

# INTERNATIONAL DEVELOPMENT REVIEW 2001 – 2002



CANADIAN CO-OPERATIVE ASSOCIATION

## A YEAR IN REVIEW

**BETWEEN MARCH 31, 2001 AND APRIL 1, 2002 CCA PLAYED A ROLE IN 50 PROJECTS IN 26 COUNTRIES.**



OVER THE PAST YEAR CCA HAS RENEWED ITS EFFORTS IN INDIA, IDENTIFYING NEW PARTNERS AND PROGRAMMING POSSIBILITIES. THE FIRST OF SEVERAL NEW PROJECTS ARE UP AND RUNNING WITH OTHERS TO FOLLOW.

Each year, when the fiscal year ends on March 31, the Canadian Co-operative Association takes stock of its international development work. As with any human endeavour there are successes and challenges, proud achievements and disappointments. Yet for more than a quarter of a century the annual list of activities and accomplishments has told a very similar tale. It is a story of committed co-op and credit union people—from Canada and many countries in the developing world—who have joined forces to fight poverty. At the centre of each story is the co-operative model, a tried and tested development tool that helps poor people improve their income levels, access health services and education, feed, clothe and house their families, all the while owning and controlling the means to achieve these important goals.

March 31, 2002 marked the end of a particularly active year. When all projects are taken into consideration CCA contributed to 50 projects in 26 countries. In addition to CCA staff, who collectively spent many months in the field working with partners, 41 Canadians completed technical assignments to further the objectives of those projects.

Approximately half of CCA's projects involve credit unions or savings and credit co-operatives. Through several of those projects CCA worked to refine a uniquely co-operative model of microfinance—small productive loans, linked to savings and education, delivered through sustainable co-operative organizations. CCA's innovative project in China, which came to an end during the year, broke new ground in providing co-operative microfinance to very poor women.

*(continued on page 5)*



# A LEARNING ORGANIZATION

The “education” of an organization takes place at many different levels. Organizations that work in complex, changing environments must constantly “learn” in order to understand the environment they work in and to develop the capabilities needed to thrive in that environment.

Organizational learning often involves making or revising policy. The process of developing a new proposal for CIDA’s Partnership Branch was very much an exercise in examining the policy that defines the organization’s approach.

(See *Refining a Strategic Vision of Development* page 4.) Sometimes the learnings come in reaction to external events. During the year the Canadian International

Development Agency re-examined its own development policies. The document that emerged caused CCA to reflect on its own development philosophy and the ways that the directions proposed by CIDA would impact on CCA’s work. Working together, staff and the International Program Committee prepared a detailed response supporting the need for the continued involvement of civil society, and specifically co-ops, in Canada’s international development efforts.

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*... organizations must be able to plan projects with enough precision to define the results that are to be achieved, and have the tools to measure those results with a considerable degree of accuracy.*

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In a competitive environment the people that make up an organization must be constantly learning. During the year staff took advantage of a wide range of professional development activities—from language training to attendance at conferences and symposia. CCA also continued to devote resources to a formal research and development process. That work is coordinated by a research professional, but involved development staff, as well as contract researchers. For most staff, the focus tends to be on “lessons learned”—analyzing projects in order to draw the learnings from them.

Others worked on practical management tools. In the era of results-based management, it is not enough to appear to do good development work.

Rather, organizations must be able to plan projects with enough precision to define the results that are to be achieved. They must also have the tools to measure those results with a considerable degree of accuracy.

For the past several years CCA has used a tool called the Development Ladder Assessment (DLA) to measure

the relative state of a co-operative organization’s institutional development. With the benefit of experience, CCA set to work this year to revise and update that tool to make it more precise. As well, CCA engaged a



TOOLS THAT DETERMINE THE RELATIVE MATURITY OF CO-OPERATIVE ORGANIZATIONS ARE USEFUL IN HELPING CCA AND ITS PARTNERS DECIDE ON THE APPROPRIATE ASSISTANCE. THAT ASSISTANCE SPANS A WIDE RANGE OF HUMAN NEEDS—FROM FOOD AND SHELTER TO TECHNOLOGY.

consultant to help staff improve the collection of baseline data. This data will include institutional information, such as that generated by the DLA, as well as data about the individuals, families and communities that must ultimately benefit from any development activity. A manual for staff has been produced and will soon be in use.

