



Co-operative Development
Foundation of Canada

SINCE 1947

2022 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-operatives support more prosperous and self-reliant lives.



A YEAR OF REBUILDING AND RECOVERY

Creating self-reliance and resiliency through your continued generosity



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The past year has been a difficult one for many. For those in developing countries – **where poverty, disease, global warming and political strife makes daily living a challenge** – sadly, conditions have worsened due a lingering pandemic, the accelerated impact of climate change, war, rising fuel costs, and export obstacles. However, **with your support and generosity**, we've been able to improve the lives and livelihoods for thousands of people, bringing about resiliency, economic recovery, equality and hope around the world.

Canadians are fortunate! We live in a country with a wealth of human and financial resources - and a co-operative model making a difference in communities at home and abroad. **We consider you, our donors, our partners and active participants** alongside CDF Canada in this tremendous journey of change. With your support, CDF Canada continues to accomplish extraordinary things, working globally with co-operatives and credit unions to give rise to new opportunities and empower people in their fight against poverty.

CDF Canada has been the charity of choice for many in the co-operative and credit union community since **1947**. Some give for personal reasons, and others to achieve philanthropic goals, and yet they all share a common belief – by applying our co-operative principles and values, **we have been able to reduce poverty, address gender inequity, improve food security, strengthen financial resiliency, and advance environmental and climate change goals**. Our donors appreciate that with CDF Canada, their money goes farther towards accelerating our collective impact. In fact, every **\$1** you invest generates **\$8.70** of community impact in the form of food, seeds, farming equipment, transportation, training and more!

“Donating to CDF Canada allows us to connect to the rest of the world and truly live the Co-operative Principles of Co-operation among Co-operatives and Concern for Community.”

Shawna Peddle, AVP Citizenship, Co-operators

Read on to see just how much impact and hope we have been able to create this past year, despite the added challenges faced here at home and around the world.



"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, Chief Executive Officer, Kenya USA Diaspora Sacco and graduate of the Women's Mentorship Program.

GENDER EQUITY

Gender equity is the process of ensuring decision making includes all genders without bias. To ensure fairness, strategies and measures must often be available to compensate for women's historical and social disadvantages that prevent women and men from otherwise operating on a level playing field. Equity leads to equality, a core value of CDF Canada and its partners. In addition to our long-term and successful [Women's Mentorship Program \(WMP\)](#), we launched the [VOICE](#) project in 2020.

VOICE is a seven-year project aimed at advancing gender equality and economic empowerment for **50,000** women – in particular, younger women – and men from marginalized communities in Ethiopia, Ghana, Kenya, Senegal, and Malawi. Women are much more vulnerable than men and subject to gender discrimination, because of deeply rooted stereotypes and cultural norms – often more acute in developing countries. Like the WMP, VOICE will harness the knowledge, capacity, and expertise of Canadian volunteers (**230+**), many from the credit union and co-op community, to overcome the barriers that compromise women's economic and social well-being. We're pleased to partner with the [Strategic Innovation Fund \(SIF\)](#), which takes an innovative approach to bringing economic development and financial inclusion to marginalized communities such as women, people with disabilities, minorities, indigenous and LGBTQ2S+ groups

VOICE collaborates with local partners to create increased sustainability and future revenue streams. One such partnership with the [Malawi Federation of Cooperatives \(MAFECO\)](#), is already seeing success. With funding from CDF Canada, MAFECO is working with **12** local co-ops to set up Women's Groups (WG) from lower-income households. The WGs have started a social business producing reusable feminine hygiene products, leading to improved access to healthcare, education and employment for more girls and women.

[READ MORE](#)



"By leveraging the power – and empowerment – of the bike, your donations will be mobilizing people to take care of themselves and the planet."

The Pedalling with Purpose campaign is designed to help farmers adapt to climate-smart agriculture through better technology, making them more resilient to climate change, while increasing the prices their crops yield and decreasing their environmental impact. This year we announced that donations received throughout the campaign will be **matched up to \$100,000** – making every dollar you [donate now](#) to CDF Canada's [Pedalling with Purpose Campaign](#) generate even more impact!

