



IMPACT REPORT 2024



Co-operative Development
Foundation of Canada

SINCE 1947

Dear Donors,

It has been my profound privilege to witness the transformative power of your support firsthand. Your contributions have sparked extraordinary change—empowering women to become leaders in their communities, helping smallholder farmers overcome seemingly insurmountable challenges, and rebuilding lives devastated by conflict and disaster.

I am deeply grateful for the many opportunities I've had to meet and collaborate with leaders in the cooperative sector. These partnerships are the foundation of our success, enabling us to scale our efforts and drive meaningful change in communities around the globe that need it most.

Our work transcends international development; it's about realizing a shared vision of a world where opportunity is within reach for everyone. Together, we are making that vision a reality, empowering people and communities to thrive on their own terms.

However, the road ahead is challenging. From the far-reaching effects of climate change to the ongoing recovery in regions like Ukraine, we face obstacles that demand bold action and unwavering commitment. Whether you've supported us for years or are considering your first gift, your contributions are the catalyst for this vital change.

Thank you for your continued trust and partnership. Let's continue to build a brighter, more equitable world—one community at a time.

With deep appreciation,



Donna Miller,
Director, Operations & Engagement
CDF Canada





TRANSFORMING LIVES: The Global Impact of Your Support

Your generous donations to CDF Canada have a far-reaching impact that extends beyond any single project. You're not just supporting a cause; you're transforming lives around the world. Through sustainable cooperative enterprises, we're enhancing the lives and livelihoods of the most vulnerable. Your unwavering support is making a global difference.

Together, we're building a better world, one community at a time.

A donation to CDF Canada ensures:



LONG-TERM IMPACT

Creating lasting opportunities for underserved communities worldwide.



IMMEDIATE AND SUSTAINABLE SOLUTIONS

Bridging gaps to address urgent needs while fostering enduring solutions.



ENVIRONMENTAL STEWARDSHIP

Supporting commitment to sustainable practices and environmental responsibility.



EMPOWERING WOMEN, UPLIFTING COMMUNITIES

Your donations fuel initiatives that empower women by providing access to microfinance, vocational training, and leadership opportunities, turning dreams into reality and creating lasting change.

DRIVING SUSTAINABLE DEVELOPMENT

Supporting CDF Canada means investing in sustainable development that tackles climate change and promotes environmental stewardship. Your funds support green technologies, sustainable agriculture, and resource protection, leading to cleaner air, healthier ecosystems, and a better planet for future generations.

STRENGTHENING COMMUNITIES

Your generosity strengthens local communities through cooperative ventures and development projects. By funding essential infrastructure and supporting local businesses, you lay the groundwork for lasting, positive change and build stronger, more connected communities.

REBUILDING LIVES AMIDST CONFLICT AND DISASTER

In conflict- or disaster-affected regions, your support is vital for rebuilding lives and communities. Your donations restore infrastructure, create economic opportunities, and provide essential services, serving as the cornerstone of their resilience and recovery.

CREATING LASTING, SUSTAINABLE IMPACT

Every dollar you give is strategically invested to ensure long-term impact. By focusing on sustainable solutions and empowering local leaders, CDF Canada ensures that your contribution helps create lasting, transformative change that extends far beyond immediate needs.

4R NUTRIENT STEWARDSHIP

The 4R-Nutrient Stewardship Project (4R-NSP) is a transformative initiative in Ethiopia, Ghana, and Senegal, aimed at enhancing the livelihoods of smallholder farmers. By integrating climate-smart practices and promoting gender equality, the project not only improves agricultural productivity but also fosters sustainability and leadership among women.

4,300+

women and their families have gained skills and tools to increase their income.

121,500+

smallholder farmers have been trained in advanced farming techniques.

30,000+

women have been trained in leadership and community engagement, with 64 successfully elected to local government councils.

44%

of 4R-affiliated co-op leadership positions are now held by women

11,000+

households have gained access to credit



4R has made a profound **IMPACT** by equipping farmers with innovative techniques to optimize nutrient use, significantly boosting crop yields while protecting the environment. It has also empowered women to take on leadership roles, transforming communities and ensuring long-term food security and economic stability across generations.



