



2023 IMPACT REPORT

# COOPERATION AMONGST CO-OPERATIVES



Co-operative Development  
Foundation of Canada

SINCE 1947



The strength of the Co-operative Development Foundation of Canada ('CDF Canada') is grounded in its mission - Acting on co-operative principles, we partner with communities to achieve sustainable economic and social development - and at the heart of all strategic activities we undertake.

Formed in 1947, CDF Canada became the focus for Canadian efforts to foster self-reliant, member-owned co-operatives in many corners of the world.

As a charity, our fundraising platform is built on long-standing, solid evidence and demonstrated results achieved in our development work in Africa, Asia, Eastern Europe, and South America. Our work is primarily focused on reducing poverty by establishing and growing sustainable, community-owned cooperatives.

Every dollar donated to CDF Canada goes toward our project work! CDF Canada invests in meaningful activities and transformational, life-changing results

benefiting the most vulnerable people and their communities around the world.

We were able to provide additional assistance desperately needed to help our project beneficiaries overcome the severe global challenges. Together, we are steadfastly working to improve conditions and help to create self-reliant communities where they can chart their own future!

Thanks to like-minded supporters in the Canadian Co-operative community, CDF Canada has been able to support our cooperative communities in Africa, Asia, and, in particular, Ukraine where they continue to be under attack. In addition, we have provided additional funds and launched campaigns to overcome intensifying food insecurity challenges, restore livelihoods and focus our efforts and activities on the most impacted communities around the world.

**We cannot do any of this without your charitable support!**

# A WORD FROM OUR EXECUTIVE DIRECTOR



Much has changed in the world in the last few years, but one thing that remains steadfast is CDF Canada's unwavering commitment to building and supporting sustainable and self-reliant cooperative communities.

Throughout 2022-2023, we have worked tirelessly to ensure our projects effectively address the needs of those who require them the most. As you've seen in this report, the impact of our efforts is both tangible and inspiring.

As a CDF Canada donor, you play an invaluable role in our successes and in the profound impact that resonates across all our projects. We are immensely grateful for your unwavering commitment to supporting a charitable organization that dedicates itself to addressing critical issues such as food security, gender equality, environmental sustainability, financial literacy, and more. Thanks to your generous contributions, we can confidently say that we are building a better future for vulnerable individuals and communities worldwide.

In addition to my position as Executive Director, I am also an individual yearly donor. Like you, I share a profound sense of pride, knowing that my financial contributions have a transformative impact in the capable hands of all my colleagues here at CDF Canada. The success stories and expressions of gratitude from the beneficiaries we serve reinforce the genuine real-life value of the donations we receive.

As we continue to forge ahead, supporting vulnerable communities to improve their livelihoods, I would like to extend my heartfelt gratitude to you personally for all your support over this past year and in the years to come. Without you as part of the CDF Canada community, none of the work we do would be possible. Your unwavering commitment to making a difference truly matters.

Together, we are transforming lives and creating a more equitable and just world.

With many thanks,

A handwritten signature in dark ink, appearing to read 'Benoît André', with a long horizontal flourish extending to the right.

**Benoît André**  
Executive Director

# A MESSAGE FROM SYNERGY CREDIT UNION

At Synergy, we believe in collaboration and community-driven solutions. That's why we proudly support CDF Canada's efforts to empower co-operative communities around the world. Our contributions have made a difference that will inspire others and ignite a movement that spreads hope and empowers those in need.

Together, we can unleash the true potential of co-operatives and raise awareness about their incredible impact on sustainable livelihoods, poverty alleviation, and inclusive growth. Let's shine a light on the transformative power of co-operatives and inspire more people to join us.

Regardless of size, your ongoing contributions showcase our unwavering commitment to building a better future. By persisting in our support, we, Synergy Credit Union, demonstrate our belief in the profound impact of co-operatives on individuals, families, and communities.

Let's collaborate and mobilize. Synergy Credit Union proudly stands alongside local organizations, educational institutions, and businesses passionate about co-operative development. Together, we can leverage our resources, expertise, and networks to amplify our impact on co-operative opportunities, achieving change that surpasses individual efforts.

Remember, the power of collective action is immense. No matter how small, every donation contributes to our shared vision of a more inclusive and sustainable society. Together, we can create lasting change and transform countless lives.

Join us in supporting the Co-operative Development Foundation of Canada. Let's empower co-operative communities and build a brighter future where collaboration, empowerment, and sustainability lead the way.

