



World Accord

**Cultivating partnerships that  
move lives towards prosperity**

**2014 ANNUAL REPORT**

## EXECUTIVE DIRECTOR'S MESSAGE



Executive Director David Barth

**Our mission is to cultivate communities that thrive**

**We value:**

- **Partnership**
- **Empowerment**
- **Justice**
- **Sustainability**
- **Integrity**
- **Interdependence**

Change is one of the only constants in our lives and so we are used to it but at times a period seems particularly marked by change. Such was the case with 2014. Program coordinator Nelson Rosales did an excellent job helping World Accord find and orient our new program coordinator, Farrah Ali-Khan, before leaving us to focus on family life. Farrah has become an integral part of World Accord in the short time she has been with us and in working with our partner organizations overseas.

One of the most difficult changes was the passing of Sandra Fielder, the wife of former executive director, Terry Fielder, a key volunteer of more than 30 years and my good friend. She was so dedicated to the cause of World Accord, she spent countless months in single parent mode while Terry was traveling overseas. Additionally she raised several hundred thousand dollars over the years as the director of Fastathon. Her dedication to a better world, bright smile and everlasting positive attitude will be sorely missed.

Dedication like that would seem incredibly rare and yet World Accord has been blessed with an abundance of it in our staff, our board members, our volunteers, our partners and those who continue to support the cause through the years. We are so thankful for an amazing network of people that help make positive change possible. Of special note are the volunteers forming the backbone of our construction expeditions; people like Al Wigood, Richard Kirsh, Megan Gilbertson, Doug Middleton and Wayne Skinner who dedicate months at a time building schools and other community buildings in Honduras and helping Canadians learn more about those living in extreme poverty.

Change is coming at a more rapid pace than usual in Honduras as it has been pegged by the global scientific community as one of the countries most vulnerable to the effects of climate change. Through the local farmer groups supported by our partner, PRR, the people living in the mountains of Honduras have learned to respond rapidly to changes. They can find what works best to help keep food on the table. It will be a huge challenge when droughts and floods become the norm and yet in my time with World Accord, I have seen the resilience of these people.

Change has also come to this report in an effort to provide a bit more of a personal touch with stories from the field and a new look. It is the least we can do to share the fantastic work of our partners and the participants in the programs. With the web being the primary place one goes to learn about organizations these days, we can make a more comprehensive report without the high cost of printing and delivery and do justice to our sense of good stewardship of the funds entrusted to us by our donors.

We are excited to see what 2015 will bring as we continue to focus our efforts on the strategic plan we created in 2013 but are always mindful that plans can't anticipate every change that comes our way. That is why, like the farmer groups in Honduras, we need to remain flexible and ready to respond to the needs of those we serve. They come first. After all, they are why we are here. Thank you for being here with us and accompanying us on the journey out of poverty and towards dignity.

## OUR ACTIVITIES & RESULTS



World Accord's programming continued our work with local, long-term partners in Guatemala, Honduras, El Salvador, Nepal and Haiti. They carried out a variety of program activities that involved:

- **Sustainable Agriculture and Food Production:** We contribute to food security by supporting projects that provide crucial training and support to implement sustainable local food production methods.
- **Capacity-building and Skills Training:** We support formal and informal skills training in agriculture, trades and literacy training for children and adults, as these skills are a determinant of life quality. Capacity-building encompasses a range of activities to empower individuals and communities.
- **Micro-Enterprise and Credit Programs:** We support training and micro-credit programs for communities to start small businesses and expand existing ones.
- **Community Organizing:** Many of our partners work with rural, impoverished communities. In the face of adversity and little individual capacity to overcome challenges, community building and group formation are important components in our partners' suite of tools.

*This table provides an aggregate review of these activities and selected results.*

Area	Activity	13-14	12-13	Results	Context
<b>Food Production &amp; Micro-Credit</b>	Persons given support to <b>access agricultural inputs, land or employment</b>	962	454	2,022 program participants and their neighbours increase their capacity to grow food and care for their resource base	The large change in number of participants accessing loans and savings is a result of the end of a partnership with CORDI in India that lowered numbers. The increase of people accessing agricultural inputs is due to the addition of a FIDA/pCH project with 500 farmers.
	Persons who received support to <b>raise animals</b> for food and the market	152	119		
	Persons able to <b>access loans and savings</b> for farming or to start a small business	908	1,059		
<b>Sustainable Agriculture &amp; Environment</b>	Persons who received training in <b>sustainable agriculture</b>	1,281	233	Program participants reduced the vulnerability of 70 communities to natural disasters.	"Area farmed sustainably" refers to land where farmers have adopted new soil and water conservation measures.  The increase in participants and area farmed sustainably this year is due to FIDA/pCH's project in Haiti.
	<b>Solar grain driers</b>	0	3		
	<b>Area farmed sustainably</b>	21 Ha	7.8 Ha		
	<b>Trees planted</b>	12,743	239,900		
	<b>Seed banks maintained</b>	6	3		

