

Propelling Change

Annual Report 2013-2014



CROSSROADS
INTERNATIONAL

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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 volunteer and partner expertise, networks, and dollars from both South and North to create lasting solutions to overcome poverty and advance women's rights.

Propelling change



Christine Campbell



Ian Anderson

“Equality between men and women is a matter of human rights and a condition for social justice and is also a necessary and fundamental prerequisite for equality, development and peace.”

- Beijing Platform for Action

Crossroads International set a bold course to advance the rights of women and girls four years ago. With our partners, volunteers and supporters we made a commitment to leverage volunteer expertise, resources and networks North and South to scale up programming that would increase the participation of women and girls in decision making, empower women economically, reduce violence, and support women and men to realize their right to decent, sustaining work. Since then more than 600 volunteers have supported local partners and more than \$2.3 million was invested to scale up their work.

By 2010 a substantive body of research had already made the compelling case that the most effective way to achieve broader development outcomes and the millennium development goals was to invest in women. Yet in the four years that followed, a violent backlash to the growing acceptance of women's basic human rights emerged — from gang rapes in India, to the shooting of Malala Yousafzai in Pakistan, to the recent abduction of Nigerian schoolgirls.

Today, winds of change can be felt rippling around the globe and it is women and girls themselves who are propelling change. At Crossroads, we see evidence of this in the stories written by members of girls' empowerment clubs documenting their transformation from victims of violence to voices for change;

in testimonies from young entrepreneurs who moved from job seekers to job creators; and in legal literacy volunteers in Ghana who help women understand and assert their rights.

Crossroads could not have achieved the results described in the following pages without the support of many. We're grateful to the 129 Crossroaders who dedicated time and expertise this year, to our 28 local partners who are leading proponents for change, and to our donors — individuals, foundations, associations and provincial governments — who contributed more than \$1-million this year to pilot new initiatives and scale up our work. In particular, Crossroads would like to acknowledge the Government of Canada for its continued investment in Crossroads and for issuing a call for proposals to support Canada's Volunteer Cooperation Program for the next five years, and to the Ministère des Relations internationales et de la Francophonie for their ongoing support. Together we are advancing equality, reducing poverty and creating a more just and equitable society for all.

Christine Campbell
Acting Executive Director

Ian Anderson
Chair, Board of Directors

Igniting Ambition

By the age of 18 one in three girls in Swaziland will be sexually abused. Most girls living in this patriarchal society have no place to turn when they face situations where their human rights and freedoms are violated or ignored. But girls in empowerment clubs have an advantage; they know that they have the power to change their futures. Meeting on a weekly basis, these clubs respond to the harsh realities that girls encounter by providing a safe space where they not only learn how to identify and report abuse, but where they find their voices to assert their rights and plan for their future.



“In the girls’ empowerment club we learned about what to do when someone abuses us. I was able to deal with my problem and stood up for myself. When my cousin tried to touch me again, I told him that I will report him to the police and he will go to jail for that. He listened and he never touched me again. I am thankful to the club for empowering me to stand up for myself.”

Celiwe, girls’ club member



4,000

GIRLS WILL BELONG TO
EMPOWERMENT CLUBS BY 2016



A portable micro-library project that brings books to resource scarce schools is being piloted in girls' clubs. Supported by a generous Crossroads donor, it is hoped the library will help girls learn about their world and create a lifelong love of reading. Many of the books stimulate discussion about the rights of girls, gender based violence, and HIV/AIDS.

Advancing Women's Rights

Violence against women is often hidden behind closed doors in Ghana, but Crossroads and our partners are pushing the matter on to the streets and into the court houses. Big changes were expected when the Domestic Violence Act was passed in 2007, but today many women are still unaware of their rights and uninformed of how to access justice. Women in Law and Development in Africa (WiLDAF), with Crossroads' support, is addressing the disconnect between laws designed to protect women's rights and their practical application. Using a comprehensive community legal empowerment model, ordinary Ghanaians are trained in the critical aspects of the laws and become champions of human rights. To date, 150 legal literacy volunteers have helped more than 15,000 Ghanaians learn about their rights and access the justice system.



