

2017–2018
ANNUAL REPORT

For
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With
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By
her.



CROSSROADS
INTERNATIONAL

VISION:

**One world
where
poverty is
eliminated,
equality
prevails and
the rights
of women
and girls
are fulfilled.**

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.



Sixty Years of Cooperation

This year, Crossroads International is overjoyed to celebrate our 60th—yes, sixtieth!—anniversary. Fittingly, this was the year of the #metoo movement. Women around the globe spoke out powerfully about violence against women...

Gender-based violence and making concrete progress against it and securing women's human rights, are topics we have worked on for all these years and in which we are now engaged with exciting projects. Despite daunting world events, we are filled with hope when we visit our partners in Ghana, Tanzania, eSwatini (Swaziland) and hear stories—some of which you can read about in this report on our activities through 2017.

Women—with the support of our male allies—are taking leadership as never before. In Tanzania, a Crossroads-supported, locally-conceived project empowers whole communities with small-scale local agriculture. Addressing the rights and economic issues behind Female Genital Mutilation (FGM), this project offers women and families the financial alternative they need to leave harmful practices like FGM behind as well as education on women's rights. In Ghana, Canadian volunteers and Ghanaian staff gather data to strengthen implementation of laws against domestic

violence, which continues to affect the lives of so many women and girls. Adding to successful projects in Ghana to empower girls to know their rights and rethink relationships, our partners are now creating clubs for boys. These clubs teach them about healthy relationships and consent, instilling a new generation with the skills they will need to confront gendered violence together. Our partners in Burkina Faso are fighting early and forced marriage. When you support Crossroads, you are backing this critical and inspiring work.

And that makes this a year of celebration. So many Crossroaders remain connected and passionate about volunteer cooperation and meaningful sustainable development years and even decades after their first volunteer experience in, for example, Sierra Leone, Bolivia, or Togo, just a few of the countries in which we have worked over the years. Some volunteers (see our profile of Susan Green) even return to serve on our committed, passionate board! And our volunteers, with the

support of friends and family across Canada, are engaged, taking leadership roles in fundraising and promoting our work.

We invite you to join our celebration of the International Day of the Girl Child (October 11th) and other Crossroads International events across Canada in honour of sixty years of cooperation for a better world.



Carine Guidicelli
Executive Director



Susan Watts
Chair, Board of Directors

Boys for Change Building a New Generation of Allies

For the past four years, Crossroads has supported our partner WILDAF to establish Girls Empowerment Clubs in six regions of Ghana. Edem Hunu, program officer at Women in Law and Development in Africa (WILDAF Ghana), explains that although the GECs have been very successful, something has been missing.





**“WE REALIZED THAT TO
CREATE AN ENABLING
ENVIRONMENT FOR GIRLS
TO LIVE FREE FROM
VIOLENCE, WE HAVE TO
ENGAGE BOYS AS WELL,”**

EDEM HUNU, WILDAF GHANA

To that end, WILDAF piloted Boys for Change clubs in three schools between January and March of 2017, engaging a total of fifty boys between the transformative ages of 12 and 16.

“We took them through gender dynamics and human rights with a focus on child rights. We also had a conversation about gender-based violence.” The boys also learned about

what makes a healthy relationship, including the crucial concept of consent, something she says they found hard to understand at first. With a man and a woman facilitating activities, and sports employed as way to keep the kids engaged, Boys for Change workshops teach these teen and pre-teen boys what positive, peaceful masculinity can look like. They learn that it is okay to show their emotions—and that it is okay to play their part in domestic tasks such as sweeping and being an active father.

With this approach, the facilitators are sometimes working to address aspects of the way religions (Christianity and Islam) are practised locally; challenging notions that the man must be head of the household or that men should not cook or clean. Facilitators worked with parents to discuss how gendered division of labour feeds into gender-based violence. Boys are now having conversations with their fathers.

“It doesn’t make you less of a man or boy if you cook or clean or sweep,” says Edem, explaining that boys are learning that a relationship can be more intimate when stress is reduced by figuring out what tasks work for each member of the partnership and that learning to express emotions can prevent harm to oneself or others as you grow up.

Boys for Change participants made the decision to help girls campaign for leadership positions in the schools, and members of Boys for Change go on to influence other boys in their peer group to ensure that girls live a life free from all forms of violence.

“If we have more of the Boys for Change in schools, in the shortest possible time we are going to change the narrative not just in school but in the communities,” says Edem.



