



CROSSROADS
INTERNATIONAL

STRONGER

TOGETHER

2014-2015 ANNUAL REPORT

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

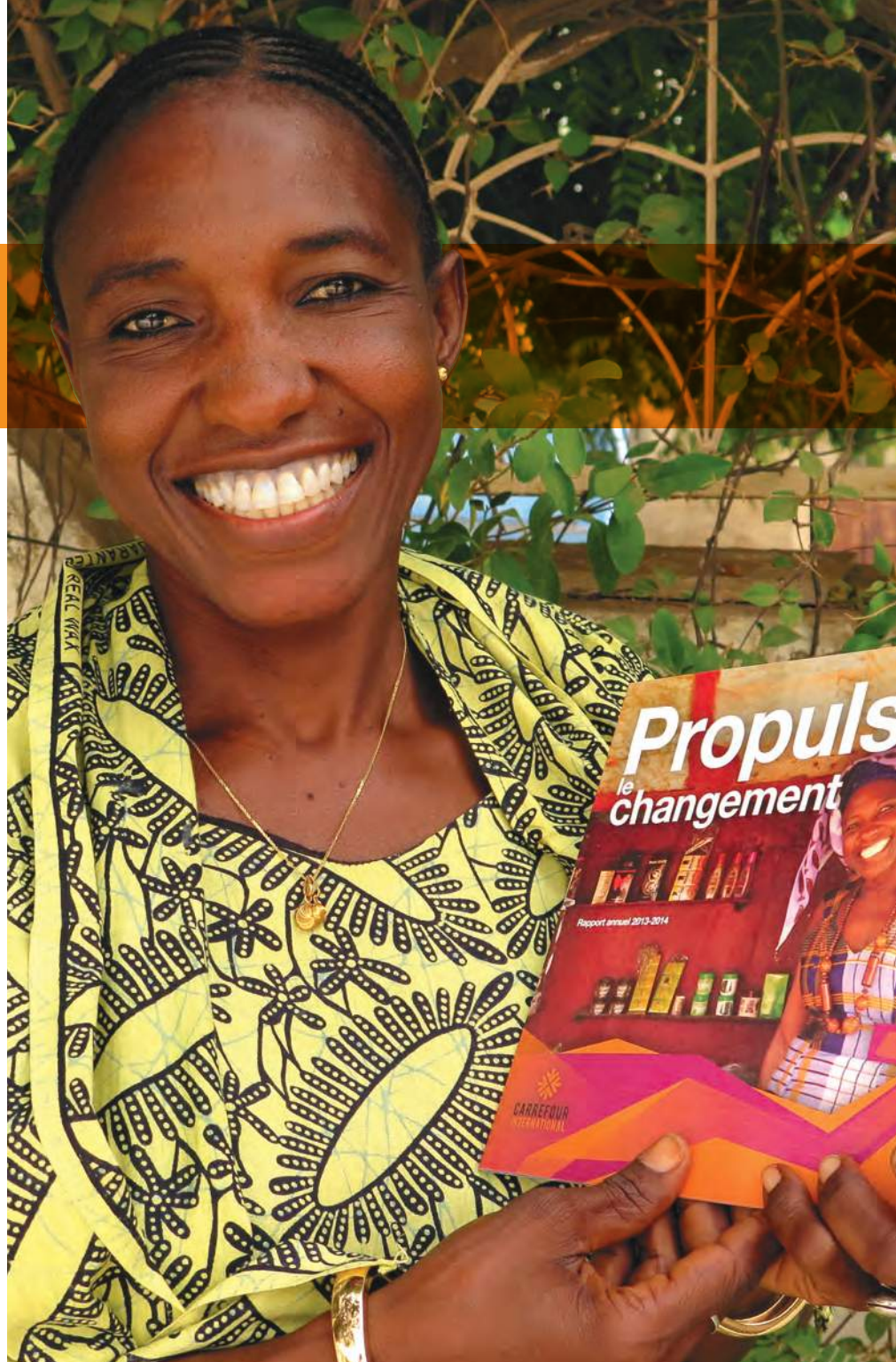
NATIONAL DIRECTOR, DEVELOPMENT AND COMMUNICATIONS: John-Frederick Cameron

COPY AND COORDINATION: Liane Cerminara

DESIGN: Stephen Thomas Ltd

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



STRONGER TOGETHER

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 Mame Sény, 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

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 partner Pro-Rural, with support from UNIFOR's Social Justice Fund. The project also trains participants in financial literacy, gender equality and leadership.