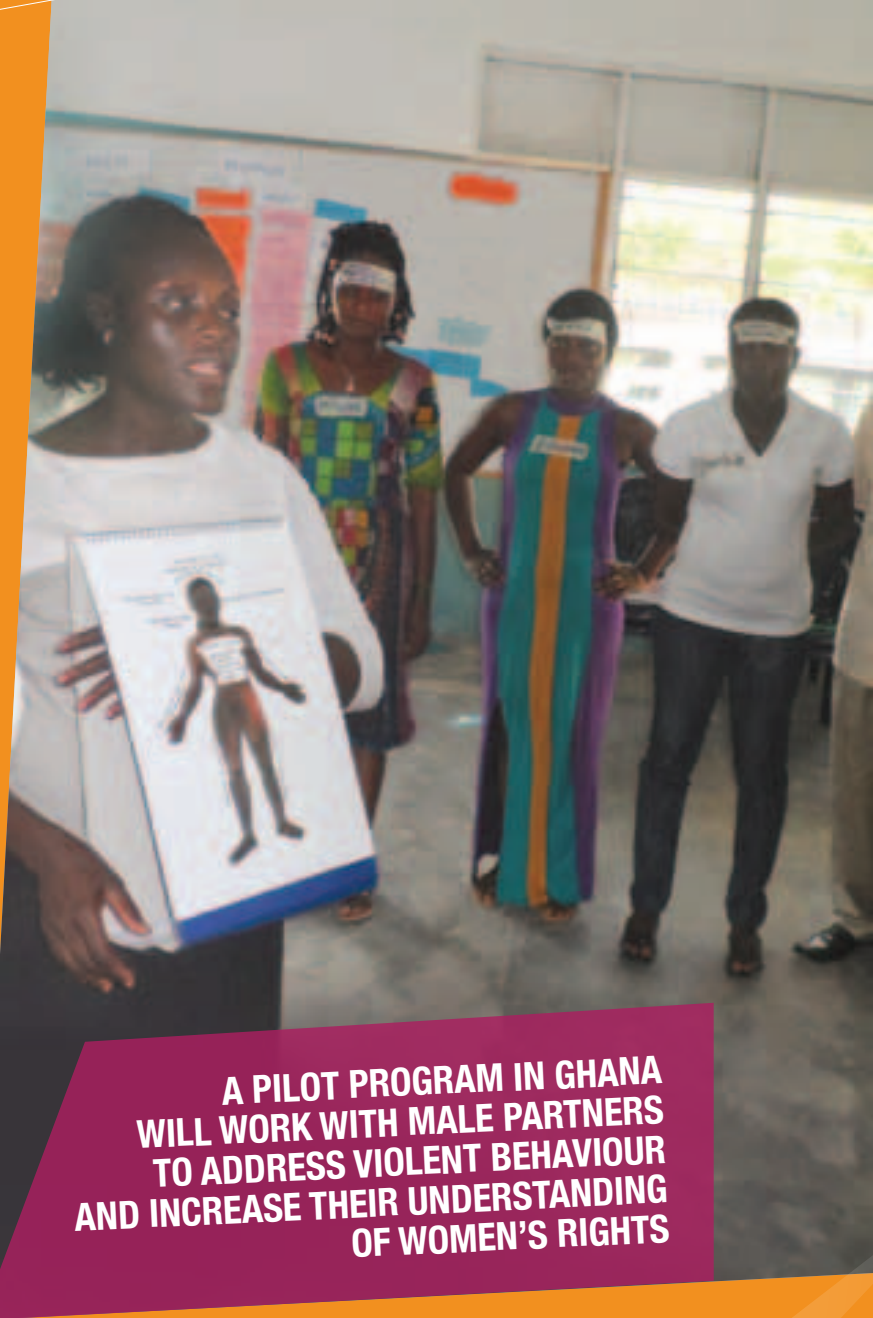
“Our partnership with Crossroads supported the advocacy for the Domestic Violence Act and its implementation... We used volunteers to develop a number of tools on the Domestic Violence law including brochures and an online legal resource, the analysis of which has been widely referenced. Crossroads volunteers also supported us with the implementation of a court watch project that has led to changes by the judiciary in the way they deal with domestic violence cases....”