Crossroaders Randell Adjei and Anthony Gebrehiwot conducting a workshop with the boys from the Boys for Change Clubs.

From Knowledge to Action Against FGM

An ingenious agriculture project asks “what came first, the chicken or the socially-transformative economic empowerment?”

What do 600 chickens have to do with preventing the illegal but widespread practice of female genital mutilation (FGM) in Tanzania?

A good thing you asked. Tausi Msangi explains how she was able to raise 130 chickens using a vertical, tower-like cage to save space—because, as a woman, she had no capital and practically nowhere to set up. These 130 chickens, raised using special urban agriculture techniques that she learned at the Kipunguni Knowledge Centre, produced eggs which she took to a community incubator, ultimately giving rise to 406 chicks.

“This month,” Tausi says, through a translator, “I used the group incubator from Crossroads to get 220 chicks.” Tausi, whose efforts in small-scale agriculture and entrepreneurship have allowed her to finish building her house and sell eggs to the community, donated twenty chicks to three other people who see how she has empowered herself economically and who would like to

follow the same amazing scalable and practical model.

Tausi is a beneficiary of a project supported by Crossroads and our Tanzanian partner, Tanzania Gender Networking Programme (TGNP). It is the brainchild of Selemani Bishagazi. Selemani observed that the practice of FGM, which has been officially illegal in this country since 1989, remains a vital source of income in the lives of women practitioners and for the families that allow their children to go through it. By providing an economic alternative in a country where widows are denied property rights and where families receive big gifts from their community when their daughters are cut, Selemani and his allies are empowering a community to see a different way of life.

The numbers are startling. Since taking part in a Crossroads-supported South-South exchange to Togo where he learned specific methods of agriculture that can be done in a very small footprint with little start-up capital, Selemani has

reached 900 women, youth (including men) through agriculture projects that Kipunguni Knowledge Centre supported with information and education.

“In Togo, I learned about urban agriculture, which is simple, everyone can do it, and it doesn’t need a big space,” Selemani says.

In the year since he visited Togo late in 2016, the project has already spread like wildfire. Some 9,200 people in 71 different groups outside of Kipunguni who learned about these techniques through the Centre’s presence on social media and television have learned and begun to apply this agricultural model. Nepali Mrutu is one of these. In her community some 40 kilometres away from the Kipunguni Knowledge Centre, she has initiated similar small-scale agriculture, as well as a learning centre that, like Kipunguni, teaches not only specific agricultural techniques but also promotes cultural change through education on gender-based violence, demonstrating the scalable power of this model.



Members of the Kipunguni Knowledge Center in their garden →

Another project beneficiary, 21-year old Livia Mhagama, has been able to transform her life and gain opportunities thanks to Bishagazi's unique idea. As a young woman whose grades did not qualify her at first for higher education, Livia could see her fellow women suffering from lack of autonomy, including the right to inherit property, and economic opportunity.

"I decided to become a good activist to fight for this," Livia says. But an interest in agriculture's potential to advance her own life led her to Kipunguni where she and her mother were able to save money earned through vertical urban agriculture. This allowed Livia to study for her certificate in a completely different field, procurement and supply, ultimately propelling her move into a nascent career in entrepreneurship and teaching. She now works as an accountant at the Kipunguni Knowledge Centre, as well as teaching agricultural techniques and marketing to new project beneficiaries and providing counselling to women and girls who have experienced gender-based violence.



PHOTO BY:
MICHAEL RAGSDALE / CROSSROADS INTERNATIONAL

Legal Eagles: Keen Eyes on Domestic Violence Laws in Ghana

Strong laws are vital to ensuring respect for the rights of women and girls. In fact, Ghana has relatively strong legislation against gendered violence—the Domestic Violence Act of 2007.

But laws on paper are just the start. The Court Watch initiative that Crossroads supports through our implementing partner Women in Law and Development in Africa (WILDAF) aims to ascertain how the Act is working in practice more than a decade after it was passed and to use data to compel their meaningful application.

“Our role with WILDAF is to oversee if and how Ghana’s Domestic Violence Act is being applied in the country’s courts,” wrote Crossroader and Court Watch Coordinator, Robert Trudel this year. “Unfortunately, it is not completely effective yet. However, the desire for change is palpable, and change is occurring.”





