-operative Development Foundation of Canada (CDF Canada) is an international development non-profit organization that partners with communities worldwide to achieve sustainable economic and social development. CDF Canada accomplishes this by building the capacity of credit unions and co-operatives and co-operative systems. The Canadian Co-operative Association and the Co-operative Development Foundation of Canada amalgamated in 2017 under one brand – CDF Canada.

CRA #: 11887 5517 RR0001



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Why Co-operatives Matter



“

CO-OPERATIVES EMPOWER THEIR MEMBERS AND STRENGTHEN COMMUNITIES. THEY ARE BETTER TUNED TO LOCAL NEEDS AND BETTER POSITIONED TO SERVE AS ENGINES OF LOCAL GROWTH. BY POOLING RESOURCES, THEY IMPROVE ACCESS TO INFORMATION, FINANCE AND TECHNOLOGY. THEIR UNDERLYING VALUES OF SELF-HELP, EQUALITY AND SOLIDARITY OFFER A COMPASS IN CHALLENGING ECONOMIC TIMES. BY CONTRIBUTING TO HUMAN DIGNITY AND GLOBAL SOLIDARITY, CO-OPERATIVES TRULY DO BUILD A BETTER WORLD.

– FORMER UN SECRETARY GENERAL,
MR. BAN KI-MOON

”



Executive Summary

For over seventy years, the Co-operative Development Foundation of Canada has been investing in individuals, families and communities across the globe to drive sustainable development and inspire a better world. Co-operatives use collective action to achieve together what individuals cannot achieve alone. Through a democratic and inherently inclusive structure, co-operatives generate long-term prosperity, particularly for vulnerable people. The sustainability of the co-operative model has been evidenced by our projects in a variety of developing countries and marks CDF Canada's approach as truly unique.

SEVENTY REMARKABLE YEARS

The proof of CDF Canada's co-operative concept is evident in each life changed. In 2020, over 12,000 households in Ethiopia and Ghana benefited from CDF Canada's Emergency Response to the Covid-19 pandemic to help them remain food safe and sustain agricultural productivity. Last year alone, a remarkable 88,000 individuals successfully obtained loans for their enterprises or farms through CDF Canada's programming. 78,000 households are also now better able to handle the impacts of a changing climate and 12,000 more women now own and earn income from their own small enterprises. These inspiring achievements required the collaboration of 639 co-operatives around the world.

EYES TO THE FUTURE

CDF Canada will continue to contribute to the Sustainable Development Goals — from building clean economic growth to promoting the health and rights of women and children. To achieve this, our projects will endeavor to **bridge agriculture and financial access, close the gap on gender inequality, work to promote financial inclusion and strengthen resilience and sustainability.**

We know we can succeed in the short-term, but after seventy years we are now also certain that our impact lasts, and compounds, far into the future.

Just one example is our support which helped Cuatro Pinos — once a small Guatemalan agriculture co-op of 150 hillside farmers in 1979 — to become a multi-million-dollar enterprise supporting thousands of farmers today.

YOU CAN BE THE CHANGE

CDF Canada has the expertise to turn your investment into a serious return for the communities who need it most. Our deep partnerships and embedded expertise enable us to multiply the effects of your donation by a factor on average of 7.8, delivering more and better services. We want to work with you to help you make the biggest impact possible. Whether that's supporting your organization's corporate social responsibility aims, leveraging your donations for an eight-fold impact or directing your subject-matter expertise into a volunteer position where it is needed most, we would love to hear from you.

Board of Directors

CDF Canada is governed by an independent board of directors who have deep roots in Canada's co-operative business sector and a strong dedication to the global co-operative community.

BRUNO DRAGANI

Chief People & Administration Officer,
Coastal Community Credit Union

MARK NEEDHAM

Vice President, Chair of the Finance and Audit Committee, Co-operatives and Mutuals Canada
Director, Artic Co-op Limited

MICHELE AASGARD

Director, Client Development Not-for-Profit, Alberta Urban Municipalities Association

CORY MUNDEN

Chief Executive Officer, Leading Edge Credit Union

JACK WILKINSON

Director, The Co-operators Group Limited

TRACY KLIESCH

Director, Strategic Alliance, Concentra Bank

JEANETTE WAKELIN

Director, Product Solutions, Atlantic Central

KORINNE COLLINS

Vice-President, Professional Development & Education, Canadian Credit Union Association

MARC-ANDRÉ PIGEON

Strategic Research Fellow, Assistant Professor Centre for the Study of Co-operatives, Johnson Shoyama Graduate School of Public Policy, University of Saskatchewan

NEIL COOPER

Chief Financial Officer, Conexus Credit Union

JULIE BREUER

Vice President, Member Relations & Stakeholder Engagement
Central 1 Credit Union

KELLY MCGIFFIN

President & CEO, Lakeland Credit Union

MARK RIPLINGER

President & CEO, Everlink Payment Services, Inc.



Mission, Vision & Core Values

VISION

A better world built on self-reliance and cooperation.

IMPACTFUL

We focus on positive outcomes

INTEGRITY

We live our values

EXCELLENCE

We strive for continuous development

COLLABORATION

We are better when we are working together

MISSION

Acting on cooperative principles, we partner with communities to achieve sustainable economic and social development.

Our History

As new nations emerged after WWII, Canadian co-op leaders felt a renewed commitment to use the co-op model to help communities around the globe move out of poverty. It was a radical notion at a time when missionary and charity work dominated such outreach. Formed in 1947 by the Co-operative Union of Canada, the Co-operative Development Foundation of Canada (CDF) soon became the focus for Canadian efforts to foster self-reliant member-owned co-op movements in some of the world's most vulnerable communities. This began in Northern Canada where CDF helped Inuit communities establish their own co-op stores to improve the local economy. This thriving network continues today as Arctic Co-ops, providing goods and services throughout the North. CDF Canada moved on to support co-operative development as a means to alleviate poverty in new, independent states in Africa, Asia, Eastern Europe and Latin America and the Caribbean.

CDF Canada teamed up with the Canadian Co-operative Association (CCA) in 1983 to implement projects which resulted in a rapid expansion. CDF Canada and CCA worked with local partners in more than 35 countries building co-operative networks and systems. The organizations worked to improve regulatory and legislative environments, strengthen co-op support organizations, build the capacity of grassroots co-ops and credit unions and transfer skills and knowledge to individuals - all of which resulted in improved wellbeing and sustainable livelihoods for countless households. One of their earliest partners was the National Confederation of Co-operatives (NATCCO) in the Philippines. CDF Canada supported NATCCO to grow and strengthen its member co-ops in the agriculture, financial services, retail and health services sectors bringing dramatic improvements to the poor. The relationship with the Philippines expanded to working with persons with disabilities, supporting its growing microinsurance sector and responding to natural disasters.

Ghana Co-operatives Credit Union Association (CUA) was another early partner. CDF Canada and CCA helped rebuild CUA from virtual collapse to one of the strongest credit union movements in Africa. CUA has gone on to mentor credit unions in other countries in West Africa, including Sierra Leone and Liberia and its leaders share knowledge with their counterparts across Africa through the African Confederation of Savings and Credit Co-operative Forums.

In 2017, CDF Canada and CCA amalgamated under the CDF Canada brand to streamline its operations and continue its work even more effectively. Throughout this journey, CDF Canada has held steadfast to the seven co-op principles, mobilizing the abundant talents and resources of Canadians and their co-ops to work with local partners to build self-reliant communities globally. Cooperation and the simple notion of people pooling their time and resources to achieve together what they cannot achieve alone remains at the heart of CDF Canada's work. CDF Canada's work has strengthened co-ops around the world - men, women, families and communities are now stronger and more resilient than before. This is all thanks to the support of the funders and the expertise of the staff - in the field and in Canada - and partners worldwide. CDF Canada's projects have witnessed whole regions gain new, effective financial structures, girls gain access to education, communities adopt to climate-smart production practices and households become more resilient in the face of natural disasters and health pandemics. This is all done through the co-operative business model - a framework that has proven resilient in the face of political instability, conflict, natural disaster and global economic downturn.

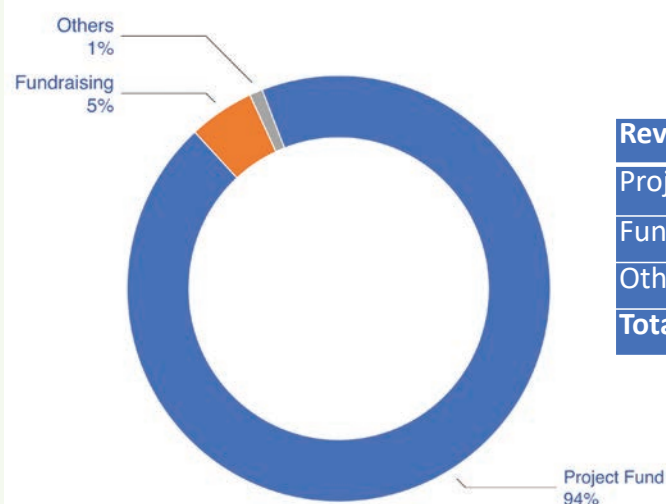
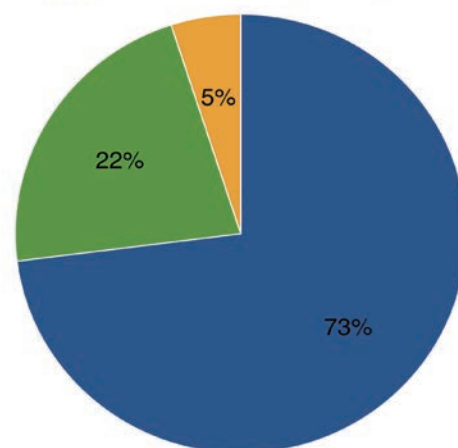


Financial status for 2019

Expenses 2018-2019

Expenses	March 31, 2019	March 31, 2018
Global Affairs Canada Projects	9,494,947	8,142,381
UNOPS (LIFT), IFAD and Others	2,793,988	1,412,160
Engagement/Fundraising/CDF Operations	695,403	1,169,821
Total Expenses	12,984,338	10,724,362

- Global Affairs Canada Projects
- UNOPS (LIFT), IFAD and Others
- Engagement/Fundraising/CDF Operations



Revenues 2018-2019

Revenues	March 31, 2019	March 31, 2018
Project Fund	12,288,935	9,554,541
Fundraising	689,775	1,016,021
Others	126,565	0
Total Revenues	13,105,275	10,570,562

Statement of Financial Position 2018-2019

	March 31, 2019	March 31, 2018
Assets		
Cash and cash equivalents	153,120	756,531
Accounts receivables and advances	738,489	1,866,045
Investments	2,449,653	2,313,599
Capital assets, net	82,243	93,186
	3,423,506	5,029,361
Liabilities and net assets		
Accounts payable and accrued liabilities	223,348	420,685
Deferred Revenue	1,593,454	3,136,419
Net Assets	1,606,704	1,472,257
	3,423,506	5,029,361

OUR IMPACT: 2019 FACTS & FIGURES

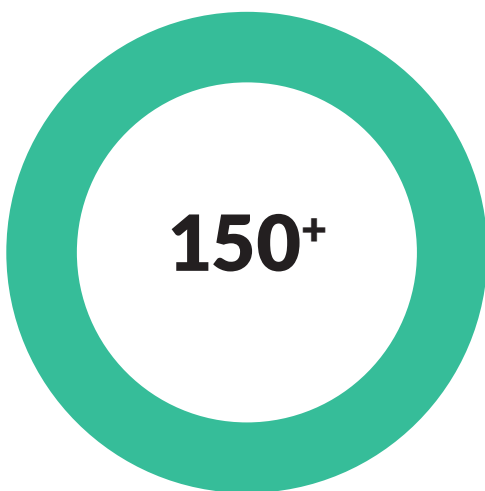
CO-OPS ARE BUILDING SUSTAINABLE LIVELIHOODS FOR FAMILIES WORLDWIDE. IN 2019, CDF CANADA WORKED TO BRING LASTING ECONOMIC AND SOCIAL DEVELOPMENT TO VULNERABLE COMMUNITIES AROUND THE WORLD.