Area	Activity	13-14	12-13	Results	Context
Capacity Building & Skills Training	Persons who received training to <b>improve food production</b>	1,110	640	Participants improve their skills and knowledge base and are better able then to earn a more stable living.	<p>Literacy programming totals decreased given that funding was spent on literacy training in Haiti. Last year that funding was shifted towards a food security initiative in Fon Batis, Haiti.</p> <p>Greater emphasis this year was placed on participant training as opposed to the leaders being trained.</p> <p>Vocational training totals continue to be low without the programs we used to offer through our partner in India.</p> <p>The child/youth programming totals increased this year due to the work and needs identified by our El Salvador partner.</p>
	Persons who received <b>vocational or skills training</b>	85	98		
	Persons who received <b>basic adult literacy</b> courses	117	804		
	Persons trained in <b>community development</b>	640	452		
	<b>Trainers &amp; leaders</b> trained in community development, agriculture or financial management	72	461		
	Persons who received <b>financial, marketing or micro-enterprise training</b>	516	172		
	Persons who received <b>health &amp; nutrition training</b>	114	45		
	Persons who received <b>environmental protection training</b>	496	629		
	Children & youth who received <b>tutoring &amp; after-school services</b>	1,501	835		
Community Organizing	Local <b>groups</b> formed and/or supported	93	85	Program participants improved their capacity to work together, gain access to the resources they need to meet their basic needs, and to become advocates for sustainable development	The large change in number of groups actively supported is due to WPD's work in Nepal with the women groups who are now at a more advanced phase of their programming.
	Participants that received <b>ongoing technical support</b> and <b>capacity building</b>	668	238		



## Mother turns \$300 loan into a better life for her family

Guadalupe Lopez has survived a series of challenges in her life, including being abandoned by her husband, battling cancer, raising her four children on her own and working in a sweatshop where she was struck for being pregnant and had to be hospitalized.

She struggled to earn a living as a domestic worker, ironing other people's clothes, and at the sweatshop, where she earned about \$5 a day, which was effectively \$2.50 when factoring in the costs.

Thanks to a \$300 loan from our local partner, the **Association for Community Development, Environmental Protection & Multiple Services (ADCASMUS)**, she was able to start up a successful home business retailing health and wellness products. With the profit she has been able to make with this business, she is putting her children through school, has made improvements to her home, and is earning about \$200-300/month (double the amount she earned before!), which she is also reinvesting in her business.

Being the first person to receive a loan in her community of La Argentina, Guadalupe is a role model for other women in her community. As is visible, her pride about her achievements shines through her eyes.



## Sustainable agriculture can weather climate changes

The farmer research group, “Breezes of Yojoa,”(named after the neighbouring Lake Yojoa) are four men and four women from the community La Majada.

In August 2009 with the assistance of the **Rural Reconstruction Program** (also known by its Spanish acronym PRR), they successfully “liberated” or released 2 varieties of red beans they had developed through cross-breeding to be better adapted to local conditions. They planted their parcel of land, located near Lake Yojoa, with these newly developed beans using sustainable agriculture techniques such as minimum tillage, organic compost inputs and using natural methods for pest management.

In their region, there are 80 other producers who mostly use chemical pesticides on their crops and have always perceived organic agriculture as ineffective.

Initially, the Breezes of Yojoa’s plot of land was not producing the same as the chemically sprayed lots. But then due to recent variations in climate, the producers using chemicals lost up to 90% of their crops. However, even under these adverse conditions the organic plot produced 1,200 lbs of beans, including 500 lbs of seed which were sold in the market. The best of the beans are chosen to be “seeds” and are sold for a higher price.



## A generation of widows benefit from training

Sabina lives in a picturesque community in the department of Sololá close to the ethereal Lake Atitlan. Yet in 1982 in this peaceful setting, about 20 soldiers barged into her home and took her husband away without any explanation.

Like many of the women assisted by our local partner **Women in Action** (also known by its Spanish acronym MeA), Sabina was left widowed from the mass killings carried out by the national army in a 30-year war. She remembers how MeA arrived in her community soon after and how they helped her initially with first aid, then encouraged her to form a group with others in the community and offered group training on weaving and crafts so she could make money to feed and support her four children who are now grown up.

Her group is now investing more time and money into planting traditional medicinal plants such as chamomile. These crops are proving profitable. Because of the low overhead costs, each person can make a profit of about \$50/month which is more than she has ever made before.

Sabina is a great example of the kind of women MeA supports: coming from a hopeless and marginalized place, Sabina is now trained in community development, is the president of her group and has diversified her skill set and means to generate income.

