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2019 - 20 ANNUAL REPORT

### THANK YOU!

**Thank you** for believing in CAUSE Canada to help better the lives of people living in extreme poverty. With your support, we are making a positive difference in the lives of thousands of individuals, impacting families, children and entire communities. Each gift touches people and saves lives across Central America and West Africa.

Because of you, we are able to plant the seeds of hope in the hearts of those who no longer believe in a future for themselves. Evolving from this hope, a sense of dignity and purpose can now be found in their lives as they shift their perspective and become empowered agents of change in their own lives.

**Thank you** for taking action to help create a world with less injustice and suffering and more opportunity. During these challenging times, we must not lose hope in the face of adversity and never-ending difficulties.

May God allow us to always smile and continue providing support for more families in need.

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# 2019 - 20 HIGHLIGHTS



5,594

Children Accessed Quality Education



28,447

Women And Children Gained Access To Maternal And Child Health Care



#### 2,975

People Participated In Employment Training And Benefited From Small Loans





### LETTER FROM THE EXECUTIVE DIRECTOR

#### Dear Friends,

In this time of great upheaval for all of us, thank you for being our friend - the solid friend who shows up in times of need and walks along to share the weight of the problem. It is amazing and humbling to be part of this CAUSE Canada community.

Unsurprisingly, the 2019-20 fiscal year has been overshadowed by the last few weeks of March when the COVID-19 pandemic came and changed us all. I know that this uncertain time has been scary – not knowing how the pandemic would challenge each of us. My fear for the financial implications of the pandemic for CAUSE Canada were complicated by the incredible need that the pandemic would create for all the communities where we are working. It is one thing to cut expenses when you expect there might be financial hardships ahead, but it is entirely a different situation when you know that families are going to be challenged by illness, hunger, and increasing poverty where there is very little room for poverty to increase, if we do not act. These first few days and weeks of the pandemic were heart-wrenching for me and for many of the team members here at CAUSE Canada.

But then you showed up. I have been incredibly blessed by your partnership and belief that, even when our lives are difficult here, what is going on for people living in extreme poverty is likely much worse. Thank you. Thank you from the bottom of my heart that there are so many incredibly compassionate people who believe in what CAUSE Canada is working towards, like I believe in it. Thank you for your phone calls and emails that explained in earnest how you were doing and that you cared about the families living in much poorer countries. Your friendship and true partnership to us during this time has been an incredible encouragement.

We all deserve dignity, justice, and compassion. And, when our faith motivates us to do this work, God shows himself through small (and large) gifts of generosity and care even when times are tough.

With my deepest and sincerest gratitude,

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Wendy Fehr **Executive Director** 

"It is one thing to cut expenses when you expect there might be financial hardships ahead, but it is entirely a different situation when you know that families are going to be challenged by illness, hunger, and increasing poverty where there is very little room for poverty to increase, if we do not act."



CAUSE Canada is an international relief and development organization working with some of the most marginalized and impoverished populations in Central America and West Africa. At CAUSE Canada, we believe that all lives have value and deserve human dignity.

CAUSE Canada partners with vulnerable populations in hard-to-reach rural communities to help them gain dignity and justice enabling them to leave extreme poverty behind. Because women and girls are some of the most vulnerable and marginalized individuals, CAUSE Canada structures most of its programming structures around helping empower them to gain access to quality education, health knowledge and services, and livelihood opportunities that will help them improve their life, their families' lives and their communities.

We believe that together, we can help build a world where all kids go to school, all people have enough to eat and everyone has an opportunity to lead a healthy life.

### EDUCATION

Globally, access to education is still unavailable for too many children. While primary schools are moving towards equal numbers of boys and girls, completion of primary school means the end of education for many girls who marry and start families too young. CAUSE Canada education programs help children attend primary and secondary school and, where possible, their post-secondary education by providing after-school programs, learning labs, library access and other educational projects.

### HEALTH

Many people living in impoverished rural regions still have no access to medical care, leading to high mortality rates for women and children under 5 years of age. Lack of access to primary health care means being pregnant and becoming a mother can be life-threatening. At the same time, without access to health care, infants and children under 5 years old are very vulnerable to preventable deaths. CAUSE Canada partners with Indigenous and extremely impoverished families living in rural communities to help them access health resources and high-quality medical services.

