

CANADIAN  
CO-OPERATIVE  
ASSOCIATION



ASSOCIATION  
DES COOPÉRATIVES  
DU CANADA

*Welcome to your annual window on the Canadian  
Co-operative Association's work to reduce global  
poverty through co-operative action.*

2015

2016

# ANNUAL REPORT



# OUR CONTINUING LEGACY

*Making a world of difference beyond our borders.*

The success and vibrancy of the co-operative movement in Canada has been a source of inspiration for many living in communities around the world where people struggle daily against poverty, powerlessness and isolation to meet even their most basic needs.

Guided by the 6th Principle of Co-operatives, *Co-operation among Co-operatives*, for almost 70 years Canadians have shared their co-operative experience to help people in the world's poorest communities work their own way out of poverty. Canadian co-operators do this by offering their time and expertise to our international development programs and by generously supporting the **Co-operative Development Foundation of Canada (CDF)**, on whose behalf CCA delivers much of its development work each year.

Our organizations share a compelling mission: to help establish and grow co-operatives internationally that build a better world. In 2012, to mark the International Year of Co-operatives, CDF launched a four-year ***Build a Better World*** campaign to highlight the impact of Canadian co-operatives in promoting the co-op model as one of the most effective means of sustainable

community development and reducing poverty. In that time, 300 volunteers donated more than 10,000 volunteer days and CDF's campaign raised over \$9 million to help support our projects in 22 countries.

In this past year we continued to work with co-operatives and credit unions, in Africa, Asia, Latin America, the Caribbean and Eastern Europe, building on the momentum of the campaign.

Co-operatives we helped have enabled families to improve their health and nutrition and to send their children to school. They have brought members together for training and education. Women have assumed leadership roles as members, managers, and directors of local and national co-operative organizations. Co-operative federations have influenced governments to create laws that encourage co-operative growth and development in their countries.

Here at home, credit unions in six provinces opened their doors to mentor women leaders from credit unions across Africa through our Women's Mentorship Program (WMP). Twelve young Canadians took up six-month internships supporting co-operative



growth and development in South Africa, Malawi, Kenya, Rwanda, Uganda and Mongolia. Fifty-seven volunteers and co-operative leaders shared their knowledge with credit unions and co-operatives in various assignments across 12 countries.

This year was not without its challenges. As several of our multi-year programs came to conclusion, we drew on our institutional reserves to maintain operations and finance a funding gap as new project approvals were being negotiated. Thanks to the enduring resolve of our dedicated employees and volunteer leaders, CCA ended the year with a renewed portfolio of projects and a stable revenue stream, enabling us to continue to nurture our proud legacy of co-operative development on a global scale.

**Patrice Pratt**  
*CCA President*

**Michael Casey**  
*CCA/CDF Executive Director*



## CCA BOARD OF DIRECTORS

(back row) Michael Casey, Christopher Johnston, Normand Lafrenière, Daniel Burns, Erin Robinson, (front row) Linda Archer, Patrice Pratt, Willy Robinson, Cheryl Byrne, Michele Aasgard.

## COVER PHOTO

WMP participant Caroline Riungu, from the Kenya Police SACCO, listens intently during a classroom session in Ottawa.

12

countries

57

volunteers

967

volunteer days

# THANK YOU CCA VOLUNTEERS

Volunteers were active in nearly every CCA project last year. Whether it was a short-term, long-term or online assignment, the willingness of our volunteers to share their experiences and knowledge played an integral role in supporting our vision of “A Better World.”

📍 (Right) CCA volunteer Joey Pittoello, from Just Us! Coffee Roasters in Nova Scotia, discusses farming with co-op members in Colombia.

📍 (Below) Twelve Canadian interns worked with our partners in Kenya, Malawi, Mongolia, Rwanda, South Africa and Uganda.



## CCA'S APPROACH

CCA works with local partner organizations to help smallholder farmers, traders and producers establish and strengthen co-operative and credit union enterprises that can provide needed goods and services they cannot access or develop on their own. Members work together to manage their co-operatives democratically to achieve economies of scale that lower costs and grow their income.

CCA supports and strengthens co-op federations that provide services to member co-operatives and work with governments to enact co-op-friendly laws and regulations.

Through CCA, Canada's credit unions and co-operatives share their time, knowledge and financial resources to establish co-operatives that build a better world.



