

# Annual Appeal 2023









Greetings from the Co-operative Development Foundation of Canada (CDF Canada).

We hope this message finds you well! We are thrilled to launch CDF Canada's 2023 Annual Appeal.

Co-operatives and credit unions play a vital role towards economic stability, social equity and community empowerment. They are driven by the co-operative **Principles of People Helping People and Cooperation Among Co-operatives** and their dedication to improving the lives of members on a global scale.

CDF Canada is deeply committed to supporting the growth and sustainability of co-operatives and credit unions. Together we can make a lasting impact on the lives of people and communities around the world.

Join us in supporting this noble cause focused on supporting economic self-reliance, social inclusion, sustainable practices and creating a more equitable future for all.

With the support of our committed donors, below are a few ways CDF Canada have made a global difference.

- Reducing poverty & addressing climate change, critical components of global sustainability and well-being.
- Supporting small-holder farmers to adopt climate-resilient agriculture practices that will improve food security and livelihoods.
- Focusing on sustainable and environmentally friendly practices, which not only benefit members but contribute to long-term poverty alleviation by protecting natural resources and eco-systems.
- Providing tools, resources and workshops to promote financial literacy on a global scale.

None of this would be possible without the

generosity of our donors and belief in our mission. Your willingness to stand with us in times of need, your faith in our vision, and your contributions, whether large or small, are essential to what we will be able to achieve.

As we look ahead to the coming year, we have ambitious plans and new initiatives that will further our mission and make a lasting difference in the lives of those we serve. However, these goals can only be realized with your continued support. Here are a few ways to support our efforts:

- Decide whether you wish to make a onetime donation or commit to regular giving e.g. monthly donations. Regular giving provides sustained support throughout the year.
- Encourage your friends and family to join you in supporting our cause.
- Explore matching gift opportunities with your employer, if available.

Your support is not just a financial contribution, it's a statement of belief in our cause and a vote of confidence in our ability to make a difference. Every dollar you donate helps us move one step closer to achieving our goals and creating a brighter future for the people and communities we serve worldwide. Your generosity is changing lives and making our community stronger on a global scale.



**DONATE NOW!** 

#### WHY YOUR SUPPORT MATTERS

CDF Canada is a beacon of hope across Asia, Eastern Europe, South America, and Africa. Donations to our programs transform lives, foster sustainable communities, and address global challenges like food insecurity, poverty and conflict.

With donor support, we uphold the 6th Co-operative principle "Co-operation among Co-operatives", amplifying our impact on international development for communities in need. Testimonials from some of our donors in the pages to come illustrates why CDF Canada is their charity of choice for sustainable international development.

Our unwavering commitment to sustainable communities, poverty reduction, climate action, gender equity, food security, and rebuilding livelihoods is evident in our ongoing projects, such as those in Ukraine. Your donations sustain these values and expand our reach.

Together, we can empower people and promote sustainable change around the world, fostering resilience and growth. Our collective action creates a future based on collaboration, empowerment, and sustainability.



# THE 6TH CO-OPERATIVE PRINCIPLE SUPPORTING INTERNATIONAL CO-OPERATIVES

"Cooperation Among Co-operatives" is at the very center of CDF Canada's entire ethos, representing unity and solidarity within the global community. It underscores the responsibilities of co-operatives to rally behind one another. CDF is committing to championing the cause of international co-operatives.

#### **Commitment to International Development**

Supporting international development is crucial in breaking the cycle of poverty, reducing food insecurity, addressing climate change challenges and fostering resilience.

#### Building a Stronger Co-op Movement

When donating to CDF Canada, you are helping to strengthen the co-operative movement and promote sustainable development on a global scale.

Your support of international co-operatives is a testament to the power of collaboration. Together we can create a positive impact and build a better future for all.





### **IMPACT STORIES**

Prior to having access to a combined harvester thresher, Demrew Wolde had to hire several labourers to help out at harvest. Being able to rent the communityowned machine, purchased with the help of CDF Canada donors, not only saves him high labour costs but valuable time he was able to invest towards increasing production. The thresher increased the quality of his crops as they no longer contained waste, soil, and it reduced crop damage that occurs with hand-labour. As a result, Demrew was able to sell his product at a higher price and intends to increase his crop yield next season which will increase his income.