CCA is also involved in sector-specific research. Through practical experience and academic analysis, CCA has developed a uniquely co-operative model of microfinance. CCA is also working with insurance experts to refine a co-operative micro-insurance model that will offer some level of security to the poor. The need to amalgamate small credit unions into larger business units has reached our partners in the developing world. CCA is tapping the extensive Canadian expertise in this area to assist our partners.

CCA does not work in a vacuum. There are many other development organizations engaged in productive research. By working together through strategic partnerships, CCA is able to learn from other agencies, and to share some of its own findings.

# REFINING A STRATEGIC VISION FOR DEVELOPMENT



**“SUSTAINABLE LIVELIHOODS THROUGH CO-OPERATIVES” OFFERS A SUCCINCT VISION OF THE PHILOSOPHY THAT DRIVES CCA’S WORK, AND THE STRATEGY THAT CCA WILL EMPLOY AS IT IMPLEMENTS THAT PHILOSOPHY.**

IN THE DOMINICAN REPUBLIC, SMALL FARMERS LIKE NIKANOR DONEZ HAVE ACCESSED CREDIT AND AGRONOMIC ASSISTANCE IN ORDER TO IMPROVE THEIR PRODUCTION AND INCOMES.

The process of developing a new program proposal for the Partnership Branch of the Canadian International Development Agency required CCA to reflect on its strategic vision for development, and to refine and focus that vision. The resulting document, “Sustainable Livelihoods through Co-operatives” offers a succinct

vision of the philosophy that drives CCA’s work, and the strategy that CCA will employ as it implements that philosophy.

At its most basic, the philosophy revolves around the use of co-operatives as instruments of poverty reduction in the developing world.

*Co-operative organizations are a means to an end, and that “end” is the improved well-being of their individual members and the community as a whole.*

To put that vision into practice, CCA has tightened its program focus, building on four key programming areas:

- ◆ **Financial Services**—The focus here will be to target poverty by applying microfinance best practices through co-operatives and credit unions. More than half of CCA’s current programming involves savings and credit, with an ever increasing portion of that work involving microfinance principles.

- ◆ **Agriculture**—CCA will focus on two priorities: linking local producers to larger markets, and supporting farm-based micro-enterprise development. This approach has been tested in Asia and Africa, and has formed the core of CCA’s programming in the Americas region.

- ◆ **Basic Human Needs**—There are two priorities under this heading: promoting improved food security through co-operatives, and using co-operatives to meet health needs. One specific subset involves the engagement of co-operatives and credit unions in the struggle against HIV/AIDS. CCA’s work with Rooftops Canada Foundation and other partners to find co-operative solutions to shelter issues, also falls under this heading.



THE CO-OPERATIVE MODEL HOLDS GREAT PROMISE FOR HEALTH CARE DELIVERY. DEVELOPING AND SUPPORTING HEALTH CO-OPERATIVES IS A CCA PRIORITY.

- ◆ **Public Policy Engagement**—This component will involve projects that build the capacity of co-operatives to engage in research and advocacy activities that improve the environment for poverty reduction in general, and co-operative development in particular. In large measure this work will centre on creating enabling legislative environments that allow co-operatives to achieve their potential without obstruction or undue interference from government.

As well, four “cross-cutting themes” were identified that apply equally to all of the programming areas:

- ◆ **Gender equity**—improving the responsiveness of co-operatives to the needs of women and families; improving access of women to co-operative membership, services and management.
- ◆ **Poverty targeting**—improving the poverty reduction impact of co-operatives through improved targeting of member-clients and better design of poverty responsive products and services.
- ◆ **Co-ops in aboriginal communities**—adapting the application of the co-operative model to the needs of aboriginal or tribal communities—often among the most seriously disadvantaged people in developing countries.
- ◆ **Access to technology**—improving the management of co-operatives through the appropriate application of modern systems and technologies.

## A YEAR IN REVIEW *(continued from page 1)*

CCA also provided specialized help in several countries to strengthen credit union structures. Canadian expertise is particularly valuable in defining credit union legislation, developing central finance facilities, and creating stabilization structures.