This micro-credit 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 micro-credit funds in western Bolivia, economically empowering women through direct access to financial resources.

Photo by Joni Ward



GAINING GROUND ON EQUAL RIGHTS

nnumerable 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. "The 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. Because they lived together, she still had to cook and clean for him every day. She didn't want to tell their guardian, her grandmother, what had happened because she thought she would be accused of lying. Nomsa felt she had nowhere to turn. She became desperate and tried to kill herself by overdosing on pills, but was rushed to the emergency room and survived. When she went home she felt that she couldn't tell her grandmother the reason behind her suicide attempt; she became irritable and defensive.

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. That day they were discussing how to report abuse. "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 kill herself, and her grandmother forced the boy to leave their home. "Gradually things in my life got back to normal," Nomsa says. "I am happy now but I still don't like being touched by males. I love the girls' club because of the support I get from the other girls. Now I 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."

*name has been changed to protect identity

Photo by Andrea Gunraj

SHARING KNOWLEDGE FOR LASTING RESULTS

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 Mame Sény Samb's husband disappeared she feared for his safety, but before long she learned that he had moved to another country and married another woman. Mame Sény and her two children were left with no money and no way to pay the bills. She started borrowing on credit from people in the neighbourhood to cover her expenses, but soon realized that she was unable to re-pay her loans. With few skills or work experience, Mame Sény was beginning to feel desperate. She'd heard about Crossroads' partner the Association pour la promotion de la femme sénégalaise (APROFES) 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.

Mame Sény also enrolled in entrepreneurial courses with APROFES, where she learned how to run her own business and received funding to open her own boutique. Her business is already very successful, and she looks forward to being able to pay for her children's education and becoming a "big entrepreneur". "But this support won't stop with me," she says. "My experience has helped me to help others."





CROSSROADS WORKED WITH 94 VOLUNTEERS AND 34 PARTNERS THIS YEAR.

Crossroads volunteers share their skills and expertise to build the capacity of individuals and organizations for the long term. This year volunteers supported the launch of girls' empowerment clubs in Ghana, helped women's cooperatives in Mali develop

marketing plans, and developed the baseline and key indicators necessary to ensure a comprehensive monitoring and evaluation program for our Bolivian partners.

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.

"We had volunteers develop databases and monitoring and evaluation volunteers. Each left us with tools that help us advance as an organization."

ÉPIPHANIE HOUMEY, EXECUTIVE DIRECTOR AT GF2D IN TOGO

OUR 2014-2015 VOLUNTEERS

NORTH-SOUTH CROSSROADERS

Kezia Amoako
Elena Anghel Braikoff
Ana Balanean
Tharcisse Baleja Kabeya
Aida Manh Bamba
Charlene Bernasko
Dominique Bertrand
Hillary Birch
Sindie Bonin
Katia Bricka
Heather Bruce
Boubacar Dabo
Dianne D'Elia
Ibrahima Diallo
Seynabou Diallo
Fatim Diop
Valerie Embree

Jacinthe Fortier
Anne Gardner
Karine Gauthier
Virginie Gobeil
Frédéric Giguère
Jeanne Gleeton
Abdou Lahat Gueye
Andrea Gunraj
Carolyn Gunraj
Danièle Heinen
Natasha Simone Ketter-Price
Grace Kim
Simon Lavoie
Vladimir Ilich Lopez Flores
Lucie Mailloux
Natalie Martin
Ayicoue Espoir Ezechiel
Mensah

