



World Accord

**Cultivating
Communities
That Thrive**

2018 Annual Report

Message From The Executive Director



David Barth, Executive Director

Our Mission is to Cultivate Communities That Thrive

We Value:

- partnership
- empowerment
- justice
- sustainability
- integrity
- interdependence

Friends,

This last year has been one of our most productive ever. It began with a call for proposals from Global Affairs Canada (GAC) for a green and clean economic growth program targeting the indigenous women and youth of Guatemala. We already have a great partner there with Women in Action and they were already doing green micro-enterprises with indigenous women's groups. The scope of this call made it simply out of reach for World Accord working alone so we approached the Mennonite Economic Development Associates about a possible partnership. We collaborated with them to create and submit our proposal for a program called VERDE (Spanish for green). Unfortunately, we have not yet heard from GAC regarding this proposal.

Later in the year we were happy to hear of another call for proposals from GAC for small and medium sized NGO's like World Accord. This one was within the scope of what we could do on our own. We contacted our partner in Nepal and developed, with Women for Peace and Democracy (WPD), an excellent proposal that would incorporate WPD as the lead partner with the addition of organizations specializing in human rights, micro-credit, cooperative development and sustainable agriculture. One of the other innovative aspects of this proposal was the inclusion of a private sector partner here in Canada. The Egg Farmers of Ontario agreed to participate by providing training and possibly other resources to help strengthen egg and poultry operations set up by women and women's groups in Nepal. By the end of the fiscal year, we had not heard back but later were invited into the second phase of the application process.

We have invested significant staff time and resources in developing these proposals. One of the ways we worked to increase our chances of success was through the creation of the World Accord Advisory Committee (WAAC). Through our collaborative efforts with the universities in our area, we have met and talked with numerous academics who are interested in our work and approach to development. The WAAC is comprised of four very knowledgeable academics that meet to review and make suggestions on our projects. They are an incredible addition to the expertise we already have in our staff.

Near the end of the year we learned that the World Hunger Fund would no longer be able to support our work in the way it has through the years. Restructuring of the finances at Community of Christ headquarters made this inevitable. While this represented a challenge, we are finding different and innovative ways to go forward. We will continue to find new and dedicated donors and to build relationships through our affiliations with many organizations working in the sector. While we may end up doing things in a slightly different manner, we will still focus our efforts on supporting our partner organizations to have measurable impact empowering people to become their own agents of change. We are blessed and grateful that our supporters are staying the course on this journey of development; cultivating communities that thrive.

Thank you.



David Barth,
Executive Director

This report provides a summary of the development activities World Accord (WA) supported from April 1, 2017 to March 31, 2018 with financial contributions from the World Hunger Fund (WHF) as well other funders and private donors. This first section provides a detailed understanding of World Accord's approach, along with an overview of the aggregate results from our Central American partners, while the second part contains case studies.

World Accord (WA) – Our Role & Approach

World Accord celebrated its 37th anniversary this year and has been fortunate to have the support of the Community of Christ from its inception in providing opportunities for women and men living in poverty so they may achieve food security, meet their basic needs, and promote sustainable development in their communities. Using a partnership model, WA collaborates with established organizations that carry out participatory planning with local communities to identify specific needs and opportunities as well as ways to improve the overall well-being of their members. This approach cultivates sustainability, local leadership and ownership over development as it is based on long-term relationships and trust with key stakeholders.

In order to report results and provide accountability to all our supporters, we monitor the activities of our partners overseas. Field visits, regular communications, reports and presentations to the Church and wider public in Canada are part of this process.

WA also builds the capacity of our local partners and communities to promote long-term local development. This is done through in-house and external trainings, funding for equipment and services, volunteer placements in countries, by supporting learning exchanges between partners as well as by actively working to expand our partnership basis and improve the quality of our projects.

With this initial gaining of experience, we have come to realize the importance of creating consortiums and strategic partnerships not only to avoid duplicating our resources but more importantly to be able to share experiences and learn from one another. Thus, we have a consortium/partnership established in each country of intervention, which is Canadian based or one of our partner's country based. This approach enables us to continuously learn about what works best as well as the main components of a successful collaboration.

