



Co-operative Development  
Foundation of Canada

SINCE 1947

# 2021 CDF Canada Impact Report







**Partnering with Canadian co-operatives and credit unions since 1947 to create a more sustainable and equitable world; where community-owned co-ops support more prosperous and self-reliant lives.**





# THE POWER OF COMMUNITY

Transforming lives through your continued generosity



Co-operative Development  
Foundation of Canada

SINCE 1947

You've heard this phrase before – every dollar counts. But did you know that whether you're a corporate donor making an annual gift, or an individual giving for the very first time, every \$1 you invest with the CDF generates \$8.70 of community impact?

By leveraging government funding, together with donors like you, we can generate nearly nine times the impact we are having on some of the world's most vulnerable people and their communities – people like Oyoun Enela, a mother of seven, struggling to manage a household of nine, in a poor rural community in Ghana where women have historically not had a voice.

Oyoun is only one of the hundreds of thousands of people you've helped in developing countries across Africa, Asia, the Americas and Eastern Europe – and this past year proved to be even more challenging, due to the ongoing pandemic and effects of climate change. Yet throughout the uncertainty of 2021, your commitment to improving the lives of Oyoun and others has remained unwavering – when they need you most!

By applying the co-operative principles and shared values, together, we have been able to reduce poverty, address gender inequity, improve food security, strengthen financial resiliency, and advance environmental and climate change goals – all while supporting economic, social and environmental recovery efforts during these unprecedented times.

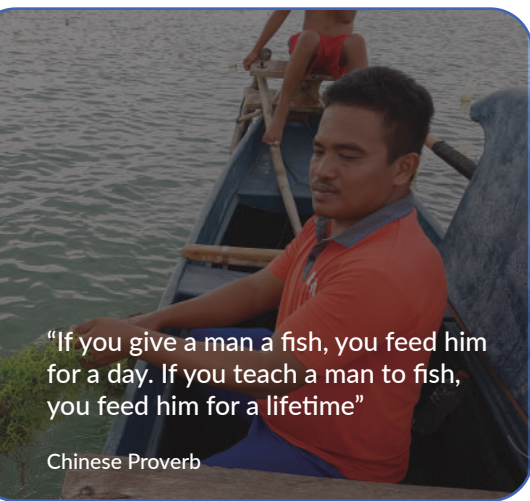


**Imagine every \$1 you invest  
with CDF Canada has nearly  
9x the impact!**

"Until now, women in my community could not sit to talk with men or have a say in discussions."

Oyoun Enela

As fellow Canadian co-operators, our collective expertise is invaluable, as we help pave the way for sustainable, international development – built by members for members. And while there's still more work to be done, **we would like to reflect on the year and share just a few of the ways you've helped** change the lives of people around the world by putting food onto tables and seeds into the ground.



"If you give a man a fish, you feed him for a day. If you teach a man to fish, you feed him for a lifetime"

Chinese Proverb

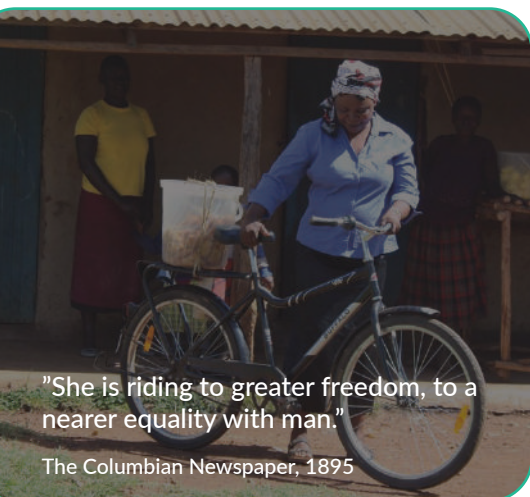
## Feeding them for a lifetime.

Basic financial services are beyond the reach of most in developing countries. It's nearly impossible to start a small business, never mind grow it. **Even people with a seemingly viable business idea will inevitably fail, without access to safe and secure ways to access, build or even transfer money** – made worse by the low financial literacy rates in rural communities. They are unserved and overly in need. Yet we know that charity alone is not sustainable. It's when we leverage the power of our co-operative principles and proven business model, that we can achieve a more resilient and sustainable future.

One such project that exemplifies this model is INVEST Indonesia. Your dollars were put to work improving the lives of tens of thousands of fish and seaweed farmers – many of them women. **While Indonesia is the world's second-largest seafood producer, a surprising number of its coastal producers still live below poverty.** And climate change is making it even harder for them to improve their livelihood and economic well-being, as volatile weather works against them. But with your support, CDF and its partner co-ops and credit unions are helping the farmers increase the quality and quantity of climate-smart production; while gaining access to financial services and new markets. **Through innovation and training, farmers have adopted more resilient products, practices and supply chains – enabling them to become more sustainable, profitable and gender-equitable.** A project we can all be proud of, and one that addresses an impressive six **UN Sustainable Development Goals (SDGs)**.

READ MORE

# FINANCIAL RESILIENCY



"She is riding to greater freedom, to a nearer equality with man."

