



Co-operative Development  
Foundation of Canada

SINCE 1947

# Annual Report 2025

Co-operative Development  
Foundation of Canada

*Canada's choice for co-operative  
solution to global challenges*





The Co-operative Development Foundation of Canada (CDF Canada) is a national non-profit and social impact partner advancing sustainable, inclusive economies through the co-operative model. **Powered by the expertise of Canada's credit union and co-operative sector**, we work alongside communities in the Global South to strengthen co-operatives and credit unions through leadership development and capacity building, so they can design and lead their own solutions.

Rooted in shared co-operative values, we help build community-owned systems that reflect local priorities, knowledge, and leadership, ensuring change is led from within, not delivered from outside. Through **mentorship, partnership, and peer exchange**, we support the growth of strong, locally driven institutions.

By investing in people and co-operatives, we help build stronger communities, more resilient local economies, and a more connected global co-operative ecosystem **where knowledge is shared, leadership is strengthened, and impact is sustained.**

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# A MESSAGE FROM OUR BOARD CHAIR

Dear Friends,

*Thank you for being part of a movement that believes in the power of cooperation. As a proud leader in the credit union movement and Board Chair at CDF Canada, I have seen firsthand how the cooperative model serves as a powerful catalyst for change. In a time when our world can feel increasingly divided, we remain steadfast in our belief that cooperation is one of the most effective tools we have to support communities striving for positive transformation.*

*Around the world, communities face growing challenges - from widening inequalities to food insecurity to the impacts of a changing climate. Yet in every region where we work, the cooperative model continues to stand out as a source of optimism. It gives women greater voice and leadership opportunities. It strengthens local economies. It improves access to nutritious food. And it equips communities with the tools they need to adapt and thrive*

***Today this work is more important than ever as we witness widespread reductions to international development funding, placing additional pressure on programs that help vulnerable communities build resilience and long-term prosperity. These global funding cuts make the role of committed partners – like Canada's credit unions and co-operatives even more vital.***



International engagement reminds us that co-operation is not just a model — it is a shared commitment to people and communities. The lessons our professionals bring back enrich our institutions and reinforce the values that define Canada's co-operative movement.

**Ian McArthur**

Chair, Board of Directors  
CDF Canada

*By investing in, and engaging with co-operative development internationally, we strengthen the global co-operative movement that we are part of and benefit from, while investing in the growth and leadership of those engaged in this work. At a time when building new, international trading partners is more important than ever, helps create opportunities for new trading relationships and helps emerging markets establish new export markets in Canada and beyond.*

*As we look ahead, I invite you to deepen your engagement with us – whether by sharing our story, supporting our programs through volunteerism or monetary support, or championing cooperative values in your community. Together, we can show the world that cooperation is not only an idea - it is a pathway to stronger, more resilient communities everywhere.*

Sincerely,

Ian McArthur  
Board Chair, CDF Canada

# INTERNATIONAL YEAR OF CO-OPERATIVES

In 2025, the global co-operative movement came together through the United Nations–designated International Year of Co-operatives, recognizing the role co-operatives play in building inclusive, resilient, and sustainable economies. For CDF Canada, the year provided both a moment of recognition and a catalyst for renewed engagement across the Canadian co-operative and credit union sector.

Throughout the year, CDF Canada used this global designation as an opportunity to connect with the sector, in Canada and beyond, in new and dynamic ways. We strengthened relationships with credit unions by engaging in conversations around ESG priorities and exploring how international co-operative development contributes to social impact, climate resilience, governance, and financial inclusion goals. We also placed a renewed emphasis on connecting with Emerging Leaders groups, creating space for dialogue about global co-operation, leadership, and the role of the next generation in shaping a strong and values-driven sector.



## International Year of Cooperatives

Cooperatives Build  
a Better World

The International Year of Co-operatives reinforced a core insight that continues to guide our work: when we invest in the strength, relevance, and interconnectedness of the co-operative sector itself, the impact extends far beyond individual projects. As we move into 2026, this perspective is shaping our priorities, deepening sector engagement, aligning international work with domestic ESG goals, and continuing to work for and within the co-operative system to ensure it remains resilient, innovative, and impactful for years to come.



## *Accountability in Action*

As CDF Canada continues to grow and evolve, one constant remains: the unwavering commitment of donors and partners across Canada's credit union and cooperative system. Your support is the driving force behind our mission and the impact we create with communities around the world.

In recognition of the trust you place in us, we are pleased to share our annual report. This report is designed to strengthen transparency, highlight our collective achievements, and clearly demonstrate the impact made possible through your investment.

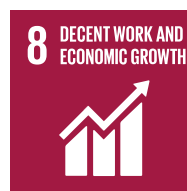
By sharing this comprehensive overview each year, we aim to deepen accountability, reinforce our partnership with the cooperative system, and ensure you have a clear understanding of where we are today and the direction we are charting together toward sustainable change.