Bernice Sam, Executive Director, WiLDAF Ghana



“ Before the training, in this small community the chief and elders didn’t allow women to buy or own land, especially if they were not married. A single woman couldn’t own land without a man to guarantee it for you. The elders wouldn’t even let you rent a room. This is not right. After the training, we [legal literacy volunteers] understood that no one should avert women from owning property... Now, about 20 of the women in this community own land, because of the reconciliation with the chiefs and elders.”

Mary Kemavor, legal literacy volunteer
in Asuboi, Ghana



**A PILOT PROGRAM IN GHANA
WILL WORK WITH MALE PARTNERS
TO ADDRESS VIOLENT BEHAVIOUR
AND INCREASE THEIR UNDERSTANDING
OF WOMEN’S RIGHTS**

Growing Potential

Crossroads collaborates with partners in identifying opportunities to increase employment and strengthen incomes for two groups that are particularly vulnerable to poverty; women and youth. Traditional women's work is being transformed into income generating businesses, including individual and collective enterprises, in countries where inequitable laws, traditional practices, and limited education restrict their access to economic and productive assets. The potential of the younger generations is also being unleashed through entrepreneurial training. With the labour force expected to swell to one billion people in Africa in the next 25 years, providing resource-poor youth with a competitive advantage and a means to make a living is more crucial than ever.



“I’m mindful of the socio-economic development of Nigerien women... The empowerment of women comes through the development of their income and livelihood.”




Ramatou Boubacar,
South-North
volunteer
(Niamey, Niger
to Montreal, Quebec)



30,000

PEOPLE WILL HAVE IMPROVED
ECONOMIC OPPORTUNITIES IN
THE NEXT FIVE YEARS



“At home I play father and mother to my great-grandchildren. Because they are orphans they depend on me for everything. This program changed my life dramatically because I am now able to care for them. The Gone Rural boMake program is helping me pay 90 per cent of their school fees... I am an empowered woman through this program.”

Mamayi Gama, artisan at Gone Rural boMake (Dlangueni, Swaziland)



Boosting Businesses

Rural producers and entrepreneurs generate greater incomes when they can reinforce their skills with training and access fair loans. These higher incomes have improved the quality of life for approximately 172,000 family and community members in the past five years by providing increased access to healthcare, education and modernized community infrastructure. This year women survivors of abuse in Senegal saw a 100% revenue increase in their small scale enterprises, Bolivian coffee producers exported their third shipment of beans to Canadian coffee roasters, and the enhanced positioning of a Nigerien women's shea butter cooperative in the local market prompted the purchase of their products by the prime minister and his wife.



“My proudest moment related to running my own business is my ability to pay for my two children’s education. It’s proof that a single woman can make it work on her own.”

Woman who attended entrepreneurship training with Crossroads partner APROFES

“Before we didn’t have much income, and all the producers were selling for a lower price than they wanted. Now that we have a co-op things have improved because they directly handle exporting, which doesn’t require any money up front from the producers.”

Martin Condori, coffee grower and member of COAINE coffee co-operative (Muñecas, Bolivia)

A woman with dark hair, wearing a red vest with a white floral pattern over a light blue long-sleeved shirt, is seated at a table. She is focused on sorting through a large pile of dark brown coffee beans spread out on a light-colored surface in front of her. The background is slightly blurred, showing an indoor setting with wooden chairs and a table.

300,000

PEOPLE WILL BENEFIT FROM
CROSSROADS PROGRAMS OVER THE
NEXT FIVE YEARS

We're making an impact...



We reached **1,200 girls** in Swaziland through girls' empowerment clubs, launched a pilot program to support school libraries, and supported partners in Ghana to pilot their first girls' empowerment club.



Crossroads helped establish **30 companies** in 2013-14 through youth entrepreneurship programs.



We changed the lives of more than **15,000 people** over the past five years through access to justice and anti-violence programs.