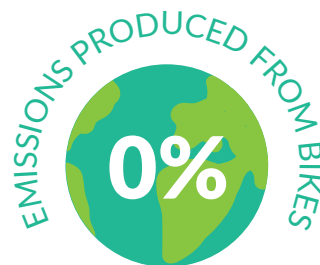
The Columbian Newspaper, 1895

## The bicycle, once paving the way for women's rights, is now a catalyst for the climate.

Our programs help farmers adapt to climate-smart agriculture through better technology, increasing the prices their crops yield, while decreasing their environmental impact. **Enabling farmers to be more resilient to climate change positively impacts their incomes and lowers greenhouse emissions.** And sometimes the technology is surprisingly simple. Consider the bicycle. Not only does it provide women with a newfound freedom – by getting them and their goods to market, and their children to school more quickly and safely – it also paves the way for greener transportation and job creation for related services like mechanics.

By leveraging the power – and empowerment – of the bike, we'll be mobilizing people to take care of themselves and the planet. **Your donations are already hard at work as we undertake a new pilot project to get bikes into the hands of women and other impoverished farmers, trying to make ends meet in rural parts of Kenya.** Enhancing their mobility – by providing them with purpose-built commercial bikes – will pave a path towards increased prosperity; while supporting several UN Sustainable Development Goals. The locally sourced bikes are specifically designed to endure the African terrain and capable of hauling up to 100 kg of goods to market; while **reducing the amount of transport-related time, costs and GHG emissions.** When not in use for income generating activities, the bikes will make for quicker and safer trips to school and other essential places – providing an alternative to long walks, which reduces the risk of assault or in some cases even rape, which have sadly been on the rise since the pandemic.

# CLIMATE ACTION





Many of the world's farmers live in poverty, with limited access to markets, credit and other essential services. Yet our global food security system depends on them. With a growing population, limited natural resources and the added impacts of climate change and the Global Pandemic, **farmers are being put under increasing pressure to do even more with less.**

The pandemic resulted in significant setbacks and food shortages, made worse by limited access to seed and farm equipment, rising labour costs, and lack of financing. **But with your support, CDF Canada was able to partner with Global Affairs Canada to implement a number of food security emergency response projects (ACCESS) in several impoverished countries,** including Ethiopia and Ghana. Here small, local farmers – many of them women – received much needed seed, fertilizer, livestock and equipment.

And your donations didn't stop there. Working closely with financial co-ops and local partners like **4R**, **rural farmers received hands-on training in crop production and techniques, along with access to economic resources and new markets;** taking a gender-parity approach. The program not only resulted in increased food production, but also entire communities of empowered women ready to innovate.

[READ MORE](#)



# FOOD SECURITY

Sadly, most people living in poverty are women and children, and the pandemic has intensified this dire situation. But your donations are helping change the narrative on this. Gender equality is core to our work and your contributions are helping to lift the veil of poverty and oppression. **By focusing our efforts on education and empowerment, women are becoming more self-reliant – and in some cases, even providing them a way out of oppressive and violent situations.** Our programs not only enable women to provide for themselves, but to elevate the quality of life for their families and entire communities. One such program is SEW Ukraine, where women in the garment industry faced gender-based discrimination and violence.

Low wages, extra shifts, lack of social guarantees, and lack of comfortable working conditions are a few of the everyday challenges these women face; exasperated by a lack of awareness and understanding of worker rights, and a platform to have a voice.

With the your help, CDF Canada and Gorenje – a local Ukrainian charity – has created a platform that allows female voices to be heard. **Coupled with education on worker rights, skills training, and support services like childcare, these women are improving their own working conditions, while helping to inspire and advance sustainable, profitable and gender-equitable businesses across the garment industry.** And with access to loans and management training, some are even looking to start their own small business, creating more capacity for themselves and others.



[READ MORE](#)

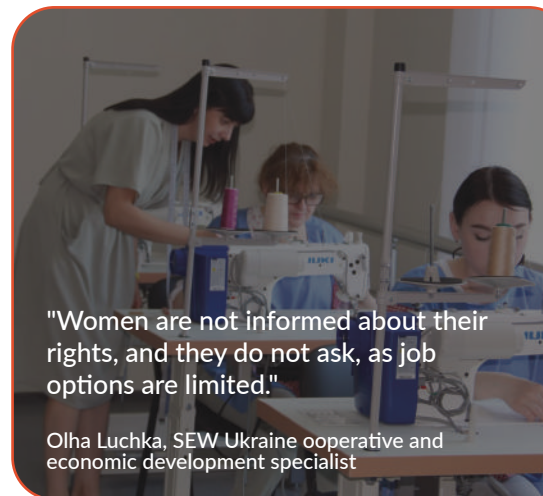
# GENDER EQUITY



"Today, I know how to do row farming... different from how we have been doing things in the past. The training has helped immensely,"

Juliana, Nyoli Community

**Global Pandemic further disrupts farmers living in poverty.**



"Women are not informed about their rights, and they do not ask, as job options are limited."