# EXPANDING OUR IMPACT

## BRIDGING TRADE AND DEVELOPMENT

In 2025–2026, CDF Canada began advancing a new area of work that reflects a broader shift across the international development sector: **the growing importance of approaches that combine economic growth with measurable development impact.**

As global funding priorities continue to evolve, there is increasing emphasis on initiatives that strengthen local economies, build resilient market systems, and create sustainable pathways for growth. In response, CDF Canada has been expanding its work at the intersection of co-operative development and inclusive economic development, supporting the conditions that enable both community impact and long-term economic viability.



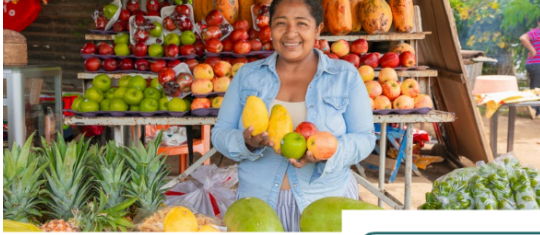
This emerging approach builds on CDF Canada’s core strengths. By strengthening local ecosystems, through co-operatives, SMEs, and financial institutions, we help create more reliable, inclusive, and sustainable market systems.

At the same time, we are increasingly positioned to act as a bridge between Canadian partners and credible local actors, facilitating partnerships that are grounded, responsible, and aligned with today’s environmental, social, and governance expectations.

This work reflects a growing recognition across the sector: **sustainable development and economic opportunity are not separate goals.** When designed intentionally, they reinforce one another.

CDF Canada’s role is to bring these elements together supporting locally led development while helping unlock new opportunities for collaboration, investment, and impact. In doing so, we are contributing to **stronger co-operative systems, more resilient economies, and a more connected global co-operative movement.**





*The Future of Sustainable Development is Co-operative*



**UN International Year of Cooperatives**



Co-operative Development  
Foundation of Canada

SINCE 1947



**Desjardins**  
International Development



# A PAN-CANADIAN CO-OPERATIVE ALLIANCE FOR GREATER GLOBAL IMPACT

## *CDF CANADA & DESJARDINS INTERNATIONAL DEVELOPMENT*

As the International Year of Cooperatives came to a close, CDF Canada announced a new Pan-Canadian Co-operative Alliance with Développement international Desjardins (DID), a strategic, values-driven partnership grounded in Co-operative Principle 6: Co-operation among Co-operatives.

For 75 years, CDF Canada has worked alongside Canadian credit unions, co-operatives, donors, and volunteers to advance community-led, locally owned development through the co-operative model. In a global context marked by shifting development priorities, increased complexity, and constrained funding, this alliance reflects a deliberate choice to strengthen collaboration within the Canadian co-operative system in order to deepen impact, expand reach, and enhance long-term sustainability.

The alliance brings together two respected Canadian co-operative development organizations with complementary expertise and pan-Canadian reach. By aligning strategically, while maintaining full organizational independence, CDF Canada and DID are better positioned to pursue larger and more complex initiatives, engage more deeply with institutional and

private-sector partners, diversify funding sources, and scale locally led solutions through stronger technical collaboration and shared learning.

Importantly, this alliance is not a merger. Both organizations retain their own governance, identities, donor relationships, and mandates. For CDF Canada's supporters, this means continued stewardship of donor contributions, volunteer engagement, and programming rooted firmly in Canadian co-operative values—now strengthened by increased capacity to respond to emerging opportunities and challenges in international development.

Above all, this alliance demonstrates what the co-operative movement does best: working together to build resilient communities, strengthen locally owned institutions, and ensure that Canadian co-operative leadership continues to play a meaningful role in shaping sustainable development globally. It marks a forward-looking commitment to collaboration - not as an end, but as a practical way to do more, do it better, and create lasting impact.



*When women come together through handicraft co-operatives like the VOICE-supported Samli Beaders Co-operative, they don't just create beautiful products, they transform traditional skills into shared economic opportunity, opening pathways to financial independence, confidence, and long-term economic security.*





## ETHIOPIA

### TRANSFORMING GENDER NORMS THROUGH CO-OPERATIVE LEADERSHIP

In many communities, deeply rooted gender norms continue to shape how decisions are made within households, often limiting women's roles in financial planning, leadership, and long-term economic decision-making. These dynamics affect not only women's economic participation, but household stability and community resilience more broadly.

Through its gender-focused programming, CDF Canada works with local co-operative partners to support approaches that address these realities at their root. One such locally led approach, the Gender Model Family (GMF), is helping to shift how families think about leadership, financial decision-making, and shared responsibility within the home. By engaging households as a unit, GMF reinforces the idea that gender equality strengthens families and communities.

Delivered through trusted co-operative structures, GMF combines facilitated discussions, peer learning, and practical leadership exercises that encourage participants to reflect on how gender roles influence everyday decisions — from saving and spending to participation in co-operative leadership. This locally led approach ensures change is culturally grounded, reinforced by community norms, and sustainable beyond individual training sessions.