Crossroads directly supported **8,500 people** in 2013-14 to increase their income through small businesses, cooperatives, and traditional work.

...and propelling long-term **change.**



We will empower **4,000 girls** through clubs in Swaziland by 2016, expanding the library program to **21 more schools**, and extending girls' clubs in Ghana to include several regions of the country.



Crossroads will directly support **30,000 people** to improve their economic opportunities over the next five years.



The access to justice program will be **expanded** over the next five years to cover more districts in Ghana and will be piloted in Tanzania and Swaziland.



We will develop partnerships with the private sector to **increase investment** and **scale up** economic initiatives over the next five years.



38 partners

Crossroads International worked with 38 partners in Canada, West Africa, Southern Africa and South America this year. These organizations connect with their communities and assess where they can best contribute to build lasting change. We extend our sincerest thanks to all of their staff and volunteers who are tireless in their devotion to obtaining equality for all.

“La Colombe is a women’s organization which works primarily with young women, especially those most vulnerable, to offer professional training and support for artisans. For the past few years we’ve been working with Crossroads on sustainability projects. We operate three sites in three villages; we have added fish farming to our list of market gardening activities, and we are trying to develop a field school – and all of this is thanks to Crossroads.”

Adjoa Thérèse Akakpo, Coordinator,
ONG La Colombe (Togo)

BOLIVIA

Foncesol – Fondo de Crédito Solidario

ANED – Asociación Nacional Ecuémica de Desarrollo

Pro-Rural – Asociación Bolivia para el Desarrollo Rural

AOPEB – Asociación de Organizaciones de Productores Ecológicos de Bolivia

Fundación AGRECOL Andes

CANADA

Coady International Institute

METRAC – Metropolitan Action Committee on Violence against Women and Children

YWCA Canada

The Maytree Foundation

SADC Mauricie – Société d’aide au développement des collectivités

FEM International

Collège de Valleyfield

CDEC – ECOF – Corporation de développement économique et communautaire



Cebile shares a laugh with Jeff Rogstad, host of CTV Saskatoon's News@Noon, during an interview for International Day of the Girl.

“There is urgency in the need to address sexual violence against young girls in my country, to teach them about practices that constitute gender-based violence and provide a safe space for them to report the violations and receive care, love and support.”

Cebile Manzini, Executive Director of the Swaziland Action Group Against Abuse (SWAGAA)

COMSEP – Centre d'organisation mauricien de services et d'éducation populaire

CDEC Centre Nord

GHANA

Pro-Link

WILDAF Ghana – Women in Law and Development in Africa

ABANTU for Development

NEWIG – Network of Women in Growth

MALI

AJA-Mali – Association Jeunesse Action Mali

AMPJ – Association malienne pour la promotion des jeunes

Kilabo

ADAF/GALLE

FNAM – Fédération Nationale des Artisans du Mali

RENAPESS (Pôle Jeunesse)

NIGER

ONPHDB – Organisation nigérienne pour la promotion de l'hydraulique et du développement à la base

SENEGAL

ALTERCOM – Association pour les femmes et la communication alternative

AFEME – Association des Femmes de la Médina

APROFES – Association pour la promotion de la femme sénégalaise

RESOPP - Le Réseau des Organisations Paysannes et Pastorales du Sénégal

UNFCS - L'Union Nationale des Femmes Coopératrices du Sénégal

SWAZILAND

SWAGAA – Swaziland Action Group Against Abuse

FLAS – Family Life Association of Swaziland

Gone Rural & Gone Rural boMake

TOGO

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

ONG La Colombe

ZIMBABWE

WCoZ – Women's Coalition of Zimbabwe

ZWLA – Zimbabwe Women Lawyer's Association



Crossroaders

2013-2014

This year, 129 Crossroads volunteers shared their time and expertise to bring us closer to ONE WORLD where poverty is eliminated, equality prevails and the rights of women and girls are fulfilled. They developed marketing plans and designed new packaging for a shea butter cooperative, taught writing workshops, and helped to establish girls' empowerment clubs in Ghana. To all of our volunteers, thank you for taking the time to make a difference in the world.