Olha Luchka, SEW Ukraine operative and economic development specialist

**Gender remains the most persistent predictor of poverty.**

Another notable example of how your contributions are directly helping enhance empowerment, equity and autonomy amongst the women of developing countries, is through our Women's Mentorship Program (WMP). One of our flagship programs, WMP was launched in 2002 and endorsed by **Sofie Gregoire-Trudeau**, the Prime Minister's wife and longtime advocate of women's rights.

WMP focuses on further training and educating professional women in the credit union sector, to elevate their careers and impact in the workplace, which directly translates to the influence they can have in their communities, households and amongst their male peers. **Bringing Canadian-based and proven learning models to women on a global scale is something we can all be very proud of.**

Two graduates of CDF Canada's Women's Mentorship Program were appointed CEO of their respective Savings and Credit Co-operatives (SACCO) in Kenya and Uganda – countries and industry sectors dominated by men. After completing their training with CDF Canada, they were placed with our partners at **Interior Savings** and **Entegra** Credit Unions, to further enhance their Canadian learning experience. Evelyn Olunja and Mercy Tumukunde are only two examples of over 250 professional women in developing countries around the world, who have benefited greatly by our unique approach to international training, mentorship and knowledge transfer with 200 Canadian credit unions.



BENEFITED



## BUILDING CAPACITY, COMPETENCY AND CONFIDENCE!



"I sincerely want to thank CDF Canada for the WMP which made me realize my full potential and gave me the confidence to try bigger positions."

Evelyn Olunja

**Bringing more empowerment, equity and autonomy to the women of developing countries.**

To say these women have the skills, passion and potential to change their lives and the lives of so many others, is an understatement. Meet Evelyn, a Business Development & Marketing professional with 20+ years' experience and track record of being a change-maker. **One of her many accomplishments include unifying members and their SACCOS (Savings and Credit Cooperatives), to better understand and meet their respective needs and objectives.** She's also a Credit Union Development Educator, member of World Council of Credit Union's Global Women's Leadership Network, Chairperson of the of Women in Cooperative Societies in Kenya, and a Board member of the Africa Women in Cooperative Network. Evelyn, who is currently pursuing her PhD, is a glowing example of a CDF Canada WMP alumnus changing the landscape for women everywhere.

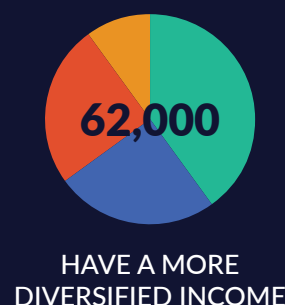
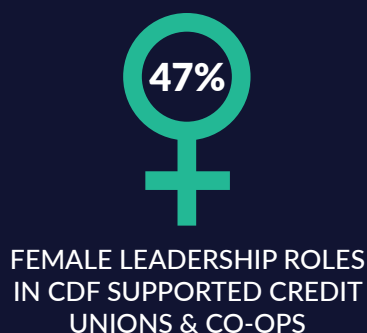
Then there is Mercy, who's been paving a path of prosperity for herself and her community, through nearly two decades of operational and strategic work in the SACCO, microfinance and banking sectors. She holds a litany of diplomas, honors and master's degrees in management, economics, microfinance, education and HR, and is a Development Educator with the African Confederation of Co-operative Savings and Credit Association, as well as the current Chair of the African Women in Co-operatives Network. Imagine the impact Mercy is having on gender equity in the world as we speak. **Imagine what we can accomplish together by supporting more women co-operators** – with your donations, and the time and commitment dedicated to CDF Canada's Women's Mentorship Program by our Canadian credit union hosts, presenters, volunteers, trainers, facilitators and more. From exceptional employers to enthusiastic employees, we are eternally grateful.

We are in awe of these two women and look forward to resuming CDF Canada's WMP to inspire and motivate so many more women around the world, once the pandemic is behind us.

[READ MORE](#)

# Building trust through transparency.

We know how important it is for you to see your investments in action. Gender equity, climate action, financial resiliency and food security are not just buzz words of the times – they align 100% with our mandate and **areas of focus**; which we achieve by building the capacity of global credit unions and co-operatives, through your generous support.



[MORE DATA](#)

We hope this report provides a glimpse into the impact of our work and the important role you continue to play in helping us build a better world – where self-reliance can overcome charity. This year alone our projects directly benefited over 200,000 people in need, in nearly 350 community co-ops, across more than a dozen countries. As fellow co-operators, it's time to celebrate our success and imagine the impact we'd like to create next year!

With global gratitude,



**Bruno Dragani**  
Board Chair

[bruno.dragani@cccu.ca](mailto:bruno.dragani@cccu.ca)



**Donna Miller**  
Director

[dmiller@cdfcanada.coop](mailto:dmiller@cdfcanada.coop)

PS. If you're as proud of this work as we are, consider sharing it with the co-operative community – your members, employees, boards and valued partners. Show them the collective impact we've had on advancing the co-operative movement around the world.

Learn how our co-operative advantage creates vibrant and resilient communities, make a donation today, or join our 150+ volunteers by engaging with us as a mentor, speaker and more.

[DONATE](#)

[VOLUNTEER](#)

[WATCH](#)