Jana Miller
Marie-Anne Lauzon Miron
Vanessa Mongeon
Christina Moschaki
Komi Vinyo Moti
Britt Novakowski
Isabelle Paluck-Leblanc
Josiane Pelosse
Éric Pépin
Carolina Queiroz Fernandes
Dos Santos
Ida Stéphanie Ramdé
Victor Riquelme-Pino
Véronique Roussel
Fernand Roy
Vicky Royer
Manuel Jose de Jesus Salas
Caza Saleck

Cheick Tidiane Sidibé
Shequita Tumica Thompson
Julie Trudel
Amélie Vachon
Catherine Valois
Whitney Wilson
Ambra Yirenkyi

SOUTH-NORTH CROSSROADERS

Stella Adu-Amankwah
Lois Advamoah-Addo
Thérèse Adjoo Akakpo
Ashley Rudo Chisamba
Alima Coulibaly
Seydou Coulibaly
Patricia Essel
Rebecca Gwaure
Idrissa Hassane

SOUTH-SOUTH CROSSROADERS

Tagbe Amone Dossèh
Amewonyine
Sédé Chrysès Marin Awignan
Vida Awiti
Alberta Gladys Chiwome
Baba Sarmoye Cisse
Milavo Dotè Dweggah
Patricia Essel
Afua Gyapomaa
Idrissa Hassane

Melody MacEvans-Darkey
Cebile Manzini-Henwood
Épiphanie Houmey
Kay Ncube
Mariam Sarr
Samba Yomboliba

E-VOLUNTEERS

Carolina Casso Lanza
Alexandra Holland
Sylvie Naud
Inessa Sere

Badio Moussa
Nana Adjoa Ampomah Nettey
Flavio Eduardo Ralde Laguna
Souleymane Sarr
Kossi Abotsi Sossi
Amenyo Yawovi Yao

OUR 2014-2015 PARTNERS

BOLIVIA

- AGRECOCOL Andes
- Asociación Bolivia para el Desarrollo Rural (Pro-Rural)
- Asociación de organizaciones de productores ecológicos de Bolivia (AOPEB)
- Asociación Nacional Ecueménica de Desarrollo (ANED)
- Fondo de Crédito Solidario (FONCRESOL)

CANADA

- Barbara Schlifer
- CDEC Centre Nord
- COADY International Institute
- FEM International
- John Howard Society Toronto

- METRAC Action on Violence (METRAC)
- Société d'aide au développement des collectivités (Mauricie) (SADC)

GHANA

- ABANTU for Development
- Network of Women in Growth (NEWIG)
- Pro-Link
- Women in Law and Development in Africa, Ghana (WILDAF-Ghana)

MALI

- ADAF Gallé
- Association Jeunesse Action Mali (AJA Mali)

- Association malienne pour la promotion des jeunes (AMPJ)
- Fédération nationale des artisans du Mali (FNAM)
- Kilabo
- RENAPESS (Pôle Jeunesse)

NIGER

- Organisation nigérienne pour la promotion de l'hydraulique et du développement à la base (ONPHDB)

SENEGAL

- Association pour la promotion de la femme sénégalaise (APROFES)
- Réseau des organisations paysannes et pastorales du

- Sénégal (RESOPP)
- Union Nationale des femmes coopératrices du Sénégal (UNFCS)

SWAZILAND

- Family Life Association of Swaziland (FLAS)
- Gone Rural & Gone Rural boMake
- Swaziland Action Group Against Abuse (SWAGAA)

TOGO

- Groupe de réflexion et d'action femme démocratie et développement/Centre de recherche d'information et de formation pour la femme (GF2D)

- La Colombe

ZIMBABWE

- Women's Coalition of Zimbabwe (WCoZ)

THANK YOU, MERCI, GRACIAS, ME DA ASE, JERE JEF, 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.