NEPAL



## Nepalese women's groups are changing lives

Maya Chepang lives in Makwanpur district and belongs to a women's group in Nepal coordinated by our Nepalese partner **Women for Peace and Democracy**.

Before she joined, Maya's self-esteem was so low she could barely introduce herself to anyone. She could hardly cover her family's household expenses, afford a daily meal or buy clothes. Maya's son and daughter didn't go to school since she couldn't afford a uniform, stationery materials and lunches.

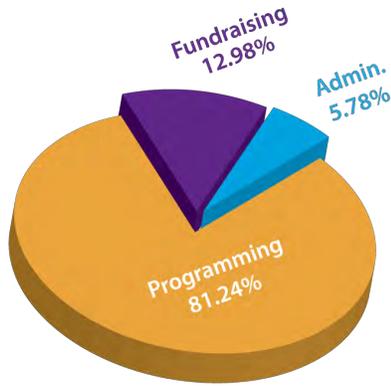
After joining the women's group, Maya was able to introduce herself without feeling shy, share her problems in the group and start a business. She took nearly \$111 from the group's trust fund to buy two goats and start a vegetable business. She made an initial profit of \$280 and paid back her loan on time.

Maya's relationship with her husband also improved. "Earlier, my husband did not support me in any activities. But now, we work together in the field, help each other and make a living by earning money from the vegetables grown in the field."

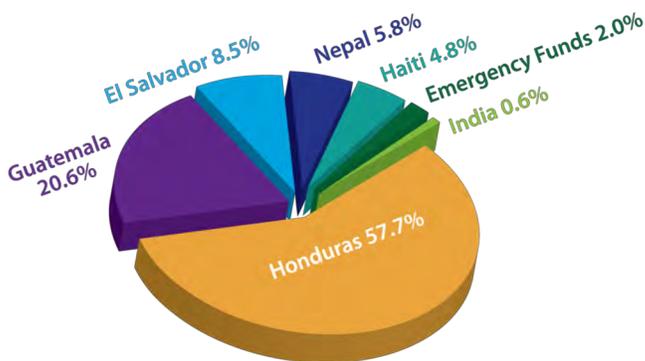
Her life has turned around. She's a very active member in the group; doesn't hesitate to speak; helps others in the group; and is able to send her children to school.

# FINANCIAL REPORT

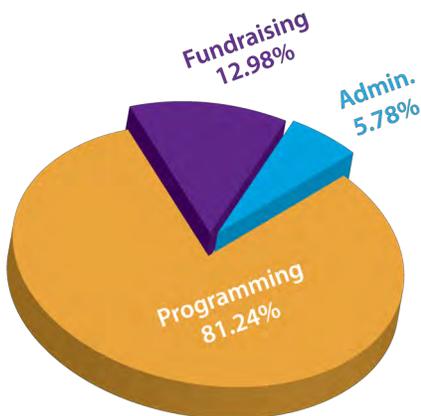
## Balance Sheet as at March 31, 2014



Use of Funds



Program Expenditures 2014



Use of Funds

### GENERAL FUND

#### ASSETS

##### Current:

	2014	2013
Cash	\$351,284	\$244,884
Investments - Unrestricted	\$11,041	\$185,841
Investments - Contingency Reserve	\$150,000	\$150,000
Accounts receivable and HST receivable	\$7,725	\$12,671
Prepaid Expenses	\$500	\$300
	<u>\$520,550</u>	<u>\$593,696</u>

Office furniture and equipment	\$16,647	\$50,032
Accumulated amortization	\$7,284	\$45,320
	<u>\$9,363</u>	<u>\$4,712</u>
	<u>\$529,913</u>	<u>\$598,408</u>

#### LIABILITIES AND FUND BALANCE

Accounts Payable	\$4,138	\$8,551
Deferred Revenue	\$253,356	\$346,961
	<u>\$257,494</u>	<u>\$355,512</u>

#### NET ASSETS

Operating Assets	\$113,056	\$121,769
Investing in property and equipment	\$9,363	\$121,769

Contingency Reserve - internally	\$150,000	\$150,000
	<u>\$272,419</u>	<u>\$242,896</u>
	<u>\$529,913</u>	<u>\$598,408</u>

## Statement of Revenues and Expenses - General Fund for the Year Ended March 31, 2014

### REVENUES

	2014	2013
Donations	\$416,593	\$466,023
Grants from charitable organizations	\$275,830	\$268,916
Investment and other income	\$18,238	\$15,145
	<u>\$710,661</u>	<u>\$750,084</u>

### EXPENSES

Administration	\$95,731	\$104,154
Fundraising	\$88,414	\$100,239
	<u>\$184,145</u>	<u>\$204,393</u>