**projects implemented in
14 countries**



**co-ops
strengthened**



**volunteers
mobilized**



**individuals
reached**



35%



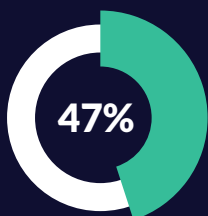
OF WOMEN NOW HOLD POSITIONS ON
COOPERATIVE BOARDS

(COLOMBIA)

OVER **69,000** SMALL FARMERS

WERE STRENGTHENED THROUGH
ACCESS TO LOW-COST, HIGH QUALITY
AGRICULTURAL INPUTS, AND VITAL
FINANCIAL SERVICES

(IN INDONESIA, MALAWI, MONGOLIA, PERU)



47%

OF **LEADERSHIP POSITIONS**
IN CREDIT UNIONS & COOPS SUPPORTED
BY CDF CANADA ARE NOW HELD BY
WOMEN

OVER 70%



OF PROJECT BENEFICIARIES NOW
HAVE **IMPROVED ACCESS TO**
FINANCIAL SERVICES

(IN GHANA, THE PHILIPPINES, SIERRA LEONE, PERU,
MALAWI, MYANMAR, MONGOLIA, INDONESIA)



80,000 FARMERS HAVE
IMPROVED THEIR SOCIO-ECONOMIC
STATUS AND RESILIENCE

(ETHIOPIA, GHANA, SENEGAL)

88,000



INDIVIDUALS HAVE SUCCESSFULLY
OBTAINED LOANS
FOR THEIR ENTERPRISES/FARMS

(IN GHANA, THE PHILIPPINES, MYANMAR, SIERRA LEONE,
MALAWI, MONGOLIA)

62,000



**INDIVIDUALS HAVE A MORE
DIVERSIFIED INCOME.**

(IN GHANA, THE PHILIPPINES, RWANDA,
MALAWI, MONGOLIA)

146,000



WOMEN, MEN AND CHILDREN IN
NORTHERN GHANA NOW HAVE ACCESS TO
NUTRITIOUS FOOD
ON A REGULAR BASIS

YOUR MONEY G

WHAT \$6.20 CAN GET YOU IN CANADA



A fast food burger (*which you'll eat, then quickly regret*)



A latte (*which you'll drink or spill*)



A gold fish (*that has already forgotten about you*)



A lottery ticket (*which you have 1 in 10,231,990 odds of winning*)



A pair of socks (*half of which will disappear in the dryer*)

CDF Canada invests in meaningful, on-the-ground results for vulnerable communities. Through these funds, lives are improved and the social and economic status of communities strengthened. Together, we are building a world where self-reliant communities flourish.



GOES A LONG WAY

WHAT YOU CAN GET WITH \$6.20 THROUGH CDF CANADA AND ITS AMAZING LEVERAGING POWER*

A farmer in Ghana becomes self-sustainable through a year-long training program



Long-term irrigation of coffee or cacao plots in Peru



New nets and materials for smallholder aquaculture producers in Indonesia



One year of microinsurance protection against natural disasters for a small family business in the Philippines



A new micro-entreprise for a woman is created in Myanmar



* Through our partnerships, your \$6.20 is on average leveraged by a factor of 7.8.

Building Your Corporate and Cooperative Social Responsibility

WHY IS SOCIAL RESPONSIBILITY IMPORTANT FOR YOUR ORGANIZATION?

Cooperatives and Credits unions have been practicing Corporate Social Responsibility long before it ever became a trend. Social Responsibility is in their DNA.

Being a socially responsible organization can bolster your image and build your brand. Social responsibility empowers employees to leverage resources at their disposal to do good. Corporate social responsibility programs can boost employee morale and lead to greater productivity in the workforce.

Embracing socially responsible policies goes a long way towards attracting and retaining customers, and members. Many individuals will gladly be associated with an organization knowing that part of the profits will be channeled towards social causes near and dear to them.

According to the Global Corporate Sustainability Report (Haas School of Business, Berkeley):

- 66% of consumers are willing to spend more on a product if it comes from a sustainable brand, and the figure stands at 73% among millennials;
- 4 in 5 millennials expect their favorite companies to make public declarations of their corporate citizenship; and
- 9 in 10 millennials would switch brands to one associated with a cause.

WHY CONSIDER CDF CANADA TO ADVANCE YOUR COOP SOCIAL RESPONSIBILITY GOALS?

CDF Canada was created and has been powered ever since by Canadian cooperatives and credit unions to advance sustainable communities and economies around the world. It is the natural and historic partner of the sector. We have worked

in countries across Africa, Asia, Eastern Europe and Latin America and the Caribbean and strive to advance our goals of building prosperous, self-reliant and sustainable communities/economies, able to grow and improve their opportunities through community-owned co-operatives, overcoming poverty, and empowering women. We have more than 70 years of experience in this field.

Our staff is as diverse as the people we serve. We endeavor to bring about sustainable, long-lasting change in the communities where we work. We do so through a focus on impact, integrity, collaboration and and, of course, the cooperatives principles.

WHY GIVE INTERNATIONALLY?

While giving locally is important, leaders know that global and local are complimentary. More and more, your members want to know what brands are doing on a global scale. CDF Canada provides your brand the platform to make an impact in communities around the world. With CDF Canada:

- You're building stronger communities that create and expand market opportunities;
- You're investing in your brand and reputation in Canada by reaching out to new Canadians and immigrant communities across the country;
- You're making your contribution to a cleaner and greener Canada by supporting sustainable agriculture that reduces the risk of pollutants reaching domestic shores;
- You're boosting Canada's brand as a global player in promoting sustainable and resilient development; and
- Your investment yields greater results, as CDF Canada's leveraging power gets you 'more bang for your buck'.



HOW CAN CDF CANADA HELP YOU ADVANCE YOUR CSR AGENDA?

At CDF Canada, we can help you bring to light your commitment to social responsibility, your support for communities and your interest in making an impact.

Our story is the story of the people we have been serving for over 70 years. In Malawi, we are helping smallholder farmer Rosemary Kanyama build a storage facility to boost her revenues and help other local farmers get a better price for the products when they take them to the market.

By working with us to empower women and advance the values of gender equality, you could be shaping the leaders of tomorrow. Our Women's Mentorship Program has so far enabled more than 229 women credit union managers, from 21 countries to access professional development opportunities in 202 credit unions across Canada and then use that experience to make a change in their home countries.

BECOME A LEADER IN CSR BY WORKING WITH CDF CANADA

Your contributions can help us build a stronger world around us. We are proud of our work, but we could be doing even more to help rice farmers like Mamie Conteh from Sierra Leone. Mamie lived in a refugee camp and today, with loans from the Luawa Credit Union, Mamie, her husband Morlai and their three children are rebuilding their lives on their land. CDF Canada has been helping develop the credit union system in Uganda, Tanzania, Malawi, Ethiopia so that many local farmers build a life of hope.

YOUR STAFF'S EXPERTISE IS AS VALUABLE AS YOUR FINANCIAL SUPPORT

Do you have a formidable expert on your team? Somebody who is passionate about development and bettering the lives of others? By partnering with us through a meaningful CSR initiative, you could volunteer your staff's time to work with communities around the world. You will be making an impact on the lives of other people and building a stronger, more knowledgeable and experienced workforce.

WE'LL HELP YOU TELL THE STORY OF YOUR GOOD DEEDS

CDF Canada will help you tell your stakeholders why your CSR work is meaningful and how it is transforming lives.

- We can provide tailor made on-boarding material for new members and clients, showcasing how your organization is different;
- Our social media content highlighting results, impact and change in the communities we serve is also yours to share; and
- Meet your beneficiaries when they are in Canada for training or professional development. Or visit a project that we are supporting in the field to witness the difference you're making on the ground.

Contact us to learn more about our *Helping You Help* program.

promote prosperity community
self-reliant develop
build social scale-up
responsibility
people sustainability
opportunities
innovative
boost solutions

Coops and International Development

Co-ops are people-centred enterprises owned and run by and for their members to realize common goals. Profits generated are either reinvested into the enterprise or returned to the members. Co-ops bring people together in an inclusive way. Whether the members are customers, employees, users or residents, co-ops are democratically managed by the 'one member, one vote' rule. Members share equal voting rights regardless of the amount of capital they put into the enterprise. They allow people to take control of their economic future and, because they are not owned by shareholders, the economic and social benefits of their activity stay in the communities where they are established.

As businesses driven by values not just profit, co-ops share internationally agreed upon principles and act together to build a better world through cooperation. Putting fairness and equality at the heart of the enterprise, co-ops around the world are allowing people to work together to create sustainable businesses that generate long-term jobs and prosperity.

Cooperative economic development, characterized by the search for means of production and efficient exchanges based on cooperation, is there to improve people's lives and look after the environment. This is not a marginal phenomenon. More than 1.2 billion co-op members – one in every six people on the planet - are part of 3 million co-ops in the world!

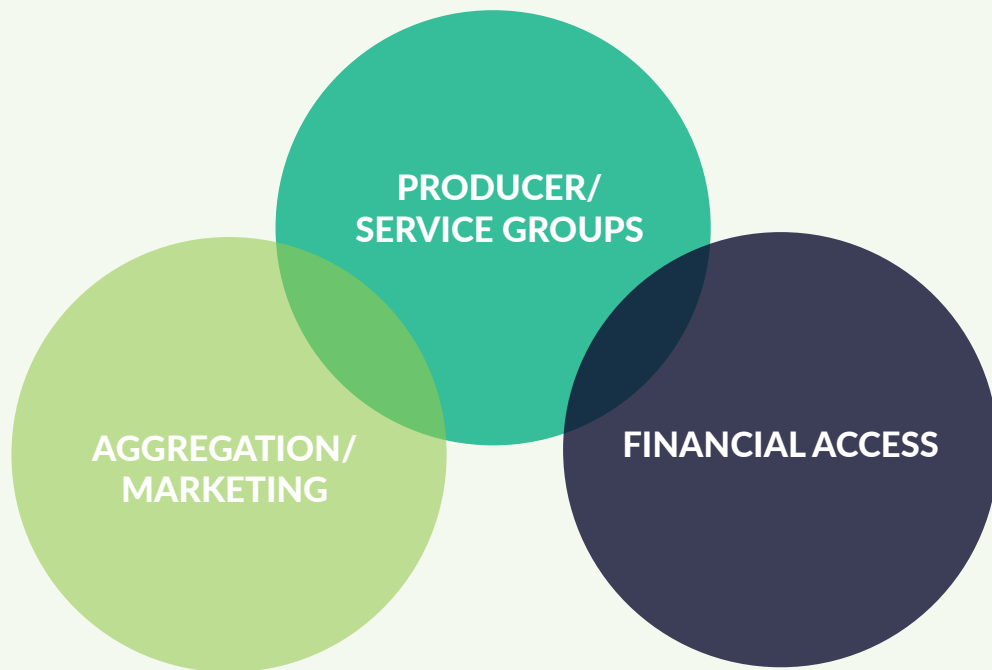
Co-ops today are vibrant and healthy: the top 300 co-ops and mutuals report a total turnover of 2.1 trillion USD, according to the World Co-operative Monitor (2017). They contribute to sustainable economic growth and to stable, quality employment, employing 280 million people across the globe – in other words, 10% of the world's employed population (ICA).

CO-OPS PROVIDE OPPORTUNITIES FOR LOCAL WOMEN AND MEN TO TAKE CONTROL AND EXERCISE OWNERSHIP OVER THEIR ECONOMIC FUTURES. THEY BUILD THE CONFIDENCE AND CAPACITY OF THEIR MEMBERS, SUPPORTING THEM TO ENGAGE FULLY IN DEMOCRACY, EDUCATION AND ECONOMIC ACTIVITIES.

¹The co-op sector weathered the 2008 economic downturn, outperforming similar businesses in terms of contribution to GDP, jobs created and household incomes. For example, while GDP in Canada during 2010 increased by 3.30%, the co-operative sector increased by 8.67% (Measuring the Co-operative Impact, 2010).



CDF Canada's Integrated Co-op Model



Agriculture production, crafts, services

Financial Co-operative, Farmer VSLA or other micro finance providers

Provides marketing, value addition, warehousing, purchasing and other services

The integrated co-operative business model focuses on three pillars: production, marketing and financial access. Experience has shown that when a business within one of these pillars is a co-operative, the voice of the individual is amplified, negotiating power with businesses in the other two pillars is increased and ancillary benefits accrue to the co-operative stakeholders, including the wider community outside the co-op.

By facilitating the development of co-ops in each of these pillars, CDF Canada helps low-income communities realize the benefits of full economic participation throughout the entire production, financing and marketing cycle. This, in turn, allows co-op members and their communities to gain financial momentum in an economically resilient way.

Co-ops & Their Contribution to the

CO-OPS ARE A PROVEN MODEL FOR DEVELOPMENT, BUILT BY THEIR MEMBERS TO MEET ECONOMIC AND SOCIAL NEEDS. CANADA'S EXPERIENCE IN ADDRESSING ECONOMIC AND SOCIAL ISSUES THROUGH CO-OPS IS AN ADVANTAGE IT BRINGS TO INTERNATIONAL DEVELOPMENT. THE RELEVANCE OF CO-OPS AS KEY ACTORS IN SUSTAINABLE DEVELOPMENT AND THE ALIGNMENT OF THE CO-OP PRINCIPLES AND SDGS ARE SHOWN BELOW.

HEALTH AND RIGHTS OF WOMEN AND CHILDREN

Co-ops provide a platform through which women of diverse ages, ethnicities and social classes can exercise economic and social rights. CDF Canada takes concrete actions to encourage and train its partner co-ops to consider gender and socioeconomic differences so they can be truly inclusive and empowering spaces and play an important role in advocating for the right to a sustainable and equitable livelihoods. This approach helps ensure a more integrated and long-lasting impact on gender equality within participating co-ops and communities.

SDG 3, 5. Co-op Principle 1, 7.