GOVERNMENT FUNDERS

Department of Foreign Affairs, Trade and Development Canada (DFATD)
Ministère des relations internationales et Francophonie du Quebec (MRIF)
- Québec sans frontières (QSF)
- Programme québécois pour le développement international (PQDI)

Anonymous (3)
Association Québécoise des organismes de coopération internationale (AQOCI)
Centre missionnaire Sainte-Thérèse
Congregation of the Sisters of St. Joseph in Canada

Fondation 3% Tiers-Monde
Fondation Internationale Roncalli
Fondation Louise Grenier
Hawthorne Charitable Foundation
K.M. Hunter Charitable Foundation
Manitoba Council for International Cooperation (MCIC)
Saskatchewan Council for International Cooperation (SCIC)
Stevensons LLP
The Blossom Foundation
UNIFOR – Social Justice Fund

ONE WORLD CIRCLE
\$50,000+
Anonymous (2)
Horne Family Charitable Foundation

\$25,000 - \$49,999

The Estate of Randy Pepper Marjorie A. Lindsay
Anonymous
Filles de la Sagesse du Canada
Fonds Marie-François
Annabelle White
Anonymous
N.A. Taylor Foundation
Ptarmigan Charitable Foundation
Evelyn Burnett
Genus Capital Management
Margaret Motz
Rosemary Nation

\$1,000 - \$2,499

Ian Anderson & Margaret Hancock*
Anonymous (2)*
Malcolm D. Burrows
Rev. James Cairney and Ms. Ann McRae*
Christine Campbell*
Rita Campbell
Campbellcraft Consulting
Cassels Brock & Blackwell LLP
Lyse Doucet
Michael Fekete
Fondation Edward Assh
Dr. Charles Gardner & Ms. Catherine Gardner*
Susan Green
Katherine Hanratty
Karen Heater
Valerie Hussey

Sarah Kaplan
Les Productions Télé-Génik Inc.
Les Soeurs des Saints Noms de Jésus et de Marie du Québec
Isabelle Limoges*
Meredith Low*
William Matheson
Nancy's Very Own Foundation
Loreen Naylor*
Paul Perchal
Vera Radyo*
Dr. Gail Robinson
Rotary Club of East York
Sisters of Charity of the Immaculate Conception
Mary M. Thomson
Julie White

\$500 - \$999

Carol A. Amaratunga
Gita Anand
Anonymous
Valérie Ayotte-Bouchard
Roger Balakrishnan*
Judy Byle-Jones
Canadian Western Bank
Dr. Tiziana Casciaro*
Lindsay Cavett-Goodwin
Jacques Chouinard
Reginald Clarke*
Michael Cooke*
Chris Davies
Edmonton Community Foundation
Dr. Susan Edwards*
Anne Ehrlich*
Denis Elickson
Valerie C. Embree
Shayna Fleury

Patsy George*
Fanie Giard
Frédérik Giguère
Helga-Liz Haberfellner
Laurence Hebb
Paulette Hébert*
MaryAnn Jansen*
Angelique C. Jenney
Les Entreprises Rolland Inc.
Jennifer Lewis
Daphne Loukidelis*
Jo-Ann Mackie*
Kathy Macpherson
Ethel Mah
Valerie March
Dorothy McCabe & Janek Jagiellowicz*
Karen McCauley
Karen McDonald
Kelly Mckernan
Joy Miko
Lambrina Nikolaou*
Province Du Canada Des

Filles De Jésus
David Roe*
Karen Ryan
Janet Scarfe*
Ashwani Singh
Soeurs Filles de Marie-de-l'Assomption
Shanan Spencer-Brown
Baiba St. John
Kevin St. Michael*
Alexandra Stevenson
Peter Tadros
Dr. Elmer Tory*
Caroline Trudel
Ursel Phillips Fellows Hopkinson LLP
Agnès van't Bosch*
Susan Watts*
The Hon. Juanita Westmoreland-Traoré*
Don & Nora Whyte*
John Wonfor*
Margaret Zurbrigg*

MONTHLY DONORS

Belinda Abraham
Kelly Allan
Peter Andree
Anonymous (9)
Maurice April
Yves Archambault
Patricia Aubé
Norine & Garth Baron
Dr. Walter Barss
Diane Baxter
Jim Beaton
Carol Beckmann
Nicole Bélanger
Robert Béliveau
Ulrike Bender
Pearl Benyk
Carine Blin & Alan Harman
Dr. Kathleen Boies
Lucie Boily
Alphé Boudreau
Angèle Bouffard
Hélène Boulais