Through our small staff of three employees at our home office in Waterloo, WA works in Canada to enhance the knowledge of Community of Christ members and other Canadians about the interconnectedness of our world through international development education and public engagement. Furthermore, via presentations and events, we share how people can participate in fostering social justice in developing countries

By the provision of ongoing interaction and support to our partners, we hope to provide the maximum benefit to the people and communities we collaborate with around the world and fulfil our mission of cultivating communities that thrive.

Our Integrated Development Approach

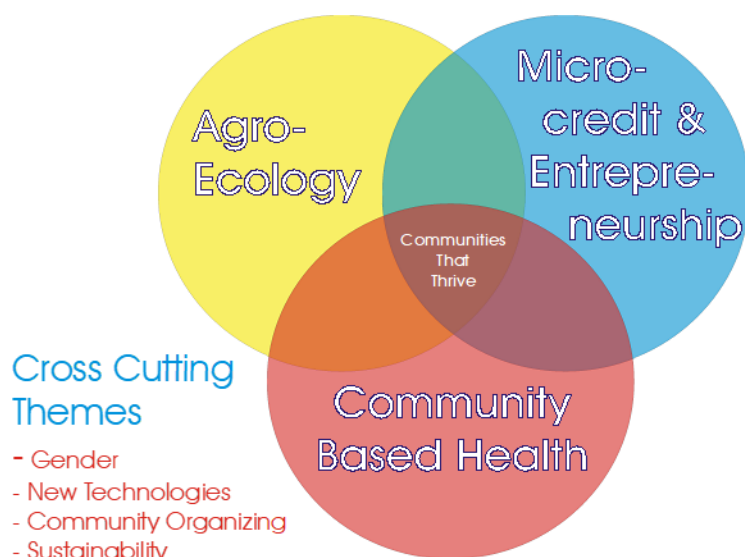
All countries in the world have engaged in achieving the Sustainable Development Goals (SDG) officially known as Transforming our world: the 2030 Agenda for Sustainable Development. These 17 goals along with their 169 targets cover a broad range of sustainable development issues; which include ending poverty and hunger, improving health and education, making cities more sustainable, combating climate change, and protecting oceans and forests.

The graphic below depicts the programmatic areas in which all of our partners are working and that contribute to achieving these SDGs. For example, environmental sustainability and climate action (SDG 13), gender equality (SDG 5) as well as poverty alleviation (SDG 1), which are all essential components within our integrated development approach.

We have a vision of world accord -
the flourishing of well-being for all:

- where basic human needs
are met,
- where every person has
the opportunity to fulfill
their potential,
- where diverse people live
peacefully in global
community,
- where care of earth and
love of neighbour shape
our life together.





Agroecology: One of our priorities is ensuring that the world's poor have access to and can produce their own food. We advance food security by supporting projects which develop the capacity of smallholder farmers to: farm sustainably, raise livestock, and develop innovative and locally adapted techniques to generate greater and more diversified production.

Micro-Enterprise and Entrepreneurship: Another essential element towards social and economic empowerment is the provision of credit. Once participants are provided with training, they require micro-credit offered at a nominal rate, so they can invest in inputs or inventory and start small micro-enterprises or expand existing ones. We are especially looking at this component because it is a unique means to empower women and youth.

Community based health: A healthy community is essential in order to maintain and reinforce the positive effects of development projects. Thus, our partners engage in community based health by creating awareness on key health issues or referring community members to specialized health facilities.



The ability to breed varieties of beans that are more resilient to temperature and moisture fluctuations is an important part of climate change adaptation. It will help the farmers grow food in the years ahead.

Cross-cutting themes:

Gender continues to be a cross cutting priority for our development programming. A holistic approach is needed that includes women, men, girls and boys as stakeholders working towards gender equality.

New technologies: Our partners have shown great interest in integrating new technologies in their projects which enable them to gather data and analyse it, mitigate against the impacts of climate change and become more resilient.

Community Organizing: Our partners work with impoverished communities that struggle with social, economic and gender-based barriers. In the face of adversity and little individual capacity to overcome challenges; community building, group formation and the social capital generated from these initiatives are important support mechanisms in our partners' suite of tools so participants are strengthened by sovereignty and find power in numbers.

Climate change: Not only is climate change impacting all our partners' programs, it is significantly altering the way we and other stakeholders are working in the field. Additionally, it is now a key component that most donors are looking to reduce, mitigate and to create resiliency in their targeted areas of intervention.