Debrifu's Story

“—
BEFORE THE 4R PROJECT, I STRUGGLED TO HAVE MY VOICE HEARD, EVEN WITHIN MY OWN HOME. TODAY, I AM NOT JUST A FARMER—I AM A LEADER, A BUSINESSWOMAN, AND A ROLE MODEL FOR OTHER WOMEN IN MY COMMUNITY. THE 4R PROJECT DIDN'T JUST TEACH ME SKILLS; IT GAVE ME THE CONFIDENCE TO TRANSFORM MY LIFE AND THE LIVES OF THOSE AROUND ME.”

Debrifu's journey with the 4R project has been transformative. Initially constrained by traditional gender roles, she is now a community leader, holding positions as Secretary of the Kobeb Savings and Credit Co-operative and Women's Affairs Officer for her local government. Through the 4R-Nutrient Stewardship Project, Debrifu received business and leadership training, enabling her to start her own business and contribute significantly to her family's livelihood. Her story exemplifies the project's impact on empowering women to break cultural barriers and lead their communities toward a sustainable future.

237

women have stepped into roles as community leaders.

11,500+

jobs were created or sustained through implementing 4R principles

12,000+

households have reported an increase in income.



EMPOWERING CHANGE: A Journey from Widowhood to Economic Independence

Gabuja Yaajabur, a widow from Kabonwule village in Ghana, has turned her life around through the 4R project. After receiving financial literacy and business training, she started a successful retail business, trading grains and cereals across regional markets. With her growing savings and multiple loans repaid, Yaajabur has not only secured her family's future but is also expanding her business and investing in real estate. Her story is a testament to the 4R project's ability to empower women economically and foster community resilience.

Dear Friends,

As a leader in the credit union movement, I have seen firsthand the power of cooperation to create meaningful change. At CDF Canada, we are committed to harnessing this power to address some of the most pressing global challenges, from poverty and inequality to climate change. By supporting CDF Canada, credit unions like ours are not just contributing to our local communities—we are extending our cooperative principles to the international stage, investing in sustainable development and empowering communities around the world.

International development is not just a cause; it's a commitment to a more just and equitable future for all. I urge my fellow credit unions to join us in this vital work. Together, we can drive impactful change, uplift those in need, and help build a world where everyone has the opportunity to thrive.

Sincerely,

Bruno Dragani

Chair of the Board, CDF Canada





SEW UKRAINE

The **SEW Ukraine** project is dedicated to transforming lives by economically empowering women in conflict-affected Ukraine. Through access to vocational training, employment opportunities, and support services, women are developing and managing micro, small, and medium-sized enterprises, creating sustainable livelihoods even amid adversity.

SEW Ukraine has had a profound **IMPACT** on women's economic independence and well-being, particularly in war-torn regions. By equipping women with essential business skills and resources, the project fosters **resilience**, supports **economic recovery**, and promotes **gender-equitable** business practices, contributing to the broader recovery of Ukraine.

The SEW Ukraine project stands as a **MODEL OF RESILIENCE**, especially for women facing the dual challenges of conflict and economic hardship. Initiatives like the First Kyiv Sewing Co-operative demonstrate how, even in the face of severe adversity, **women can rebuild their lives, support their families, and contribute to the economic recovery of their communities through entrepreneurship and cooperative efforts.**



Measuring SUCCESS

\$500,000+

HAS BEEN ALLOCATED TO SIX NEW GARMENT CO-OPS FOR MODERN EQUIPMENT AND TRAINING.

128

BUSINESSES HAVE SUCCESSFULLY ADOPTED ENVIRONMENTALLY SUSTAINABLE PRACTICES.

2,500+

WOMEN HAVE JOINED ADVOCACY CAMPAIGNS FOR FAIRER OPPORTUNITIES IN UKRAINE'S GARMENT INDUSTRY.

\$100,000+

IN LOANS FROM VUYHODA CREDIT UNION SUPPORTED 33 GARMENT SECTOR SMALL BUSINESSES THROUGH A REVOLVING FUND.

3,000+

WOMEN AND IDPS HAVE RECEIVED TRAINING AND SUPPORT THROUGH SEW UKRAINE.

60+

GARMENT SECTOR MSMES REPORTED INCREASED PROFITS.

69

NEW GARMENT SECTOR BUSINESSES WERE ESTABLISHED.

1,100+

WOMEN HAVE SECURED HIGHER WAGES AND BENEFITS.