CLEAN ECONOMIC GROWTH AND CLIMATE CHANGE

The co-op model is well-aligned with the principles of agroecology; it embraces an integrative approach to food security and income generation to sustain agricultural production. Co-ops enable smallholder farmers to achieve economies of scale through collective marketing and supply, avoiding the displacement that may be caused by the over-commercialization of agriculture. The co-op approach to clean and sustainable economic growth and climate change produces economic and environmental benefits that continue to have an impact beyond the life of any project.

SDG 8, 13. Co-op Principle 3, 7.

GOVERNANCE, PLURALISM, DIVERSITY AND HUMAN RIGHTS

Co-ops serve as 'schools for democracy' where members learn about their rights as members and as citizens. Co-ops can also serve as a platform for the economic empowerment of excluded groups.

SDG 4. Co-op Principle 1, 2, 4, 5, 7.

REDUCED INEQUALITIES AND STRONG INSTITUTIONS

Developing new co-ops in active and post-conflict environments is challenging since new organizations require investments of financial and social capital at the onset. However, established co-ops can address many of the underlying causes of fragility that lead to conflict (unemployment, economic inequity) and/or help with stabilizing communities and economies and rebuilding trust in post-conflict settings.

SDG 10, 16. Co-op Principle 1, 7.

SUSTAINABILITY

In humanitarian and natural disaster crisis situations where government services are often overwhelmed, community-owned responses to crisis can provide effective solutions. Co-ops participate in the immediate aftermath of a humanitarian crisis, supporting relief efforts by channeling supplies to affected members and communities. Local co-ops are 'insiders' — aware of where the affected groups are and ensuring that resources and contributions flow efficiently. A pivotal role for co-ops is post-disaster recovery and risk mitigation through providing disaster preparedness services and insurance.

SDG 11. Co-op Principle, 7.



Sustainable Development Goals

CO-OPS ...

- promote the socio-economic empowerment of women
- promote inclusive access to resources
- foster resilience to climate change
- are models of democracy in action
- are a means for creating inclusive and empowered societies
- provide neutral spaces for peace building
- provide disaster preparedness, risk reduction and post-disaster recovery



Why Co-ops and Credit Unions?

USING COLLECTIVE ACTION TO ACHIEVE TOGETHER WHAT INDIVIDUALS CANNOT ACHIEVE ALONE, CO-OPS ARE THE CORNERSTONE OF COMMUNITIES AROUND THE WORLD. FOR OVER 70 YEARS, CDF CANADA'S PROJECTS HAVE WITNESSED THE IMMENSE POSITIVE IMPACT THAT CO-OP AND CREDIT UNION STRUCTURES CAN HAVE ON SOME OF THE WORLD'S MOST VULNERABLE COMMUNITIES.

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Co-ops today are vibrant and healthy: the top 300 co-ops and mutuals report a total turnover of 2.1 trillion USD, according to the World Co-operative Monitor (2017). They contribute to sustainable

economic growth and to stable, quality employment, employing 280 million people across the globe – in other words, 10% of the world's employed population (ICA).

**1.2 billion
people**

**2.1 trillion
USD**

**3 million
co-ops**

**280 million people
employed**



The Seven Co-operative Principles

THE GLOBAL CO-OPERATIVE COMMUNITY OPERATES ACCORDING TO SEVEN BASIC PRINCIPLES. CO-OPS ARE BASED ON THE VALUES OF SELF-HELP, SELF-RESPONSIBILITY, DEMOCRACY, EQUALITY, EQUITY AND SOLIDARITY. THE CO-OPERATIVE PRINCIPLES ARE GUIDELINES BY WHICH CO-OPS PUT THEIR VALUES INTO PRACTICE.

1. Voluntary and Open Membership

Co-ops are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. Democratic Member Control

Co-ops are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-ops, members have equal voting rights (one member, one vote) and co-ops at other levels are also organized in a democratic manner.

3. Member Economic Participation

Members contribute equitably to, and democratically control, the capital of their co-op. At least part of that capital is usually the common property of the co-op. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, setting up reserves, benefiting members in proportion to their transactions and supporting a variety of activities approved by the membership.

4. Autonomy and Independence

Co-ops are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that maintain the democratic control by their members the co-op's autonomy.

5. Education, Training, and Information

Co-ops provide education and training to their members, elected representatives, managers, and employees so they can contribute effectively to the development of their co-ops. They also inform the general public about the nature and benefits of co-operation.

6. Cooperation among Co-operatives

Co-ops serve their members most effectively and strengthen the co-op movement by working together through local, national, regional and international structures.

7. Concern for Community

Co-ops work for the sustainable development of their communities through policies approved by their members.

Long-Term Impact and Sustainability

CDF Canada has a strong track record of building capacity in co-op governance and business management that has generated sustained and rippling impacts for the communities, businesses and families involved. In its 70+ years of existence, CDF Canada has improved the lives of hundreds of thousands of people all over the world. Thanks to its unique business model and approach, actions undertaken 20, 30 and 40 years ago continue to have positive impacts in the lives of people worldwide. There are many examples of what we call *sustainability in action*. Although, it is difficult to track these effects over the long-term, it is essential as it benchmarks CDF Canada's work and the support of its partners and donors, illustrating the decades-long impact these efforts have had. The following are a few examples.

CUATRO PINOS, GUATEMALA

1979: With roots in the indigenous Mayan community, Cuatro Pinos, an agricultural based co-op, was formed by 150 hillside farmers in 1979 to help farmers of non-traditional fruits and vegetables have better access to markets. The co-op grew quickly but struggled to face the increasing globalization of the 1990's and the devastating impact of Hurricane Mitch. CDF Canada mobilized volunteer technical experts to strengthen Cuatro Pinos' governance structure, increase women's leadership and improve business management and farm productivity. Within a short time, Cuatro Pinos' profitability increased and its products began reaching international markets. They were also able to reopen a health clinic to provide medical and dental services to their remote members and launched a women's only co-op.

TODAY: Cuatro Pinos is a multi-million dollar enterprise, providing marketing access to over 5,000 smallholder farmers and also owns a modern processing plant that employs 1,200 women and exports globally to companies like, Costco, Tesco's and Walmart.

UGANDA CO-OPERATIVE ALLIANCE, UGANDA

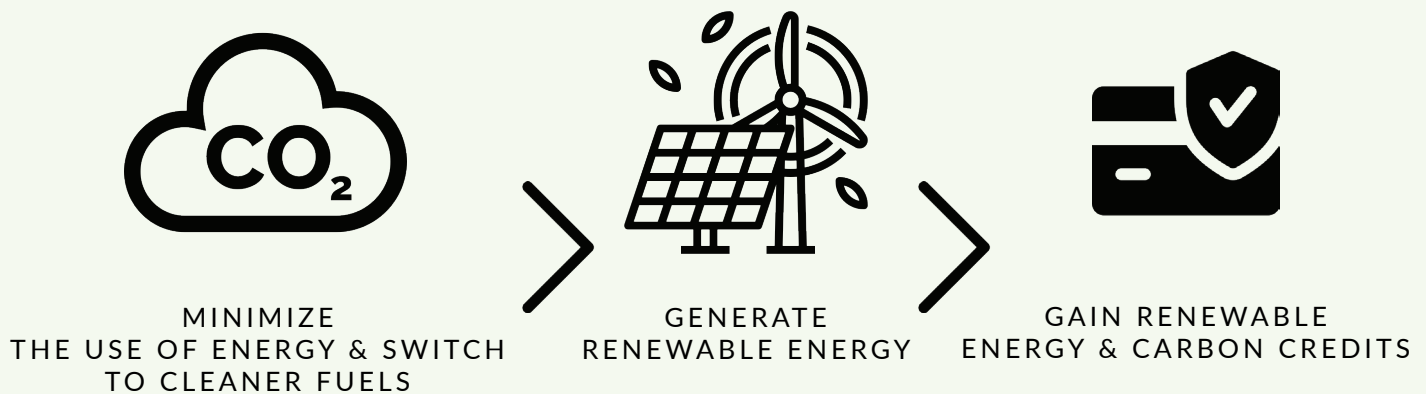
1999: The Uganda Co-operative Alliance (UCA) was established in 1961 as an umbrella body to promote and advocate on behalf of financial and non-financial co-ops in Uganda. However, during the period of structural adjustment, co-ops fell out of favour and were actively discouraged by the government of Uganda and the international donor community. UCA and its member co-ops experienced a rapid decline, leaving smallholder farmers and entrepreneurs, especially those in remote communities, without access to services and markets. The road back has been long and slow but in 1999, UCA reached out to CDF Canada for support, and together, they worked to bring services back to the war-torn northern areas through the Integrated Co-operative Model.

TODAY: The co-ops are vibrant and now stand on a strong foundation that delivers increasing returns to their membership. Leveraging the knowledge they gained from working with CDF Canada, these co-ops have increased their production on average by 200%, post-harvest losses reduced by 100% and household incomes increased by over 460% through joint marketing. This success continues to attract new members, new partners and new investments to the co-ops. The success and mobilization of resources has also contributed to a better relationship with government officials, setting the stage for an even stronger co-op sector.



How we are Supporting Carbon Reduction

Addressing climate change and reducing carbon emissions is at the core of our work. Through our operations we aim to minimize carbon emissions and support sustainable carbon offset mechanisms.

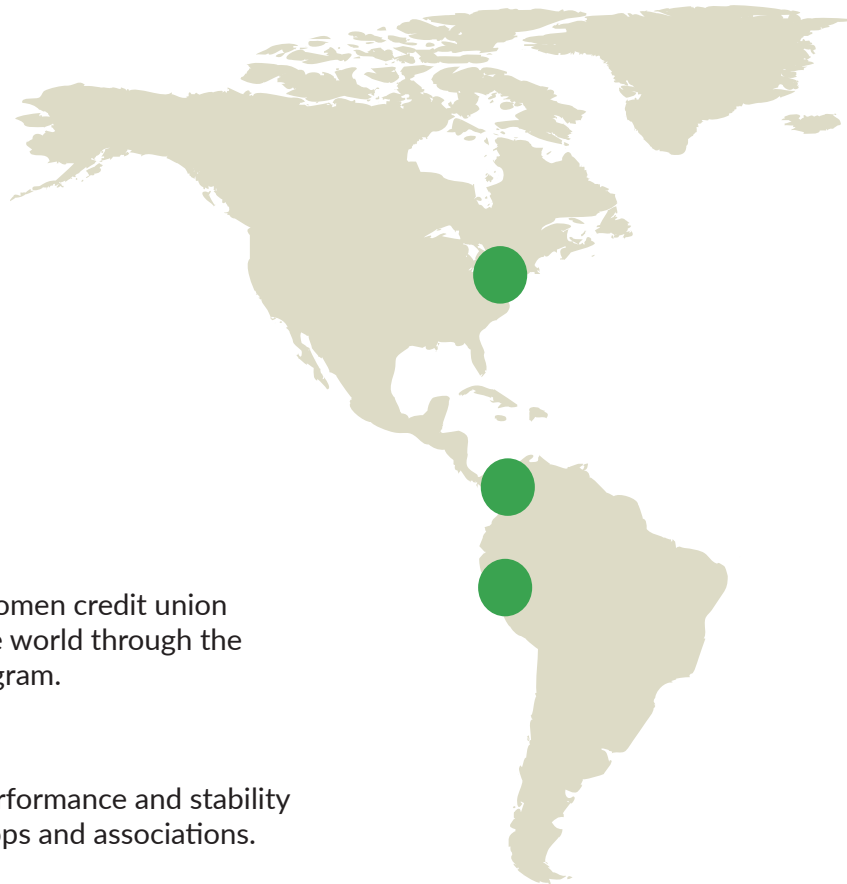


WITHOUT CDF CANADA'S FORESIGHT AND WILLINGNESS TO TAKE A RISK TO SUPPORT CO-OPERATIVES AT THEIR LOWEST EBB IN UGANDA, UCA WOULD NOT BE WHAT IT IS TODAY.

— LEONARD MSEMAKWELI, UGANDA CO-OPERATIVE ALLIANCE, GENERAL SECRETARY 1995 – 2016.

Around the World

CURRENT PROJECTS



WORLDWIDE

Building the capacity of women credit union managers from around the world through the Women's Mentorship Program.