**Glenn Stang**

Synergy Credit Union CEO





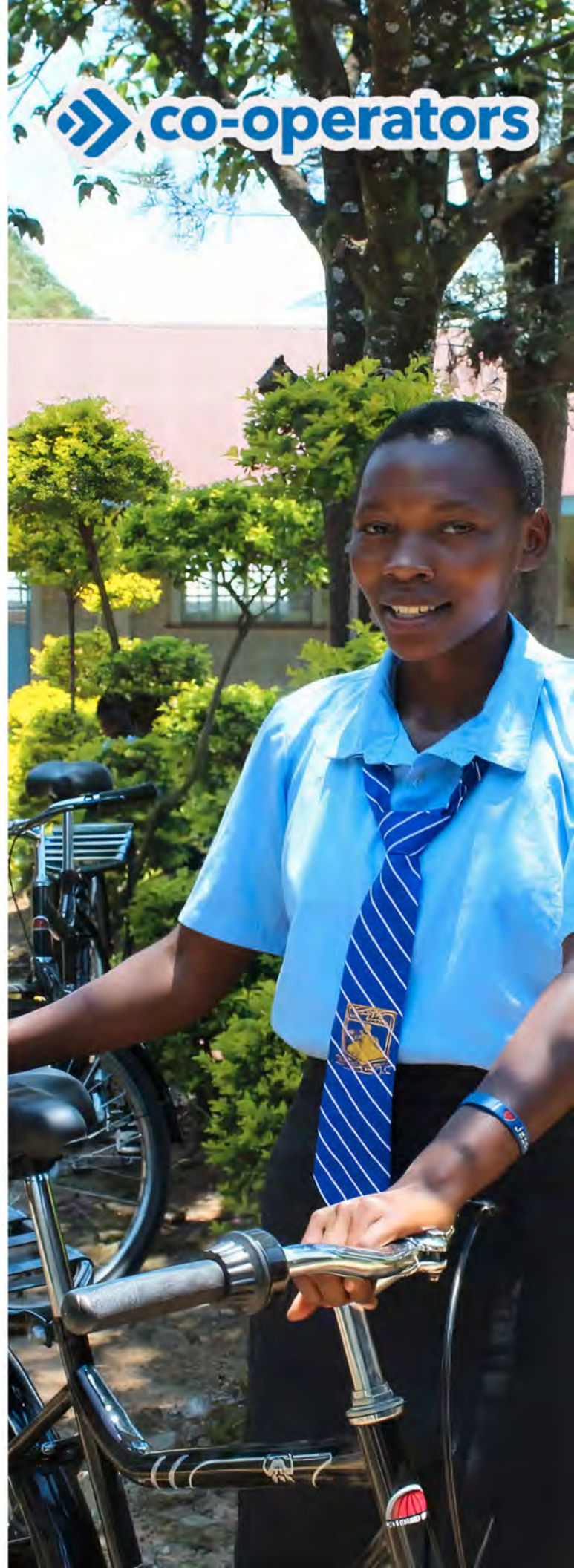
## Impact Stories

# Pedaling with Purpose: Empowering Women, Transforming Communities

A safe and sustainable means of transportation is key to self-reliance and economic prosperity for women and their families in developing countries. However, for many communities in Africa, there is a lack of affordable transportation. CDF Canada's Pedaling with Purpose campaign has been working to provide solutions for co-op members in Kenya and Ghana communities by providing purpose-built cargo bikes to a diverse group of agricultural and dairy Co-operatives.

Access to markets and commercial spaces is a major challenge within communities in Africa, and even more so for women and girls. This can have a negative impact on their livelihoods, access to healthcare and education and social connectivity. Transportation tends to be expensive, unsafe and often entirely unavailable Purpose-built cargo bikes are providing a way to overcome these barriers and, with donor support, CDF Canada has been able to provide these bikes to 97 co-op members in rural communities to date.

With a generous \$25,000 donation from the Co-operators received both in 2021 and 2022, these purpose-built cargo bikes have, for many, become their primary mode of transportation. Not only are safety and environmental concerns addressed, but especially where distance poses challenges to potential income. Having a bike means co-op members are able to get to market to sell their produce and products, transport supplies, get milk to the dairy for production and in turn, they are able to expand their businesses, increase their income and support other farmers in the process. These bikes are changing lives and transforming communities in ways that are crucial for sustainable poverty reduction and addressing equity and environmental issues.



## Perez' Story

Perez Owili is a widow with two children and an entire community depending on her. Perez grows and sells beans, maize, millet and nuts and raises poultry in order to care for herself and her family. Not only does she have to bring her products to the market to sell them, but raising poultry required a large amount of feed which she has to transport. Before receiving a purpose-built cargo bike from CDF Canada, Perez Owili did all of this on foot or spending her hard-earned money on costly motorcycle transportation.