Marie & Robert Braedley
Mark Breathwaite
Irene Broad
Barbara Brockmann
Mathilde Brodeur
Maryann Brown
Aukje Byker
Lynn Calder
Skot Caldwell
Darquise Cantin
Gregory Caza
Marlene Celinski
Denis Chouinard
Adrienne Chow
Mary Ellen Chown
Lisa Cirillo
Steeve Claveau
Dan Conlin
Mary Louise Conlin
Sandra Conrad
Patrick Cossette
Serge Coté
Denise Côté
Ethel Côté
Heather Cribbin
Susan Czarnocki
Derrick Deans
Wazi Dlamini-Kapenda

Cheryl Dryer
Robert Dubuc
Caroline Dufresne
Hélène Dupuis
Daniel Duranleau
Bernadette Eagan
Madeleine Eames
Elisabeth Eid
Louise Elsliger
Dr. Ernest Epp
Dr. Craig Eschuk
Denis Fafard
Joan Fair
Patrick Feng
Kelly Fitzgerald
Christopher Francis & Janice Elliott
Anne Gardner
Lauretta Gatz
Mary Gauld & Robert Stevens
Crissy George
Constance Gerwing
Suzanne Gibson
Joy Gibson
Anne Gillespie
Anne Giroux
Kathryn Glazier

Bruce Godhe
Dr. Sue Goldswain
Michael Graham & Hulene Montgomery
Robert Grenier
Audrey Greves
Jean-Marc Hachey
Stacey Hagen
Lyn Hagglund
Lori Hale
Janice Hamilton
Constance Hammermeister
Diane Handsor
Laurie Hannah
Jackie Harman
Monica Harry
Mary Ann & Douglas Hicks
Anne-Louise Hill
Kenneth Hoffman
Lee Holland
Jessie-May Hoyte
Yan Huckendubler
Billy Hutzul
Ilene Hyman
Kathryn Jarrett
Warren Johnson
Isabelle Johnson
Christine Jonas-Simpson

| | | | | |
|--|-------------------------------------|-----------------------|----------------------|--------------------|
| Helmut Kuhn | Anne Marceau | Cheryl O’Sullivan | Dr. Deborah Root | Richard Veenstra |
| Richard Laberge | Gilles Marchildon | Guy Ouellet | Lori Root | William Wallace |
| Éveline Landa | Jody Marshall | Vincent Ouellette | Michael Rudiak | Chris Walmsley |
| D.A. Landry | Fabian McGaugh | Louise Owen | Karen Russell | Mary-Jane Walsh |
| James Lane | Donna McGee | Simon Pagé | Silvia Samsa | Joan Wayman |
| Richard Lane | Wayne McGill | Beverly Parker | Gwen Schauerte | Shar White |
| Sylvain Lapointe | Megan McIlroy | Martine Patenaude | Tricia Schers | Trudy White |
| Megan Leslie | Donald McMaster | Rhea Pavan | Laurie Schoolcraft | Pam Williams |
| Karen Lev | Sylvia McNab | Manuel Peñafiel | Charles Seiden | Marcia Wilson |
| Mandy Liang | Veronica McNeil | Josée Pesant | Cynthia Sherwood | Dr. Ruth Wilson |
| Ursula Lipski | Rev. Catherine Miller | Mary Anne Peters | Laura Sie | Claire Winterton |
| Jessie Litven | Patrick Miller | Roxanne Petit | Shobi Sivaraj | Brigitte Witkowski |
| Janet Lockington | David Miller & Jill Campbell-Miller | Danielle Pettigrew | Pamela Skinner | Sean Wolfe |
| Anne Low | Catherine Mitchell | Hang Thuy Phan | Nancy Smith | Lana Wright |
| Carol Lowes | Geoff Moore | Cheryl Pineo | Hélène Soumis | Russell Wyatt |
| Donna & Jeffrey Lozon | Pierre Morasse | Ian Potts | Dianne Staruch | Judy Zachariassen |
| Dr. Joyce Lundberg | Rahna Moreau | Jennifer Proudfoot | Kathy Stuart | Debbie Zemnickis |
| Nelson Lynch | Alex Morosovskiy | Harry Qualman | Dr. Richard Sullivan | |
| Holly & Warren Mabee | Heather Neun | Susan Quinn | Janet Sutherland | |
| Bonnie MacDonald | Barbara Neuwelt | Dana Randall | Mary Tastad | |
| Pauline MacDonald-Smith & Harold Smith | Emilie Newell | Marla Rapoport | David Taylor | |
| Sonja Macfarlane | Nicole Newell | Brian Read | Mary Trach | |
| Danae Mack | Caroline Newton | Julie Reid | Diane Trahan | |
| Kathleen Mackay | Amber Niemeier | Andrew Reynolds | Ghislaine Tremblay | |
| Janet MacLean | Michelle Nuttall | Linda Roberts | Lorraine Van Grol | |
| Robin Magill | Candice O’Grady | Dr. Michael Rochester | Virginia Van Vliet | |
| Renald Mailhot | M.J. O’Keefe | Paddy Rodney | Robert Vandenberg | |
| | | Karen Rolston | Harry Vedelago | |