COLOMBIA

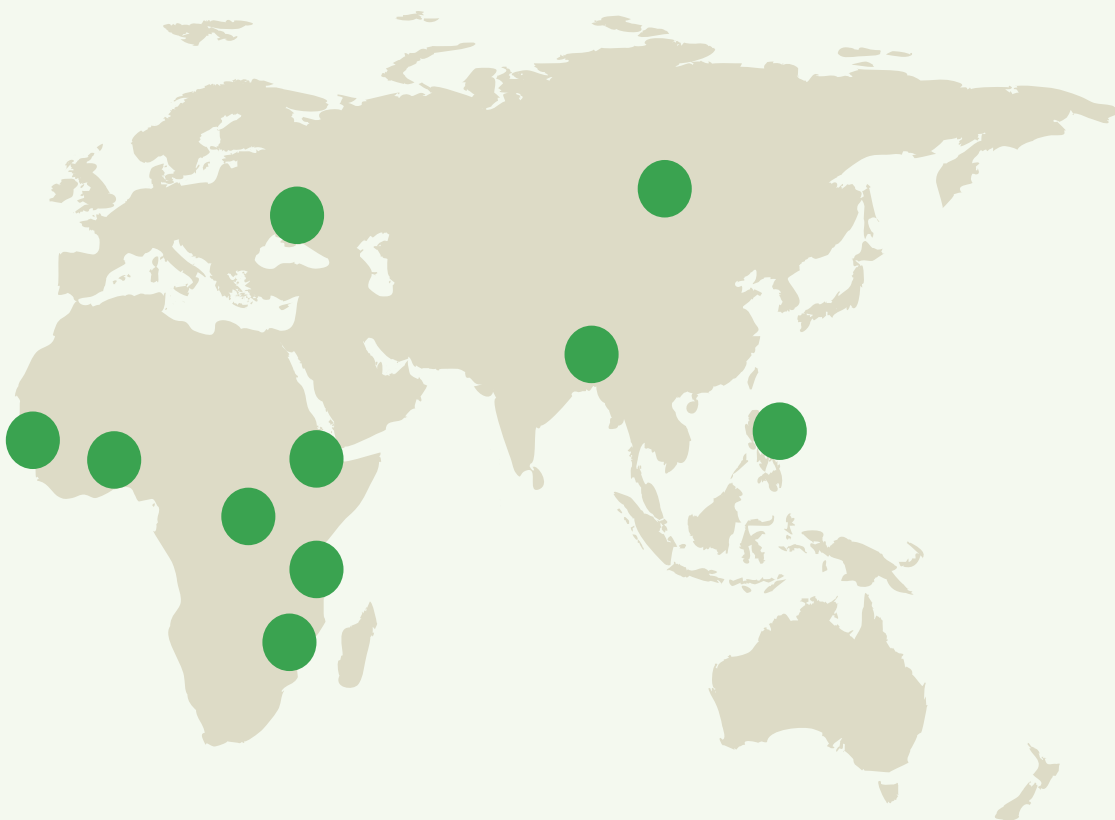
Improving the financial performance and stability of smallholder farmer co-ops and associations.



PERU

Working with smallholder co-op coffee and cacao producers to improve their capacity to produce and market their crops.

CDF Canada's projects are focused on building strong communities and range from financial sustainability and gender equality to community and environmental resilience. The real, on-the-ground impact has been significant and will be illustrated in the pages ahead. Over the past decade, CDF Canada has implemented over **120 projects** in **32 countries** with a total reach of **21,564,962+ individuals**.



ETHIOPIA

Strengthening the country's rural co-op system through new financial products and services for smallholder farmers.



INDONESIA

Helping smallholder aquaculture producers in South Sulawesi improve their incomes and business capacity through new and existing co-ops and networks.



MALAWI

Improving the economic well-being of smallholder farmers by increasing production of dietary staples and establishing marketing and financial co-ops.



MONGOLIA

Assisting herders to overcome obstacles to earning better incomes through business training, marketing and affordable inputs.



UKRAINE

Empowering Micro-Small and Medium Enterprises in agro-food industry and improving wellbeing in the employment sector.



MYANMAR

Enabling smallholder farmers to access financial services and products through credit unions.



TANZANIA

Developing a knowledge base and tools for co-ops, policy makers and development actors to improve rural financial inclusion for co-ops throughout Africa.



UGANDA

Improving financial inclusion in Uganda by building the capacity of the the national association to deliver services to member co-ops.



GHANA

Impacting on better food security in Ghana through enhancing finer production and marketing the crops among businesses.



SENEGAL

Advancing sustainable agriculture and increasing the socio-economic opportunities in Senegal in order to address food security among the smallholder farmers.

CDF Canada's Expertise

CDF Canada has been implementing successful international development programs using the Integrated Co-operative Model (ICM) for over 70 years. The ICM is a resilient framework that involves rural producer organizations composed of an average of 150 farmers that join together to form co-operative enterprises. These enterprises are in turn supported by savings and credit co-op organizations, making way for financial products that strengthen the local and social economy and support in improving the producer's position in the marketplace. The associations are expected to contribute to increased productivity, food security, and income, as well as access to training and improved leadership skills.

Through the ICM, CDF Canada has successfully fostered environments in which co-ops can thrive and provide adequate products and services to its members and surrounding communities. CDF Canada's projects target three overarching aspects:

Co-ops provide a platform through which women of diverse ages, ethnicities and social classes can exercise their economic and social rights. CDF Canada is committed to gender equitable programming because gender equality is a basic human right. This knowledge is reflected in the co-op principle *Voluntary and Open Membership* and CDF Canada's core values.

CDF Canada and its partner co-ops put gender and socio-economic differences at the heart of their development activities. In this way, they can be truly inclusive and empowering spaces that play an important role in advocating for the right to sustainable and equitable livelihoods for women, men, girls and boys. This approach helps ensure a more sustainable transformation towards full gender equality within participating co-ops and communities.

CLIMATE CHANGE AND FOOD SECURITY... P. 27

ACCESS TO FINANCE AND EDUCATION... P. 32

GENDER-CENTERED DEVELOPMENT ... P. 37

CDF Canada and its partners empower women through membership, training and mentorship so that women gain the confidence to participate in public life, lead discussions, chair meetings, mobilize activities and address gender injustice and conditions of inequality.



Climate Change and Food Security

The 4R Solution project funded by Global Affairs Canada and co-implemented with Fertilizer Canada will improve socio-economic wellbeing and resilience of 80,000 smallholder farmers, particularly women, in Ethiopia, Ghana and Senegal by improving agricultural productivity and farm income by incorporating 4R Nutrient Stewardship (Right Source @ Right Rate, Right Time, Right Place®) into fertilizer use management while incorporating important gender and environmental resilience strategies.

Key features:

- Scalability
- Supports 9 of the 17 United Nations Sustainable Development Goals
- Evidence-based policy influence
- Enhances target country's existing agricultural plans
- Positions Canada as a leader in climate change adaptation for smallholder farmers
- Supports Canada's Feminist International Assistance policy



4R NUTRIENT STEWARDSHIP (RIGHT SOURCE @ RIGHT RATE, RIGHT TIME, RIGHT PLACE) IN FERTILIZER USE MANAGEMENT

Locations of Operation



Ghana

4 Districts:
Kpandai, East Gonja,
Nanumba South and
Nanumba North

Focus crops:



Maize




Soybeans



Groundnuts




Rice




Ethiopia

2 Districts:
Menjar-Shenkora on
Northern Shewa Zone,
Amhara National
Regional State


Focus crops:



Wheat



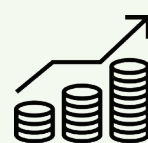
Teff



Senegal

Anticipated project launch date in 2021

Potential Benefits of the Project to Sub-Saharan Africa



Helping smallholder farmers grow more nutritious and marketable crops, increase revenues, productivity and profit margins.

Reflecting a commitment to improve food security, promote climate smart agriculture and support the UN Sustainable Development Goals.



Promoting the empowerment of women farmers, with special emphasis on improving access to financial resources and agricultural technologies

Climate Change and Food Security



CO-OPS ARE BUILDING SUSTAINABLE LIVELIHOODS FOR FAMILIES WORLDWIDE

CDF Canada has been active in microinsurance for over 15 years. It supports financial institutions in transforming their informal insurance systems into sustainable, mutual insurance arrangements owned and capitalized by their members, resulting in:

- Decisions made at the local level addressing local needs; and
- Value created for members by controlling premiums, maximizing benefits, paying legitimate claims promptly and ploughing profits back to build the business, reduce premiums or improve coverage.

Based on its on-the-ground experience, CDF Canada has developed a powerful multi-step program aimed at creating the demand side of a microinsurance market. Through workshops, ad hoc tools and adapted processes, CDF Canada can demonstrate to potential

beneficiary populations the benefits micro-insurance offers.

Though a relatively small country in terms of population, Canada is quite active in the microinsurance (MI) field. CDF Canada draws on technical expertise from top-ranked Canadian actuaries and played a vital role in getting RIMANSI in the Philippines off the ground and helped it expand in other countries in Asia (see boxed text above). It also helped put SANASA Insurance in Sri Lanka on track towards sustainability and supported the Credit Union Association of Ghana during the transitioning of their informal credit insurance services to a full-pledged insurance program. CDF Canada also draws on technical support from CAMIC, FarmRe, The Co-operators, CUMIS and Financial Services Commission of Ontario to level-up in different areas.



Climate Change and Food Security

Results derived from project interventions:

- **Improved access for farmers to climate resistant agricultural inputs.** In Peru, the project established a loan fund to provide farmers with a financially viable alternative for the purchasing of organic fertilizer to improve soil quality. To date, 1,081 hectares of cacao and coffee have been fertilized resulting in a marked increase in production.
- **Diversified livelihoods (risk mitigation) for farm families with off-farm income generating activities.** Participating co-op members have produced several snack and beverage products made from seaweed, as well as shredded milkfish. These products have shown good market potentials locally.
- **Adoption of improved water and land management techniques.** In Rwanda, over the course of the 5-year project, 15,530 female and 16,058 male farmers adopted sustainable water and land management techniques including using environmentally friendly insecticides and fertilizers, harvesting rain water, planting appropriate seeds and using proper irrigation techniques and technologies such as water pumps. These techniques allowed for an increase in crop production and a reduction in land degradation.
- **Introduced new agricultural techniques and technologies.** Through the FOSTERING project, farmers were introduced to new agricultural techniques using demonstration plots. These techniques allowed farmers to increase their harvest while adapting to the effects of climate change. At the end of the 5 year project, approximately 80% of the farmers had adopted at least two new agricultural techniques or technologies.

CDF CANADA IN UGANDA

CDF Canada's partner, Uganda Co-operative Alliance, piloted a climate resiliency initiative that provided adaptation-focused training and resources to rural co-op members. Working together through formalized co-op structures enabled farmers to build solar dryers to reduce the risk of spoilage due to rainfall and to sell excess drying capacity to increase reinvestment income for the co-op. By leveraging local knowledge and understanding of the impacts of climate change and by emphasizing bottom-up community inclusion in the rural development process, co-ops can take a holistic approach to environmental sustainability wherein members become the owners and proponents of their own adaptation agenda.

Reducing Ocean Plastic Pollution



Ocean plastic pollution has become a pressing global challenge that threatens people and wildlife. Every year we discharge almost 400 million tons of plastic into our oceans and studies show that the bodies of 90% of seabirds contain plastic debris. On land, the amount of plastic that ends up on beaches and in communities is estimated to be up to 20 times more than in the ocean. Plastic ends up in our food, water and contributes to climate change. Plastic pollution reduces our lifespan and damages our environment. Our planet and future generations deserve better than that!



The Co-operative Development Foundation of Canada is working to promote sustainable, inclusive development around the world. In Indonesia, we have partnered with seaweed farming communities to support increased revenues from seaweed production. The sector employs over one million Indonesians, but lack of access to finance and cheap plastic make it difficult for farmers to transition from the use of plastic bottles to more sustainable and environmentally friendly production practices.



Support our Efforts to Reduce Plastic Pollution



Over a year, an average Indonesian seaweed farm can discharge over 1.4 tons of plastic into the ocean and on the shoreline. There are hundreds of thousands of such farms in Indonesia.

On the island of Sulawesi, CDF Canada has partnered with local farmers and cooperatives to encourage the replacement of plastic bottles with durable, environmentally friendly eco-floats. The eco-floats last up to 5 years and can replace on average 7 tons of plastic that would have otherwise ended up in our ocean.

Your support to CDF Canada can make a difference in the lives of people around the world, whilst supporting a better life for Indonesian farmers. CDF Canada's Plastic Offset Program is helping farmers in the communities of Takalar, Jeneponto and Bantaeng transition to an eco-friendlier production process.



A donation of just \$50 will help us ensure that 370 kg of plastic will not end up in our ocean!

With just \$150 you will have made sure that over ONE TON of plastic will never make it into our living habitats!

Access to Finance and Education

**BUILDING A BRIDGE BETWEEN CAPITAL AND FARMERS:
CO-OPS ARE PROMOTING INCLUSIVE ACCESS TO RESOURCES FOR
COMMUNITIES AND SMALLHOLDER PRODUCERS.**

Basic financial services are beyond the reach of many people whom commercial banks deem to be ineligible as clients because they lack credit or assets. CDF Canada's programs link these 'unbankable' men and women to co-ops or credit unions that they can govern as members and rely on for their financial well-being.

Credit unions provide safe places to grow savings, access loans, start small-businesses and rebound against unexpected events, such as weather calamities. Through capacity-building, innovative technologies, inclusive products and services and promoting good governance, CDF Canada helps strengthen the microfinance sector of the countries where it has projects. CDF Canada's goal, through its support for microinsurance, has been to reduce the vulnerability of the poor to risk, illness and natural hazards.