She is now able to use her bike to safely get to market in much less time. She is now able to invest more time and money in farming, resulting in more produce to sell, less time spent transporting, more produce transported thus increasing her income. Perez's own personal well-being and economic future have been improved by the bike provided by CDF Canada, as well as the economic prosperity of her entire community.



*"I'm happy to be saving money and reducing carbon footprint. My cargo bike has replaced costly modes of transportation, especially with fuel prices on the rise."*

*-Perez Owili*





## Looking Forward

CDF Canada's provision of purpose-built cargo bikes in Kenya was just the beginning! We are currently in the process of distributing another 100 bikes to co-operatives in Ghana. We look forward to sharing the results with you in our next issue!

Our Pedaling with Purpose campaign does not stop there! With your support, our plan is to provide even more purpose-built cargo bikes among co-operatives where there will be a life-changing impact on the livelihoods of its members, their families and community. The demand for a sustainable means of transportation, coupled with other CDF Canada initiatives that promote self-reliance, is constantly growing and we hope that you will support us in answering this call.

## SUSTAINABLE DEVELOPMENT GOALS





# Rebuilding and Recovery in Ukraine

With the ongoing conflict in Ukraine, critical issues such as food security, infrastructure reconstruction and unemployment are central to rebuilding efforts in the country. Although the future of the conflict is uncertain, recovery efforts are vastly changing a once bleak outlook. Ukrainians are eager to restore self-sufficiency, ensure access to sustainable food sources and alleviate social issues such as unemployment with the help of international support and collaborative initiatives like those provided by CDF Canada.

## SEW Ukraine

The Supporting Economic Prosperity for Women and Internally Displaced Persons in Ukraine (SEW Ukraine) project, implemented by CDF Canada, has made significant strides in empowering women and internally displaced persons (IDPs) in war-torn Ukraine. By providing training, support, and opportunities in the garment industry, SEW Ukraine works to enhance the livelihoods of these individuals, enabling them to overcome the perils of war and achieve economic independence.

Access to vocational training, co-operative development, and employment preparation support, with the added provision of ancillary services such as childcare, has made a significant difference in the lives of these women and their families. This project is giving women hope, enhancing their skills, rebuilding their confidence, giving them hope and creating opportunities for over 2,000 displaced women living in some of the hardest-hit areas of the country. SEW also supports women in establishing micro and medium-sized enterprises and provides them with capacity-building support through business management training. With these skills and knowledge, women at every level are able to break the cycle of poverty and bring prosperity to their families and communities. To further support these



women, CDF Canada established a loan fund with a Ukraine credit union where they are able to access funds needed to advance their business and employment goals.

An integral part of SEW Ukraine's mission is the promotion of workers' rights and advocacy for women in the garment sector. SEW has successfully helped women understand their rights and supports them in demanding fair wages, safe working conditions and access to equal opportunities. The result is a more inclusive and equitable work environment that creates leaders and change-makers. These outcomes have laid a sustainable foundation for the women involved and their long-term economic prosperity, creating a ripple effect in local communities through increased household incomes, improved living standards and greater gender equality.



*"Thanks to the support of the SEW Ukraine project, I was able to start my own business. Now, I have a stable income, and I feel empowered and independent. This project has changed my life."*

*-Maria Kosilkina*

**1500+**

women and IDPs have received training and support through SEW Ukraine

**500+**

women have received higher wages and benefits

**1500+**

women have been a part of advocacy campaigns to promote more equal and beneficial opportunities in Ukraine's garment industry

**3/6**

Co-operative start-ups are now registered with the remaining 3 preparing to launch

**50+**

women have successfully started their own businesses in the garment sector

*"The SEW Ukraine project has not only taught me important skills but has also given me the confidence to demand fair wages and safe working conditions. Now, I can stand up for my rights and be a voice for other women in the garment sector".*

*-Anna Postnikova*

Anna has now become an advocate for worker's rights and better conditions in the workplace.

## Addressing Ukraine's Food Insecurity: Oberih Co-operative



As a full-scale war began, the Oberih Co-operative in Domanivska village had to address food insecurity and rising unemployment by increasing the scale of greenhouses to grow more produce. A series of four 300-square metre greenhouses on 3.7 hectares of farmable land were built. This resulted in cooperative members being able to yield and provide more fresh produce and receive a stable source of income for their families.