For Ato Gezhagn Barasa, participation in GMF led to meaningful change at home. After engaging in GMF activities supported through CDF Canada's programming, he and his spouse began jointly managing household finances, setting shared savings goals, and planning for the future together. Over time, they were able to save more than 6,500 ETB, strengthening household stability while reinforcing trust and collaboration.

*"GMF is not just a training it is a mindset shift. We now see teamwork at home as a strength, not a burden. My household works together, saves together, and grows together."*  
-Ato Gezhagn Barasa



## Gender Model Family (GMF)

The Gender Model Family (GMF) approach is a gender-transformative development tool that addresses how household dynamics shape economic participation, leadership, and long-term resilience. By engaging couples and families in reflection, dialogue, and joint decision-making, GMF supports more equitable sharing of responsibilities related to income, savings, and community involvement.

Through locally led, co-operative-based facilitation, participants are encouraged to rethink traditional roles, strengthen collaboration within the household, and adopt shared financial planning practices. The result is not only improved household stability and savings, but a broader shift in mindset where teamwork, trust, and joint leadership become the foundation for sustainable economic inclusion and community impact.

# STRENGTHENING SAFEGUARD THROUGH PSEAH

## PREVENTING SEXUAL EXPLOITATION, ABUSE, AND HARASSMENT

Preventing sexual exploitation, abuse, and harassment (PSEAH) is a core responsibility for international development organizations. In contexts where power imbalances, vulnerability, and unequal access to resources can be present, strong PSEAH practices are essential to ensuring that development work is ethical, accountable, and grounded in respect. This is especially critical for organizations delivering gender-focused programming, where safeguarding is inseparable from impact.

Over the past year, CDF Canada has strengthened its organizational approach to PSEAH by establishing clearer standards of conduct, shared expectations across staff, volunteers, and partners, and accessible pathways for reporting and response. This work reflects a broader commitment to fostering safe, respectful environments wherever we operate, whether in Canada or internationally.

As international development priorities and global realities continue to shift, this work positions CDF Canada to engage responsibly, build trust with partners, and ensure that our programs are not only impactful, but safe, inclusive, and sustainable over the long term. Most importantly, it allows everyone involved to focus on what matters most: learning together, working with care, and building change that lasts.



# LESSONS IN SUSTAINABILITY FROM GLOBAL CO-OPERATIVE DEVELOPMENT

CDF Canada's international development work continues to reinforce a fundamental truth: lasting change does not come from funding or good intentions alone. It comes from local ownership, strong relationships, and systems that are designed to stand on their own.

This lesson is especially important in a global context where international development priorities and funding models are shifting. As resources become more constrained and expectations around impact, accountability, and long-term results increase, the sector is being challenged to rethink not only how we fund development, but how change is achieved in the first place. In this environment, sustainability is no longer aspirational - it is essential.

Our work across diverse global contexts has shown that durable outcomes are achieved when communities lead. Whether supporting a women-led savings co-operative in Ghana or engaging with co-operatives and credit unions here in Canada, meaningful impact happens when local actors identify priorities and drive solutions themselves. Our role is to support that leadership, not to direct it.

International experience also highlights the enduring value of relationships. While projects have timelines, the co-operative partnerships formed through this work often extend well beyond them, continuing to foster learning, collaboration, and innovation.

Ultimately, sustainability is not about keeping individual projects alive. It is about embedding change within systems of governance, finance, and leadership that allow initiatives to adapt and evolve over time. In a changing global development landscape, this approach is not only more effective - it is the way forward.



# BOARD OF DIRECTORS



**Ian McArthur**  
BOARD CHAIRPERSON  
Treelance Governance  
& Strategy



**Bev Maxim**  
VICE CHAIRPERSON  
Innovation Credit Union



**Bruno Dragani**  
DIRECTOR  
Coastal Community Credit Union



**Martha Durdin**  
DIRECTOR  
CCUA



**Nigel R. Mohammed**  
DIRECTOR  
Assiniboine Credit Union



**Jodi Chambers**  
DIRECTOR  
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**Daniel Brunette**  
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Co-operatives and Mutuals Canada



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Co-operatives First



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**Christina Garchinski**  
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Innovation Federal Credit Union.