CDF Canada's strategy is to develop local technical capacity for assisting financial institutions to transform their in-house, informal insurance schemes or strengthen existing insurance enterprises.

CDF Canada has been active in microinsurance for over 15 years as part of its inclusive financial approach in countries such as: the Philippines, Ghana, Malawi, Indonesia, Cambodia, Vietnam and Sri Lanka. This approach means that co-op insurers are owned and capitalized by their members, resulting in: 1) Decisions made at the local level addressing local needs; 2) Value created for members by controlling premiums; 3) Maximized benefits; 4) Timely payment of legitimate claims; and 5) Profits sent back to the co-op to build the business, reduce premiums and improve coverage.

Access to Finance and Education - Supporting Uganda's Credit Unions Women Leaders



SINCE 2002, CDF CANADA, IN PARTNERSHIP WITH OVER 200+ CREDIT UNIONS ACROSS CANADA, HAS BEEN HOSTING THE ANNUAL WOMEN'S MENTORSHIP PROGRAM (WMP).

WMP is a flagship initiative that invests in women to improve financial inclusion in communities across the world. The target audience are credit union women leaders from Africa, Asia and the Americas. In 18 years, the Program has supported over 250 women from 26 countries, and has had a profound impact on encouraging debate and action about gender roles and responsibilities at home and in the workplace.

However, WMP can only cover a fraction of the real training needs of fellow cooperators globally. In January 2020, CDF Canada, with the financial assistance of the Manitoba Council for International Cooperation (MCIC), supported the Women's Mentorship Program ECHO Uganda, in Kampala. This innovative intervention to extend professional training for credit union women leaders from Uganda, builds on the domestic leadership of three local WMP alumnae - Mercy (WMP 2017), Dorothy (WMP 2018)

and Ritah (WMP 2019).

It was a homegrown initiative that aimed to respond to the extensive need for skills and leadership development in the Ugandan credit union community. Building on their Canadian experience, Mercy, Dorothy and Ritah, tailored a comprehensive training program that brought together 15 credit union women managers from every corner of Uganda.

The program was co-hosted by the Uganda Cooperative Savings and Credit Union (UCSCU) and is a reflection of the need for sustained skills development in the Ugandan credit union sector, particularly targeting women leaders. To address other training needs, UCSCU has also created a Training Academy, which aims to act as a centre of training and excellence for Ugandan credit union stakeholders and regional cooperators.

Access to Finance and Education

Results derived from project interventions:

- **Increased number of women and men accessing financial services.** In Malawi, 44,762 farmers have been linked to 3 SACCOS (micro-finance institutions) through their co-ops. The SACCOS developed customized loan products, tailored to suit the needs of the smallholder farmer.
- **Improved access to microfinance, insurance and other financial services.** To date, 403 store owners in the Philippines are now covered by a non-life calamity microinsurance product developed by the PREMIUM project. This product will protect the livelihoods of store owners in the case of future natural disasters.
- **Increased retained earnings of co-operatives and households.** In Rwanda, over the course of 5 years the 15 participating co-operatives significantly increased their annual net revenue.
- **Helped launch several income generating opportunities for families.** Through the FOSTERING project in Ghana, 23,000 men and women started small businesses (food processing, petty trading).
- **Improved financial literacy.** In Ghana, 5,387 women and 3,271 men were trained in financial literacy and numeracy.

CDF CANADA IN MALAWI

Through the INVEST Co-op Malawi project, CDF Canada is working directly with youth between grades 5 and 8 in three districts to encourage a culture of savings through school youth savings clubs. This activity teaches youth the value of savings and encourages good financial decision making, as well as effective group dynamics. To encourage the development of positive saving behaviors and long-term saving habits, groups of 20-25 members are instructed on financial literacy, savings and credit co-operative concepts and leadership. Group leaders are elected, the youth agree on the minimum savings per member, per meeting and begin saving. They contribute shares to open an account with local Savings and Credit Co-operatives (SACCOs). Each youth is encouraged to come up with their own financial visions which could include buying school supplies, starting a small income generating business or assisting their parents with a project.

The INVEST Co-op Malawi project began in 2016 and to date has 135 clubs with a membership of 5,318 youth (2,611 girls and 2,707 boys) in 14 schools in the Dowa, Mchinji and Lilongwe districts. Each youth is expected to save 2,500MK (\$4.46 CAD) a month, and the total target of the groups is to save up to 3,300,000 MK (\$6,000 CAD) by the end of the project.



Stories from the Field - Evode's Success in Rwanda



Evode is moving to the top of his class in Rwanda

Evode thanks with Capital T to hard work, a desk lamp and his parents' co-operative. Evode's parents now have tap water in their home, cows to sell and electrical power for the lamp he uses each night to study. They also have access to loans to grow their family business.

Through CDF Canada's project - Rwanda Co-operative Agricultural Growth - CDF Canada brought families in Rwanda together in 15 co-operative businesses to improve farming practices, find new markets and earn better prices.

In just five years, farmer co-operatives in Rwanda have: 1) increased crop production and sales by 400%; 2) elected women to half of all leadership positions; and 3) greatly improved family nutrition.



Access to Loans and Microfinance

A small loan of around \$100 was all it took for Daw Than Nwe, from Taung Poet Thar village, in Myanmar, to hire four seasonal workers, diversify her crops and boost her yields.

"I used the money to buy fertilizer," says Daw Than Nwe, a mother of seven. "If I use fertilizer on my farm the onions are much better. I sell them to a trader in Myingyan."

She used the loan to plant chickpea and onions on her 6-acre farm. Both crops are profitable and the proximity to Myingyan market make these crops attractive for local farmers. Daw Than Nwe also hired four women from the community to help her with the farm. She says the salaries in the local market are lower for women, despite women being better workers than men. Daw's membership in the local Township Savings Credit Union is also helping her save more money. To date, she has saved over 50,000 kyats and is hoping to save more.

Daw Than Nwe is one of approximately 7,000 farmers from the Myingyan and Natogyi region of Myanmar who have been able to access small loans and expand their farm operations. A project implemented by the Co-operative Development Foundation of Canada, with funding through UNOPS/LIFT, has helped establish two township savings coops and strengthen the situation of farmers and their productive capacity.



Sarah has been the proud leader of a women's microfinance group in her village in Northern Ghana for over ten years but was held back as a leader because of her illiteracy.

After attending training through CDF Canada's FOSTERING project, she learned to read, write and speak some English.

Today, Sarah continues to lead her microfinance group and has taken on the role of chairperson for her agricultural co-op.

Through her leadership, her microfinance group is more successful than ever and has started a new bee keeping business. Thanks to Sarah's literacy skills, the group no longer relies on men to write their loan applications. Sarah's literacy has offered members new-found independence when it comes to receiving and repaying loans from the credit union.



Gender-Centered Development

CO-OPS ARE ENCOURAGING THE SOCIAL AND ECONOMIC EMPOWERMENT OF WOMEN.

Co-ops provide a platform through which women of diverse ages, ethnicities and social classes can exercise their economic and social rights. CDF Canada is committed to gender equitable programming because gender equality is a basic human right. This knowledge is reflected in the co-op principle *Voluntary and Open Membership* and CDF Canada's core values.

CDF Canada and its partner co-ops put gender and socio-economic differences at the heart of their development activities. In this way, they can be truly inclusive and empowering spaces that play an important role in advocating for the right to sustainable and equitable livelihoods for women, men, girls and boys. This approach helps ensure a more sustainable transformation towards full gender equality within participating co-ops and communities.

Promoting the rights of women and girls requires increasing the visibility of women as participants and leaders in the political and economic life of the community. Co-ops are a place where women can participate in discussions, vote and serve on a board or committee.

CDF Canada and its partners empower women through membership, training and mentorship so that women gain the confidence to participate in public life, lead discussions, chair meetings, mobilize activities and address gender injustice and conditions of inequality.



Gender-Centered Development

Results derived from project interventions:

- **Increased number of women in leadership and management positions.** In Colombia, women hold management/leadership positions in 90% of the organizations involved in the IMPACT project.
- **Improved access to agricultural resources including inputs, land and tools.** In Rwanda, female and male members of the 15 participating co-operatives experienced a substantial increase in resources available to them. Over the course of the 5-year RCAG project, men and women gained equal access to 21 new services and products including financial services, agricultural inputs and assets (e.g. animals), training and advice.
- **Elevated literacy levels among women.** In Northern Ghana, 1,719 women learned to read and write through the literacy training component in the FOSTERING project (2013-2018). This was a game changer for these women, opening new financial and entrepreneurial opportunities.
- **Improved women's economic participation in their communities.** Supported by the INVEST Peru project, two groups of women (35 total) have initiated economic activities. They have created coffee nurseries and started producing and selling organic fertilizers to community members.
- **Increased voice and status.** In Nepal, women participants of a developing democracy project reported a number of positive changes: other villagers came to them to learn about politics and human rights; their families show them more respect; they have begun lobbying local authorities to increase women's property and citizenship rights; and they have been invited to speak on issues of women's and children's rights in their communities.

CDF CANADA IN INDIA

SEWA is a national association of co-ops that promotes the development and growth of health, child care and artisan co-ops run by and for women in India. Through CDF Canada-supported training and advocacy programs, SEWA developed a system of women-only co-ops that function as a space for collective action and for building solidarity among women in preventing and addressing instances of domestic violence in their communities. Many of the women members did not initially join a co-op to become advocates, but rather to obtain employment, credit and to build networks with other women. However, the training they received, and the mutual-assistance provided by their fellow members through the SEWA network has also given them the confidence and courage to speak out and press for change, both within their own households and the community at large.



Gender-Centered Development

GOAL OF THE PROJECT

Economic Prosperity



Support the development of the garment industry with a focus on women



Access to Employment Activities



Supporting Economic Prosperity for Women and Internally Displaced Persons in Ukraine (SEW Ukraine)

SEW Ukraine is a 5-year initiative (2020-2025) that is being implemented by the Co-operative Development Foundation of Canada and in collaboration with the All-Ukrainian Charity Foundation “Gorenje” based in Dnipro, Ukraine. The project is funded by the Government of Canada.

The SEW project will foster economic prosperity for vulnerable women, including Internally Displaced Persons (IDPs), living in the Kyiv, Kharkiv and Dnipropetrovsk oblasts of Ukraine by addressing the economic barriers which limit their full and meaningful participation in Ukraine’s workforce. The project will explicitly target women IDPs, women with disabilities, and women living in rural or peri-urban areas, which struggle with economic survival, meeting basic needs for their families, and face increased

vulnerability to poverty. CDF and Gorenje will assist beneficiaries to find employment within existing garment production enterprises or will support them to create sustainable livelihoods for themselves and their families through entrepreneurship in the garment sector, a key sector in Ukraine in which employment gaps and opportunities for women’s leadership have been identified.

Women beneficiaries will be supported through access to employment activities, including vocational training, workplace integration training as well as

ancillary support such as shared childcare facilities. Higher-skilled women beneficiaries will be supported to establish new micro, small, and medium-sized enterprises (MSMEs).

It is expected that 2,200 women will directly benefit from the Project. The activities of the Project will focus on both internally displaced and local women. Project also aims to reduce tensions between host communities and displaced populations and promote social cohesion and economic integration. Overall, 5,720 individuals are expected to benefit indirectly from the increased economic empowerment of a member of their household and from the SEW project activities.



Stories from the Field - Women Empowerment in Colombia



WOMEN'S PARTICIPATION IN CO-OPERATIVES AND THEIR ECONOMIC EMPOWERMENT ARE CLOSELY LINKED WITH GENDER PERCEPTIONS AND STEREOTYPES.

Women's participation in co-operatives and their economic empowerment are closely linked with gender perceptions and stereotypes. In the Huila department, Colombia, CDF Canada has been working with local coffee producers to deliver training on gender issues and has supported the introduction of amendments to co-op bylaws that address gender-based violence and stimulate the economic participation of women and young people. These efforts have empowered local women to become champions of change. With the support of CDF, the women coffee growers association of west Huila has been able to increase and improve its production and is now exporting to Coffee in Canada.

This experience of addressing gender issues is informing similar interventions in other rural parts of Colombia.





CDF Canada Throughout the Years ...



Equal Access to Opportunities

VOICE for Women and Girls

7-YEAR INITIATIVE

2020-2027

ECONOMIC
EMPOWERMENT OF
WOMEN AND MEN

50,000

advocate for
gender equality,
and implement

MEMBERS
OF THE CO-
OPERATIVE
COMMUNITY

350,000

more sustainable, innovative and inclusive initiatives or services particularly for women. The project responds to the needs identified by women and men of cooperatives in the countries of operation and is designed to increase the capacities of individual producers and primary co-operatives to support more inclusive, sustainable, and resilient growth. Supporting institutions, including apex co-operatives, co-operative colleges, and government/regulatory institutions will also be engaged to increase capacity and prioritization of vulnerable groups in the countries of the Project.