### LIVELIHOODS

When families have a livelihood, they have a means of supporting themselves and their children to go to school, eat and have access to health care – the ability to meet their basic needs. Helping families to have and increase their household income will raise them out of poverty. CAUSE Canada provides a combination of training and microloans to vulnerable populations including women and people with disabilities, to help grow their businesses and employment opportunities, increase their household incomes, and provide employment for others in their community.

Annual Report

### THE IMPACT OF COVID-19

The last few weeks of the 2019-20 fiscal year were filled with planning and responding to the COVID-19 pandemic. While the pandemic was a new situation for all of us, CAUSE Canada's response to the Ebola epidemic in Sierra Leone in 2014 helped us to quickly mobilize and begin responding to this new crisis affecting all of us. With our international teams, we have been able to mobilize a three-pronged approach:

 Preventing the spread by providing hand washing stations and other sanitation resources, working with community leadership to share information and education, and helping communities to develop health plans to prevent and respond to the virus in their communities.

2. Helping to stop the malnutrition that is rapidly increasing as a secondary effect of the pandemic. Prior to the pandemic, many communities were already plagued by severe malnutrition. The pandemic has worsened food insecurity tremendously by disrupting food production, transportation, and limiting the sale of fresh and nutritious food at affordable prices. By the end of 2020, the number of people facing acute food insecurity is estimated to double as a result of the COVID-19 pandemic.





Reducing the long-term impact of the pandemic on children's education, especially for girls. An estimated 84% or about 1.6 billion children worldwide were out of school due to school closures in an effort to stop COVID-19. Because access to school for so many children was already precarious, the international community is projecting that at least 24 million students will never return to school. While schools have been closed, CAUSE Canada has been increasing access to educational materials and as schools reopen, the teams will be visiting students to help them and their families develop strategies to ensure children return to school. We know that working to reduce the long-term impact, especially on girls' educational prospects, is critical to long-term development.

3.



### WHERE WE WORK

#### **GUATEMALA & HONDURAS**

In 2019-20, CAUSE Canada's maternal and child health programs worked with 123 communities to ensure that families can access trained medical care during pregnancy and delivery.

CAUSE Canada has been working in Central America and West Africa to support communities to prevent and respond to the COVID-19 pandemic and the growing malnutrition crisis.

#### SIERRA LEONE

In 2019-20, CAUSE Canada continued expanding learning opportunities for all children, including helping girls stay in school to complete high school and, in some cases, university.

The Peer Literacy Program has become a respected model for helping adolescent girls stay in school while also helping primary school students to improve their literacy. Primary students who participated in this program had 12% higher literacy than other students. This past year, we began sharing this model with other organizations in Sierra Leone so that they can also provide this program.

**CAUSE Canada partners with hard-to-reach rural** communities in Central America and West Africa to empower people living in extreme poverty to meet their basic health, education and livelihood needs.

We believe that all people, no matter where they live in the world, deserve dignity and justice.



# EDUCATION

At CAUSE Canada, we believe that it is not enough to have children attending schools, but we must also ensure children are participating in quality education that will provide them with the literacy and numeracy skills required to thrive.

### 1,536

Home visits to vulnerable children, helping to support the family to send the child to school and address challenges

#### **Advocating For Girls' Education**

Not all children have the opportunity to go to school but for girls, the precarity of going to school is so much greater. In rural areas, girls must walk long distances, often in unsafe conditions, to attend the nearest school. Low levels of literacy, numeracy and education in general prevent women from obtaining employment, improving their health and escaping poverty.

With your help, education programs focus on improving access to education for all children but particularly the most vulnerable: girls. For all children to go to school, communities are trained on girls' needs and right to education, children are provided with basic school supplies, teachers receive training to ensure a safe, quality environment for learning and girls receive extra support such as bursaries to ensure that they have the resources to continue to go to school.



Students with special needs provided with support



Primary students mentored in reading and basic mathematics







From December 2013 to January 2016, the world watched as West Africa suffered the largest outbreak to date of the Ebola virus, with over 11,000 deaths out of almost 29,000 cases. During this time, Isatu Kamara\* watched her father die.

The eldest of ten children, six girls and four boys, Isatu had been living with her family in a small village in Fankoya. After her father passed, Isatu was miserable and life didn't swing up until her aunt took her to live in Kabala. The larger town, her relative hoped, would give Isatu more opportunities in life. She was able to begin attending primary school in Kabala, in the Koinadugu District of Sierra Leone.