ADVISORY COUNCIL

Chair: Kelly Rockliff

Judy Byle-Jones
Anne Marie Clune
Valerie Hussey
Shanan Spencer-Brown

SPONSORS

Genus Capital Management
KIK Custom Products
PwC
Whirl Inc.
Jolera Inc.
The Talent Co.

*indicates monthly donor. This list acknowledges donors who made gifts 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.



THE KAREN TAKACS WOMEN'S LEADERSHIP FUND

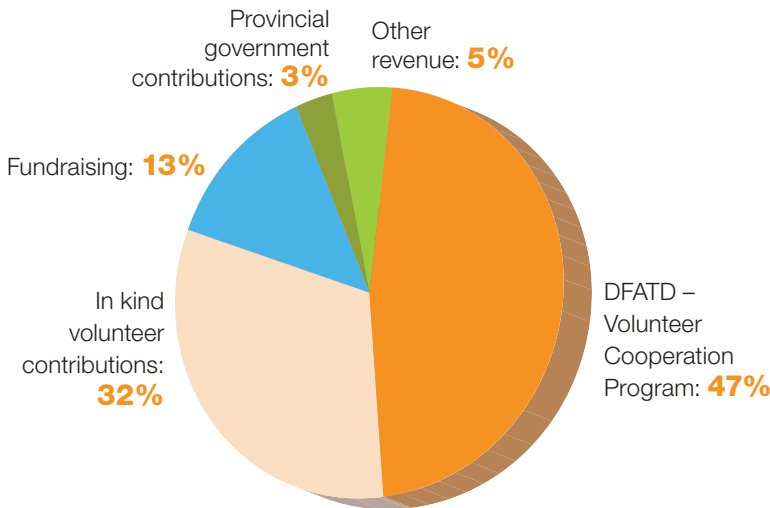
Karen Takacs served as Crossroads International's Executive Director since 2001. During her tenure she led a process of transformation that built on Crossroads' roots in cross-cultural exchange to increase its impact in advancing equality for women and girls and the right to sustainable livelihoods for 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**.

STATEMENT OF FINANCIAL POSITION

| ASSETS | 2015 | 2014 |
|----------------|--------------------|--------------------|
| Total current | \$425,420 | \$1,047,710 |
| Investments | 2,458,908 | 2,380,310 |
| Capital assets | 30,526 | 39,522 |
| Total | \$2,914,854 | \$3,467,542 |

REVENUE (including in kind contributions by volunteers)