Climate change is more than changing weather patterns. It impacts insect populations and their ranges. These locusts can strip banana leaves bare in very short order. Another challenge faced by farmers in Honduras.

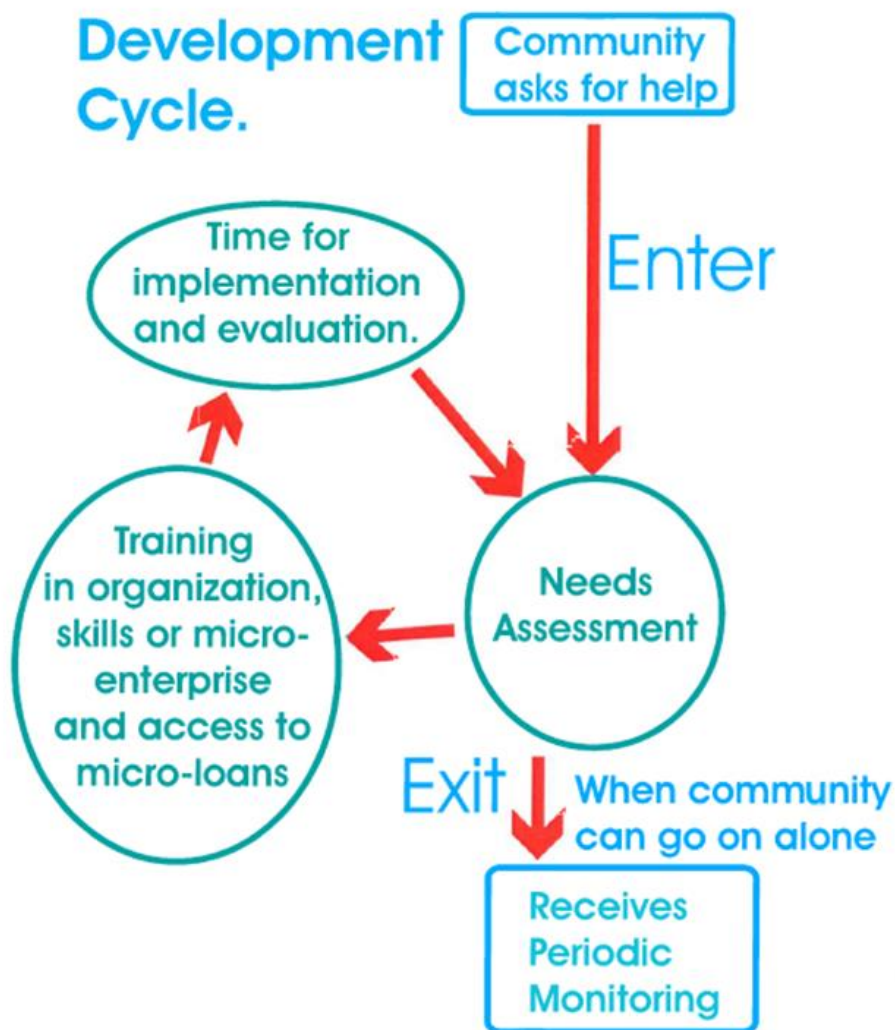


Development Cycle

To provide an understanding of how our partners work, the diagram to the right illustrates the general sequence of steps each of our partners follows when working with a community. Through our partnerships with local organizations that has spanned decades, we have observed that communities have become empowered. Thus, we continue to reinforce their capacities so they can deliver services that respond to the complexity of the many needs of their members.

Moreover, we focus on using our modest resources as efficiently as possible and continuously strengthen our monitoring component. It is for this reason that we advocate for a gradual, long-term approach to development that increases the likelihood that improvements in quality of life will be sustained, and that participants will have ownership over the process.

Our experience and research indicate that it can take more than 10 years - and a convergence of ideal social and environmental conditions - for an integrated development approach to even bear sustainable results. An important indicator of success is when a group of people is sufficiently equipped to move out of relative poverty and become promoters of development themselves.



Overview of 2017 – 2018 Activities

World Accord's programming with partners this year continued to positively impact a total of 110 communities, and a population of approximately 2,850 direct program participants and 5,500 indirect participants. About 8% of this population was estimated to consist of "new" participants, given that a larger number of new participants had been introduced the year before and work this year continued to focus on training them. It is also an important consideration that the desire to take on new participants needs to be carefully balanced with the need to maintain the quality and consistency of the programming. The rest who are not considered "new" are past participants who continue to receive ongoing support while sharing their experiences and best practices with others. Furthermore, it has been easier for our Central American partners to monitor their own programme and build on their successes with the use of our common logical framework.