"I learned a lot. In terms of accounting it's opened my eyes to a lot of different procedures. I'm certainly more skilled now in developing and maintaining a budget. I also visited a community garden at Concordia University where I saw a form of irrigation that was new to me. I think I'll definitely put this into practice when I get home."

Mamoutou Dembele, South-North
volunteer 2013-14 (Bamako,
Mali to Montreal, Quebec)

North-South Crossroaders

Deen Akken
Ayesha Amin
Elsie Amoako
Elena Anghel
Charles Babecki
Ana Balanean
Julian Barbieri
Sophie Blanchet
Thomas Boisvert-
St-Arnaud
Geneviève Boivin
Susan Louise Bower
Méline Brochu
Camille Caron-Belzile
Jessica Kiyila Louisa
Carter
Sarah Chandler
Alex Chevalier-Caron
Clarecia Adonice Christie

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Erik Cookson-Montin
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 Williams
 Anne Winship
 Christopher Lawrence
 Wulff

South-North Crossroaders

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 Adzraku
 Susan Amoako
 Agyemang
 Salomon Kwame
 Anancy

Alimatou Badji
 Ramatou Boubacar
 Gilanis Changachirere
 Judith Chiyangwa
 Minata Coulibaly
 Mamoutou Dembele
 Galley Fofana
 Abena Kwatema Karikari
 Cebile Manzini
 Moriba Mariko
 Bernice Sam
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 Alima Coulibaly
 Mahamadou Coulibaly
 Soudou Boukadary
 Coulibaly

Mamadou Diarra
 Ayele Dodji Folly
 Lonlonko Ayaovi
 Gbadegbegnon
 Ruben Mario
 Maldonado Sanabria
 Chiaka Santara
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 Fatoumata Touré

E-Volunteers

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“The study I completed on social performance was used in a report to attract investors to Pro-Rural. It made me feel good that something I did would benefit the institution. I heard that they did manage to get three new investors after the report was made. Support through Crossroads isn’t a Band-Aid; people are doing specific projects that have a greater impact. We work with local partners who tell us what they need, and this is the best way to help. It’s a good model for international development.”

Sandra Nkusi, North-South volunteer
 2012-13 (Ottawa, Ontario to La Paz, Bolivia)



Thank you!

The world renowned anthropologist Margaret Mead once said, “Never doubt that a small group of committed citizens can change the world. Indeed, it’s the only thing that has.” Our work would not be possible without the support of our generous donors and funders, and we thank you for recognizing that we can all make a difference by propelling lasting change.

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“ I’ve been very fortunate, and so have the women in my family, because we’ve never had to struggle to be equals with the men in our lives. As grown women we’ve never faced the adversity that young girls in Swaziland encounter every day. I give to Crossroads because I know that girls’ empowerment clubs help these girls feel secure. They help girls discover the many paths that can make up their future, and guide them in finding the best direction. When I give to Crossroads International I’m confident that my donations will stretch a long way to make the greatest impact. And my support will contribute towards making each and every one of these girls feel that she is someone special. That she is someone who can accomplish great things.”

Mrs. Marjorie Lindsay, friend and donor to Crossroads

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The James Robinson Legacy Circle is composed of individuals who have honoured Crossroads International with a planned gift such as a bequest, a life insurance policy, registered assets, or publicly traded securities. We extend our deepest thanks to the following donors who will help ensure that our work continues well into the future.

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Andrew Reynolds
Nancy Rhéaume
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Linda Roberts
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Paddy Rodney
David Roe
Mark Rogers
Karen Rolston
Dr. Deborah Root
Michael Rudiak
Karen Russell
Silvia Samsa
Carolane Sauvé
Thétreault
Gwen Schauerte

*indicates monthly donor. This list acknowledges donors who made gifts of \$500 or more and ongoing support from our monthly donors in the fiscal year ending March 31, 2014. 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@cinti.org.