The team of 10 local and Canadian observers reached that conclusion after spending their days hearing terrible stories in which the victims could be as young as 5 years old. Although they witnessed a real desire for improvement in the way cases of violence against women are handled, the context is still not in favour of victims. That context includes conservative cultural norms and a consequently hostile environment for domestic violence victims and their families. Support and counselling services are rare, the number of trained police officers is insufficient, and domestic violence disputes are all too often resolved “off the record” at police stations, never even making it into the court system. Add to all this an underfunded police force and little awareness of the Domestic Violence Act among the public, law enforcement, and even court officials, and it is clear why Court Watch Coordinator Robert Trudel found an incredibly difficult process of seeking justice in the event of domestic violence.

“We are observing cases relating to domestic violence,”

Patricia Essel Communications and Advocacy Manager at WILDAF says, “and how such cases are handled.”

To that end, Robert and another Crossroads’ volunteer, William Fortin, were able to develop a tool to make the data captured through Court Watch more user-friendly and practical. That data includes information gathered from 280

cases and they have observed that only 20% of cases were actually completed.

“There is a lot of adjournment,” Patricia explains. Indeed, Court Watch findings show that both delays and adjournments are major problems. Higher rates of prosecution and sentencing would mean justice is being done; instead, women face formidable barriers in terms of time and money to pursue cases that are repeatedly adjourned. For example, going to court may mean travelling many miles from village to city. WILDAF is also concerned that with more dramatic cases—rape, defilement and other extreme examples of gendered violence—being charged criminally, the value of the DVA is being weakened. Despite this relatively strong law having been on the books for a decade, it is almost never used in Circuit Courts.

The Court Watch initiative will increase understanding of what specifically is not working, what is missing, and how the process of seeking justice can be improved. Going forward, the data we have gathered during the Court Watch will be used to strengthen WILDAF’s advocacy work for meaningful application of the DVA—so that justice is finally done.



Volunteer Spotlight: Board Member Susan Green on the Commitment of a Lifetime

Susan Green is far from the only person for whom a Crossroads volunteer placement proved completely transformative. For Susan, a summer placement in Sierra Leone in 1973 sparked a lifelong commitment to the African continent and to Crossroads' sixty years of working in voluntary cooperation with partners in the Global South. That was forty-five years ago.

"I remember as I took my first step off the plane in Sierra Leone I thought... this (Africa) is going to be part of who I am." At the time, Susan was a student at the University of Alberta, just 23 years old. A Crossroads experience was then largely a cross-cultural exchange, and she did her best to contribute participating in well-baby clinics and distributing food and medicine near the town of Bo in up-country Sierra Leone. Shortly after her 4 months in Sierra Leone, she served on the national board of Crossroads International.

After university, Susan maintained a commitment to community service in Canada and abroad, which never wavered throughout a varied professional life, spending thirty years in executive positions in the public sector, including senior roles in the Government of Alberta,

Vice President of the Alberta Cancer Board, as well as several years at the University of Alberta as Vice President, External Relations.

Throughout all these years, Crossroads remained a touchstone for her and Susan stayed involved in humanitarian work: first as chair of Edzimkulu, a South African charity that focuses on children affected by AIDS, then in various board roles with Habitat for Humanity locally and nationally. At last, she came full circle, once again joining the Crossroads' Board of Directors. She was the Chair of our Nominating and Governance Committee until June 2017 when she became the Chair of Crossroads' 60th Anniversary Committee.

When Susan Green travelled at her own expense to Swaziland and Tanzania in spring 2017 to see some of our partners' work, she saw girls' and women's empowerment in action. Crossroads-supported projects are helping young women develop their leadership skills, build economic independence and access justice. It's part of the focus on meeting specific, partner-identified needs that have kept her engaged with the organization all these years.

"I was really delighted, intrigued and proud that Crossroads had really put thought into how to be relevant in today's world," she says.

Canadians, she believes, have a responsibility to reach out to people in developing countries and work collaboratively with local NGOs to build capacity, responding to locally identified needs with our volunteers' specialized skills as needed.

"It's so fulfilling to be engaged in work with Crossroads, seeing the difference that volunteers can make in working collaboratively with NGOs that understand their countries, their people, their issues."





**“I remember as I took my first
step off the plane in Sierra Leone
I thought... this (Africa) is going
to be part of who I am.”**

*Susan Green during her volunteer placement with Crossroads
in Sierra Leone in 1973*

Highlights

Our work is having an impact. Thanks to the support of our volunteers, partners and donors, 26,000 people including more than 22,000 women and girls were impacted by our work.