This year, a new initiative sparked by our desire to continuously improve the quality of our programs and partnerships with the academia prompted us to create an advisory committee (WAAC) which has the following objectives:

- Provide advice on already existing programs implemented by WA
- Provide advice on priority areas and topics such as the development of new priority areas, the recommended actions or interventions to be taken to address priorities, and when to cease or reduce investment in existing area.
- Provide advice on capacity development strategies, best practice and partnership alliances.
- Provide advice on communications and dissemination of key information to stakeholders.
- Provide advice on monitoring and evaluation.



WAAC includes four professionals from fields that are relevant to our work such as:

- A professor from the University of Guelph specializing in environment
- A professor from the Wilfred Laurier University specializing in disaster risk reduction and gender
- A professor from the University of Waterloo specializing in food security and climate change
- A lawyer specializing in Human Rights and Access to Justice

On another note, World Accord submitted two projects to Global Affairs Canada (GAC) through its call for proposals. First, VERDE was elaborated with Mennonites Economic Development Agency (MEDA) and our partner in Guatemala, Mujeres en Acción under the Green and Inclusive Economic Growth for Indigenous Women and Youth and presented in June 2017. It aims to increase the economic empowerment of women and youth, especially from Indigenous communities, in Alta Verapaz and Chimaltenango departments by bringing a multi-faceted approach to small-scale enterprise growth – focusing on innovative and green business practices of small-scale enterprises, the products and services required by these enterprises, and the social empowerment of young women and men enabling them to effectively participate in the economy.

The second one was developed under “the Development Impact Window - Canadian Small and Medium Organizations for Impact and Innovation”. RENEW, submitted in January 2018 was created with Women for Peace and Democracy. This project aims to enhance social and economic empowerment of women and girls, especially from Dalit and most vulnerable groups. In order to achieve this ultimate outcome, we established a unique partnership with five other Nepali NGOs who have expertise in climate change adaptation, enhanced performance of micro/small-scale enterprises, increased access to the products and services required by these enterprises, as well as in the social empowerment of women and girls enabling them to effectively engage in their communities.

Thirdly, WA continued to be involved with the Food Security Policy Group (FSPG), Canadian Coalition for Climate Change and Development (C4D) and OCIC, which enabled us to access information and communications related to GAC and other international development issues as well as participate in various advocacy campaigns which amplify our own voices and enable us to learn from others. Also, in order to further increase our visibility through strategic events as well as public engagement initiatives, WA participated in talks and knowledge sharing at the universities in the Kitchener/Waterloo region and hosted a meeting with OCIC and key stakeholders. This enabled us to build on our existing network of organizations, institutions, and individuals committed to achieving the 17 UN Sustainable Development Goals while assessing the possibilities of partnering and future opportunities.

Finally, WA participated in GAC’s Task Force on Improving Effectiveness as a member of the Solution Team for Reporting which brought together professionals working in NGOs throughout Canada so that we could produce a guidance note with recommendations to streamline the annual and semi-annual narrative reporting and eliminate duplication.

The following section provides a narrative summary of our partner Women for Peace and Democracy’s achievements followed by a table showing our Central American partners’ activities and results. The second part concludes with case studies from all our partners.



Socioeconomic Empowerment Program for Women (SEWAM) aims to develop the capacity of the most marginalized and vulnerable women so they can become economically and socially empowered. World Accord (WA) has been supporting this initiative for the last seven years. This narrative report will provide an overview of our key achievements.

SEWAM is implemented in the following villages and districts in Nepal: Bachhauli and Kumroj in Chitwan district, Handikhola and Basamadi in Makwanpur district, Hariyon and Haripur in Sarlahi district and Bindhi in Dhanusa district.

Its activities are divided into four major components:

- Education, technical and vocational trainings with the objective to strengthen capabilities of the target women to initiate small scale income generating activities.
- Trust funds to encourage women to start small scale businesses.
- Awareness/education on gender equality.
- Orientation, review and monitoring of the program activities for effective and efficient operation of the program.