“

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
Member of The First Kyiv Sewing Co-operative





Yulia's Story

Yulia, a hockey player and painter from Dnipro, found herself unemployed and living in a war zone. Seeking a change, she joined the SEW Ukraine project and learned sewing alongside her sister, Anna. Using their backgrounds in science and sports, they launched a small business, sewing clothes and developing a unique children's winter collection. Yulia credits the SEW Ukraine project for equipping her with the knowledge, skills, and resources needed to turn her dream into reality, despite the ongoing conflict and uncertainty in her country.

“ —
Watching other women find their strength and succeed through the SEW Ukraine project is extremely empowering. It's not just about building businesses; it's about building futures, and seeing each woman realize her potential in the midst of such challenging times.”

Tetiana Pryadko,
Co-founder of the First Kyiv Sewing Co-op



“ —
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

VOICE FOR WOMEN & GIRLS

VOICE for Women and Girls is a volunteer cooperation program empowering 50,000 cooperative and credit union members from marginalized communities in Ethiopia, Ghana, Kenya, and Malawi. Our focus is on advancing gender equality, promoting financial literacy, and fostering economic empowerment.

3,600+

individuals participated in financial literacy training to better use their credit union's financial products.

89

training events on gender and women's empowerment reached 3,800+ participants.

15,000+

participants took part in 334 training sessions across 5 VOICE countries.

470+

partner co-ops received training in leadership, governance, financial management, and member literacy.

46+

Canadian volunteers mobilized to participate in leadership and skills training initiatives in Ghana, Kenya, Malawi & Ethiopia





Volunteer Highlights

EMPOWERING WOMEN THROUGH VOICE

Mona Zorigoo's Experience on International Women's Day

On International Women's Day, Mona Zorigoo, a volunteer Women's Economic Empowerment Advisor with the VOICE for Women and Girls Program, attended a celebration in Kajiado County, Kenya, highlighting the VOICE program's mission of advancing gender equality and women's economic empowerment.

A Day of Inspiration and Impact

The event featured speeches from local leaders, including the First Lady of Kajiado County, emphasizing the role of co-operatives in boosting women's economic opportunities. Mona spoke on connecting the co-operative model to gender equity.

A Memorable Celebration

With choirs and artistic performances, the event showcased progress in gender equality and the ongoing work needed. Mona's participation reflected the VOICE program's impact on women's empowerment in Kenya.

BRIDGING KNOWLEDGE AND IMPACT

Keith Forsythe's Volunteer Journey

Keith Forsythe traveled to Lilongwe, Malawi, with a mission: to empower local leaders through financial expertise as a Finance and Audit Advisor for MAFECO, part of the VOICE for Women and Girls Program. Driven by a deep belief in the power of education and financial empowerment, Keith dedicated himself to strengthening the backbone of community cooperatives.



Over four intensive days, Keith led a course on internal controls and strategic planning, breaking down complex financial concepts for co-operative directors. Despite language barriers, he ensured that these critical tools were accessible and understandable, equipping local leaders with the knowledge to drive their organizations forward.

In just six weeks, Keith made a lasting difference. By reinforcing financial systems within local cooperatives, he didn't just improve their efficiency—he laid the foundation for sustained growth and resilience. Keith's journey is a testament to the transformative power of volunteering, where one person's expertise can ripple through a community, creating change that endures long after the volunteer has gone.



PEDALING WITH PURPOSE

Through our impactful bicycle campaign, CDF Canada has brought mobility and opportunity to rural Kenya and Ghana by distributing 117 bicycles, revolutionizing access and connectivity for countless individuals. This initiative ignited a profound transformation in the lives of women and their communities. What began as an effort to tackle the daunting transportation challenges faced by women farmers, especially those in smallholder farming, has evolved into a powerful catalyst for change. These bicycles are not just a means of transportation; they are vehicles of empowerment, enabling women to move goods more efficiently and access markets previously out of reach. This initiative has dismantled a critical barrier, opening the door to greater economic participation and productivity, and igniting a ripple effect of progress throughout these communities.



ALLEVIATE TRANSPORTATION CHALLENGES:

ADDRESS TRANSPORTATION CONSTRAINTS FOR WOMEN SMALLHOLDER FARMERS BY PROVIDING BICYCLES TO FACILITATE THE MOVEMENT OF GOODS AND ACCESS TO MARKETS.