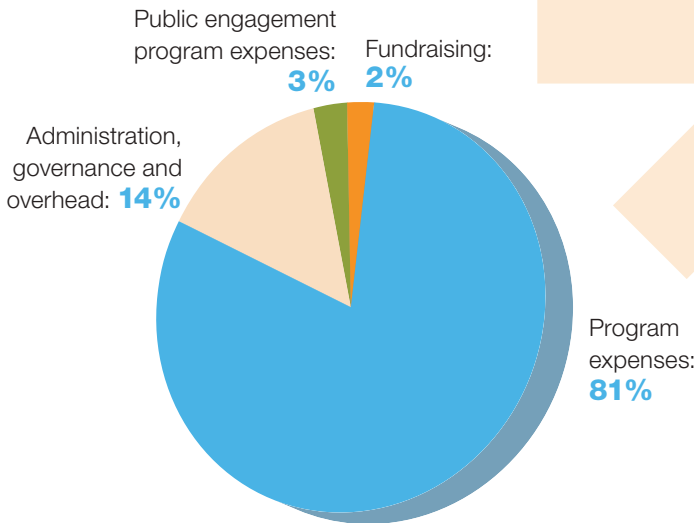


*Current liabilities include deferred revenue which represents externally restricted funds received in advance of the fiscal year. The deferred revenue balance at March 31, 2015 was \$431,671 and consists of the following: Provincial government contributions (Quebec) \$70,118; Donations \$361,553. The 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.

STATEMENT OF OPERATIONS

| LIABILITIES & NET ASSETS | 2015 | 2014 |
|--------------------------|--------------------|--------------------|
| Current liabilities* | \$641,277 | \$1,192,275 |
| Net assets | 2,273,577 | 2,275,267 |
| Total | \$2,914,854 | \$3,467,542 |

EXPENSES (including in kind contributions by volunteers)



| REVENUE | 2015 | 2014 |
|--|------------------|------------------|
| Federal government – DFATD | \$2,790,103 | \$2,894,070 |
| Federal government – DFATD IYIP | - | 844 |
| Subtotal | 2,790,103 | 2,894,914 |
| Provincial government contributions (Quebec) | 184,389 | 136,199 |
| Donations* | 754,003 | 774,702 |
| Other revenues | 320,081 | 248,897 |
| Volunteer contributions | 1,897,371 | 2,238,233 |
| Subtotal | 2,971,455 | 3,261,832 |
| Total | 5,945,947 | 6,292,945 |

| EXPENSES | 2015 | 2014 |
|---|------------------|------------------|
| Program expenses | \$2,893,778 | \$2,867,952 |
| Public engagement program expenses | 192,573 | 223,406 |
| Administration, governance and overhead | 828,547 | 676,087 |
| Fundraising | 135,368 | 171,544 |
| Contributions by volunteers | 1,897,371 | 2,238,233 |
| Total | 5,947,637 | 6,177,222 |
| Surplus (deficit) | (\$1,690) | \$115,723 |

*Crossroads International raised \$891,609 in donations from valued individual donors, foundations and other non-government supporters. For the year, \$754,003 was expended on programs and \$361,553 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.

BOARD OF DIRECTORS

EXECUTIVE COMMITTEE

Chair of the board: Ian B. Anderson
Treasurer: Susan Watts
Directors, Members at large: Kathy Macpherson
& Laxmi Parthasarathy
Secretary: Christine Campbell

DIRECTORS

Adjoa Thérèse Akakpo
Omar Allam
Carol Amaratunga
Gilles Cloutier
Susan Green
Amy Hogan
Cebile Manzini-Henwood
Isabelle Limoges
Marli Ramsey

HONORARY PATRONS:

Lyse Doucet
Lawrence Hill
Ann McCain Evans
The Hon. Audrey McLaughlin
The Hon. Donald H. Oliver
Dr. Peter Paris
Betty Plewes
J. Robert S. Prichard

Crossroads International gratefully acknowledges the support of:

 Foreign Affairs, Trade and
Development Canada

Affaires étrangères, Commerce
et Développement Canada


Québec 

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.





Photo by Andrea Gunraj



49 Bathurst Street, Suite 201, Toronto, ON M5V 2P2 ☼ Tel: 1-877-967-1611 ☼ cintl.org

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.

 @CrossroadsIntl

 Canadian Crossroads

 Linked In