### IMPROVING AGRICULTURAL PRACTICES



The combined harvester thresher saved my time, energy and money.

Demrew Wolde



### FACILITATING ACCESS TO WATER



Access to water is a challenge for many communities in Karaga, Northern Ghana. Through a series of CDF Canada transformative training sessions, co-operative members received training on the principles of democracy, member participation and community development. Fueled by their newfound knowledge Tikpanjotub Co-operative in Karaga approached a construction company and negotiated an agreement to build a dam. By a pooling of member resources, they were able to get this work completed, transforming the lives of the co-operative members and their community. Prepared with new skills and knowledge learned through CDF Canada, the co-operative's resolute action ushered in a new era of hope where water is now freely accessible to households, farming, and livestock purposes.

We used to embark on long journeys in search of water during this time of year. Our cattle suffered, and we rarely had time to spend with our families.

Nancy Owusu





## SYNERGY CREDIT UNION WHY THEY GAVE

Synergy Credit Union, a long-standing donor to CDF Canada, recently donated \$100,000 to the Co-operative Development Foundation of Canada. This donation supports our work in Ukraine which is focusing on rebuilding and recovery efforts, including addressing food insecurity, co-operative development needs, and supporting families who have suffered devastating financial losses due to the war.

Among all the remarkable aspects of CDF Canada's work, we are most passionate about their dedication to sustainable co-operative development. Co-operatives play a pivotal role in empowering and improving the lives of individuals, families, and entire communities. This

dedication resonates with our values here at Synergy Credit Union of sustainability, inclusivity, and poverty alleviation. CDF Canada's global reach and collaborative approach mirror our belief in the importance of working together to effect positive change on a global scale.

Our organization takes immense pride in championing CDF Canada's efforts to empower co-operative communities worldwide. With CDF Canada, we know that our financial contributions have and will continue to make a difference that will unleash the true potential of co-operatives on a global scale. Synergy Credit Union stands by our commitment to supporting co-operatives helping co-operatives and the impact this can have on a global scale. We believe in empowering co-operative communities to build a brighter future for themselves and trust CDF Canada to do so sustainably.

Ensuring food security is a stepping stone to building stronger and more resilient communities, and I trust CDF Canada to achieve this because of their demonstrated commitment to promoting sustainable agricultural practices.

Aarav Patel, agricultural engineer & monthly donor



### MESSAGE FROM LINDA ARCHER

Linda Archer is a long-standing donor, former board member and volunteer of CDF Canada. She holds a deep connection to CDF Canada's mission, drawn from her firsthand experiences such as being on volunteer missions in Africa and Myanmar. It is CDF Canada's commitment to international development specific to cooperatives and credit unions that sets it apart.

With a rich background in the financial cooperative sector, Linda has seen how CDF Canada's global focus on co-operatives and credit unions uniquely positions the organization's success in fostering sustainability and financial independence.

Linda's message to donors is clear,

"Supporting CDF Canada is not merely a donation; it is an investment in enduring, positive change and a step towards a more sustainable, equitable and a better world for all"

Financial literacy is key to socio-economic development and CDF Canada's dedication to this cause is both inspiring and necessary. Being a donor is my way of giving back. I am passionate about CDF Canada's initiatives in financial education and their relentless efforts to combat poverty across different parts of the world.

Lily Kim, finance officer & yearly donor

### WHERE YOUR MONEY GOES

#### **General Donations**

When you donate to CDF Canada, you are contributing to our overall mission and supporting innovative programs, infrastructure improvements, and important global partnerships. By making a general donation, you entrust us with the discretion to promptly respond to ever-changing global needs. This trust has been our compass, especially during unprecedented and unpredictable situations ranging from environmental crises to global socio-political shifts.

### **Food Security**

In a world where 811 million people face hunger, including 276 million grappling with heightened food insecurity, CDF Canada prioritizes the most vulnerable. Our programs empower farmers with training and education, sustainable agricultural practices, and vital resources to boost crop yields. This not only ensures farmers have enough food for their families but also enables them to sell surplus produce in local markets. Our initiatives don't stop at individual benefits; they ripple through communities, enhancing livelihoods, building resilience, and stimulating local economies. Take, for instance, our Victory Gardens project in the Oberih Co-operative, Ukraine, where the introduction of greenhouses on farmable (with no landmines) land not only provides sustainable food options but also creates valuable employment opportunities for community members living through the current crisis.