During this project period (April 1, 2017 – March 31, 2018) 428 women from 15 villages were engaged in the first three components of SEWAM. Out of this total, 233 women actively participated in various income generating activities (such as animal raising, vegetable farming, grocery store, agricultural farming, snacks stall and food shop) and were then able to take loans from the trust fund to start their micro-small businesses. Their economic conditions improved; which also contributed to empowering them in making decisions in both business and household matters. Being involved in their enterprising activities, they have become more independent and self-reliant and have increased their self-confidence.

The total loans accessed by these 233 women were Rs. 26,09,853. Furthermore, 203 women out of total paid back their loans with interest (87%). Till the end of the reporting period the target groups have saved at total of Rs. 24,06,862 or \$CA30,466. (1\$CA= Rs. 79).

Achievements:

- After the awareness program on gender equality, Srijanshil women group of Handikhola Makwanpur, organized meetings to discuss women's right and violence against women. Many women still do not have their citizenships and also many children do not have their birth certificates. Therefore, SEWAM women are now convincing men and women to get their citizenships, marriage certificates and the birth certificates of their children.
- Som Laxmi Praja, motivator and a member of Srijanshi women group, was one of four women in the program who ran for office in local elections. She was one of two that got elected. Som Laxmi is the representative for the rural municipality of Manahara ward no.1, Handikhola, Makwanpur.



| Area | Activity | 2017-2018 | 2016-2017 | 2015-2016 | 2014-2015 | 2013-2014 | 2012-2013 | Results |
|--|---|-----------|-----------|-----------|-----------|-----------|-----------|--|
| Food Production | Increased food security and household income | 65% | 35% | | | | | <p>This year, 1,550 program participants and their neighbours increased their capacity to grow food and care for their resource base. All our partners promote sustainable agricultural practices (including agroecology) and now more smallholder families are using organic compost on bigger land areas; while one of our partners, MeA, continues to plant trees in their communities. Furthermore, our partners have noticed that when one smallholder family implements these new practices and increases their household incomes, more join them.</p> |
| | Persons given support to access agricultural inputs (e.g., fertilizers, seeds; etc.), land or employment. | 458 | 420 | 482 | 533 | 962 | 454 | |
| | Improved lost soil quality | 47% | 43% | | | | | |
| | Number of new technologies in agroecology implemented | 6 | 5 | | | | | |
| Sustainable Agriculture & Environment | Persons who received training in sustainable agriculture | 502 | 487 | 532 | 569 | 1,281 | 233 | <p>Program participants from 98 communities reduced their vulnerability to natural disasters, have greater access to food, and improved chances of better health. Environmental quality in their communities has also improved. Approximately 40% of the trained smallholders are women.</p> |
| | Area farmed sustainably | 86 Ha | 84 Ha | 71 Ha | 53.1Ha | 21 Ha | 7.8 Ha | |
| | Crop diversification | 52% | 48% | | | | | |
| | Seed banks maintained | 6 | 5 | 5 | 5 | 6 | 3 | |
| Capacity Building & Skills Training | Persons who received training to improve food production | 432 | 420 | 478 | 535 | 1,110 | 640 | <p>Capacity-building is a vital strategy in any development program to facilitate empowerment as the participants generate more income and diversify their opportunities. On another note, our partners monitor using sex disaggregated data that enable them to focus mainly on women's needs. They have also diversified their partnerships so that they can become more sustainable and use their resources more efficiently. For example, MeA has initiated a collaboration with the Network of Women Entrepreneurs, the Presidential Secretariat for Women and the Ministry of Economy (International Cooperation).</p> |
| | Persons trained in community development | 525 | 530 | 587 | 625 | 640 | 452 | |
| | Trainers & leaders trained in community development, agriculture or financial management | 92 | 87 | 80 | 68 | 72 | 461 | |
| | Persons who received environmental protection training | 191 | 187 | 192 | 240 | 496 | 629 | |
| | Number of partnerships established | 7 | 5 | | | | | |
| Community Organizing | Local groups formed and / or supported | 90 | 75 | 72 | 80 | 93 | 85 | <p>Participants improved their capacity to work together which enabled them to access resources they need and become drivers of social change in their communities. On another note, PRR in Honduras worked with the 15 CIAles in the region of Yojoa and produced 9 varieties of beans and 3 of maize.</p> |
| | Participants that received ongoing technical support and capacity building | 845 | 780 | 762 | 750 | 668 | 238 | |

1. In 2016, WA worked with our Central American partners to harmonize a logical framework. During this second year of implementation, they were able to gather more standardized information and use last year's results as this year's baseline.