CANADA

On December 5, 2017, Crossroads launched its 60th anniversary celebration on Parliament Hill with Parliamentarians of all political parties, volunteers and partners. Crossroads' volunteers also had the opportunity to meet with MPs, Senators and political staffers to talk about how to leverage Canadian expertise to advance equality for women and girls.

BOLIVIA

Through our partnership with Pro-Rural, 4,700 producers including 2,300 women strengthened their organizational capacities to better manage and undertake agroecological projects.

BURKINA FASO

A training helped improve the shea butter production skills of 26 women members of our partner ADEP, leading to better product quality, time-saving and an increase of 50% of their production capacity.

GHANA

With support from the Karen Takacs Fund, Crossroads and Ghanaian partner ABANTU launched a unique program to introduce young women to the political process. 25 young women from the Young Women's Mentorship Programme (YWMP), a group established by ABANTU to increase leadership opportunities for young women in Ghana, served as election observers and witnessed discrimination against women serving as election officials.

MALI

Supported by an e-volunteer, our partner KILABO have strengthened the leadership of 92 women members of rural cooperatives.

SENEGAL

With the support of local partner Réseau des organisations paysannes et pastorales du Sénégal (RESOPP) and of the Programme québécois de développement international (PQDI), 100 youth including 50 young women were trained in agriculture, animal farming, sustainable environmental management and agri-business management and launched their businesses, therefore bringing additional revenue to their families.

ESWATINI (SWAZILAND)

Our Girls Empowerment Program was approved by the Swazi Ministry of Education and Training to be implemented by our partner SWAGAA in four regions of the country. The Swazi Ministry of Education and Crossroads participated together in the International Volunteer Cooperation Organisation (IVCO) Conference in South Korea in October 2017 where they presented the Girls Empowerment Program as a Transformative Partnership model.

TANZANIA

Volunteer exchanges between the Ontarian legal system and the Kilimanjaro Justice Court allowed substantive transfer of knowledge and skills to improve our partner KWIECO's programs and Access to Justice for women and girls in Tanzania.

TOGO

The youth leadership program launched by our partner GF2D was a success with 540 participants who learned about Sustainable Development Goals (SDGs) such as how to reach gender equality.

Letting Girls Be Girls: Preventing Forced and Early Marriage

PHOTO BY: COALITION BURKINABÉ POUR LES DROITS DE LA FEMME /
CROSSROADS INTERNATIONAL

In eastern Burkina Faso, young women and girls are commonly at risk of violence. Young girls and even children are forced to marry—by the age of eighteen, in fact, some 52% of girls are married. Rates of rape are disturbingly high. Female genital mutilation remains common, affecting 76 per cent of girls and women between 15 and 49 years of age. In the face of these challenges to the well-being of women and their communities, Crossroads is supporting our partner, the Coalition Burkinabé pour les Droits de la Femme (CBDF), as they in turn support communities to fight early and forced marriage.

Following a model of consciousness-raising and education clubs that has been greatly successful with our partners in other countries in Africa, this project targets vulnerable girls between the ages of 10 and 20 who are in school as well as those who are not receiving an education. Ten clubs, each consisting

of around 20 adolescent girls, were implemented in five different villages in the eastern part of the country. Crossroads and CBDF are addressing not just the girls in this case but also the community that surrounds and supports them, promoting long-lasting, sustainable change. Indeed, the whole project focuses strongly on engaging the girls' parents and community, with meetings among village leaders, parents and other community members.

“The teen club members and community members commit to change in favour of abandoning early marriage. This is already a step forward. **Community members recognize the fact that child marriage constitutes a violation of the rights of young girls. They further mobilize to prevent child marriage within their respective regions,**” says Miriam Sirima, coordinator of CBDF.



A group of members of a club in Fada

Community members who have been engaged in this project—which in future will include boys’ clubs to sensitize young men to gendered violence—range from village leaders and development committees to religious teachers, imams and priests. Group mentors explain the context and activities that will be carried out. Once they are fully committed to supporting their daughters’ participation in the clubs, parents sign a pledge that they will not marry their daughters off at a young age.

Crossroads’ contribution to this project, which aims to change attitudes and beliefs about child marriage gradually through long-term engagement with community members and young women themselves, ranges from financing project activities to institutional strengthening with the support of specialized Canadian volunteers.

“THE TEEN CLUB MEMBERS AND COMMUNITY MEMBERS COMMIT TO CHANGE IN FAVOUR OF ABANDONING EARLY MARRIAGE...”