Agriculture programs often involve credit that allows farmers to introduce new crops or improve efficiency. CCA also works with agricultural co-operatives to help link products from the developing world to larger markets. In Central America most of CCA’s work touches on agricultural production. A new project initiated late in the year focuses on Afro-Latino people in Nicaragua. They are some of the poorest people in a poor country. CCA’s project offers help for people disabled by unsafe lobster diving. It encourages small-scale agriculture, and it is working in some communities to improve antiquated fishing practices.

Food security is an area of activity that takes in both agriculture and basic human needs. In Ghana and Uganda CCA is working with small scale farmers—many of them women—to introduce soybean production. The result is improved nutrition for farm families, and for other people in the project areas. It has also provided farmers with a new cropping option.

In South Africa, AIDS will ultimately impact upon virtually every human activity. CCA is working with a worker-owned co-operative of women who provide home care for people suffering from AIDS. A conference co-sponsored by CCA brought co-op leaders from Southern Africa together to examine co-operative responses to the pandemic, and CCA has begun work with credit co-operatives to assess the impact that AIDS will have on their businesses. In Ghana, CCA is working with the credit union system to offer education about AIDS to members—particularly young people.

With CCA’s assistance, the co-operative model is being applied to a wide range of purposes in the developing world. There are childcare co-operatives in India, worker co-operatives in Mongolia, and housing co-operatives in Zimbabwe and the Philippines, all being assisted in one way or another by the Canadian Co-operative Association.

The picture that emerges, from the activities in 2001-2002—and over the last quarter century—is one of flexibility, innovation, and creativity as people work together to defeat poverty and reduce human suffering.



FOR YOUNG PEOPLE IN THE DEVELOPING WORLD, EDUCATION CAN HELP TO BREAK THE CYCLE OF POVERTY. WHEN FAMILY INCOMES RISE, PARENTS ARE FAR MORE LIKELY TO SEND CHILDREN TO SCHOOL.

# PROJECT RESULTS/ LESSONS LEARNED

## GHANA CREDIT UNION DEVELOPMENT ASSISTANCE PROGRAM (GCUDAP)

April 1, 1995 to March 31, 2002  
Funder: Canadian International  
Development Agency

The Ghana Credit Union Development Assistance Program was a seven-year initiative designed to improve the effectiveness of the credit union system in Ghana, and to improve the well-being of credit union members. It followed two earlier projects dating back to 1987. Both provided some strengthening to the credit union system, but were primarily focused on delivering credit to women. In all three instances, the CCA's main partner has been the Credit Union Association of Ghana (CUA Ghana).

With GCUDAP completed, there is evidence to suggest that the credit union system in Ghana is much

stronger than it was at the beginning of the project. Membership has increased from 70,000 to 130,000. Savings have grown from 4.8 billion cedis to more than 40 billion cedis. In just the last three years the number of permanent staff employed by the credit union system has nearly tripled—from 115 to 350. As well, 20 per cent of the credit unions are computerized—none were at the beginning of the project. An average of 450 staff and volunteers have received training during each year of the project, and the first credit union deposit guarantee scheme in Africa has been implemented.

More importantly, these changes have had an impact at the level of the individual member. A survey

comparing credit union members with non-members found that: 1) members assets had increased while those of non-members had declined; 2) liabilities had decreased slightly for members but had remained static for non-members; 3) net worth had significantly increased for members while it had decreased for non-members. The survey also found that a significant portion of credit union members have increased their expenditures on education, health, and food. This is not the case for non-members. As well, credit union members have substantially higher savings than non-members do.

*Every CCA project starts with high expectations that it will make a lasting difference in the lives of the people it is designed to benefit. When that project ends one, two, or even six years later, it is important to measure the results against those expectations. The experience gained from each and every project helps to make future projects better and more effective. Among the projects that were completed in 2001 – 2002 were two of CCA's larger efforts. These pages contain thumbnail sketches of the results they achieved.*



PART OF CCA'S WORK IN GHANA INVOLVED SETTING UP EXPERIMENTAL CREDIT UNIONS FOR YOUTH. THE EFFORT PROVED TO BE WILDLY SUCCESSFUL WITH HUNDREDS OF STUDENTS, LIKE THESE IN TAKORADI, DEPOSITING SAVINGS EVERY WEEK.