EMPOWERING WOMEN ECONOMICALLY:

EMPOWER WOMEN ECONOMICALLY BY PROVIDING BICYCLES TO ENHANCE PRODUCTIVITY AND PARTICIPATION IN LOCAL ECONOMIES. THIS PROJECT ENABLES WOMEN TO ENGAGE IN INCOME-GENERATING ACTIVITIES MORE EFFICIENTLY.

COMMUNITY IMPACT:

BY EASING DAILY COMMUTES, THESE BICYCLES FREE UP TIME FOR EDUCATIONAL AND ENTREPRENEURIAL ACTIVITIES, FOSTERING COMMUNITY DEVELOPMENT.

ENHANCED MOBILITY:

THESE BICYCLES ARE TRANSFORMING LIVES BY IMPROVING ACCESS TO MARKETS, SCHOOLS, AND HEALTHCARE FACILITIES.

ECONOMIC GROWTH:

INCREASED MOBILITY ENABLES COOPERATIVE MEMBERS TO TRANSPORT GOODS MORE EFFICIENTLY, BOOSTING LOCAL ECONOMIES.

PROMOTING GENDER EQUALITY AND WOMEN'S EMPOWERMENT

BY SHOWCASING THEIR CONTRIBUTIONS AND PROVIDING RESOURCES TO OVERCOME TRANSPORTATION CHALLENGES, WE PROMOTE WOMEN'S ACTIVE ROLES IN DECISION-MAKING AND LEADERSHIP.

“
If not for the project gifting us a bicycle, I would not have been able to afford one. It will be easy carrying something to and from the farm.”

Donkor Takie,
Bicycle recipient from Moba, Ghana





“**I’m very lucky to be selected as a beneficiary to receive such a strong bicycle. It will not only help me and my personal finances but my entire family.**”

Yussif Adishetu,
bicycle recipient from
Nakpayili, Ghana



100kg

Each bike's carriage capacity allows women to transport large amounts of grain, produce, and water, greatly boosting their productivity and efficiency.



177

bicycles were distributed to vulnerable co-ops



4X

Bondo Dairy Co-op increased milk deliveries from 100 litres to 400 litres per day.



Women's Mentorship Program

CDF Canada's Women's Mentorship Program is a premier professional development initiative designed to elevate women credit union managers financial co-operatives in developing countries through this exceptional opportunity. With over 150 applications, it is a highly competitive process to be selected for the 15 seats available for participants in this program.

The Women's Mentorship Program proudly cultivates an inclusive and diverse community. Our dedication to diversity is evident not only in the broad demographic representation of our participants but also in the wide range of professions they represent, from CEOs and department managers to Corporate Affairs Administrators.

The 20th edition of the Women's Mentorship Program, held from May 25th to June 21st, welcomed several distinguished women from

Ghana, Kenya, Ethiopia, and Malawi. Since its inception in 2002, the program has empowered 280 women from 23 countries, marking a significant milestone in fostering global leadership within the credit union movement.

This transformative program also serves as a platform for mutual learning, bridging Canadian and international co-operators. Participants are paired with credit unions across Canada, where they gain invaluable insights into both the operational and community aspects of the credit union system.



Program Highlights



Comprehensive training that includes theoretical education, hands-on placements, and mentorship.



Exposure to diverse topics such as microfinance, liquidity & capital management, strategic & business planning, risk management and much more.



Development of a global network of cooperative professionals for ongoing learning and collaboration.



Hands-on experience in daily operations through placements at Canadian credit unions.



Cultural immersion and personal connections through homestays with Canadian hosts.



A LEGACY OF ACHIEVEMENT: THE SUCCESS OF THE WOMEN'S MENTORSHIP PROGRAM

Over 200 Canadian credit unions from coast to coast have come together to create a powerful network of support and collaboration. Through the Women's Mentorship Program (WMP), more than 280 women credit union managers have elevated their careers and expanded their global influence with advanced mentorship and leadership training. This transformative program has reached 28 countries, making a profound global impact. Remarkably, 85% of graduates from the past 20 years continue to thrive in the credit union sector, with three recent graduates ascending to the role of Chief Executive Officer. Celebrating 22 years of success since its inception in 2002, the WMP exemplifies the enduring power of mentorship and leadership development.