It is clear the global pandemic has impacted everyone. But few were hit harder than those already struggling to meet the most basic needs of their families, with added road closures, increased transportation costs (taxi, bus), food insecurity, curfews, and an underlying scarcity of essential goods. New cargo bikes enable women to get their goods to market and are a means of transporting water and livestock to help drive economic recovery. For the women and children, bikes also improve access to services such as healthcare – cycling to places faster and more safely than by foot. These two-wheel wonders are enabling farmers to be more resilient to climate change, while saving money on transport, lowering carbon emissions, and empowering women. Not only do they provide women with a newfound freedom, they also pave the way for greener transportation.

By leveraging the power – and empowerment – of the bike, we are mobilizing people to take care of themselves and the planet. Since the pilot launch in 2021, over **95** bikes were distributed between three co-ops in rural Kenya. Through the provision of purpose-built commercial bikes, your donations are paving the way for increased mobility and prosperity. The locally sourced bikes, designed to endure the African terrain, are capable of hauling up to **100kg** of goods to market: while reducing the amount of transport-related time, costs and GHG emissions.

CLIMATE ACTION

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There are so many barriers to starting, maintaining and a growing a small business. Add in the devastation of war and it becomes impossible! The Ukrainian garment industry faces a multitude of daily challenges and risks at any given point along their supply chains – decreasing sales, displaced employees and ongoing bomb threats that endanger their premises and people to name a few. When we leverage the power of the co-op principles and proven business model, we can achieve a more resilient and sustainable future, making the impossible, possible. Success stories of fashion ‘clusters’ that employ co-op principles in Ukraine are emerging – supporting one another in times of war. With your help, we have been able to invest in CDF’s SEW ([Supporting Economic Prosperity for Women](#)) Ukraine project, to purchase additional commercial sewing machines and materials, aimed at fostering economic prosperity for several thousands of vulnerable women displaced by the previous and current war. The project is having a positive impact by providing vocational and workplace integration training, co-operative start-up support and ancillary services such as shared childcare facilities. One such example is the Innovative School of Tailoring in Lviv, which promotes employment and other business for both the local population and internally displaced people. CDF Canada and its partners ([Jagiellonian Foundation](#) and [Polish Aid](#), and the [Ministry of Foreign Affairs of the Republic of Poland](#)) helped fund many of the essentials including upgraded premises, equipment and tuition fees.

SEW fosters economic prosperity for vulnerable women living in eight oblasts of Ukraine, by addressing the barriers faced by women in the workforce, enabling them to establish new micro, small, and medium-sized enterprises (MSMEs). Support includes capacity-building, management training, access to loans, and the formation of co-ops to advance sustainable, profitable, and gender-equitable businesses.

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While most of our food security projects focus on rural and impoverished developing countries, this year the war, still raging in Ukraine, resulted in devastating levels of food insecurity. The process of rebuilding Ukraine’s war-torn country will require significant investment in economic development and social transformation. With your help, we’ve been able to create immediate impact working in partnership with a Ukrainian organization to help replenish food supplies and rebuild Ukraine’s food chain. Your donations are also being put to immediate use for things such as removing dangerous mines from farm fields, replacing equipment, rebuilding distribution centres and food processing plants and more.

Your donations are also going towards rebuild and recovery efforts of the credit union community. Credit unions here in Canada are strong. In Ukraine, they’ve literally crumbled to the ground. Doors closed to the members, or even blown off in some cases, making access to financial recovery next to impossible. The desperate situation in Ukraine impacts us all, through issues like grain export restrictions and other supply chain impasses, making this a worldwide crisis, not only a local one.

With so much devastation, a collaborative effort is required to assess the immediate needs, while planning for the medium- and long-term recovery. We are proud to be part of an international task force, led by the WFCU ([Worldwide Foundation for Credit Unions](#)), to ensure our efforts and your donations are focused and as impactful as possible. Together, and alongside our partners in the Canadian credit union system, including the CCA ([Canadian Credit Union Association](#)), we’ve already helped with the resettlement of thousands of Ukrainian refugees in dire need, many of whom are fellow credit union members.