#### Less

Private core funding donations	(\$17,135)	(\$18,342)
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Core funding from organizations	(\$39,204)	(\$39,856)
Operating Total	<u>\$127,806</u>	<u>\$146,195</u>

Programming		
Project development	\$69,865	\$57,195
Education	\$68,261	\$78,335
Project costs	\$415,206	\$462,974
Programming Total	<u>\$553,332</u>	<u>\$598,504</u>
	<u>\$681,138</u>	<u>\$744,699</u>

OPERATING EXCESS (Loss) FOR THE YEAR	\$29,523	\$5,385
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NET ASSETS - Opening	\$242,896	\$237,511
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NET ASSETS - Closing	<u>\$272,419</u>	<u>\$242,896</u>
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## PARTNER HIGHLIGHT BRIEFS

### **ASSOCIATION FOR COMMUNITY DEVELOPMENT, ENVIRONMENTAL PROTECTION & MULTIPLE SERVICES (ADCASMUS) - EL SALVADOR**

- Due in part to the credit they received, 8 farmers were able to produce **3,200 lbs of beans and 109,000 lbs of corn** to feed their families and sell the surplus, earning about **\$400/yearly each**.
- **1,301 youth** received after-school & library program support and **90%** are continuing with their studies due to this program.

### **WOMEN IN ACTION (MeA) – GUATEMALA**

- With the long-term vision of training women in growing and marketing organic vegetables, MeA is focusing on restoring soil depleted by pesticides. They have cultivated a solution which is added to compost and can restore soil to pre-chemical conditions. They've produced 8,000 pounds and **375 families have started rejuvenating their soil with this “soil restorer”**
- Through the cultivation and distribution of nearly 8,900lbs of native vegetable seeds, **167 families achieved food security** and have seeds for subsequent years.

### **FIDA/productive cooperatives Haiti - HAITI**

- **500 farmers produced more than 4 tons (4,350 kg) of garden vegetables, 8.5 tons of corn (including green corn) and 11.7 tons of beans** to feed their families and earn **\$58-120/each** on their cabbage harvests.
- **500 farmers are trained to produce higher yields**
- Through loans, **6,941 pounds of seed and 3.15 tons of beans** were purchased in total and stored by the three cooperatives for planting

### **GLOBAL VILLAGE PROJECT (PAG) - HONDURAS**

- **45 new families received animals** from other families (15 received chicks, 30 received piglets), 80% of whom are selling them in markets.
- New families with pigs **raised their annual income by an average of \$1,500**.
- 135 families received training in marketing, business management and community organization to effectively market their animals through groups
- Each family who received pigs profited well enough to purchase cows to begin producing milk or will do so by the end of this year.

### **RURAL RECONSTRUCTION PROGRAM (PRR) - HONDURAS**

- 361 farmers are now trained in sustainable agriculture methods and can grow their own food.

### **WOMEN FOR PEACE AND DEMOCRACY (WPD) – NEPAL**

- After working with a women's group for a year, illiteracy **rates went down by 19%**; all women now have savings, 43 women have started income-generating activities and more girls are in school.
- **103 women have been trained in tailoring, basket-weaving or goat raising** – skills they can now use in opening small businesses.



HAITI

**THANK YOU!**



*A special thank you goes to all of our donors and volunteers.*

*Our work is only possible with your generous support.*

**Special Thanks to our Funders**

Community of Christ World Hunger Fund  
Community of Christ Congregations  
First Unitarian Congregation of Toronto

**Board Of Directors**

Rosilyn Coulson, President, BC  
Stephen Thompson, Vice President & Secretary, AB  
Mary Pearson, Treasurer, ON  
Chad Dailey, ON  
Sandy Jensens, NB  
James Poirier, C of C, ON  
Victor Suddaby, BC

**Key Volunteers**

Chad and Shannon Dailey  
Rebeca Gil  
Megan Gilbertson  
Anik Islam  
Richard Kirsh  
Doug Middleton  
Ruth Rosner  
Wayne Skinner  
Lorna Webster  
Al Wigood

**Staff**

David Barth, Executive Director  
Nelson Rosales, Program Coordinator (former)  
Farrah Ali-Khan, Program Coordinator  
Ann Meininger, Office Administrator  
Darlene Donovan, Fundraising  
Kim Campbell, Volunteer Coordinator  
James Howe of Communicate & Howe!, Communications

***“Literacy is like having a blindfold taken from our eyes.”***



**Help us change more lives.**

**Give to World Accord.**

Lotani, one of the 1,347 graduates of a literacy program in Haiti, is now able to share the gift of literacy with her young daughter.

World Accord's skills building and literacy programs enrich our lives almost as much as our partner's lives.

Building equality, civic engagement and community participation in all our lives is what underpins sustainable communities that thrive.

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