The Oberih Co-operative were able to increase cucumber and tomato production by 40% as well as seedling production from 3,000 to 17,000. This success was in part due to the greenhouse heating and irrigation systems provided by CDF Canada. In addition to increased profits, yield and crops, the co-operative will provide employment for more internally displaced persons. This initiative will also provide many low-income families, affected by the conflict, with seedlings at no cost, allowing them to grow their own produce.

This meaningful project continues with the Domanivska village Council agreeing to provide additional plots of land, safe from landmines, for more greenhouses coupled with securing spots at the local market for the co-operative to sell its sustainably and ecologically grown produce.



*"We have long dreamed of a nursery that would allow us to grow seedlings through the year and this dream has come true thank to CDF Canada's support"*  
- Volodymyr Fedorenko,  
Head of Oberih Cooperative



While Ukrainians continue to strive for peace, they are still enduring the daily impact of this destructive war. The people of Ukraine are deeply grateful for the generosity of CDF Canada donors who continue to provide their support to Ukraine recovery efforts and the Oberih Co-operative's sustainable food initiative.

4

Greenhouses

23

Co-operative members employed

14k+

More seedlings produced per year

3.7

Hectares of farmable land



## Women's Mentorship Program

The Women's Mentorship Program, a flagship initiative of CDF Canada, celebrated its 20th anniversary in 2022. Guided by the core principle of 'Cooperation among Co-operatives', the WMP fosters gender equality, inclusive decision-making and sustainable development, empowering women in developing countries. Since its inception, over 250 women credit union and savings managers from 27 different countries have participated in this unique professional development opportunity. The women come to Canada for a month to attend this unique international professional development experience.

Throughout this Canadian experience, participants participate in classroom sessions that include key financial and business learnings e.g. leadership development, human resources management, communication and governance led by subject matter experts from the Canadian credit union sector. These volunteers who provide their knowledge and expertise are grateful for the reciprocal opportunity to equally earn from participants. After the initial classroom

phase, participants travel to communities across Canada and are hosted by Canadian savings and credit unions similar to their home operations. These experiences benefit both the participant and the host credit union, as it provides invaluable opportunities for knowledge transfer and exchange.

The impact of the Women's Mentorship Program is significant for all those who participate. Graduates of the program have demonstrated exceptional outcomes which include the majority remaining in the credit union community, many who have been promoted to senior roles and all having a more prevalent voice in operational decisions. The program's success is attributed to the commitment of the Canadian credit unions who so generously give of their time and resources to support the program and sponsor its activities. By equipping women with the skills and knowledge necessary to excel and exceed in their roles, the Women's Mentorship Program continues to make a lasting and positive impact on the lives of participants and the credit union sector around the world.

250+

women credit union managers from 27 different countries have participated

100+

Canadian credit unions have hosted participants

3

alumni from 2018 and 2019 have been appointed Chief Executive Officers

85%

of all graduates over 20 years continue to work in the credit union sector afterwards



## Mercy's Story

Mercy Tumukunde, an African Development Educator and champion of CDF Canada's Women Mentorship Program, was appointed as Chief Executive Officer at SteadFin Uganda SACCO in February 2022. Her appointment showcases the tangible impact of the program, as she joins the ranks of program graduates who have achieved career advancements through empowering women and fostering leadership in the credit union sector. Through their accomplishments, Mercy and other WMP graduates serve as ambassadors for the program, remaining connected to CDF Canada and their Canadian hosts, and making a lasting difference in their professional and personal lives.

# The Ian MacPherson Legacy Fund



Established in partnership with CMC and CASC, the Ian MacPherson Legacy Fund was created to commemorate the Canadian Co-operative Association (now CDF Canada) founder, Ian MacPherson's, exceptional contribution to the study and promotion of the co-operative movement globally.

This unique fund serves to support students and young leaders in attending knowledge sharing and exchange forums, advancing co-operative research and the co-operative movement.

The 2023 recipient of the Ian Macpherson Legacy Fund was Kristen Murray. Kristen is a Project Specialist with the Newfoundland-Labrador Federation of Co-operatives, serves on the Atlantic Changemakers Councils and won several youth leadership awards.

To make a donation in support of our young leaders of tomorrow, donate here:

[DONATE](#)

## Why is International Giving Important?

Poverty and increasing economic pressures are a global phenomenon, with the most vulnerable populations living in developing countries. Lacking societal safety nets and access to the essential services available to even the poorest in the global north, leads to a cycle of never-ending poverty on an unparalleled scale.

While Canadians exhibit immense charitable generosity, donations in support of international development causes continue to decline! Unfortunately, this means that most charitable dollars never reach those who need it most.