#### **Finance & Education**

At the heart of CDF Canada's mission lies our unwavering dedication to credit unions, financial cooperatives, and sustainable financial initiatives that strive to narrow the financial divide for marginalized communities globally. Our projects are designed to bolster financial literacy and offering inclusive financial products, services, and educational programs. Our approach is grounded in the inherent sustainability of the credit union and cooperative model. Your donations to CDF Canada play a crucial role in enabling us to uphold the core values of self-reliance and cooperation that underpin this model.

### BE PART OF SOMETHING BIGGER BECOME A MONTHLY DONOR



Monthly donors play a crucial role in CDF Canada's accomplishments. Monthly giving offers numerous benefits for our donors, such as providing us with a predictable stream of available funds, enabling us to expand our reach and the number of meaningful projects we can undertake.

We would like to invite you to become part of our monthly giving community and help us achieve transformative change worldwide. Join us in making a difference today!

### **Gender Equity**

CDF Canada believes that advancing gender equity is the most sustainable way forward. We work tirelessly across all of our programs and initiatives to empower women by enhancing their skills and knowledge through education, training, and strategic initiatives that address the various gender-related barriers that they encounter. We are committed to improving access to financial services, addressing gaps in income generation capabilities and prioritizing greater inclusion in decision-making processes. Our Women's Mentorship Program is one such example of this commitment. It facilitates the development of female leaders in credit unions across the globe, fostering their ability to lead within their own communities and workplaces through mentorship and knowledge exchange.





### CAMERAS FOR GIRLS Advancing Gender Equality

Join us in celebrating the tangible impact of our partnership with Cameras For Girls in Africa. Through this initiative, CDF Canada is championing gender equality and poverty alleviation – Cameras for Girls has equipped over 190 aspiring female journalists with the art of visual storytelling and essential skills for their field. The results are inspiring – 72% of these empowered women have secured full-time paid positions, using their newly found voices to share stories that matter. By contributing to our cause, you're not just supporting individual dreams; you're fostering community growth, aiding in the alleviation of poverty, and building a foundation for a more equitable future.

Brandy now operates two podcasts in Uganda and launched her journalism career. Melanie wrote her first book published with Cameras for Girls support. Annet recently exhibited her photos at a Canada-wide photography exhibition.



### Ukraine Rebuilding & Recovery

At the heart of CDF Canada's mission lies our unwavering support of credit unions and financial cooperatives that strive to narrow the financial divide for marginalized communities globally.

A major effort will be required to rebuild the sector once the war is over. CDF's efforts to date have already contributed to the country's ongoing resilience, but more support will be needed in the medium to long-term.

The credit unions and financial co-operatives continue to need our support and CDF is committed to maintaining a leadership role in rebuilding and recovery efforts.

#### **Climate Action**

At the core of all our programs, we are working towards building a safer, healthier, more resilient and sustainable future for people around the world, helping them to rethink the way they produce and consume energy, food and water, protect their forests to advance climate action practices. From our agricultural projects to our gender equity projects, the importance of sustainable practices is paramount! CDF Canada also has a Climate Action Plan (CAP), a movement fostering environmental stewardship to create a lasting environmental impacts on communities worldwide.



At CDF Canada, we aim to empower cooperatives around the world. These cooperatives represent a powerful force for positive change, fostering economic growth, community resilience and sustainable development.

Our donors play a pivotal role in making these transformations possible. Your unwavering commitment and generosity are the driving forces behind the success stories we witness every day. With your support, we're able to provide training, resources and technical expertise to cooperative enterprises, enabling them to thrive and create lasting impacts within their communities.

Together, we're building a more equitable and sustainable world where cooperatives are at the forefront of economic and social progress. With the continued support of our dedicated donors, the future looks bright, and the cooperative movement is poised for even greater success on a global scale.



Benoît André
Executive Director