MIRIAM SIRIMA,
COORDINATOR OF CBDF

Leading the Charge: Two Generations of Natural Cosmetic Producers Learn to Lead Together

Crossroads International's partner organization in Senegal, the Union Nationale des Femmes Coopératrices du Sénégal (UNFCS), is a network of 15,000 individual women cooperators working in 10 different regions of the country, including almost 7,000 women producing natural cosmetics thanks to a partnership with Canadian company, The Green Beaver Company, as well as cereals. Despite working at such an impressive scale, the UNFCS has identified leadership-development among its younger members as an area they want to target to improve the sustainability and vigour of their work.

Older members, accustomed to assigning tasks, tended to speak as if giving orders. Younger members did not see themselves as full partners in the cooperative and tended not to stick around. So our partners identified building the skills and structure necessary for meaningful mentorship as a way forward.

Crossroads was able to identify a suitable organization that could help, the Quebec-based private sector management consulting company

Papillon MDC. A highly skilled volunteer, Marie José Surpris—herself an experienced leader with thirty years of experience in development and currently principal of Umalia, consultants to the non-profit sector—was trained in Papillon MDC's leadership development methods and travelled to Diourbel. With another Canadian volunteer, she delivered separate, customized trainings on communications and mentorship to younger and older members of the cooperative.

Marie José describes the experience of watching older members taking part in a role-play exercise as part of the training she delivered, which focused strongly on communication styles and improving communication between the generations in the cooperative.

"I could see from the body language of some of the mentors that they were already making the effort to communicate differently."

The mentors began to see how they could alter their communication style to provoke a more engaged, positive response from their mentees.

At the same time, the younger women, or mentees, began to be able to imagine their future with the cooperative and take pride in overcoming the different challenges that are part of the work.

"We have to engage the young women in the entire process," Marie José explains. In response to this feedback, the cooperative experimented with rotations, allowing the younger women to experience everything from production to sales rather than being brought in to perform only a specific task. As a result, they have begun to feel greater pride in their role, to take initiative, and to see themselves as full-fledged members with a leadership role to play.

Ever since this customized training has begun, UNCFCS sales have increased by 28%, and, most tellingly, membership among young women has grown from 10 to 40 producers. Those who have taken part in the training are now sharing what they have learned and have trained a further 10 mentors and 20 mentees across the country.



Our Partners

At Crossroads, we believe that together we are stronger. That's why we work closely with local organizations, the private sector and Canadian civil society actors to develop innovative approaches to respond to the needs of local communities.

BOLIVIA

Pro-rural – Asociación Boliviana para el Desarrollo Rural
Asociación de organizaciones de productores ecológicos de Bolivia (AOPEB)
Fundación AGRECOL Andes

BURKINA FASO

Association D'Appui et d'Éveil Pugsada (ADEP)
Coalition Burkinabé pour les Droits de la Femme (CBDF)
PAG-LA-YIRI- Association des Femmes Réseau d'Appui à la Citoyenneté des Femmes Rurales d'Afrique de l'Ouest et du Tchad (RESACIFROAT)
Association Solidarité et Entraide Mutuelle au Sahel (SEMUS)

CANADA

Barbra Schlifer Commemorative Clinic - Tanzania
CETAB+ - Centre d'expertise et de transfert en agriculture biologique et de proximité du Cégep de Victoriaville – Senegal
Cité Écologique de Ham-Nord – Senegal and Togo
Coady International Institute - Ghana, eSwatini and Tanzania
Compagnie F à Montréal - Togo
Convergence, coopérative d'experts conseils Bureau du Québec
Ernestine Women's Shelter – Tanzania
John B. Howard Society of Toronto and John Howard Society of Kawartha's – Ghana, Tanzania and Togo
MicroEntreprendre (Réseau québécois du crédit communautaire) - Togo
Miel Montréal -Togo
Papillon MDC - Senegal
The Green Beaver Company - Senegal
TÉLUQ Université du Québec – Ghana, eSwatini, Togo
Women's Human Rights Institute (WHRI)- Ghana

GHANA

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

MALI

ADAF Gallè
Association Jeunesse Action Mali (AJA Mali)
Association Malienne pour la Promotion des Jeunes (AMPJ)
KILABO
RENAPESS (Pôle Jeunesse)

SENEGAL

Association pour la Promotion de la Femme Sénégalaise (APROFES)
Union Nationale des Femmes Coopératrices du Sénégal (UNFCS)
Réseau des Organisations Paysannes et Pastorales du Sénégal (RESOPP)
ENABLIS Sénégal

ESWATINI (SWAZILAND)

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

TANZANIA

Kilimanjaro Women Information Exchange and Consultancy Organization (KWIECO)
Tanzania Gender Networking Programme (TGNP)

TOGO

Groupe de réflexion et d'action femme démocratie et développement (GF2D)
La Colombe



Our Volunteers

For 60 years, volunteers have been at the heart of Crossroads' work. Hand in hand with our partners, they use their expertise, skills and commitment to build a more just and equitable world.