Statement of Operations

REVENUE	2014	2013
Federal government - DFATD	\$2,894,070	\$2,821,951
Federal government - DFATD IYIP	844	-
	2,894,914	2,821,951
Provincial government contributions (Quebec)	136,199	319,754
Donations*	774,702	661,502
Other revenues	234,375	124,387
Volunteer contributions	2,238,233	2,342,718
	3,247,310	3,128,607
	\$6,278,423	\$6,270,312
EXPENSES	2014	2013
Program expenses	\$2,867,952	\$2,984,527
Public engagement program expenses	223,406	155,877
Administration, governance and overhead	661,565	576,525
Fundraising	171,544	118,018
Contributions by volunteers	2,238,233	2,342,718
	6,162,700	6,177,665
Surplus (deficit)	\$115,723	\$92,647

* Crossroads International raised \$929,536 in donations from valued individual donors, foundations and other non-government supporters. For the year, \$774,702 was expended on programs and the remaining \$223,947 has been deferred for future program delivery. 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.

Statement of Financial Position

ASSETS	2014	2013
Total Current	\$1,047,710	\$1,038,968
Investments	2,380,310	1,572,163
Capital Assets	39,522	56,878
	\$3,467,542	\$2,668,009
LIABILITIES & NET ASSETS	2014	2013
Current Liabilities*	\$1,192,275	\$508,465
Net Assets	2,275,267	2,159,544
	\$3,467,542	\$2,668,009

Revenue

(including in kind contributions by volunteers)

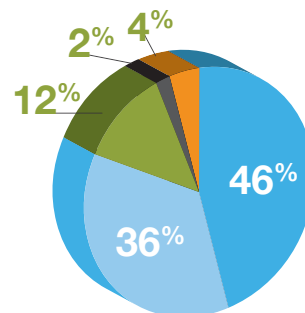
DFATD - Volunteer Cooperation Program: **46%**

In kind volunteer contributions: **36%**

Fundraising: **12%**

Provincial government contributions: **2%**

Other revenue: **4%**



Expenses

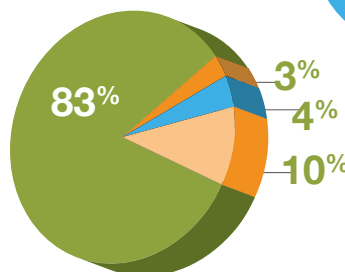
(including in kind contributions by volunteers)

Program expenses: **83%**

Administration, governance and overhead: **10%**

Public engagement program expenses: **4%**

Fundraising: **3%**



* Current liabilities include deferred revenue which represents externally restricted funds received in advance of a program year. The deferred revenue balance at March 31, 2014 was \$1,012,664 and consists of the following: Federal government-DFATD (previously CIDA) \$758,939; Provincial government contributions (Quebec) \$29,778; Donations \$223,947.

Executive Committee

Chair of the Board: Ian B. Anderson
Treasurer: Guy Ouellet
Director, Member at large: Kathy Macpherson
Ex-officio: Christine Campbell

Directors

Isabelle Limoges
Françoise Lyon
Caroline Newton
Laxmi Parthasarathy
Marli Ramsey
Dr. Farah Shroff

Adjoa Thérèse Akakpo
Gilles Cloutier
Cebile Manzini-Henwood
Amy Hogan

Honorary Patrons



Lyse Doucet
(Côte d'Ivoire, 1982)



Ann McCain Evans
(Ethiopia, 1976)



Lawrence Hill
(Niger, 1979; Cameroon, 1981; Mali, 1989)



The Hon. Audrey McLaughlin
(Barbados, 1986)



The Hon. Donald H. Oliver
(Ethiopia, 1962)



Dr. Peter Paris
(Nigeria, 1958)



J. Robert S. Prichard
(Zambia, 1969)



Betty Plewes
(Ethiopia, 1964; Liberia 1968)

Executive Director: Karen Takacs (on leave) **Acting Executive Director:** Christine Campbell
Writing/coordination: Liane Cerninara **Concept and Design:** Wioletta Wesolowski/Visual Concepts

Charitable registration number: 12981 4570 RR0001

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equality prevails and
the rights of women
and girls are fulfilled.



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**We are
only equal
to the
problems
of the world
when we
come together
as equals.**