CDF Canada's partnerships across Canada will allow participation of both anglophone and francophone volunteers from a considerable network of industry associations,



co-operatives, credit unions, employers, academic and training institutions, including some 8 million members. Collaboration with these institutions and their staff, students, or alumni will enable the project to directly engage approximately 36,000 co-operative employees through the engagement efforts of volunteers post-deployment, and to engage approximately 350,000 members of the co-operative community and general public through general engagement events and activities including social and traditional media promotion, with 263 volunteers undertaking an engagement to sustain the project's development impact. VOICE will pursue innovative strategies around the Gender equality and the empowerment of women and girls and Growth that works for everyone action areas

The project that will strengthen the performance of developing country partner (DCP) organizations to advance gender equality (GE) and economic empowerment of 50,000 women and men from marginalised communities, in particular young women (target: 60% women and girls), in Ethiopia, Ghana, Kenya, Senegal, Malawi, and/or Myanmar, Columbia, and the Philippines.

VOICE will harness the knowledge, capacity and expertise of skilled Canadians through approximately 235 North-South volunteer mandates and 28 South-North volunteer mandates to assist DCPs improve their performance,



A Flagship Initiative - Women's Mentorship Program (WMP)



CDF Canada's Women's Mentorship Program is an annual training program that provides women managers with a unique opportunity for professional development. It is also a mutual learning opportunity for Canadians and international co-operators. Overseas participants are partnered with a credit union in Canada for 10 days and become immersed in the credit union and community. They receive general leadership training, learn the ins-and-outs of day-to-day operations and discuss challenges faced in their credit unions and explore solutions. Canadian credit union managers volunteer their time, training materials, transportation and accommodation.

CDF CANADA'S WOMEN'S MENTORSHIP PROGRAM IS AN ANNUAL TRAINING PROGRAM THAT PROVIDES WOMEN MANAGERS WITH A UNIQUE OPPORTUNITY FOR PROFESSIONAL DEVELOPMENT.



Impact of WMP



COUNTRIES
REPRESENTED



40,000 PAGE VIEWS ON
CDF CANADA WEBSITE

PROJECT ACTIVE
FOR 17 YEARS



OVER
250

PARTICIPANTS
TO DATE



OVER 200 CREDIT UNION HOSTS

VIEWS AND ENGAGEMENTS IN 2019

40, 000 Views on

80, 000 Engagements on

OUR GRATITUDE GOES TO PREVIOUS HOSTING CREDIT UNIONS:

- | | | | |
|---------------------|-----------------------|---------------------------|------------------------|
| Assiniboine CU (MB) | Interior Savings (BC) | Rapport Credit Union (ON) | TCU Financial (SK) |
| Cambrian CU (MB) | Lakeland CU (AB) | SASCU (BC) | Unity CU (SK) |
| Cornerstone CU (SK) | Plansview CU (SK) | Sunrise CU (MB) | Westoba CU (MB) |
| Entegra CU (MB) | Progressive CU (NB) | Synergy CU (SK) | Windsor Family CU (ON) |



Partnerships Made Simple

WHY CDF CANADA?

- Innovative Solutions to Global Development Challenges
- Strong Links to Canada's Co-op and Credit Union Community
- Established Partnerships with Organizations in Developing Countries
- Alignment to Co-op Principles and the Sustainable Development Goals Sustainable Development goals

ACTING ON COOPERATIVE PRINCIPLES, WE PARTNER WITH COMMUNITIES TO ACHIEVE SUSTAINABLE ECONOMIC AND SOCIAL DEVELOPMENT

SPECIAL THANKS TO OUR SPONSORS:

\$50,000 +

Canadian Credit Union Association
Concentra Financial
Credit Union Central of Alberta Ltd
Fiserv, Vancity
Federated Coop

\$20,000 +

Affinity Credit Union
Atlantic Central
Cambrian Credit Union
Co-operators
Everlink Payment Services Inc.
GROWMARK, Inc.

\$10,000 +

Assiniboine Credit Union
Innovation Credit Union
Manitoba Council for
International Cooperation (MCIC)
Steinbach Credit Union

\$5,000 +

Access Credit Union
Crosstown Civic Credit Union
Integra Credit Union
Fusion Credit Union
SASCU
Saskatchewan Co-operative
Association

\$1,000 +

Biggar & District Credit Union
Casera Credit Union
Cheticamp Co-operative Ltd
Collabria Financial Services Inc.
Connect First Credit Union Corporate
Community Development Fund
Credit Union Central of Manitoba
Enterprise Holdings Foundation

Heritage Co-op
Minnedosa Credit Union
Rosenort Credit Union
Sunrise Credit Union
Synergy Credit Union
Unity Credit Union
Winnipeg Police Credit Union

Planned Giving

WHAT IS PLANNED GIVING?

All of us have a story to share and a legacy to leave. There are many ways to continue your legacy without effecting your current lifestyle. It can be made from assets other than your current income, such as real estate or investments.



"THE TRUE MEANING OF LIFE IS TO PLANT TREES, UNDER WHOSE SHADE YOU DO NOT EXPECT TO SIT" - NELSON HENDERSON

WHY INCLUDE CDF CANADA IN YOUR PLANNED GIVING?

By supporting CDF Canada through planned giving, you are helping to ensure future generations enjoy a more equitable and sustainable world. Your gift will support local partners to develop long lasting, local solutions to deliver benefits to families and communities world wide through co-operatives.



"I'VE SEEN FIRST-HAND THE IMPACT OF CDF CANADA'S WORK, AND I WANT TO MAKE SURE IT CONTINUES FOR FUTURE GENERATIONS."

GRAHAM MICKLEBOROUGH

HOW TO PLAN THE GIFT OF A LIFETIME ...

Creating a will is the easiest way to choose how your assets will be distributed. Through this very personal process, you can decide how your estate will be distributed after your lifetime. Leaving a gift in support of CDF Canada is a wonderful way to leave legacy that will build a more sustainable world.

ENSURE YOUR LEGACY, YOUR WAY

Please feel free to contact us. We will be happy to work with you and your financial representative to ensure your donation supports the work that you are most passionate about while earning you the greatest possible tax benefit and recognition for your generosity and support.



Partners & Volunteers



Volunteer with us

The Indonesian credit union movement will mark its 50th anniversary in 2020. Robby Tulus was a central figure in establishing the movement. For Robby, celebrating Indonesia's success in developing its credit union sector is also an opportunity to reflect on his half a century of work dedicated to the global co-operative community. Robby's professional career started in his home country of Indonesia (1970-80) and then took him to South Korea (1981-83), Canada (1983-93), followed by India, the Philippines and Singapore (1993-2002). In Canada and across Asia, Robby made important contributions to advancing



ROBBY TULUS: A LIFETIME DEDICATED TO THE CO-OPERATIVE MOVEMENT

international development and partnerships in the cooperative sector, through his affiliation with the Canadian Cooperative Association (CCA) – the predecessor of the Co-operative Development Foundation of Canada – and through the International Co-operative Alliance. Robby is also the founder of the Association of Strategic Socio-Economic Cadres (AKSES) and the Federation of People-based Co-operative Enterprises (INKUR Federation).

As a passionate believer in the power of cooperatives, Robby continues to use his extensive expertise to forge better economic opportunities for people in the developing world. He has been volunteering with CDF Canada's INVEST Indonesia project to support aquaculture producers in four communities across South Sulawesi. His work focuses on strengthening the local co-operatives by improving access to financial services, addressing governance issues and strengthening decision-making processes to support the development of cooperatives.



CANADIAN AMBASSADOR TO INDONESIA CAMERON MACKAY AND ROBBY TULUS VISITING INVEST INDONESIA BENEFICIARIES

Join Us Now: The more volunteers we acquire, the more changes we make.
Visit: <http://cdfcanada.coop/opportunities/>, and make your first step today!

Questions? Email volunteer@cdfcanada.coop or call 613.238.6711.



BETSI ESTEVEZ AND WILLIAM CLEMENTS: THE VOLUNTEER PEOPLE

Betsi and William share a passion for development and volunteered as a couple with CDF Canada's INVEST Coop in Indonesia. Betsi is a gender specialist with expertise in human resources and public administration. William is an expert in finance and business management and has taught for over 15 years at Carleton University. The couple travelled together to Makassar, South Sulawesi, from December 2019 – February 2020. They

supported the project in establishing two credit unions to address access to finance needs for local aquaculture and seaweed producers.

Betsi and William worked together to present workshops on financial literacy, financial management reporting standards for cooperatives and marketing of aquaculture products. The workshops brought together project beneficiaries from four cooperatives. All participants



were extremely enthusiastic and motivated to attend and have started applying their knowledge in their production and marketing practices. Betsi and William continue to offer support to the project from Canada.



ARE YOU ...

- A professional looking for a meaningful sabbatical experience or research work?
- A staff member of a co-op or credit union wanting to share your skills and knowledge with your global co-op community?
- An individual seeking professional and personal development?

We're recruiting volunteers with a variety of backgrounds. In addition to filling our current postings, we're always looking to hear from potential volunteers in the following areas:

Actuaries, Marketing, Communications and Social Media Experts, Gender Specialists, Governance Specialists, Monitoring & Evaluation Experts, Teachers, Developers and a variety of other positions.

CDF Canada Projects by Region

CDF PROJECTS IN AFRICA (1995-2020):

AGRICULTURE

ETHIOPIA - Climate Resilience and Co-operatives in Ethiopia (CRCE) 2012-2014

Donor: Global Affairs Canada

Partners: Ethio-Wetlands and Natural Resources Association (EWNRA) & Self Help Africa (SHA)

Amount: \$2M CAD

Synopsis: Sustainably increased economic, social and ecological resilience to climate variability and climate change for resource-poor farming households.

Reach: 57,600 people

MALAWI - INVEST Co-op Malawi 2015-2019

Donor: Global Affairs Canada

Partners: Malawi Union of Savings and Credit Co-operatives (MUSCCO) & the Farmer's Union of Malawi (FUM)

Amount: \$2.8M CAD

Synopsis: Increasing the production of dietary staples - groundnuts, maize and beans - and nutrient-rich soybeans, which are used as a fortifier and have commercial value as livestock feed.

Reach: 50,260 people

GHANA, ETHIOPIA & SENEGAL - 4R Nutrient Stewardship (Right Source @ Right Rate, Right Time, Right Place) 2019-2024

Donor: Global Affairs Canada

Partners: Fertilizer Canada, APNI, IPNI Canada

Amount: \$17M CAD

Synopsis: Adopting more sustainable farming practises to increase resilience, incomes, and food security, while reducing poverty for men, women and children.

Reach: 80,000 people

FINANCIAL INCLUSION

GHANA - Ghana Credit Union Development Assistance Program (GCUDAP) 1995-2001

Donor: Global Affairs Canada

Partners: Ghana Credit Union Association (CUA)

Amount: \$4M CAD

Synopsis: Helped to build a broad-based and self-reliant credit union movement in Ghana by consolidating and strengthening the Credit Union Association of Ghana (the national apex organization) so that it could better provide services to its member credit unions.

Reach: 136,133 people

GHANA - Strengthening CUA in Reaching the Rural Poor 2009-2015

Donor: Global Affairs Canada

Partners: Ghana Co-operative Credit Unions Association (CUA) Limited

Amount: \$850,000 CAD

Synopsis: Strengthened the credit union system in Ghana by building the capacity of CUA's board, management and staff, and strengthening the services provided by CUA. Increased the number of women in leadership positions and extended credit union services to vulnerable and rural communities, especially targeting youth and women.

Reach: 750,000 people

MALAWI - Sustainable Livelihoods through SACCOs (Malawi 2011-2015)

Donor: Global Affairs Canada

Partners: Malawi Union of Savings and Credit Co-operatives (MUSCCO)

Amount: \$850,000 CAD

Synopsis: Strengthened the institutional structures of savings and credit co-operatives in Malawi through increased membership, improved technology, and enhanced risk management so they could provide better and safer financial services to members.

Reach: 75,854 people

SIERRA LEONE - Access to Credit unions for Communities to Embrace and promote Sustainable development in Sierra Leone (ACCESS 2016-2018)

Donor: CDF Canada and the Irish League of Credit Unions Foundation (ILCUF)

Partners: ILCUF

Amount: \$820,000 CAD

Synopsis: Improving the financial capacity of women, youth and men throughout rural and urban Sierra Leone by providing better access to financial services.

Reach: 55,000 people

UGANDA - Integrated Finance and Agricultural Production Initiative 2012-2015

Donor: Global Affairs Canada

Partners: Uganda Co-operative Alliance (UCA), German Agency for International Cooperation

Amount: \$2.8M CAD

Synopsis: Improved the well-being and livelihoods of smallholder farmers in Uganda by providing a holistic suite of community-controlled co-operative and financial services that contributed to increasing productivity, production and income.

Reach: 53,800 people



UGANDA - Project for Financial Inclusion in Rural Areas (PROFIRA), Developing a Sustainable SACCO Union 2015-2019

Donor: The International Fund for Agriculture Development (IFAD)

Partners: Uganda Co-operatives Savings and Credit Union (UCSCU)

Amount: \$1.25M USD

Synopsis: Supporting the creation of an enabling institutional environment for the development of the Savings and Credit Co-operative movement in Uganda by building the capacity of the Uganda Co-operatives Savings and Credit Union to sustainably provide strengthened services.