Financial Information

The table on the preceding page provides an aggregate review of activities and selected results.

As in previous years, this table contains aggregate numbers of participants in World Accord programming and is intended to provide a general point of reference.

However, it contains limitations: it does not explain changes, positive or negative, due to environmental factors. Nor does it take into account the non-linear nature of development work progress. One year may be set back the next year due to a natural disaster, political instability or an economic downturn.

Finally, activities have been grouped together that are comparable but not always the same. Local context, partner capacities and resources play important roles in shaping how program activities are delivered.

World Accord - International Development Agency Balance Sheet as at March 31, 2018

| GENERAL FUND | 2017 | 2018 |
|--|------------------|------------------|
| ASSETS | | |
| Current: | | |
| Cash | \$416,670 | \$357,284 |
| Short term Investments (Unrestricted) | \$29,005 | \$29,479 |
| Accounts receivable and prepaid expenses | \$10,830 | \$2,483 |
| Prepaid Expenses | \$0 | \$682 |
| | \$456,505 | \$389,928 |
| Office furniture and equipment | \$14,518 | \$14,518 |
| Accumulated amortization | \$8,826 | \$12,020 |
| | \$5,692 | \$2,498 |
| Long Term Investments | \$150,000 | \$150,000 |
| Contingency Reserve | \$150,000 | \$150,000 |
| | \$150,000 | \$150,000 |
| TOTAL ASSETS | \$612,197 | \$542,426 |
| LIABILITIES AND FUND BALANCE | | |
| Accounts Payable | \$6,080 | \$4,391 |
| Funds Held in Trust | \$20,470 | |
| Deferred Revenue | \$294,360 | \$272,721 |
| General Fund Balance - unrestricted | \$135,595 | \$112,816 |
| General Fund Balance - Capital Assets | \$5,692 | \$2,498 |
| | \$462,197 | \$392,426 |
| RESERVE FUND | | |
| Cash | \$150,000 | \$150,000 |
| FUND BALANCE- Unrestricted | \$150,000 | \$150,000 |
| TOTAL | \$612,197 | \$542,426 |