According to research conducted at the end of the project, there are still some issues that credit unions need to focus on. There is a need for more professional accounting staff within the system.

As well, support for national structures could be stronger. Some credit unions do not honour dues commitments to the national association, and others do not deposit their savings with the Central Finance Facility.

*The experience gained from each and every project helps to make future projects better and more effective.*

## CANADA CHINA WOMEN'S INCOME GENERATING PROJECT

April 1, 1997 to January 31, 2002  
Funder: Canadian International Development Agency

The Canada China Women's Income Generating Project was unique among CCA projects for a variety of reasons. It was the first project that CCA won through a bidding process. Located in the remote Xinjiang region of Western China, it was CCA's first effort in that part of the world. Unlike most CCA projects, there was no co-operative partner with which to work in that part of China. In fact there was no legal framework for co-operative development. While microfinance elements have been included in many previous projects, this was one of CCA's first efforts exclusively focused on microfinance. As a result, the project was closely observed and analyzed from its inception to its completion at the end of January 2002.

The project was not without its difficulties. A regional recession in 1999 had a devastating effect on the project

and the women involved, and there were times when the remoteness of the project site, and the difficulty of working in three languages (English, Mandarin, Uyghur) created communications difficulties and misunderstandings. Yet the results of the effort are impressive. Nearly 17,000 loans have been issued to more than 4,300 women and 98 per cent of the loans have been repaid. With the loans, women have started small busi-

nesses with 3,700—more than 80 per cent—viable and profitable. Very poor women have been able to save nearly \$600,000 and these locally generated savings represent an ever-increasing portion of the loan funds. Of 100 village centres (local credit unions) formed during the project, 87 have survived.

There are other clear benefits. More than 1,200 previously illiterate women can now read and write well enough to prepare business plans. Nearly 3,000 women have received health checks through their participation in the project, and nearly 3,000 children are in school that would not otherwise be able to attend.

The project has yielded a rich harvest of "lessons learned" including the following:

- ◆ Very poor women can successfully save, and manage productive credit.
- ◆ Locally generated savings are essential in creating sustainable institutions.
- ◆ Sustainable financial co-operatives can be formed and run by very poor women.



A WOMAN COUNTS HER MONEY AFTER RECEIVING A LOAN. THESE TINY LOANS TO POOR WOMEN GENERATED AN ESTIMATED \$10 MILLION DOLLARS WORTH OF ECONOMIC ACTIVITY IN THE IMPOVERISHED XINJIANG REGION OF CHINA.

- ◆ Training is a critical element in microfinance initiatives with the poor. CCA and its partners in China underestimated the time necessary to adequately train new members. As a result, targets had to be revised mid-way through the project.
- ◆ Five years—the term of the project—is not enough time to ensure the sustainability of brand new co-operative institutions.
- ◆ The social status of women within a community can change dramatically for the better in a very short time when women are given an opportunity to develop their skills and generate income.
- ◆ Successful microfinance initiatives must focus on the broader needs of the poor—not just financial matters. To ignore health, hygiene, education, and nutrition is to risk failure in the financial elements of the microfinance initiative.

# ENGAGING CANADIANS

From its earliest international ventures, the Canadian Co-operative Association has subscribed to the theory that international development activities are most likely to succeed when they are built on a foundation of partnership. For CCA, that means identifying co-operative organizations in the developing world that also subscribe to this theory. But it also means ensuring that Canadian co-op and credit union people are engaged in the development process.

CCA offers Canadians different levels of engagement. At one end of the spectrum are those individuals with the skills and inclination to offer technical assistance to partners overseas. At the other end are people who simply want to learn about CCA's international activities.

Last year, 41 Canadians shared their expertise with partners overseas. The range of activities they engaged in is remarkable. For example, 11 individuals from the Saskatchewan Federation of Production Co-operatives spent six weeks in Costa Rica as part of an organic farming exchange. Mary Pat MacKinnon, a government affairs and policy specialist with Credit Union Central of Canada, spent time in the Philippines helping co-operatives there with policy development. Pierre Amyotte of Emergency Services Credit Union in Edmonton helped to deliver human resources management training in Indonesia. Barry Mohr of CUIS in Saskatchewan worked with credit unions in Zimbabwe on a loan insurance system. Alexandra Paproski of

VanCity Credit Union in Vancouver delivered a keynote speech at a co-operative conference in Colombia. Marty Frost and Peter Hough, worker co-op specialists from B.C. and Nova Scotia, respectively, shared their skills with worker co-operatives in Mongolia.