Reach: 328,600 people

ETHIOPIA, TANZANIA & MALAWI - Improving Rural Financial Inclusion through Financial Co-operatives (IRFITCO) 2017-2021

Donor: The International Fund for Agriculture Development (IFAD)

Partners: African Confederation of Cooperative Savings and Credit Associations (ACCOSCA) & the Irish League of Credit Unions Foundation (ILCUF)

Amount: \$2.6M USD

Synopsis: Building the capacity of networks in three countries to develop and deliver products and services to primary financial co-operatives and increase their capacity to better reach the rural poor with attractive, safe and effective financial services.

Reach: 2,300,000 people

MULTI-REGIONAL (21 COUNTRIES)

Women's Mentorship Program (WMP) 2002-2018

Donor: The Government of Canada and the Co-operative Development Foundation of Canada (CDF)

Synopsis: CDF Canada's Women's Mentorship Program is an annual training program that provides women credit union managers of overseas financial co-operatives with a unique opportunity for professional development. It is also a mutual learning opportunity for Canadians and international co-operators.

Reach: 229 woman credit union managers, serving 1.3 million members

MULTI-REGIONAL (Ghana, Malawi, Uganda & Mongolia) Credit Union Coaching Program 2004-2017

Donor: Multiple sources.

Synopsis: CDF Canada's Credit Union Coaching Program sends Canadian credit union professionals to countries where CDF has projects to share best practices with their counterparts.

Reach: 129 credit union professionals

FOOD SECURITY

GHANA - Food Security Through Co-operatives in

Northern Ghana (FOSTERING) 2013-2018

Donor: Global Affairs Canada

Partners: Ghana Co-operative Credit Unions Association (CUA) Limited

Amount: \$8.23M CAD

Synopsis: Supporting farmer-owned co-operatives and credit unions in Northern Ghana by providing training, economy of scale opportunities and access to savings and loans that enable their members to improve production, manage household finances, start off-farm businesses and meet nutritional needs.

Reach: 42,000 people

RWANDA - Rwanda Co-operative Agricultural Growth (RCAG) 2011-2016

Donor: Global Affairs Canada

Amount: \$4.50M CAD

Synopsis: Improved the agricultural production, productivity and marketing capacity of the members of 15 agricultural co-operatives in vulnerable, food-insecure communities in two provinces of Rwanda.

Reach: 100,000 people

RWANDA - Agriculture Co-operative Development (ACD) in RWANDA 2008-2011

Donor: Global Affairs Canada

Partners: UGAMA, Centre de services aux Co-opératives

Amount: \$330,000 CAD

Synopsis: Increased incomes, income diversity and well-being of farmer families in the participating co-operatives and created a model for future co-operative development efforts in Rwanda.

Reach: 81,000 people

UGANDA - Integrated Financial and Agriculture Production Initiative (IFAPI) 2005-2008

Donor: Global Affairs Canada

Partners: Uganda Co-operative Alliance (UCA)

Amount: \$920,000 CAD

Synopsis: Addressed poverty and food insecurity in four districts of Northern Uganda by improving the sustainable livelihoods of collective farmers.

Reach: 36,000 people

UGANDA - Integrated Finance and Agricultural Production Initiative (IFAPI 2) 2008-2011

Donor: Global Affairs Canada

Partners: Uganda Co-operative Alliance (UCA)

Amount: \$920,000 CAD

Synopsis: Improved the well-being of smallholder farmers in Uganda by providing a holistic suite of community-controlled co-operative and financial services that contributed to increasing food production and income.

Reach: 24,398 people

CDF PROJECTS IN ASIA (1995-2020):

AGRICULTURE

INDONESIA – INVEST Co-op Indonesia 2015-2019

Donor: Global Affairs Canada

Partners: KOSPERMINDO, Memorial University, The Marine Institute

Amount: \$2.7M CAD

Synopsis: Strengthening the production, productivity, access to markets and access to financial co-operatives of small aquaculture producers of seaweed, milkfish, and shrimp in four regencies in South Sulawesi through the establishment of integrated co-operative business models.

Reach: 10,800 people

MONGOLIA - INVEST Co-op Mongolia 2015-2019

Donor: Global Affairs Canada

Partners: Mongolian Cooperative Training and Information Center (MCTIC)

Amount: \$1.34M CAD

Synopsis: Building the capacity of livestock herders to increase sheep and camel wool production, reduce livestock mortality rates and improve financial literacy and enterprise management skills by enhancing existing co-operatives.

Reach: 3,000 people

DISASTER RESPONSE

INDONESIA - Social and Economic Recovery in Aceh Project (SERAP) 2006-2009

Donor: Global Affairs Canada

Partners: Pengembangan Aktivitas Sosial Ekonomi Aceh (PASKA)

Amount: \$4.7M CAD

Synopsis: Provided tsunami rehabilitation assistance to families in the Nagan, Raya, Pidie and Bireuen districts to regain self-reliance and rebuild livelihoods through community-based institutions. A sustainable model of community empowerment placed equal emphasis on social and economic development.

Reach: 8,000 people

SRI LANKA – Rebuilding and Strengthening Livelihoods in Post Tsunami Sri Lanka (RSLPTSL) 2007-2014

Donor: Global Affairs Canada & the Canadian Red Cross

Partners: SANASA Development Bank Limited (SDBL)

Amount: \$6.49M CAD

Synopsis: Assisted with post-tsunami social and economic reconstruction by providing housing, facilitating micro-finance training and entrepreneurship development, and delivering loan funds to communities living in Tsunami-affected districts. Rebuilt the capacity of Thrift and

Credit Societies to provide loan products to clients, offer business development and skills-training, and develop risk management strategies.

Reach: 59,277 people

FINANCIAL INCLUSION

MYANMAR – Expanding Financial Services in Rural Myanmar (MyFINANCE) 2016- 2019

Donor: Livelihood and Food Security Trust (LIFT)

Partners: Central Cooperative Society (CCS) of Myanmar

Amount: \$3M USD

Synopsis: Assisting two township level co-operatives in Myanmar's Dry Zone to help their banking operations become sustainable and to provide demand-driven services to members through training, creating a guarantee fund, and supporting the mobilization of volunteer savings.

Reach: 45,000 people

NEPAL - Capacity Building for Sustainable Credit Union Movement in Nepal 2011- 2013

Donor: Global Affairs Canada

Partners: Nepal Federation of Savings and Credit Co-operatives (NEFSCUN)

Amount: \$150,000 CAD

Synopsis: Developed the financial sustainability of the Nepal Federation of Savings and Credit Co-operatives so that they could contribute toward the development of a sustainable savings and credit co-operatives system in Nepal, leading to increased access to financial services for lower and middle lower income people.

Reach: 812,970 people

CAMBODIA - Project 1: Strengthening Community Finance in Cambodia 2008- 2011. Project 2: Transforming Rural Finance in Cambodia (TRUFIN) 2011-2015

Donor: Global Affairs Canada

Partners: Cambodian Community Foundation Network (CCFiN) (Formerly the Cambodian Community Finance Network)

Amount: \$760,000 CAD

Synopsis: Supported the growth of a transparent, well-managed and secure nationwide network of Community Finance Institutions through institutional development, network strengthening, community trust building, and government engagement. Reinforced the credit union system by establishing and strengthening new or existing credit unions and piloting a central credit union organization. Built the financial management capacity of members of rural community finance institutions.

Reach: 55,200 people

INDONESIA - The Integrated Social Economy in Aceh Project (PESAT) 2010-2012

Project Donor: World Bank-led Multi Donor Fund



Partners: Pengembangan Aktivitas Sosial Ekonomi Aceh (PASKA)

Amount: \$5M CAD

Synopsis: Increased the income of producers, the deposits of co-operative members and the businesses of primary co-operatives. Supported informal community-based enterprises to evolve into fully fledged co-operatives capable of operating in a transparent and democratic way.

Reach: 28,735 people

MONGOLIA – Capacity Building of Mongolian Savings and Credit Co-operatives 2008-2012

Project Donor: Global Affairs Canada

Partners: Mongolian Cooperative Training and Information Center (MCTIC)

Amount: \$600,000 CAD

Synopsis: Supported the savings and credit co-operative movement in Mongolia to better serve and improve the livelihoods of members by developing sound infrastructure, creating an integrated system to protect member's deposits, and providing management and governance capacity building at the local and national levels.

Reach: 106,000 people

VIETNAM – Sustainable Livelihoods for Women in North Vietnam 2012-2015

Donor: Global Affairs Canada

Partners: TYM - “Tao Yeu May,” or “people loving people”; MACDI – Microfinance and Community Development Institute, and CFRC – Community Finance Resource Center

Amount: \$610,000 CAD

Synopsis: Increased the participation of socio-economically disadvantaged women and men in accessing the benefits of economic growth and local development through increasing their capacity, strengthening local institutions that provide sustained access to livelihood assets, and providing social protections such as MFIs.

Reach: 28,800 people

FOOD SECURITY

INDONESIA – Production of Passion Fruit Co-op Development in South Sulawesi 2011-2014

Donor: Global Affairs Canada

Partners: Lembaga Pengkajian Pedesaan, Pantai dan Masyarakat (LP3M)

Amount: \$600,000 CAD

Synopsis: Mobilized men and women in Cikoro, South Sulawesi to develop a passion fruit production co-operative and strengthen their local economies by improving and diversifying agricultural production, increasing access to value chains, increasing the strength of producer associations and co-ops, and improving natural resource management.

Reach: 4,713 people

MICROINSURANCE

PHILIPPINES – Bagong Araw Philippines: Rebuilding Through Microinsurance and Women's Enterprises (PREMIUM) 2015-2019

Donor: Global Affairs Canada

Partners: Microventures Foundation, Center for Agriculture and Rural Development Inc. and RIMANSI Organization for Asia and the Pacific Inc.

Amount: \$4.8M CAD

Synopsis: Supporting reconstruction after Typhoon Haiyan by improving the economic well-being of affected persons, specifically targeting small retailers of food and consumer goods ('sari-sari' store holders) by building capacity, providing access to financial products and loans, promoting calamity-related microinsurance and linking enterprises to local value chains.

Reach: 8,000 people

NEPAL – Sustainable Microfinance Services and Micro Enterprise Promotion through Women Managed Co-operative Societies 2011-2013

Donor: Global Affairs Canada

Partners: Centre for Micro-Finance in Nepal

Amount: \$130,000 CAD

Synopsis: Helped ensure the financial sustainability of savings and credit co-ops in Nepal through capacity building, networking and providing direct technical assistance.

Reach: 40,723 people

PHILIPPINES & CAMBODIA – Expanding the Reach of Micro-Insurance in Southeast Asia (ERMISEA) 2006-2008. Building Momentum in the Mobilization of Micro-Insurance Providers in Southeast Asia (ERMISEA II) 2007-2011. Expanding the Reach of Microinsurance in Southeast Asia III (ERMISEA III) 2011-2015

Donor: Global Affairs Canada

Partners: RIMANSI Organization for Asia and the Pacific Inc.

Amount: \$1.73M CAD

Synopsis: Expanded risk protection for vulnerable people in Cambodia and the Philippines by increasing the institutional and business development capacity of formal and informal micro-insurers in order to expand their outreach. This included strengthening a sustainable micro-insurance resource center, promoting provision of insurance to vulnerable and low-income individuals, and deepening the scope of outreach, service delivery, efficiency and competitiveness of micro-insurers.

Reach: 1,240,000 people

CO-OPERATIVE DEVELOPMENT

CAMBODIA - Agricultural Rice Co-operative Development in Cambodia (ARCODEV I+2) 2010-2013

Donor: Global Affairs Canada

Partners: Farmers Nature Net (FNN)

Amount: \$240,000 CAD

Synopsis: Established co-operative institutions and systems in rural Cambodia through strengthening the co-operative development capacity of a national association of farmer's organizations, providing training and developing co-operative training materials, developing sectoral expertise in marketing through co-operatives, technical support to rural rice producer co-operatives, and mobilizing 4 new pilot agricultural co-operatives.

Reach: 18,624 people

INDONESIA - The Indonesia Co-operative Development Assistance Program (INCODAP I & II) Phase I 1994-1999 Phase II 2000-2004

Donor: Global Affairs Canada

Partners: DEKOPIN, the Co-operative Council; GKSI, the Union of Dairy co-operatives; KAI, Co-operative Insurance of Indonesia; CUCO, Credit Union Co-ordination of Indonesia; and FORMASI, an NGO Forum for co-operative development)

Amount: \$13.5M CAD

Synopsis: Facilitated mature trade relationships between Indonesia and Canada through increasing the institutional capacity of 5 local partners, strengthening co-ops as private sector entities, engaging co-ops in directing program initiatives towards small and medium enterprise sectors, and establishing viable agricultural and financial co-ops at the primary level.