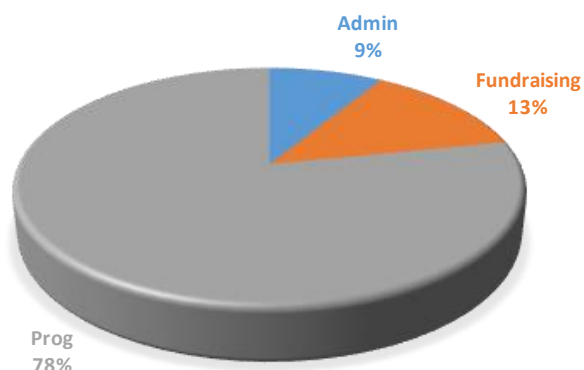
PERCENTAGE OF PROGRAM BY COUNTRY



Financial Information



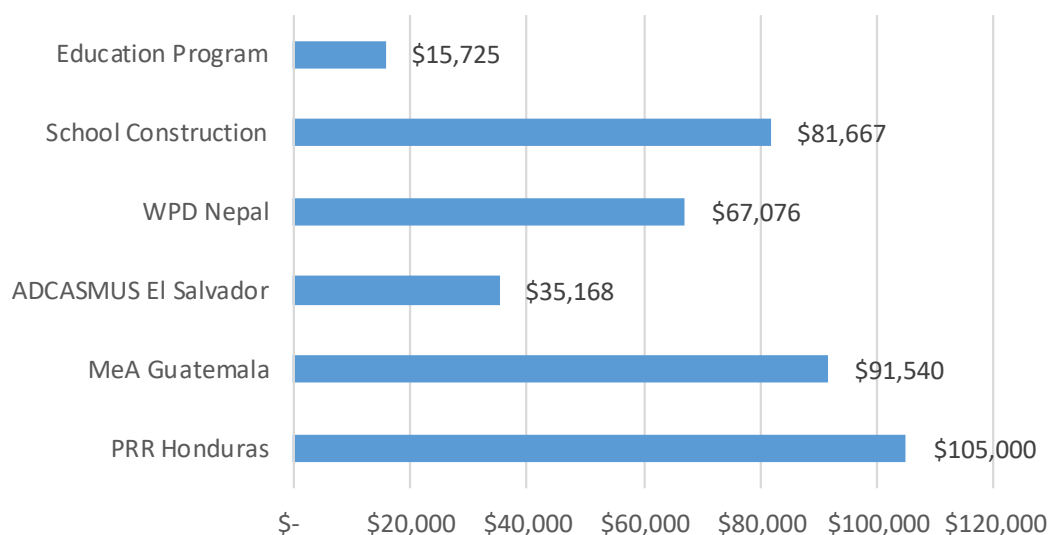
NET ADMIN AND FUNDRAISING COSTS



Statement of Revenues and Expenses - General Fund for the Year Ended March 31, 2018

| REVENUES | 2017 | 2018 |
|--|------------------|------------------|
| Donations | \$514,763 | \$435,370 |
| Grants from charitable organizations | \$221,000 | \$221,000 |
| Investment and other income | \$11,921 | \$4,542 |
| | \$747,684 | \$660,912 |
| EXPENSES | | |
| Administration | \$90,677 | \$86,804 |
| Fundraising | \$93,013 | \$90,159 |
| Amortization of Property and Equipment | \$3,951 | \$3,194 |
| | \$187,641 | \$180,157 |
| Less | | |
| Private core funding donations | -\$18,474 | -\$12,251 |
| Core funding from organizations | -\$40,404 | -\$18,160 |
| Wage Subsidy Grants | -\$615 | \$0 |
| Operating Total | \$128,148 | \$149,746 |
| Programming | | |
| Project development | \$85,766 | \$99,360 |
| Education | \$36,816 | \$41,603 |
| Project costs | \$409,845 | \$396,176 |
| Programming Total | \$532,427 | \$537,139 |
| | \$660,575 | \$686,885 |
| OPERATING EXCESS (Loss) | \$87,109 | -\$25,973 |
| NET ASSETS - Opening | \$204,178 | \$299,768 |
| NET ASSETS - Closing | \$291,287 | \$273,795 |

Program Expenses by Country / Program



Case Study—Som Laxmi Proja (Nepal)



Som Laxmi Praja, aged 30, lives in Makari. She had a hard life. She got married at the age of 18 and suffered from domestic violence both physical and mental. She could not share her problems with her in-laws, friends or family because she was afraid of them. Her house also needed repair but she could not afford to maintain it as even sending her children to school was difficult. Before joining a SEWAM group, she did not know about the benefits or the delight of being a member. Indeed, she only used to engage in household activities and stay at home. But, now she has been part of this group for the last eight years, and spent the first four working as a secretary then as a motivator.

She got the opportunity to participate in various trainings, through which she gained knowledge and skills that made her capable of working as a facilitator and become more and more independent. Her life at home also changed as her husband started respecting and supporting her. She no longer suffered from domestic violence. “This was such a welcome change and I could even send my children to school and manage my household expenses by myself. Today, I am more confident to share my opinions and problems. In fact, now I always encourage my group members to do the same” she adds smiling.

With SEWAM, she had the same sense of belonging and shared values as while working as a Female Community Health Volunteer (FCHV) in her community. Indeed, both enable her to be an active member of the community and help her friends, family and neighbors, even during difficult times. She has also fulfilled her dreams of working to better the society and promote women’s rights. Moreover, it is through this experience that she built her self-confidence and got an opportunity to participate as a candidate in local elections.

At that time her husband was working abroad but he fully supported her decision to participate in this important election. Her main reason for doing so was to empower women and marginalized communities by spreading awareness about women’s rights and human rights. Last year she was elected to local office.

She is very thankful for all the initiatives taken by WPD- Nepal and World Accord to empower the marginalized women by giving them access to various trainings. She says, “During my tenure, I would like to make Manahari VDC an exemplary community in my village”.





Mrs. Candelaria Chuta, founder and associate member of Mujeres en Acción (MeA) since January 1991.

A widow since the armed conflict, Mrs. Candelaria Chuta joined Mujeres en Acción when her husband disappeared. At that time, this organization was forming groups of widowed women who generated income through making and selling of crafts. Also when she started with MeA they could only get notebooks and pencils for the children as well as access to something very important which impacted all their lives: microcredits.