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“SEW plans to help build a better future for project participants, sewing businesses, and cooperatives.”

Maksym Filiak, Country Manager, Ukraine, CDF Canada

FINANCIAL RESILIENCY



“(Unlike CDF Canada) So many charitable initiatives are well-intentioned but do not create a base of autonomy, resilience or longevity, they create a reliance on ongoing donations.”

Erin Hancock, International Centre for Co-operative Management, Saint Mary's University.

FOOD SECURITY

IAN MACPHERSON

Leaving a Legacy of Impact

Legacy gifts truly do keep on giving. A great example is the [Ian MacPherson](#) Legacy Fund, established by CDF Canada, in partnership with the [Co-operatives and Mutuels Canada](#) (CMC) and the [Canadian Association for Studies in Co-operation](#) (CASC). The scholarship fund - in memory of Dr. Ian MacPherson - commemorates his lifelong passion and contributions to the study and promotion of co-operatives, while creating opportunity for others to follow in his footsteps to grow and strengthen the co-op movement.

Dr. MacPherson personified the relationship between Canadian co-operative academics and co-op practitioners. He was an accomplished scholar, educator and co-operative activist. He dedicated his career to the co-operative movement, while still making time to volunteer on numerous boards, including CDF Canada (formerly the Canadian Co-operative Association) and [Central 1](#) (formerly the Credit Union Central of BC).

His name was simply synonymous with co-operatives, becoming the father figure for the sector. Dr. MacPherson's vision and inspiration have left an enduring mark on co-operators everywhere, and through his namesake Legacy Fund, will continue to create tremendous impact. The Fund supports a broad range of activities such as attendance at conferences, direct research and student engagement - which results in the kind of global impact noted in this Report.



Ian was a father figure for the co-operative movement, forging its history.

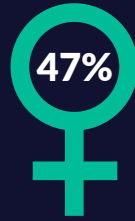
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Transparent and accountable.

See your donations in action! From gender equity, climate action, financial resiliency and food security – CDF Canada invests in building the capacity of global credit unions and co-operatives, to create a more prosperous and hopeful future for hundreds of thousands around the world.



FEMALE LEADERSHIP ROLES IN CDF SUPPORTED CREDIT UNIONS & CO-OPS



HAVE IMPROVED ACCESS TO FINANCIAL SERVICES



89,000+ FARMERS HAVE GREATER ACCESS TO VITAL EQUIPMENT & FINANCIAL SERVICES



FARMERS HAVE IMPROVED SOCIO-ECONOMIC STATUS & RESILIENCE



HAVE ONGOING ACCESS TO NUTRITIOUS FOOD



RECEIVED LOANS FOR THEIR ENTERPRISES/FARMS



HAVE A MORE DIVERSIFIED INCOME

[MORE DATA](#)

We hope this report provides a glimpse into our work and the vital 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 **210,000** people in need, in **367** community co-ops, across more than a dozen countries. CDF Canada attracts some of the most generous and compassionate donors, including you. We'd like to personally thank you for being part of our community of giving, and part of our co-operative and credit union family. As we reflect on the impact we've had this year, it's an exciting time to envision the impact we'd like to create for the next **75** years!

With global gratitude,

Bruno Dragani
Board Chair

Donna Miller
Director

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 impact we have had, together.

Learn how our [co-operative advantage](#) creates vibrant and resilient communities, [donate today](#) or [join our 150+ volunteers](#) by engaging with us as a mentor, speaker and more.

“With pledge matching from the Canadian government, you create enormous impact!”

Barry Delaney, Salmon Arm Savings & Credit Union

[DONATE](#)

[VOLUNTEER](#)



With the generosity and support of individuals and corporate donors in the co-operative and credit union community here in Canada, CDF has been improving the lives of people across the globe for over 75 years. Together, we've been helping build more resilient, equitable and self-reliant communities. Together, we can pave the way to prosperity for another 75 years.

DONATE

www.cdfcanada.coop