Reach: 342,000 people

MONGOLIA - Phase II: Job Creation through Co-operative Development in Mongolia 2007-2009

Donor: Global Affairs Canada

Partners: Mongolian Cooperative Training and Information Center (MCTIC)

Amount: \$290,000 CAD

Synopsis: Improved the production and revenues of felt worker's co-operatives for the benefit of their members, and strengthening the co-operative sector as a whole through the development and support of the Mongolian Cooperative Training and Information Center.

Reach: 3,000 people

PHILIPPINES - Project1: Strengthening Entrepreneurship, Management and Governance of Worker Co-ops of Persons with Disability; Project 2: Persons with Disability Pursuing Empowerment and Employment through Co-operatives 2011- 2015

Donor: Global Affairs Canada

Partners: National Federation of Co-operatives of Persons

with Disability (NFCPWD)

Amount: \$840,000 CAD

Synopsis: Promoted decent and productive work for differently abled women and men in the growth and development of micro, small and medium scale enterprises by strengthening the business performance of worker co-ops by improving the governance, management and ability of the NFCPWD to provide sustained business development support services, building the entrepreneurial and managerial expertise of the network, and supporting new business startups.

Reach: 1,042 people with disabilities

CDF PROJECTS IN THE AMERICAS (1995-2020):

AGRICULTURE

PERU - Increasing Wealth & Food Security through the Co-operative Business Model (INVEST Coop) 2015-2019

Donor: Global Affairs Canada

Partners: Cooperativa Agraria Norandino LTDA (Norandino)

Amount: \$1.6M CAD

Synopsis: Reducing poverty holistically by working directly with coffee and cacao producers to improve agricultural production and productivity, increasing processing capacity and providing inputs and technology to add value to products, supporting co-operatives to increase access to markets, and working with local governments to create an enabling environment for co-operatives to do business.

Reach: 4,349 people

HONDURAS - Strengthening of the Honduran Agricultural System of Co-operatives 2006-2009

Donor: Global Affairs Canada

Partners: La Federacion de Cooperativas de la Reforma Agraria de Honduras (FECORAH)

Amount: \$570,000 CAD

Synopsis: Increased livelihoods by improving sustainable agricultural practices for women and indigenous populations, including building institutional capacity for co-operative federations, providing technical production assistance, and creating a loan fund for primary producers.

Reach: 2,380 people

EL SALVADOR - Consolidation of SCPM Small Cashew Producers System 2008-2010

Donor: Global Affairs Canada

Partners: Sociedad Co-operativa Productores de Marañon (SCPM)

Amount: \$220,000 CAD

Synopsis: Strengthened and increased the gender sensitivity of the cashew sector by improving co-operative governance and gender equality, and by working with cashew producer communities, particularly youth, to develop initiatives,



increase access to potable water systems, and facilitate land recuperation.

Reach: 5,700 people

HONDURAS - Co-operative Cattle Industry/Dairy Sector Strengthening 2008-2011

Donor: Global Affairs Canada

Partners: COAPLEGUAL/COAINCRELO in Olancho

Amount: \$480,000 CAD

Synopsis: Increased family income in the Olancho region by improving the capacity of small and medium sized producers to engage in viable and environmentally sustainable beef and dairy production.

Reach: 8,712 people

HONDURAS - COAAL Drainage and Irrigation System 2009

Donor: Global Affairs Canada

Partners: Cooperativa Agropecuaria de Campesinos Azacualpa Limitada (COAAL)

Amount: \$50,000 CAD

Synopsis: Increased potato production and income, particularly for women's groups, by providing an additional 16.6 hectares of cultivable land for the Cooperativa Agropecuaria de campesinos Azacualpa Limitada's affiliate producers through land levelling and the construction of an irrigation system.

Reach: 750 people

PERU - Sustainable Canola Production in the Peruvian Highlands 2008-2010

Donor: Global Affairs Canada

Partners: Cooperativa Agropecuaria a Atahualpa / Atahualpa Agricultural Co-operative

Amount: \$850,000 CAD

Synopsis: Supported the introduction and production of canola in the Peruvian Highlands, which generated employment and reduced poverty in the Huancahuasi area.

Reach: 30,000 people

COLOMBIA - Increased Economic Growth and Food Security in Colombia 2010-2015

Donor: Global Affairs Canada

Partners: GESTANDO

Amount: \$1.25M CAD

Synopsis: Improved the socioeconomic conditions of women and men smallholder farmers who are members of agriculture co-operatives and associations in three departments of Colombia.

Reach: 3,112 people

COLOMBIA - Improving Economic Performance of Agricultural Cooperatives (IMPACT) 2014-2019

Donor: Global Affairs Canada

Partners: National Incubator of Co-operative Enterprises

(GESTANDO)

Amount: \$15.3M CAD

Synopsis: Supporting sustainable, private sector-driven business activities of co-operatives in the agricultural sector of 10 departments in Colombia by building the capacity of agricultural associations and co-operatives to compete in domestic and export markets and generate sustainable economic opportunities for their producer members.

Reach: 16,500 people

FINANCIAL INCLUSION

REGIONAL (Guatemala, Honduras, Nicaragua) - Central American Agricultural Credit and Production Initiative 2004-2008

Donor: Global Affairs Canada

Partner: Confederación Latinoamericana de Cooperativas de Ahorro y Crédito (COLAC)

Amount: \$770,000 CAD

Synopsis: Promoted the expansion of a successful integrated financial and agricultural co-operative model to benefit medium and smallholder farmers by expanding the social and economic operations of Latin American Credit Unions and Farmers' Co-operatives.

Reach: 15,300 people

PERU - Economic Diversification in Huancahuasi 2011-2015

Donor: Global Affairs Canada

Partners: Cooperativa Agropecuaria a Atahualpa / Atahualpa Agricultural Co-operative

Amount: \$580,000 CAD

Synopsis: Provided members of the Atahualpa Agricultural Co-operative with economic diversification opportunities via tourism (hot springs, guest houses, restaurants), agriculture (canola), livestock (dairy production), and enterprises.

Reach: 500 people

CO-OPERATIVE DEVELOPMENT

EL SALVADOR - Niche Co-ops El Salvador 2004-2008

Donor: Global Affairs Canada

Partners: Asociacion Cooperativa de Produccion Artesanal y comercialization para el Desarrollo Aprendizaje de la Juventud del Area Rural (ACODASJAR)

Amount: \$470,000 CAD

Synopsis: Strengthened the co-operative agricultural sector in El Salvador by providing technical assistance and financial support to agricultural and emerging youth co-operatives.

Reach: 7,575 people

EL SALVADOR - Cashew False-Fruit Processing 2005-2008

Donor: Global Affairs Canada

Partners: Sociedad Co-operativa Productores de Mara  n (SCPM)

Amount: \$730,000 CAD

Synopsis: Strengthened the Sociedad Co-operativas Productores de Mara  n by improving internal controls, financial functions and administrative networks, providing training to improve management and services, and increasing access to production storage, credit and financial services, markets, and transportation.

Reach: 5,663 people

NICARAGUA - Accessing Fishing and Farming Markets 2006-2010

Donor: Global Affairs Canada, IDB

Partners: Central de Cooperativas Campesinas Multisectorial Productores de Oriente (CECAMPO)

Amount: \$600,000 CAD

Synopsis: Increased the technical and institutional capacity of farmers and commercial fishermen by strengthening administrative and financial management, improving production and processing, and enhancing market access and commercialization of three co-operatives

Reach: 2,095 people

ECUADOR - Restructuring and Integration of the North East Ecuador Agriculture Co-operative System 2006-2009

Donor: Global Affairs Canada

Partner: La Uni  n de Cooperativas Agropecuarias del Norte de Ecuador (UCAN)

Amount: \$350,000 CAD

Synopsis: Increased opportunities and empowered smallholder farm families by linking existing co-operatives to commercial markets, improving quality and quantity of production, developing co-operatives, prioritizing youth initiatives, and providing gender-equitable opportunities.

Reach: 1,020 people

EL SALVADOR - El Salvador Production and Commercialization for the Development of Rural Youth (SALCODERY) 2009-2011

Donor: Global Affairs Canada

Partners: Asociaci  n Cooperativa de Producci  n Artesanal y comercializaci  n para el Desarrollo y Aprendizaje de la Juventud del Area Rural (ACODASJAR R.L.)

Amount: \$250,000 CAD

Synopsis: Supported ACODASJAR to achieve full autonomy and operational self-sufficiency by improving institutional management and control systems, enhancing financial and technical services for co-operative members, improving the productive efficiency of the project's greenhouses and commercialization center, and increasing gender-equitable opportunities.

Reach: 750 people

COSTA RICA - Producer Retail Co-operative integration 2005-2008

Donor: Global Affairs Canada

Partners: COOPQUINTETO

Amount: \$460,000 CAD

Synopsis: Improved the livelihoods of rural farmers by establishing sustainable business linkages between co-operative production sectors and improving marketing capacity of consumer co-operatives, including increasing storage and transportation infrastructure so that retail co-operatives could purchase directly from farmers.

Reach: 2,200 people

GUATEMALA - Guatemala integrated rural agriculture co-operative initiative (GIRACI) 2009-2011

Donor: Global Affairs Canada

Partners: Confederaci  n Guatemalteca de Federaciones Cooperativas R.L. (CONFECOOP)

Amount: \$360,000 CAD

Synopsis: Strengthened the co-operative services network by developing administrative and control systems for agricultural co-operatives, providing integral financial and technical assistance to farmers, and developing and improving agriculture co-operative marketing systems.

Reach: 4,000 people

DISASTER RESPONSE

NICARAGUA - Co-operative Assistance to Natural Disaster Hurricane Felix, Nicaragua 2007-2008

Donor: Global Affairs Canada

Partners: Central de Cooperativas Campesinas Multisectorial Productores de Oriente (CECAMPO)

Amount: \$30,000 CAD

Synopsis: Supported the recovery efforts of individuals in the Northern Autonomous Region of Nicaragua affected by Hurricane Felix by rebuilding or repairing houses and supporting small income generation activities.

Reach: 350 people

BELIZE - Belize Fishermen Co-operative Association (BFCA) Hurricane Arthur and Tropical Depression No. 16 Recovery 2009-2010

Donor: Global Affairs Canada

Partners: Belize Fishermen Co-operative Association (BFCA)

Amount: \$56,000 CAD

Synopsis: Supported the recovery efforts after Hurricane Arthur and Tropical Depression 16 by enabling the Belize Fisherman Co-operative Association to continue to offer support to its members, enabling their livelihoods to recover.

Reach: 300 people

HONDURAS - HN CAPOCAL Plantain Producers (Reconstruction and development of Honduran co-operative plantain producers) 2009-2010



Donor: Global Affairs Canada
Partners: Cooperativa Agropecuaria El Porvenir Campesino Ltda (CAPOCAL)
Amount: \$40,000 CAD
Synopsis: Provided supplementary disaster reconstruction to allow the El Porvenir Co-operative to return to its former level of operations after Tropical Depression 16, including facilitating youth members to pilot an innovative approach to high-yield plantain production, and supporting the development of drainage management practices to help manage the risk of future flooding.
Reach: 143 people

GUATEMALA - Tropical Storm Agatha Flood Relief 2010

Donor: Global Affairs Canada
Partners: Cooperativa Cuatro Pinos
Amount: \$10,000 CAD
Synopsis: Responded to the needs of producer communities affected by Tropical Storm Agatha by supporting the Cuatro Pinos Co-operative to provide affected members with fertilizer.
Reach: 246 people

GUATEMALA - Cuatro Piños Co-operative Emergency Relief 2009-2011

Donor: Global Affairs Canada
Partners: Cooperativa Cuatro Pinos
Amount: \$50,000 CAD
Synopsis: Repaired 14 houses and an irrigation system affected by the disaster and distributed fertilizer and seeds to farmers in the affected areas.
Reach: 56 people

RESEARCH/ASSESSMENTS

PANAMA - Strengthening of Cocoa Producers Networks in Latin America 2008-2009

Donor: Global Affairs Canada
Partners: La Siembra Co-operative
Amount: \$40,000 CAD
Synopsis: Preliminary research conducted to determine the viability of diversifying, shortening and strengthening the co-operative Fair-Trade supply chain by developing North American and Central American-based manufacturing activities in synergy with current producer initiatives.

CDF PROJECTS IN EASTERN EUROPE & THE MIDDLE EAST (1995-2020):

RESEARCH/ASSESSMENTS

TURKEY - Women's Cooperative Assessment 2014

Donor: World Bank

Partners: Turkey Women's Cooperative Assessment
Amount: \$180,000 USD

Synopsis: Assessment conducted to determine the current situation of women's co-operatives in Turkey, including identification of problems, reasons behind inactivity, closures, and an assessment of support mechanisms. The results of the assessment facilitated a better understanding of how to strengthen women's co-operatives and outline a roadmap for government actions to support them.

DISASTER RESPONSE

UKRAINE - Ukraine Grain Storage and Marketing Project (UGSMC) 2013-2018

Donor: Global Affairs Canada
Partners: SOCODEVI
Amount: \$12.69M CAD
Synopsis: Addressed constraints faced by small and medium-grain farmers through the establishment of co-operative storage, marketing and handling of grain to increase market activities.
Reach: 1,600 people



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