INSIDE

Executive message PAGE 3
Equality through economic empowerment 4–5
Gaining ground on equal rights 6–7
Sharing knowledge for lasting results 8–9
Our volunteers 10
Our partners 11
Our supporters 12–15
Our finances 16–17
Our mission and vision 18

INTERIM EXECUTIVE DIRECTOR: Christine Campbell
NATIONAL DIRECTOR, DEVELOPMENT AND COMMUNICATIONS: John-Frederick Cameron
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Crossroads International is creating a more equitable and sustainable world by strengthening and engaging individuals, organizations and communities in Canada and the global South. Today Crossroads is leveraging expertise, networks, and dollars from both South and North to create lasting solutions to overcome poverty and advance women’s rights.

Crossroads International is a registered charitable organization in Canada: No. 12981 4570 RR0001

More than 240,000 people have been touched by our work since 2009, but to understand the real impact we look to the individual lives that have been changed. Lives like Juana’s, a coffee farmer in Bolivia who has dramatically increased her production levels thanks to micro-credit access. Girls like Nomsa who have put their abuse behind them and now support others in defending their right to live free from violence. Small business owners like Mama Sany, who was able to turn her life around with entrepreneurial training. In the past year almost 25,000 women and girls have learned about their rights and how to defend them, and more than 5,000 women and youth have gained the skills and means to increase their incomes and move towards economic independence.

Building upon this tremendous success, the board of directors has just approved a new strategic plan for the next five years. It places our focus firmly on advancing equality for women and girls by building on our programming from the last five years. It challenges us to expand our work by developing new strategic alliances in Canada and in the South. Unfortunately under the strain of ongoing security issues, our valued and long-standing partnerships with organizations in Niger and Zimbabwe concluded this year, however we look forward to piloting new projects in Burkina Faso and Tanzania. The strategic plan will also ensure that Crossroads volunteers continue to play an integral role in a robust network of partners and supporters working together for lasting change. Our renewed partnership with the Department of Foreign Affairs, Trade and Development (DFATD) is vital to our success, but generating new revenue streams to fuel our growth will also be critical.

Our focus, our approach and our impact were deeply influenced by the leadership of Crossroads Executive Director Karen Takacs, whose passing in August 2015 was felt deeply by the entire Crossroads community. In celebration of her outstanding contributions we’ve launched the Karen Takacs Women’s Leadership Fund, which provides vital financial support to organizations advancing equality for women in Africa; please learn more about the Fund on page 15.

We would like to thank the 94 Crossroaders, 34 partners and thousands of individual donors for their collaboration and support this past year. Without you these results would not be possible; we are stronger together. This report outlines the significant change that your support has enabled us to achieve. In particular, we would like to recognize the Department of Foreign Affairs, Trade and Development and the Ministère des Relations internationales et de la Francophonie for their ongoing support. Together we’re advancing equality and contributing to real and lasting change.

Christine Campbell, INTERIM EXECUTIVE DIRECTOR
Ian Anderson, CHAIR, BOARD OF DIRECTORS

STRONGER TOGETHER

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ECONOMIC EMPOWERMENT FOR EQUALITY

Economic empowerment is about much more than collecting a paycheque; it gives a woman the autonomy she needs to walk away from violence and into a promising future. As a woman’s economic independence increases, so too does the power of her voice in decision-making at home and in the community.

Crossroads builds organizational capacity and individual proficiency through workshops, skills training, and improved access to tools such as microfinance loans. More than 5,000 women and youth improved their livelihoods this year through initiatives such as soap-making cooperatives, market gardening and small business start-ups.