**Neil Cooper**  
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Conexus



**Tanya Postlewaite**  
DIRECTOR  
Concentra



**Paul Brodeur**  
DIRECTOR  
First West Credit Union

# Solutions

Sensitize youth to join Coops as  
~~solution of their problem~~  
Sensitize the youths ~~ag~~ on self  
employment and not white collar jobs  
which are appealing  
and barriers to sensitizing  
importance of joining Coops  
Call youth for training  
Encourage youth to be self  
reliant encourage youth to take up  
involve the youth in Coops  
leadership. → Key Decision Making  
Committees.  
Leadership  
positions  
position Coops as  
wealth  
also success/Coops profitable  
might success stories of youth mbrs  
community-owned first

*Sustainable change is not delivered, it is built from within. CDF Canada's approach to co-operative development focuses on strengthening locally owned solutions, ensuring communities have the tools, leadership, and systems to drive and sustain their own progress.*



# DONOR SPOTLIGHT

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## CORPORATE DONOR

# Innovation

## FEDERAL CREDIT UNION

**Innovation Federal Credit Union has been a proud supporter of the Co-operative Development Foundation (CDF) for many years, a commitment rooted in shared values and a deep belief in the power of co-operation. Guided by the same co-operative spirit, Innovation sees its partnership with CDF as a natural extension of its mission to build stronger, more resilient communities.**

For Innovation, supporting CDF is not simply about financial contributions - it is about collaborating to create meaningful, lasting change. CDF strengthens co-ops and credit unions around the world, helping communities access opportunities, grow economically, and respond to local challenges. By working together, Innovation amplifies the co-operative difference, demonstrating what's possible when shared purpose meets global impact. As they describe it, "we're not just supporting growth; we're shaping a future where co-operation drives lasting transformation."

Innovation's philanthropic vision is grounded in the belief that real change comes from building structures that endure. Locally, this vision takes shape through major investments

such as the Legacy Community & Development Grant Fund and partnerships with Indigenous communities - initiatives designed to strengthen the social and economic fabric of the regions Innovation serves. Globally, through its partnership with CDF Canada, Innovation helps build co-operative systems that provide financial access, empower women, and advance diversity and inclusion. These are not short-term projects; they are long-term commitments intended to create opportunity for generations to come. From supporting food security programs in Saskatchewan to strengthening co-operatives in Kenya, Innovation's approach reflects a clear belief: lasting change is built, not bought.

Innovation also hopes its members feel proud of the role they play in this work. Responsible Banking™ is more than a tagline - it is a core philosophy that guides every decision the credit union makes. By partnering with CDF, Innovation demonstrates to its members that their credit union is committed not only to protecting their financial well-being but also to contributing to a more inclusive and resilient world. This is the co-operative difference: integrity, transparency, and purpose in action.

For Innovation and its members, being part of a credit union means belonging to a community that cares - at home and around the globe.



*We're not just supporting growth; we're shaping a future where co-operation drives lasting transformation."*

# CLIMATE-SMART CO-OPERATIVES

## *BUILDING RESILIENCE THROUGH SYSTEMS-BASED ACTION*

Across its programming, CDF Canada has increasingly positioned climate resilience and environmental sustainability as cross-cutting priorities within co-operative development. Rather than treating climate action as a standalone intervention, this work emphasizes coordinated, multi-sector approaches that link environmental stewardship with food security, institutional capacity, and long-term economic resilience.

**In Kenya** this approach focused on strengthening institutional coordination and shared capacity for climate-smart action. Environmental sustainability was addressed consistently across multiple reporting periods, culminating in a two-day Environmental Sustainability training designed to enhance readiness and alignment across sectors. The training brought together 44 participants (19 women and 25 men) from co-operative-supporting institutions and public bodies working in water and irrigation, environment and forestry, climate, agriculture and livestock, and gender and youth. Sessions explored water management, climate adaptation, environmental protection, and food security, reinforcing a whole-of-system perspective on climate resilience. This continuity—from early planning through follow-up discussions—reflects a deliberate effort to move beyond isolated training toward integrated, institutional engagement that supports scalable and coordinated climate-smart action.



**In Malawi** climate-smart capacity building was closely integrated with food security and agricultural livelihoods. Through multi-day workshops, co-operative leaders strengthened their understanding of climate change, sustainable agriculture practices, agroforestry, water conservation, and responsible use of agricultural inputs. Co-operatives developed environmental action plans focused on improving crop storage, reducing post-harvest losses, and promoting more sustainable farming and processing practices, directly linking environmental stewardship to food security outcomes. By working through co-operative structures, these approaches are embedded within locally governed institutions that manage shared resources and collective economic activity, enabling environmental knowledge to be translated into coordinated, practical action.

Together, these examples illustrate how climate-smart co-operative development can respond to diverse local realities while remaining grounded in a shared systems-based model. Whether strengthening cross-sector coordination at the institutional level or integrating climate resilience directly into food systems and livelihoods, this work supports co-operatives to address environmental risk in ways that are locally owned, collaborative, and durable—laying the foundation for long-term resilience in the face of climate change.

# DONORS

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***SUPPORT THAT ADVANCES CO-OPERATIVE SOLUTIONS,  
BUILDING STRONGER, MORE RESILIENT SOCIETIES AND  
DRIVING LASTING IMPACT FOR THOSE WHO NEED IT MOST.***

## ***Gifts of \$100,000+***

Conexus Credit Union  
Peter Gilgan Foundation

## ***Gifts of \$50,000-\$99,000***

Co-operators  
Federated Co-operative Ltd.