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 .....

The list is a long one, and each individual on it helped to strengthen the Canadian side of the partnership as they contributed their skills to partners overseas.

There were also some wonderful contributions on Canadian soil.

Twenty-seven credit unions, from the Maritimes to Vancouver Island, hosted 16 credit union employees from the developing world through CCA's Women's Credit Union Mentorship and Training Program. In every case, the Canadian credit



CCA'S CO-OP CONNECTIONS PROGRAM HAS ALLOWED DOZENS OF CANADIANS, LIKE LESLIE CARLSON OF PRAIRIE CENTRE CREDIT UNION IN SASKATCHEWAN, TO VISIT CO-OPS AND CREDIT UNIONS IN THE DEVELOPING WORLD. CANADIANS ALSO HAVE THE PLEASURE OF HOSTING RETURN VISITS FROM THEIR OVERSEAS COUNTERPARTS.



OVER FIVE YEARS, CCA'S YOUTH EXPERIENCE INTERNATIONAL INTERNSHIP PROGRAM HAS ALLOWED 68 YOUNG PEOPLE TO WORK AND LIVE OVERSEAS. HERE, INTERN MARIA SCHMIDT SHARES A MOMENT WITH GRACE SARPONG, HER SUPERVISOR AT THE CREDIT UNION ASSOCIATION OF GHANA.

**IT IS NOT ENOUGH TO RESTRICT INVOLVEMENT IN THIS PARTNERSHIP TO A SELECT FEW WITH THE TALENTS AND TIME TO CONTRIBUTE TECHNICAL SKILLS. CCA INVESTS CONSIDERABLE TIME AND EFFORT TO ENSURE THAT AS MANY CANADIANS AS POSSIBLE ARE INFORMED AND INVOLVED.**

union hosts were generous with their time, their expertise, and their hospitality.

It is not enough, however, to restrict involvement in this partnership to a select few with the talent and time to contribute technical skills. CCA invests considerable time and effort to ensure that as many Canadians as possible are informed and involved. In some parts of the country volunteers share their international experiences with other co-operators, broadening the partnership at the Canadian base. Still others paid their own travel costs in order to participate in a CCA study tour to the Philippines. Already they are telling their stories of co-operative development to Canadian audiences. CCA's Co-op Connections Program creates personal bonds by linking co-ops and credit unions in Canada with similar organizations overseas. Five linkages were active during the year. CCA's award-winning publications and video productions ensure that thousands of Canadians learn about the human cost of poverty in the developing world, and the promise that co-ops and credit unions offer.

Youth are not ignored in the equation. Workshops at co-operative youth seminars across the country introduce young people to the idea that co-ops and credit unions are useful tools in international development. CCA's Youth Employment International Program, funded by CIDA's Youth

Action Division, serves two needs. It offers young college and university graduates the work experience they need to secure good jobs—in Canada or abroad. And it provides talented young people to help CCA and its overseas partners. In 2001-2002, 10 young people completed six-month work terms in South Africa, Ghana, Kenya, Indonesia, the Philippines, Costa Rica and Uganda. Over the past five years, 68 young Canadians have participated in the program.

Canadian co-op and credit union people play a hands-on role in guiding the international program. CCA's International Program Committee

sets policy and direction for the program, and approves major new projects. This year, volunteers from many co-operative sectors presented the co-operative viewpoint during a series of cross-Canada consultations undertaken by the federal minister for International Co-operation. Through 12 presentations in five cities, Canadian co-op and credit union people made it clear that the co-operative system in this country supports Canada's involvement in the developing world. They also illustrated the effectiveness of co-operative partnerships in international development.

Finally, CCA's international program would not exist without the generosity of Canadians. Last year co-operatives, credit unions, individuals, and other organizations contributed nearly \$500,000 to the Co-operative Development Foundation of Canada in support of CCA's development work.