In 1991, MeA started with a credit of Q.100 (about \$25) to buy raw material for textile crafts. At the end of 2006 they had Q.5,000 (nearly \$1,000) in credit. Mrs Chuta also adds: “During all this time that I have been with MeA, I have received so many trainings in self-esteem, citizen participation, microfinance, natural medicine”. Furthermore, she has been involved in community organization for 15 years and has learned so much that she now leads CONAVIGUA (National Committee of Widows of Guatemala).

According to other MeA members, Mrs. Chuta’s success as a political leader in her community and nationally, where they have won two seats in the congress, motivates them all; especially the younger ones.

Presently Mrs. Chuta receives an economic stipend through the political organization she manages and as a member of this party, she has been able to achieve many successes for her community. The projects that have been implemented include access to water and housing which started one year ago.

The biggest challenge for Mrs. Chuta is to continue fighting to remain in politics, since it is a difficult space for an indigenous woman but “I want to stay because then I can implement needed projects for my community”.





Here are two of the most enthusiastic farmers being trained in organic agricultural inputs by ADCASMUS which began this year.

Faustino Molina

In the beginning, Don Tino, as he is fondly called by neighbors and friends, began to reduce the use of agrochemicals in his plot and started to introduce stubble so he could harvest better basic grains and vegetables. He also learned how to produce organic fertilizer and repellent used for pest management which are environmentally friendly. The quality of his soil has greatly improved as well as the quality of their products that are for sale and consumed by his family.

Don Manuel Cerna

A member of our group of farmers has now changed his method of planting to a more organic one since he now uses local seeds and organic fertilizer. The quality of the soil and his crops has improved so much that they are more resistant to pests and less harmful for consumption.

His production has also increased and he now diversifies its crops. He adds, “I have started producing organic honey in addition to my other areas of agriculture.”



Here we see Don Manuel (Incorporating garlic into the preparation) and Don Faustino preparing an organic pesticide which will be used in his agricultural plots.

Story of the Carbajal Zalabarria Family in Caserío Suyapa Pespire, Choluteca.

The Carbajal Zalabarria family includes Mr. Juan Ramón Carbajal and Mrs. Sandra Lizeth Zalabarria and their three sons who work with them. These young boys are engaged in various activities related to agriculture and other income generating activities such as tailoring and trade. At home, they also help their mother with household chores. In addition, they keep fruit trees such as: cashew, lemon, custard apples, jocote, mangos, bananas as well as honey bees and poultry which allows them to increase the overall family income.

The Carbajal Zalabarria family stands out for their spirit of entrepreneurship which they have shown by participating in the participatory research process and decision making in their CIAles. Indeed, Don Ramón was the first coordinator of the FE of Suyapa CIAL, while Mrs. Sandra is the current secretary of the Women's of Suyapa CIAL. This couple has been empowered in such a way that they now actively participate in all CIAL meetings, representing their respective organizations and at times even PRR.

Furthermore, they are very committed to sharing their knowledge with the other CIAL members and neighboring communities and delivering seeds that have been produced by PPR smallholder farmers in the area of Lake Yojoa. They are also the first family to plant a small plot of red beans in their community, breaking one of the myths that in these lower parts this crop cannot be produced. They demonstrated with this experience their spirit of persistence and belief in community development. In this way, they offer a new alternative to improving the quality of life of the smallholders by adding another crop to local agriculture.

Another relevant aspect is that this family involves their children in the activities of the CIAL. This allowed their 12-year-old son to become a member of the FE CIAL as he had participated in the entire research process and showed great leadership throughout.





THANK YOU!

Special Thanks to our Funders

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*A special thank you goes to all of our
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*Our work is only possible with
our generous support.*



CCIC



Darshan Devi Chaudhary lives in Haripur, Nepal. Like all the women in her group, it used to be a struggle for her to save just 10 cents a month. Since she began working with the SEWAM program, she has started a small business retailing vegetables in village markets. She has built a bigger and better home, bought land and sent her children to school with her extra earnings. Now, after her household expenses, she is able to bank an astounding \$5 per day. She no longer requires assistance from the program but stays to be a help to the other women and for the sisterhood the group provides. She is a true leader in her community.

People in our programs are working hard to change their lives for the better. You can help them by giving generously to World Accord.



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