## ***Gifts of \$25,000 - \$49,999***

Innovation Federal Credit Union

## ***Gifts of \$10,000-\$24,999***

Affinity Credit Union  
CoopZone Cooperative  
Cornerstone Credit Union  
Credit Union Foundation of British Columbia  
Everlink Payment Services  
First West Credit Union

## ***Gifts of \$5,000 - \$9,999***

Coastal Community Credit Union  
FS Partners  
Jack Wilkinson  
Joyce McAllister  
Manitoba Council for International Cooperation  
SASCU

## ***\$1,000 - \$4,999***

Bruno Dragani  
Charities Aid Foundation  
Collabria Financial  
Garth Herman  
Howard Kaplan  
Larry Carnegie  
Marc-André Pigeon  
Neil Cooper  
Prosperity Credit Union  
Public Service Credit Union  
Ray & Marjorie Ryland  
SaskCentral  
Synergy Credit Union  
William Turner



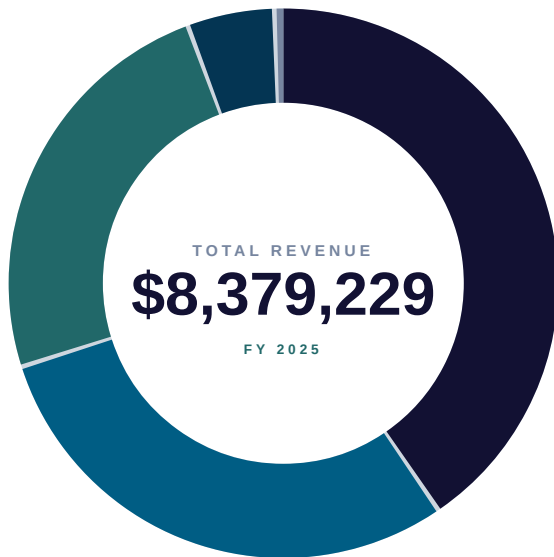
*Thank you!*



# FINANCIALS

## DISTRIBUTION OF FUNDS

### Where Funding Comes From



Canadian institutional funders	\$3,399,706	40.6%
International institutional funders	\$2,481,522	29.6%
Donated services ***	\$2,032,218	24.3%
Community donor support	\$429,096	5.1%
Other	\$36,687	0.4%

\*\*\* Donated services represent the value of pro-bono and In-Kind contributions

# 95%

OF EVERY DOLLAR spent by CDF Canada goes directly to sustainable co-operative development, creating lasting impact and strengthening the global co-operative system.

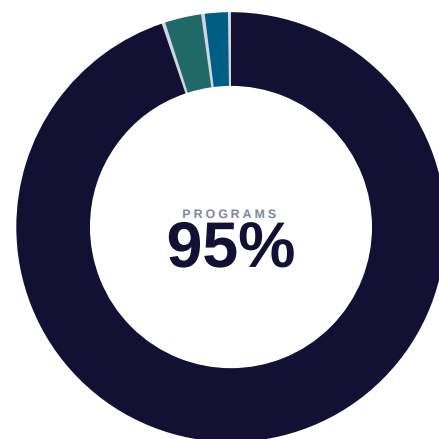
## Importance of Diversifying our Funding

Diversifying our funding streams remains a vital part of strengthening our long-term sustainability and expanding the impact of your generosity. This is more pressing than ever given the decline in international development funding being felt globally. As the funding landscape continues to shift, including major changes such as those seen with USAID, a diversified funding portfolio is what enables us to remain resilient and responsive.

**By building a balanced mix of support, from individual donors, grants, community partners, and new revenue opportunities, we reduce our reliance on any single source and ensure we remain steady through change.**

This approach allows us to plan with confidence, invest in innovative solutions, and respond quickly to emerging needs. Most importantly, it means that every contribution you make is supported by a resilient financial foundation, ensuring your impact is sustained and meaningful in the communities we serve.

## Where Funding Goes



Programs	95%
Administration	3%
Marketing & Fundraising	2%

# FINANCIAL INCLUSION THROUGH TRAINING-OF-TRAINERS (TOT)

## *BUILDING CO-OPERATIVE SYSTEMS THAT LAST*

### Why ToT Matters

Training-of-Trainers models strengthen development outcomes by shifting knowledge and leadership into local hands. When women and community leaders are equipped to train others, learning becomes continuous, adaptable, and grounded in lived experience.

By distributing facilitation roles and decision-making power, ToT approaches amplify women's voices, support inclusive participation, and reinforce co-operative ownership. This creates **stronger institutions and economic initiatives that endure.**



Across CDF Canada's programming, Training-of-Trainers (ToT) models are used as a core development approach to strengthen co-operative systems, distribute leadership, and sustain impact over time. Rather than concentrating knowledge in a single training or external expert, ToT approaches equip local leaders to become facilitators, mentors, and resource persons within their own institutions and communities.