WMP ECHO UGANDA

THE INSPIRING GLOBAL RIPPLE OF CDF CANADA'S WOMEN'S MENTORSHIP PROGRAM

The Women Mentorship Program-Echo Uganda, launched by two former CDF Canada graduates, is a powerful testament to the **ripple effect** of our Women's Mentorship Program. Now in its third cohort with 30 participants, Echo Uganda replicates the core elements of **comprehensive learning, leadership training, and mentorship**.

This local adaptation, launched alongside CDF Canada's program, illustrates its far-reaching global impact. By addressing gender issues, personal development, and leadership, Echo Uganda empowers women to drive transformative change in their communities. Feedback from participants highlights how mentorship can spark and sustain leadership across the world.





THANK YOU TO OUR
2024 HOST CREDIT UNIONS



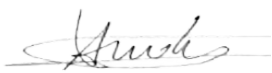
Churchbridge Credit Union
Bringing Communities Together



Dear Supporters,

As we reflect on the past year, we are humbled by the impact we've made together in communities across the globe. Your generosity has enabled us to transform lives, empower women, combat climate change, and support those in conflict-affected areas like Ukraine. In a world facing unprecedented challenges, your unwavering support has been a beacon of hope. Thank you for standing with us as we continue to build resilient, sustainable communities through the power of cooperatives.

With gratitude,



Benoit Andre
Executive Director, CDF
Canada





2024 Ian MacPherson Legacy Fund Recipients

The Co-operative Development Foundation of Canada, in partnership with the Co-operative Management Committee (CMC) and the Canadian Association for Studies in Co-operation, proudly presents the Ian MacPherson Legacy Fund. This bursary honors the late Ian MacPherson's extraordinary contributions to co-operative studies and advocacy. The fund is dedicated to supporting emerging leaders and students in the co-operative sector by funding research initiatives, conference participation, and active engagement in the co-operative movement.



KACIE G. HOPKINS

Ph.D. candidate at York University, exploring co-operatives, women's social entrepreneurship, and developing ethical business models for rural women.



EYLLIN JORGE

Graduate Research Assistant at the Canadian Centre for the Study of Co-operatives, contributing to the Canadian Co-operative Governance project.



SMITH DJIHOUI GNEPA

Ph.D. candidate in Development Economics at Université de Sherbrooke, researching risk management and credit co-operative performance within a macroeconomic framework.



CORA WEINS

Third-generation European settler in Winnipeg, involved in labour and community organizing, advocating for class, race, and gender solidarity within the cooperative sector.



SANDI STEWART

Research Assistant at Saint Mary's University, working on a paper about co-operatives and the UN Sustainable Development Goals; also a Ph.D. History student and part-time instructor.

Why Donate?

AMPLIFY YOUR BRAND

Sponsoring or donating increases your visibility as a supporter of international development in cooperative finance and agriculture, enhancing your brand and opening new market opportunities.

ENHANCE CSR PROFILE

Aligning with international development projects shows a strong commitment to cooperation and mutual support, enhancing your cooperative's CSR profile and earning respect from members, partners, and the community.

LEVERAGING TAX BENEFITS

Contributing offers financial benefits such as tax deductions, supporting your bottom line while making a meaningful impact.

MAKING A POSITIVE IMPACT

Supporting our international projects positions your organization as a leader in sustainable change, enhancing your brand and showcasing your commitment to global progress and cooperative values.

STRATEGIC PARTNERSHIPS

Engage with global cooperatives and financial institutions, building partnerships and driving innovation in the cooperative ecosystem.

UNLOCK NEW BUSINESS OPPORTUNITIES

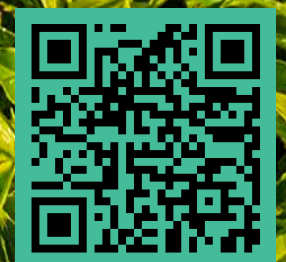
Drive demand for your products, enter new markets, and contribute to regional growth and sustainability through new visibility in the co-operative sector.

ENGAGE & INSPIRE

Investing in global development boosts employee pride, morale, and commitment by strengthening their connection to your mission.



DONATE






***We thank you for your ongoing
support of CDF Canada***




**Co-operative Development
Foundation of Canada**

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