ELENA

Elena Anghel has volunteered three times with Crossroads International and is one of the few Canadians with first-hand field experience in microfinance in Bolivia. During her most recent stay she worked with four Crossroads partners to support them in navigating a new legal framework for non-governmental organizations undertaking microfinance operations. “One of my concerns about volunteering is – and I tend to believe it’s a general one: will I be doing work that regular employees don’t want to do? Will I make a real impact or just help some bureaucrats push numbers forward? Won’t we steal jobs? Are our efforts sustainable?” she says. “Crossroads, at an organizational level, provides satisfactory answers. Crossroads cares: about partners, about volunteers, about fund providers and about everybody’s reputation and best ways to achieve sustainable excellence.”

JUANA

Juana Machaka de Chaculla has a small coffee farm in a remote coffee-producing region in Bolivia. She is accessing credit for the first time thanks to a women led micro-credit approach, part of an innovative project called “Growing business: A Bolivian micro rural investment fund and enterprise training program.” The project is a collaboration between Crossroads and the Pro-Rural Pro-Rural, with support from UNIFOR’s Social Justice Fund. The project also trains participants in financial literacy, gender equality, and leadership.

This microcredit approach supports vulnerable populations that would otherwise be excluded from financial markets, particularly rural women. Credit is extended to rural smallholder producers and entrepreneurs who invest in their income-generating activities. “The credit has helped us to improve our production,” Juana says. “She has used her credit to buy new coffee plants to increase her revenue. With Crossroads support, women producers and entrepreneurs are managing eight microcredit funds in western Bolivia, economically empowering women through direct access to financial resources.”
GAINING GROUND ON EQUAL RIGHTS

Innumerable cases of violence against women go unreported each year, but even without accounting for these occurrences, there are still up to 70 per cent of women globally who experience violence in their lifetime, according to the World Health Organization. Crossroads is reducing violence against women and girls and increasing their access to the justice system; this year more than 11,000 women, men and girls were supported through access to justice programs and girls’ empowerment clubs. When women and girls are provided with a safe space where they learn about their rights, build confidence, and are encouraged to speak out, they gain the tools they need to claim their rights.

MELODY

Melody Darkey has been working for Crossroads’ partner Women in Law and Development in Africa (WiLDAF-Ghana) for ten years. She got her start as a program assistant and moved through the ranks to occupy her current position as acting executive director. She believes that the greatest achievements of WiLDAF-Ghana’s partnership with Crossroads include the strong track record in mobilizing women, influencing policy, and becoming a credible source of information for women’s rights in Ghana and abroad. This is achieved in part through access to justice programs, including training legal literacy volunteers in critical aspects of the Domestic Violence Act so that they become advocates of equal rights in their communities. “Through the different linkages that Crossroads has facilitated, we’ve been able to expand the breadth and length of our collaborations,” Melody says. “Partner visits to the North, and also between Southern partners, have contributed a lot to strengthening the women’s movement globally. Crossroads is helping us carry out our local messages and agenda. They contribute generally to cultural sensitivity and ultimately, they help create a better world for all of us.”

NOMSA

Nomsa was abused by a boy she knew and loved like a brother. She thought it was her fault that he forced her to sleep with him, and she hated herself because of it. Eventually Nomsa divulged the details to her best friend, who decided to take her to a Crossroads-funded girls’ empowerment club, a safe space where girls learn about their rights and how to assert them. “I learned that my silence was hurting me and perpetuating the problem,” she says. When she went home that night she told her grandmother why she had tried to commit suicide, and her grandmother forced the boy to leave their home. “Gradually things in my life got better because of what had happened,” Nomsa says. “I now remember that I should never trust anyone. I now know that killing myself would have been the worst mistake. I am now active in the girls’ empowerment clubs and I speak strongly against abuse. I wish all people could report abuse and break the silence because it decays the joy of life from inside.”
Crossroads and our partners are addressing the root causes of inequality by sharing expertise, building regional and international networks to address common issues, and leveraging finances to pilot new program approaches and scale up successful initiatives. As a result of our support, 90 per cent of our partners report that their overall capacity has been improved.

Capacity building is a two-way street; our multi-directional partner and volunteer exchanges share expertise between Southern partners and between volunteers and partners North and South. Looking ahead, Crossroads will support our partners with an increasingly holistic approach by developing strategic partnerships and reinforcing networking that will help to create significant impact in the long term.