This model is particularly effective in advancing women's economic participation. By embedding learning within co-operative structures, ToT enables financial literacy, leadership skills, and governance practices to be shared peer-to-peer and adapted to local realities. It shifts learning from an event to a process that continues as co-operatives grow and respond to changing needs.

Importantly, ToT is not only about scale; it is about inclusion. CDF Canada supports partners to design ToT approaches that intentionally engage women, men as allies, and Persons with Disabilities as leaders in economic and community life. When training systems are inclusive, they strengthen accountability, deepen participation, and reinforce the co-operative principle of shared ownership.

By investing in Training-of-Trainers models alongside governance, monitoring, and facilitation systems, CDF Canada helps build locally owned institutions that can carry knowledge forward. The result is not just improved skills, but stronger co-operatives capable of sustaining economic empowerment initiatives long after individual projects conclude.



## CO-OP SYSTEMS GIVE WOMEN A VOICE IN ETHIOPIA

In Ethiopia, Training-of-Trainers approaches have been used to strengthen savings and financial leadership through co-operative systems. As VSLA trainers and facilitators built their capacity, partner co-operatives also invested in governance and gender-responsive monitoring processes.

Women members noted that this shift changed how programs were experienced. For many, it was the first time their perspectives directly informed how activities were assessed and adapted. Monitoring moved beyond reporting requirements and became a shared learning tool, reinforcing accountability while strengthening women's leadership within co-operative institutions.

This systems-based approach ensured that financial inclusion efforts were not only delivered, but shaped and sustained by the women they were designed to support.



## **VOLUNTEER SPOTLIGHT: LISA VANCE**

### ***ECONOMIC INCLUSION TRAINING FOR WOMEN, MALE GENDER CHAMPIONS, AND PERSONS WITH DISABILITIES IN GHANA***

In Ghana, Training-of-Trainers approaches were central to advancing inclusive, community-led livelihoods. Through a women's economic empowerment mandate supported by CDF Canada, Canadian volunteer Lisa Vance worked alongside local partners to strengthen ToT models that equipped women, Male Gender Champions, and Persons with Disabilities as trainers and community resource persons.

These ToT pathways supported alternative livelihoods such as small-scale trading, livestock rearing, and value-added activities — while ensuring that knowledge could cascade within communities rather than remain tied to external facilitation. By working through local structures and adapting training to seasonal and social realities, the approach strengthened both economic resilience and local ownership.

Lisa Vance's contribution reinforced CDF Canada's commitment to professional, systems-oriented volunteer engagement — supporting partners not just to deliver activities, but to build the internal capacity needed to sustain inclusive economic opportunities over time.



# VOLUNTEERS STRENGTHENING CO-OPERATIVE DEVELOPMENT AND SUPPORT

## *VOICE FOR WOMEN & GIRLS*

Volunteers are central to how Co-operative Development Foundation of Canada strengthens co-operative systems and supports locally owned economic development. Rather than delivering one-off technical assistance, CDF Canada volunteers work alongside co-operative leaders, apex bodies, and training institutions to strengthen the structures that allow co-operatives to function effectively and sustain change over time.

Volunteers bring professional expertise in areas such as governance, financial management, business planning, and organizational development. In practice, this often means working with boards and management teams to clarify roles and responsibilities, strengthen meeting and decision-making processes, and review policies or bylaws so co-operatives can operate with greater transparency and accountability. Volunteers also support strategic and business planning processes, helping co-operatives set priorities, align services with member needs, and translate plans into practical workplans.

A defining feature of CDF Canada’s volunteer engagement is its focus on building systems rather than delivering solutions. Volunteers prioritize mentoring, knowledge transfer, and the development of practical tools — such as planning templates, facilitation guides, and financial tracking tools — that local partners can continue to use and adapt. By strengthening the capacity of co-operative support organizations and local trainers, volunteers help ensure that learning remains embedded within the co-operative ecosystem.

Through this peer-to-peer, capacity-focused approach, volunteers support co-operatives to take ownership of their own development pathways. The result is stronger institutions, better equipped to govern effectively, respond to member needs, expand inclusive economic opportunities, and contribute to long-term community resilience.





## WHY CDF CANADA'S VOLUNTEER MODEL WORKS

CDF Canada's volunteer engagement is grounded in professional peer exchange and long-term capacity building. Volunteers are selected for their sector expertise and work alongside co-operative leaders and institutions as collaborators, not as external problem-solvers.

By matching experienced professionals with locally identified priorities, volunteer support strengthens existing systems rather than introducing parallel ones. This approach emphasizes knowledge transfer, institutional learning, and co-operative ownership, ensuring that solutions are shaped, led, and sustained by local partners.

The result is development support that builds on what already exists, reinforcing co-operative systems that are resilient, accountable, and designed to last.