215 19 200+ 14

women participants

countries

credit union hosts

years

WMP participant Rejoice Chisi, of Future SACCO Ltd., Malawi, with Sandi Kaye (l) from Connect First Credit Union and Shelley Vandenberg (r) from First Calgary Financial.

# WOMEN'S MENTORSHIP PROGRAM

Eleven women credit union managers from five countries participated in CCA's annual month-long program in 2015. This was all made possible with the generous mentoring and hosting provided by the following credit unions:

1. Peterborough Community Credit Union, ON
2. Island Savings—a Division of First West Credit Union, BC
3. Coastal Community Credit Union, BC
4. Connect First Credit Union, AB
5. Conexus Credit Union, SK
6. Integris Credit Union, BC
7. North Peace Savings & Credit Union, BC
8. Vancity, BC
9. Cambrian Credit Union, MB
10. Leading Edge Credit Union, NF
11. Innovation Credit Union, SK



**FOR ME, MENTORING IS SOMETHING THAT JUST KEEPS MOVING OUT AMONG WOMEN, LIKE RIPPLES IN A POND. IT BEGINS WITH TAKING THAT FIRST STEP, OF BELIEVING IN OURSELVES, AND IN OUR DREAMS.”** – Ann Wachera Mbaabu, Kenya—2015 WMP participant



Eleven credit union managers from Africa attended the 2015 WMP and are now applying this new knowledge to strengthen their credit unions.

# PROMOTING EQUALITY BETWEEN WOMEN AND MEN

Gender equality does not mean that women and men become the same, but that their opportunities and life chances are equal. CCA has a long history of promoting gender equality in our programs and projects. Our vision of gender equality, shared with our global partners, has influenced our work around the world. CCA practices and promotes equitable development ensuring that both women and men are supported with opportunities to meet their full potential. In this way the impact of our work is reflected in more sustainable, stronger, more resilient communities.

Highlights of this work from our recent partnership programs (2005–2015) include:

**Membership:** 93% of CCA projects included specific activities to promote equality between women and men.



**WE ARE HAPPY AND DOING BETTER. WE SPEND MORE TIME TOGETHER AND PLAN AND SHARE DECISIONS AND CHORES. OUR LOVE IS SHINY NOW.”**

*– Andre Samvora–Rwanda, after participating in a gender training workshop with his wife*

**Leadership:** 12,000 women leaders have been trained in various community-based programs.

**Entrepreneurship:** 3.2 million women entrepreneurs conducted business through their co-operatives.

**Mentorship:** 215 women credit union leaders have participated in the Women’s Mentorship Program.

**Volunteers:** 57% of CCA volunteers were women co-operators.

Building on our experiences and best practices in the field of gender equality, CCA is working on the emerging theme of **masculinity**, engaging with men to understand issues of domination to reduce gender-based violence.



Members of a micro-finance group in Northern Ghana say they are now seizing opportunities and earning more thanks to business training and small loans.

104K

270

245

12

individuals reached

co-ops

communities

countries

# WHERE WE WORK IN THE WORLD

RWANDA		
UGANDA		
TANZANIA		

A Ugandan co-op trainer presents the benefits of an integrated model of co-operation.

SIERRA LEONE	
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Hassanatu Turay (r) makes a loan payment at the Tawopaneh Savings Credit Union.

A recently completed study by the International Development Research Centre into CCA's integrated co-operative model is yielding insights into the benefits of providing co-op members with integrated access to finance, markets and improvements to agricultural production.

CCA returned to Sierra Leone in August 2015 just prior to the official WHO Ebola advisory lifting. 213 leaders and staff at 21 re-opened credit unions have been trained on governance, bookkeeping and co-op operations.

GHANA	
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Moses Kumba says the greatest impact of this project is his newly expanded credit union.

RWANDA	
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A newly built drying store holds maize harvested by co-op members.

UKRAINE	
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The first AGM of the newest agriculture producers co-operative in Dnepropetrovsk.

Midway through CCA's FOSTERING food security project in Northern Ghana, membership is growing significantly in farmer co-ops in all eight districts. Training in agricultural practices, climate change, peace building, gender and credit union access has helped 32,786 women and men farmers increase their production yields, become peace agents in their communities and receive services at their credit unions.