ANDREA

Andrea Gunraj is a communications specialist with one of Crossroads’ Canadian partners in Toronto, METRAC Action on Violence. She volunteered in Ghana this year with Crossroads partner Women in Law and Development In Africa (WiLDAF-Ghana) to exchange ideas and expertise about empowerment programs for girls. It wasn’t long before Andrea was bursting with ideas to bring back to METRAC. One insight she gleaned in Ghana was the importance of public launches for new programs. “We’ve done a lot of programming that stays under the radar,” she says. Witnessing WiLDAF’s success at the launch of a girls’ empowerment club, she realized that the inclusion of the community boosts enthusiasm and develops a vested interest in the program’s long term success. “The community is encouraged to take a leadership role with the program. There’s this idea about making much ado about something,” she says. “We know this is an idea we can implement now that we’ve seen it played out in front of us.”

MAME

When Mama Sény Samb’s husband disappeared, she kept up his battle, but before long she learned that he had moved to another country and married another woman. Mama Sény and her two children were left with no money and no way to pay the bills. She started borrowing to cover her expenses, but soon realized that she was unable to clear her debts. With few skills or work experience, Mama Sény was beginning to fear bankruptcy. She heard about Crossroads’ support for a new program to promote the vocational skills of women in the area, and decided to give them a call. Soon she was enrolled in a peer support group where the participants quickly bonded. “Everyone stigmatizes women who have been left by their husbands or divorced, but when women in the group talk about their problems we realize that we’re not alone,” she says.

Mama Sény also enrolled in entrepreneurship courses with APROFES, where she learned how to open her own boutique. Her business is already very successful, and she looks forward to being able to put her children through school. “But this support won’t stop with me,” she says. “My experience has helped me to help others.”
CROSSROADS WORKED WITH 94 VOLUNTEERS

Our partners work tirelessly with their communities to improve their quality of life and to advance human rights. Together we develop and support innovative ideas and approaches to meet critical needs and sustain development for years to come.

AND 34 PARTNERS THIS YEAR.

“With the help of our volunteers, we have developed databases, and monitoring, and evaluation tools that help us advance as an organization.”

ENRIEKA HOUMEY, EXECUTIVE DIRECTOR AT GF2D IN TOGO
Thank you, merci, gracias, me da ase, jere, siyabonga!

The work of Crossroads International is possible because of the generous support from our donors and funders. Your gifts are helping to reduce poverty and advance equality for all.

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Karen Takacs served as Crossroads International’s Executive Director since 2001. During her tenure she led a process of transformation that built on Crossroads’ roots in cross-cultural exchange to increase its impact in advancing equality for women and girls and the right to sustainable livelihoods for all. Karen would have been the first to say that these achievements are the result of the work of many; Crossroads’ work is rooted in the hopes and aspirations of partners in the global south. Their voices, vision, and expertise are present in all of our planning, and this too is part of her legacy.

The entire Crossroads community was deeply saddened by Karen’s passing in August 2015 after a lengthy illness. In celebration of her outstanding leadership, the Board of Directors of Crossroads International is proud to announce the launch of the Karen Takacs Women’s Leadership Fund. Karen was deeply touched by the honour and passionate about what the fund could achieve; it will provide vital financial support to African organizations whose work advances women’s leadership and equality for women and girls. Please join us by making your gift today at: cintl.org/karentakacsfund/donate.

**Sponsors**

Genus Capital Management
KIK Custom Products
P&G
Weil Inc.
Jubera Inc.
The Talent Co.

Indicates monthly donors. This list acknowledges donors who have gifted of $500 or more and our monthly donors in the fiscal year ending March 31, 2015. Every effort has been made to ensure the accuracy of this list. If an error has been made, please contact us at 1-877-967-1611, ext. 229 or at resourcedev@cintl.org.