**LEARN MORE ABOUT OUR AVAILABLE  
VOLUNTEER OPPORTUNITIES  
[CDFCANADA.COOP/VOLUNTEER](https://cdfcanada.coop/volunteer)**

# STRENGTHENING CO-OPERATIVE CAPACITY AND INSTITUTIONAL DEVELOPMENT IN MALAWI

In Malawi, CDF Canada's work focuses on strengthening co-operative institutions so they can govern effectively, include diverse voices, and sustain development gains over time. Capacity building is approached not as a single intervention, but as an ongoing process that supports co-operatives to manage knowledge, leadership, and accountability from within.

Working with primary co-operatives and unions, programming has strengthened governance practices, gender-responsive leadership, financial management, and inclusive decision-making. Co-operative leaders applied this learning within their own structures, engaging members across multiple districts and embedding new practices into meetings, committees, and day-to-day operations.

What distinguishes the Malawi experience is the emphasis on follow-up and verification. Monitoring visits focused on how learning translated into practice — including increased participation of women and Persons with Disabilities in leadership roles, improved facilitation of meetings, and clearer accountability processes. This reinforced co-operative ownership of learning and supported continuous improvement rather than one-time compliance.

By investing in institutional capacity and governance in Malawi, CDF Canada supports co-operatives that are better equipped to adapt, respond to member needs, and steward resources responsibly. This approach strengthens co-operative development at its core, building organizations that are resilient, inclusive, and positioned for long-term impact.



## FROM TRAINING TO PRACTICE: CAPACITY TAKING ROOT IN MALAWI

In Malawi, the impact of capacity building became visible as co-operatives began independently applying and sharing what they had learned. During follow-up monitoring visits, co-operative leaders demonstrated how governance, financial literacy, and inclusion training had been integrated into regular meetings and member activities.

In one case, cascading sessions on financial management led to increased member engagement and tangible growth. A primary co-operative reported the addition of 16 new members, each purchasing shares after participating in peer-led learning sessions.

Other co-operatives showcased practical changes, including improved record-keeping, clearer meeting procedures, and more inclusive participation of women and Persons with Disabilities in decision-making.

These examples reflect more than successful training delivery. They show how capacity building, when embedded within co-operative structures, can translate into stronger institutions that continue to learn, adapt, and grow beyond the life of a single activity.

# DONOR SPOTLIGHT

## CORPORATE DONOR



## Federated Co-operatives Limited

Federated Co-operatives Limited (FCL) has long been a champion of the co-operative model, driven by a commitment to strengthen communities across Western Canada and beyond. As a wholesaling, manufacturing, marketing, and administrative co-operative owned by more than 160 independent local associations, FCL works closely with retail co-ops to form the Co-operative Retailing System (CRS) - a network that helps build, feed, and fuel communities from Vancouver Island to northwestern Ontario and into the Arctic.

Grounded in the core values of co-operation, FCL provides responsible and innovative leadership to the CRS, always with the goal of benefiting members, employees, and the communities they collectively serve. This commitment naturally aligns with the mission of the Co-operative Development Foundation of Canada (CDF). As FCL notes, supporting the co-operative model and ensuring its sustainability for future generations is central to who they are. Their partnership with CDF reflects a shared belief in the transformative role co-operatives play in improving lives.

For FCL, investing in CDF is both a strategic choice and a meaningful extension of the organization's community-minded values. While the CRS directly supports communities across Western Canada, CDF provides an opportunity to broaden that impact to reach communities internationally and reinforce the global co-operative movement. By partnering with organizations that highlight and strengthen co-ops, FCL helps build a more equitable, collaborative future.

Philanthropy at FCL is rooted in listening and responding to local needs. Their co-operative structure provides a unique ability to invest on behalf of employees and in partnership with the Co-op members they serve. This commitment has earned FCL national recognition: since 2017, they have held the Caring Company designation



*This partnership is more than a contribution, it is an investment in the continued evolution, resilience, and global reach of the co-operative movement."*

from Imagine Canada's PRISM Community Impact Company Network - an acknowledgment awarded to companies that contribute at least one per cent of pre-tax profit annually to charitable and nonprofit causes. The designation reflects FCL's dedication to giving back in ways that resonate deeply with both their team members and the CRS as a whole.

Through their support of CDF, FCL hopes to demonstrate the importance of understanding where an organization can best contribute - and where collaboration with expert partners can extend that impact even further. They see their role not only as champions of the co-operative model today, but also as stewards of its future, ensuring that upcoming generations understand the wide range of opportunities available within co-operation. For FCL, this partnership is more than a contribution - it is an investment in the continued evolution, resilience, and global reach of the co-operative movement.

# DONOR SPOTLIGHT

## **INDIVIDUAL DONOR** **BRUNO DRAGANI**

My journey as a monthly donor to CDF Canada began with a simple but powerful realization: lasting change rarely happens through one-time actions. It grows through steady commitment, shared purpose, and the belief that communities everywhere deserve the opportunity to build their own futures. Having spent my career in cooperative finance and values-based leadership, I've seen firsthand how access to knowledge, capital, and community support can transform lives. CDF Canada embodies these principles in action and supporting that mission felt like a natural extension of my own work that I was doing in my own Canadian community.