In Rwanda, CCA has completed the building of storage silos, drying facilities and rice and maize processing plants to serve all 15 farmer co-operatives involved in its five-year food security project. These post-harvest facilities are increasing the value of production and incomes of over 17,600 co-operative members.

The co-operative horizon in Ukraine continues to expand. Our efforts with société de coopération pour le développement international (SOCODEVI) and the University of Sherbrooke-IRECUS, are strengthening two agricultural co-ops, building one grain storage elevator and improving co-op legislation and taxation for the development of a national co-operative movement.



CCA volunteer Murray Hidlebaugh (r) with Mr. Terrence Victor, Registrar, Grenada Ministry of Cooperatives.

In February 2015, CCA and the Grenadian NGO Protein from Waste and Local Crops, Inc. set out to help a group of poultry farmers develop a primary produce co-operative to take over management of a feed mill. The farmers have accomplished in a very short time what often takes years. They were granted the co-operative seal by the Ministry of Cooperatives at their 1st Annual General meeting on March 31st 2016.



Sari-sari shops affected by Typhoon Haiyan are rebuilding.

CCA is working to rebuild women's micro-enterprises through business training and micro-insurance in the wake of Typhoon Haiyan.



CCA is mobilizing expertise from credit union systems in Canada, Ghana and Kenya to strengthen the Uganda Savings and Credit Co-operatives Union with financial support from the International Fund for Agriculture Development (IFAD).



Members of the Likar co-op were excited to participate in this research.

Over 100 women's co-ops in Turkey have been documented through CCA's pivotal research. This is helping the Foundation for the Support of Women's Work tell their stories and advocate and support women's co-op development across the country.

### New Project

CCA recently received approval on a new four-year project; The INVEST Co-op program will improve economic well-being for small producers through co-operatives in Indonesia, Mongolia, Malawi and Peru.



Guest speakers along with CCA and Canada Embassy staff meet at the National Forum.

The Colombia IMPACT project recently completed its first year working with 66 producer organizations in 11 departments of the country. The first national forum for all IMPACT producer organizations, held in October, provided a networking opportunity for participants to learn from each other, as well as access key information about the national agriculture situation and the Colombian and Canadian co-operative movements.

**\$15 M** *The IMPACT food security project is helping farmer associations in Colombia become registered as legal co-operatives, providing technical, business and marketing training. The project is working with:*

<b>16,500</b>	PRODUCERS
<b>66</b>	PRODUCER ORGANIZATIONS
<b>52</b>	YOUTH GROUPS
<b>41</b>	GENDER LEADERS

# FINANCIALS

CCA gratefully acknowledges the following for making our work possible:

- Global Affairs Canada
- Co-operative Development Foundation of Canada
- International Fund for Agricultural Development
- Conference Board of Canada
- International Development Research Centre
- World Bank
- Irish League of Credit Unions Foundation
- Inter-American Development Bank

## SUMMARIZED BALANCE SHEET AS AT MARCH 31, 2016

	<u>\$ 2016</u>	<u>\$ 2015</u>
<b>Assets</b>		
<b>Current assets</b>		
Cash & cash equivalents	2,705,253	604,679
Accounts receivable	553,609	938,333
Project advances and prepaid expenses	625,759	882,552
	<b>3,884,621</b>	<b>2,425,564</b>
Investments	2,290,040	2,259,145
Capital assets	146,640	207,932
	<b>6,321,301</b>	<b>4,892,641</b>
<b>Liabilities</b>		
<b>Current liabilities</b>		
Accounts payable and accrued liabilities	302,494	514,282
Deferred Revenues	4,274,713	1,772,913
	<b>4,577,207</b>	<b>2,287,195</b>
<b>Net Assets</b>		
Unappropriated surplus	(239,417)	363,758
Internally restricted reserves	1,027,029	1,304,422
Externally restricted reserves	956,482	937,266
<b>Total Net Assets</b>	<b>1,744,094</b>	<b>2,605,446</b>
	<b>6,321,301</b>	<b>4,892,641</b>



Co-op leader Juan Urbano (4th from left) and fellow farmers attended Expo Milan as specially invited guests of the Colombian president.