Even a partial increase in your charitable donations can yield an immense impact on the lives of co-operative members. By increasing your support to CDF Canada's International work, you can contribute to the alleviation of poverty worldwide.

Expanding your reach in support of co-operatives and credit unions will make a tangible difference on a global scale. so giving to CDF Canada, you can be confident that your financial contributions are working to address the impact of climate change, food insecurity, poverty, gender inequality, political unrest, and more – challenges that have a widespread multiplier effect on the entire world.

# Financial Snapshot

CDF Canada's mission is to sustainably improve the livelihoods and resilience of communities across the globe. However, as we continue our work, we need your support more than ever. This report reveals our financial status for the 2022-2023 fiscal year, where we've seen significant shifts in our donation patterns. Here is a snapshot of 2022-2023 fiscal year donations:

## General Donations



## Campaigns



If you are not a CDF Canada donor, be aware that we are a very unique organization - one of very few that focus economic development using the co-operative model and creating awareness of the value of the co-operative movement in countries around the world. We implore you to reflect upon co-operative principle #6 - Cooperation among Cooperatives - and #7 - Concern for Community. These principles are central to CDF Canada partnerships and ability to successfully achieving its mission, fulfill its cause and in the delivery of life-changing global programs. We appeal to all co-operatives to reflect on their commitment to maintaining a balance between local, national and international financial support.

To those who steadfastly remain committed to supporting CDF Canada, particularly during these uncertain and challenging times, your generosity is deeply appreciated! Your contributions have made a profound difference in the lives of those we serve.

In the coming year, we hope to increase donations and expand our donor base given the size and scope of the sector. We are counting on your continued support! Together, we can build a better and more resilient future for all.





The last three years have been increasingly challenging for charities and nonprofits and CDF Canada is no exception!

No country has been left unscathed from the obstacles that accelerated and transformed our world! Organizations continue to struggle to keep pace to sustain operations given the impact of ever-changing, highly charged conditions.

Each occurrence seemed to exacerbate the one before it both in Canada and around the world – global pandemic, Ukraine war, climate change impact, political unrest, devastating forest fires, increased violence, inequities, widespread poverty, economic uncertainty and natural disasters!

Given all these factors, like many charities CDF Canada readily adapted to ongoing fluctuations and had to reinvent our approach to fundraising given the impact of decreased giving in an economic downturn, donor organization closures and/or mergers, increased local demands for support and a lack of clarity as to the future state of the economy to name a few.

While we remain cautiously optimistic about the future, we must not lose site of the importance of CDF Canada's work and global impact. We know the co-operative business model is versatile and can operate in every sector of the global economy, evident by the successes CDF Canada have achieved over more than 75 years. Continuing this work depends wholly on the decisions of our donors and your willingness to continue supporting the meaningful global co-operative development work we have and will achieve in solidarity. We share a common goal – Cooperation among Cooperatives; Together, we can make a difference and pave the way to prosperity for many more years to come!

*Donna*  
Donna Miller  
Director of Operations  
& Engagement



**Your partnership with CDF Canada opens a multitude of opportunities to significantly transform lives and communities:**

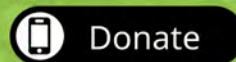
**Donations:** Your generous donation, no matter the amount, can advance our cause and help co-op communities thrive. Your commitment, be it a multi-year pledge, an annual donation, or as a monthly benefactor, forms the backbone of our initiatives. Explore our website to find campaigns or projects that resonate with your interest. Sponsorships: Engage in our mission more closely by sponsoring an array of programs and activities, like our Women's Mentorship program. Your sponsorship could be as tangible as purchasing a bike or two, empowering a co-operative member to transport goods to the market, carry milk to a dairy, or fetch water for crops and livestock and more.

**Strategic Partnerships:** By partnering with CDF Canada on a project that aligns with your strategic objectives, you become a crucial component of a shared vision of change.

**Volunteering:** Immerse yourself in our mission by volunteering with the VOICE project. You can make an enormous difference by lending your skills and expertise to a co-operative or credit union in countries like Kenya, Ethiopia, Ghana, Malawi, or Senegal. Discover the range of our volunteer opportunities on our website.

**Championing CDF Canada:** If you are passionate about the co-operative movement, become a CDF Canada Champion! Assist us in amplifying our mission by spreading the news within your networks, engaging with our social media posts, participating in strategic discussions, or introducing us to potential donors. Reach out to us if you're ready to help propel CDF Canada's cause forward.

At CDF Canada, our unwavering commitment to our mission is made possible by donors and supports like you. With your continued support, we can strive to make an even greater difference. Thank you for being an integral part of our journey.








We thank you for your  
ongoing support of  
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