Monthly giving holds deep meaning for me because it mirrors the cooperative model itself; consistent contributions from many people creating collective strength. It's a way to stay connected to the work year-round, knowing that each month's gift helps sustain training, mentorship, and development programs that don't just respond to immediate needs but build long-term resilience. It's also a reminder that generosity doesn't need to be grand to be impactful; it simply needs to be steady.

A major part of what inspires my ongoing support comes from my own experience volunteering in the field with CDF Canada. I've had the privilege of working alongside cooperative leaders and community members in Indonesia, Peru, and Mongolia. In each of these countries, I witnessed the same powerful truth: when people are given the tools, training, and support to strengthen their cooperatives, the impact is real,

meaningful, and lasting. I saw women gaining financial independence, farmers improving their livelihoods, and communities building systems that will serve them for generations. Those moments stay with you. They make the work personal, and you realize that this work is changing the world to be a better place for all.

What I hope my ongoing support makes possible is enduring, generational change. I want to see communities gain the tools to govern their own cooperatives, strengthen local economies, and create opportunities that last beyond any single project cycle. My aspiration is that CDF Canada's work continues to empower people—especially women, youth, and marginalized groups—to shape their own futures with confidence and dignity. Monthly giving is my way of investing in that vision, one month at a time.



## **Co-operative Principle 6: Co-operation Among Co-operatives**

Supporting CDF Canada puts Co-operative Principle 6 into action. By connecting the expertise of the Canadian co-operative system with partners around the world, CDF Canada turns shared knowledge and values into lasting, locally driven impact. It's not just about supporting communities abroad—it's about strengthening the global co-operative system we're all part of, and building a more resilient, connected future.



*When you donate, the gift you give isn't just economic independence. It is social and community independence."*

## DONOR SPOTLIGHT

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### **INDIVIDUAL DONOR** **JACK & JULIE WILKINSON**

Jack & Julie Wilkinson first began donating to CDF Canada in 2019 and have been giving annually ever since. A deeply committed leader in the cooperative movement, Jack has served three terms as President of the Ontario Federation of Agriculture, the International Federation of Agricultural Producers, and the Canadian Federation of Agriculture. He also served as President and Chair of CMC and joined The Co-operators Board of Directors in 2007.

With his extensive experience in the sector, Jack understands the critical role cooperative development plays—particularly within communities in the Global South. Cooperatives are not driven solely by profit; they reinvest in their communities. Their resilience has been proven time and again, ensuring essential services remain available and responsive to local needs.

When asked what about CDF Canada's work resonated with him most, Jack noted the transformational power of the Women's Mentorship Program. Through this meaningful exchange, women participating in the program see firsthand that credit unions can prosper and become pillars of their communities. The program opens doors for women to envision themselves in senior leadership roles and empowers them to dream bigger. Returning home, they carry not only new skills but the confidence to strengthen their own livelihoods and uplift their communities.

Jack's hope for the future is that the Women's Mentorship Program can be replicated within agricultural cooperative sector. Co-ops bring together resources and services so that small business owners and farmers can continue to prosper. Strengthening these local systems, he notes, can also help reduce the need for people to migrate to larger cities in search of work. Having seen the positive impact the Women's Mentorship Program has had on its participants and their communities; Jack believes that the power of mentorship could be equally transformative within agricultural co-operatives.



*CDF Canada: Planting Seeds for a More Sustainable, Co-operative Future*

*Dear Supporters,*

*We are living in a time of profound global transformation. Overlapping crises are revealing the limitations of existing systems and creating an urgent need for solutions that are scalable, inclusive, and grounded in community ownership.*

*Climate stress is intensifying poverty, migration, and food insecurity disproportionately affecting rural and vulnerable populations. Financial exclusion still impacts more than 1.4 billion people, especially women and youth, who remain underserved by formal financial systems. Gender inequality continues to undermine household stability and long-term community resilience.*

*CDF Canada is ready to meet this moment. With a proven model, global partnerships, and decades of co-operative expertise, we are positioned to scale impact where it is most needed. Through strategic investment, enabling policy, and knowledge exchange, we will deepen our reach and strengthen co-operative systems worldwide.*

*As 2025 came to a close, we proudly announced our new alliance with Développement international Desjardins. In the spirit of Co-operative Principle 6 - cooperation among cooperatives - this alliance will enhance our ability to deliver meaningful, sustainable impact. By leveraging our complementary strengths, we expand our capacity to serve communities and create lasting change.*

*Looking to 2026 and beyond, we remain committed to innovating with community-led solutions and driving transformative impact.*

*Together, we can build a future where cooperation is not just a principle, it is a global force for resilience and equity.*

*With Gratitude,*

*Ben André  
Executive Director, CDF Canada*



Co-operative Development  
Foundation of Canada

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