## SUMMARIZED STATEMENT OF ACTIVITIES

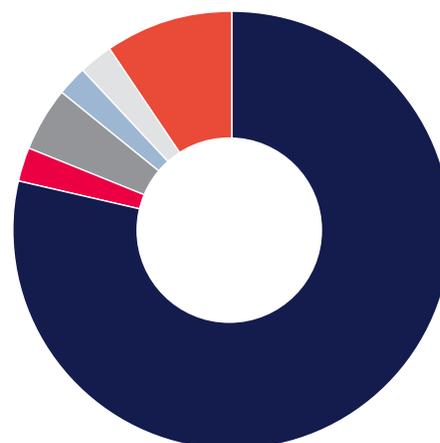
for the year ended March 31, 2016

	\$ 2016	\$ 2015
<b>Revenues</b>		
Contracts & agreements	8,278,353	10,968,650
Other income	—	44,159
	<b>8,278,353</b>	<b>11,012,809</b>
<b>Expenses</b>		
Program activities	8,196,687	9,795,473
Management & administration	961,783	1,414,925
	<b>9,158,470</b>	<b>11,210,398</b>
<b>NET REVENUE FOR THE YEAR</b>	<b>(880,117)</b>	<b>(197,589)</b>

## SUMMARIZED STATEMENT OF CASH FLOWS

for the year ended March 31, 2016

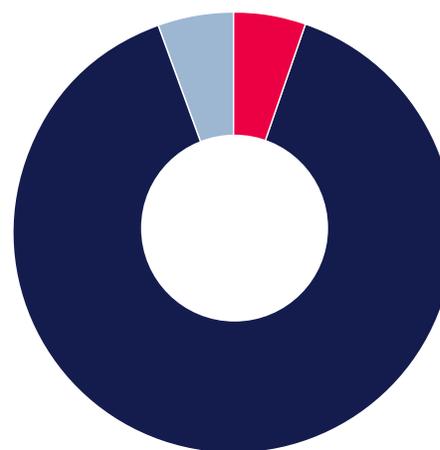
<b>Operating Activities</b>		
Net revenue for the year	(880,117)	(197,589)
Items not affecting cash	58,555	72,644
Net change in non-cash working capital items	2,931,529	(1,352,718)
	<b>2,109,967</b>	<b>(1,477,663)</b>
Investing activities	(30,895)	749,884
Financing activities	21,502	(17,013)
<b>Net change in cash during the year</b>	<b>2,100,574</b>	<b>(744,792)</b>
Cash—beginning of the year	604,679	1,349,471
<b>CASH—END OF THE YEAR</b>	<b>2,705,253</b>	<b>604,679</b>



## REVENUE BY SOURCE

FY 2015-2016

Global Affairs Canada	6,513,958	78.69%
Conference Board of Canada	211,068	2.55%
IFAD	385,318	4.65%
IDRC	186,471	2.25%
Consultancy	200,451	2.42%
CDF	781,087	9.44%
<b>TOTAL</b>	<b>8,278,353</b>	<b>100.00%</b>



## PROGRAM DISBURSEMENTS BY SECTOR

FY 2015-2016

Finance Agricultural	440,187	5.37%
Enterprise	7,318,531	89.29%
Micro Enterprise	437,969	5.34%
<b>TOTAL</b>	<b>8,196,687</b>	<b>100.00%</b>

# OUR VISION: A BETTER WORLD

*Our values: Our work is shaped by the seven co-operative principles identified by the International Co-operative Alliance and adopted by co-operatives all over the world.*

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Co-operation among Co-operatives
7. Concern for Community

CCA is affiliated with the International Co-operative Alliance through our member, Co-operatives and Mutuals Canada.

## CANADIAN CO-OPERATIVE ASSOCIATION

400-275 Bank Street  
Ottawa, ON K2P 2L6  
Telephone: 613-238-6711  
Toll Free: 866-266-7677  
Fax: 613-567-0658  
international@coopscanada.coop

[www.coopscanada.coop](http://www.coopscanada.coop)



The Canadian Co-operative Association is a not-for-profit co-operative which establishes and strengthens co-operatives, credit unions and community-based organizations to reduce poverty, build sustainable livelihoods and improve civil society in developing countries.

Canadian Co-operative Association programs are undertaken with the financial support of the Government of Canada provided through Global Affairs Canada.



Les Programmes de l'Association des coopératives du Canada sont réalisés avec l'appui financier du gouvernement du Canada accordé par l'entremise d'Affaires mondiales Canada.



Young Rwandan farmer Ibrahim Habuhazi credits the drying and storage services, and training his co-op provides for the growth of his harvest and income.



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