DAIRY FARMER DWAYNE HICKS SHOWS A YOUNG INDONESIAN DAIRY FARMER HOW TO TIE A ROPE CALF HALTER. MR. HICKS WAS ONE OF 41 CANADIANS WHO SHARED THEIR SKILLS OVERSEAS AS TECHNICAL CO-OPERANTS.

## ACTIVE PROJECTS ON MARCH 31, 2002

PROJECT TITLE	COUNTRY
<b>AFRICA</b>	
Credit Union AIDS Awareness Project	Ghana
Food Security Through Cooperation (SEND)	Ghana
Ghana Credit Union Development Assistance Program	Ghana
Nampula Women's Credit Union (CAXIA)	Malawi
NACSCUZ Consolidation of Credit Unions	Mozambique
Developing a Long Term IT Strategy	South Africa
Development of Participatory Training Tools	Lesotho/South Africa
Financial Services for Rural Communities (FINASOL)	South Africa
Regional Consultative Meeting on the Role of Co-ops in the Fight Against HIV/AIDS	South Africa
SOWETO Home Based Care Givers	South Africa
National Co-operative Association (NCASA)	Southern Africa Region
Tanzania Cooperative Housing and Credit Union Project	Tanzania
Credit Union Development in Western Uganda	Uganda
Uganda Food Security	Uganda
Popularisation of the New Co-op Act	Zimbabwe
Zimbabwe Co-operative Housing Program	Zimbabwe



IN THE AMERICAS, CCA HAS ENCOURAGED TRADE IN AGRICULTURAL PRODUCTS AMONG CO-OPERATIVES IN THE REGION, AND BEYOND. THESE COSTA RICAN MANGOES ARE BEING PACKED FOR EXPORT.

PROJECT TITLE	COUNTRY
<b>AMERICAS</b>	
Central American Marketing System	Costa Rica, Nicaragua, Guatemala, El Salvador, Honduras
Organic Production and Retail Co-operatives	Costa Rica
Organic Technical Exchange Program	Costa Rica
Strengthening Bahamas Co-operative Credit Union System	Bahamas
Dominican Co-op Agricultural Modernization Program	Dominican Republic
Co-operative Natural Disaster Preparedness	El Salvador
Integrated Production of Organic Cashews	El Salvador
Rural Youth Apprenticeship Program	El Salvador
Social & Economic Development of Guatemalan Indigenous Communities	Guatemala
Co-operative Agricultural Rehabilitation Project	Honduras
Nicaragua Atlantic Coast Development Assistance Program	Nicaragua
Micro-Start Micro Finance Program	St. Vincent and the Grenadines, Grenada
Credit Union Development	Trinidad/Tobago
<b>ASIA</b>	
Asian Credit Union Development Project (ACCU)	Asia Region
Affecting Co-operative Policy in Asia	Asia Region
Canada China ICCIC	China
Canada-China Women's Income Generating Project	China
Lijiang Credit Co-operative Project	China
Capacity Building of Health & Child Care Co-ops (SEWA)	India
Consolidation of the India Forum for Co-operative Development	India
Mahila Jagaran (Women's Awakening) Phase I	India
Sa-Dhan – A National Study and Consultation	India
Indonesia Co-operative Development Assistance Project	Indonesia
Needs Assessment and Training of Indonesian Agricultural Co-operatives	Indonesia
Mongolian Multi-Purpose Co-operative Pilot	Mongolia
Mongolian Worker Co-op Development	Mongolia
Co-operative Dairy Development in Nepal: A Pilot Project	Nepal
Institutional Strengthening of NEFSCUN	Nepal
Enhancing Co-op Performance through Social Audit Practice	Philippines
Support for Promoting Co-op Micro-Insurance in the Philippines	Philippines
Social and Economic Development Through Co-operatives	Philippines
SANASA Multi-Sector Enterprise Development Program	Sri Lanka
Support to Co-op Development in Rural Vietnam	Vietnam
Integrated Rural Development	Vietnam
<b>MULTI-REGION PROGRAMS</b>	
Women and Credit Mentoring Program	Canada-based education and mentoring

*\*Note – List includes some projects that were completed on March 31, 2002.*

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