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**ANNUAL COUNCIL**

Chair: Kelly Rockoff
Judy Blye-Jones
Anne Marie Clune
Valerie Huzay
Sharan Spencer-Brown

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**Advisory Council**

Chair: Kelly Rockoff
Judy Blye-Jones
Anne Marie Clune
Valerie Huzay
Sharan Spencer-Brown

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**The Karen Takacs Women’s Leadership Fund**

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STATEMENT OF FINANCIAL POSITION

ASSETS

<table>
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<th>2015</th>
<th>2014</th>
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<tr>
<td>Total current</td>
<td>$425,420</td>
<td>$1,047,710</td>
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<td>Investments</td>
<td>2,458,908</td>
<td>2,360,313</td>
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<td>Capital assets</td>
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<td>39,922</td>
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<td>Total</td>
<td>$2,914,854</td>
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LIABILITIES & NET ASSETS

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<td>Current liabilities</td>
<td>$841,277</td>
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<td>Net assets</td>
<td>2,273,577</td>
<td>2,275,267</td>
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<td>Total</td>
<td>$2,914,854</td>
<td>$3,467,542</td>
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STATEMENT OF OPERATIONS

REVENUE

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<tr>
<td>Federal government – DFATD</td>
<td>$2,790,103</td>
<td>$2,894,070</td>
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<td>Federal government – DFATD IYIP</td>
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<td>844</td>
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<tr>
<td>Subtotal</td>
<td>2,790,103</td>
<td>2,894,914</td>
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<td>Provincial government contributions (Quebec)</td>
<td>184,389</td>
<td>136,199</td>
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<tr>
<td>Donations*</td>
<td>754,003</td>
<td>774,702</td>
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<tr>
<td>Other revenues</td>
<td>320,281</td>
<td>248,897</td>
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<td>Volunteer contributions</td>
<td>1,897,371</td>
<td>2,238,233</td>
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<tr>
<td>Subtotal</td>
<td>2,971,455</td>
<td>3,261,832</td>
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<tr>
<td>Total</td>
<td>5,945,947</td>
<td>6,292,945</td>
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EXPENSES

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<tr>
<td>Program expenses</td>
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<td>$2,867,952</td>
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<td>Public engagement program expenses</td>
<td>192,573</td>
<td>223,406</td>
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<td>Administration, governance and overhead</td>
<td>828,547</td>
<td>676,087</td>
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<td>Fundraising</td>
<td>135,368</td>
<td>171,544</td>
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<td>Contributions by volunteers</td>
<td>1,897,371</td>
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<td>Total</td>
<td>5,947,637</td>
<td>6,177,222</td>
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<td>Surplus (deficit)</td>
<td>($1,690)</td>
<td>$115,723</td>
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*Current liabilities include deferred revenue which represents externally restricted funds received in advance of the fiscal year. The deferred revenue balance at March 31, 2015 was $431,671 and consists of the following: Provincial government contributions (Quebec) $70,118; Donations $361,553. The net assets have remained stable and total assets have declined this year because federal government funding was not secured in advance of March 31, 2015.

*Crossroads International raised $891,609 in donations from valued individual donors, foundations and other non-government supporters. For the year, $714,033 was expended on programs and $161,573 has been deferred for future program delivery. The deferred amount includes current and past contributions. Restricted contributions are recognized as revenue in the year in which the related expenses are incurred.

Audited financial statements for Crossroads International are available on our website (cintl.org) or upon request at 1-877-967-1611.
MISSION:
Crossroads International works to create a more equitable and sustainable world by engaging and strengthening individuals, organizations and communities through mutual learning, solidarity and collective action.

VISION:
ONE WORLD where poverty is eliminated, equality prevails and the rights of women and girls are fulfilled.
Printed on Rolland Enviro 100 print, which contains 100% post-consumer fiber, is EcoLogo, processed chlorine free, FSC® certified and is manufactured using renewable biogas energy.