North-South Crossroaders

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Victor Raul Valle Alvarez

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GHANA

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**“AS A VOLUNTEER, I’VE GAINED A
STRONG UNDERSTANDING OF THE
INTERNATIONAL DEVELOPMENT
LANDSCAPE AND HOW DECISIONS
MADE MILES AWAY IMPACT THE
LIVES OF PEOPLE IN RECIPIENT
COUNTRIES [...] TODAY, I SEE THE
WORLD AS A SMALLER PLACE.”**

MARLEIGH AUSTIN,
CROSSROADER IN SWAZILAND
(NOW KNOWN AS ESWATINI)

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Crossroads gathers hundreds of individuals and organizations that share the same values. Their generous financial support gives us the tools to empower women and girls, advance equality and reduce poverty.

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Our Financial Statement

STATEMENT OF FINANCIAL POSITION

ASSETS	2018	2017	LIABILITIES & ASSETS	2018	2017
Total current	\$1,099,232	\$1,132,933	Current liabilities	\$1,446,139	\$1,385,271
Investments	\$2,872,465	\$2,775,453	Net assets	\$2,562,152	\$2,549,205
Capital assets	\$36,594	\$26,090			
TOTAL	\$4,008,291	\$3,934,476	TOTAL	\$4,008,291	\$3,934,476

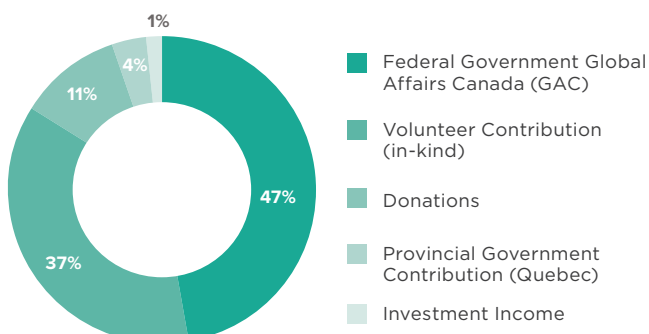
STATEMENT OF OPERATIONS

REVENUE	2018	2017	EXPENSES	2018	2017
Federal Government - Global Affairs Canada (GAC)	\$3,296,771	\$2,842,887	Program	\$3,007,960	\$3,045,910
Provincial government contributions (Quebec)	\$251,385	\$334,510	Volunteer contributions (in-kind)	\$2,567,377	\$1,975,073
Volunteer contributions (in-kind)	\$2,567,377	\$1,975,073	Administration, governance and overhead	\$741,666	\$631,419
Donations*	\$754,343	\$973,810	Public engagement program	\$345,486	\$247,775
Investment income	\$108,547	\$223,644	Fundraising	\$308,116	\$224,596
Other revenue		\$6,780	TOTAL EXPENSES	\$6,970,605	\$6,124,773
TOTAL REVENUE	\$6,978,423	\$6,356,704	Surplus (deficit)	\$7,818	\$231,931

*Crossroads International raised \$900,348 in donations from valued individual donors, foundations and other non-government supporters. For the year, \$754,343 from current and deferred donations was expended on programs and \$482,595 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

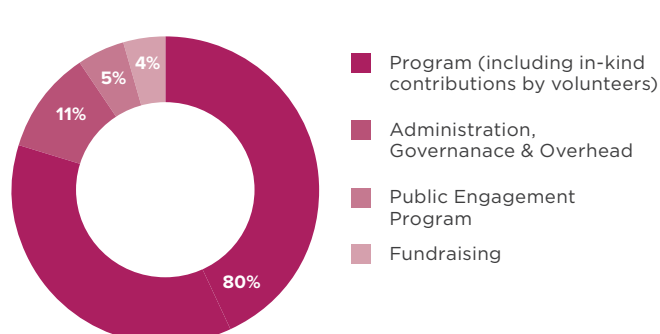
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Audited financial statements for Crossroads International are available on our website (cintl.org) or upon request at 1-877-967-1611.



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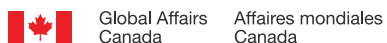
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