Isatu's opportunity to attend school was uncommon, especially as she was a girl in a family with several boys. Like in many other developing countries, in Sierra Leone when there is not enough for everyone, the well-being of boys is often prioritized over girls.

Isatu's mother and aunt were convinced of the value of education, and even more so in choosing Isatu to attend school. Still, they struggled to cover the costs. Isatu was in grade 3 when she was identified as a student at risk of dropping out of school. For Isatu, her greatest fear now was that she would have to stop her education. It's not that life without education is entirely hopeless, but it is tied more closely to poverty, a lack of healthcare and very little say in one's own life, especially for girls. Education is a torch to light the way in front; to lose that would have been to extinguish Isatu's dreams of making a difference in the lives of her family and of her community.

When CAUSE Canada approached Isatu and her aunt to offer a sponsorship, their joy was bright. Four years later, Isatu continues to be a diligent student. "I thank God for the intervention of CAUSE Canada in my life for supporting my education," she writes. "I am receiving uniforms, shoes, school fees, a computer class, and I am attending Kabala Secondary School." Her fears of having to drop out are assuaged, and she can focus on her studies. Isatu has come a long way already, and she continues to move forward.

\*Name has been changed





### HEALTH

and education to remote areas, training communities to for their right to care.

### 21,547

Children under the age of 5 provided with health services

#### **Promoting Healthy Nutrition**

Many children die from preventable causes such as prematurity, childhood illness, pneumonia and diarrhea, and poor delivery practices, an important factor that contributes to children's ill health and mortality is malnutrition.

In order to improve women's and children's health, it is vital to educate communities about women's health needs and rights; build the capacity of health volunteers to provide high-quality health services, especially for pregnant women, young mothers, and their children; support communities in eradicating child marriage and violence against women; and promote healthy nutrition along with family or community gardens that can guarantee it.

# CAUSE Canada brings culturally appropriate health services provide critical services and supporting them to advocate

### 6,614

Health services provided for pregnant women and mothers

#### 191

Lives saved during emergencies







Vista Bonita, a small community located on the border of Honduras and Guatemala, is one of many communities in Honduras where healthcare is difficult to access. For this reason, CAUSE Canada sends nursing teams to help support communities' access to health services. One day, a routine community visit found a woman in need of emergency medical attention.

Olivia Zambrano<sup>\*</sup> had become very ill. She knew she was pregnant; a pregnancy test taken two weeks ago had informed both her and her husband, to their great delight, that they were expecting. Yet she had not made any visits to the doctor and was unsure of just how far along she might be.

Unfortunately, becoming a mother is a fragile process and miscarriages happen more often than most people think; about ten to fifteen percent of all pregnancies end in miscarriage, with most happening in the first trimester. When Olivia became ill, she knew to look for help. Olivia had already identified dangerous symptoms, having listened to previous educational talks provided through the CAUSE Canada's Honduran team's capacity building workshops.

The CAUSE Canada nursing staff worked quickly, transporting her to a hospital nearby. Without their presence, the 35-kilometer trip out of the community would have been otherwise impossible with few well-functioning vehicles in the community. The immediacy of the response meant that Olivia received the care she needed, which saved both mother and child.

Olivia's next visit to the community health center was one of joy rather than worry. Accompanied by her husband, they both expressed their gratitude, not only for the health support but for the knowledge that CAUSE Canada's staff pass along regularly. Throughout the remainder of her pregnancy, Olivia continued to attend her regular prenatal checkups without any issues.

\*Name has been changed





### LIVELIHOODS

With your help, CAUSE Canada is providing training and small loans to some of the most marginalized people in Sierra Leone, Guatemala and Honduras, including people with disabilities, Indigenous women, and women with low or no literacy skills in rural communities.

### 2,563

Female-led small businesses supported through microfinance loans

#### **Supporting The Most Vulnerable**

We know that everyone either knowingly or unconsciously passes judgments about the value of people. Too often, opportunities are not open to women or people with disabilities because they are viewed as unproductive or not able to contribute. At CAUSE Canada, we believe that everyone has value and has the right to dignity. With your help, in Sierra Leone, we are working with people with disabilities to train them in vocational skills so that they are able to provide for themselves and their families with dignity. In Central America and West Africa, we continue to provide small loans to marginalized women to help them have access to capital to grow their businesses and raise themselves and their families out of poverty.

#### 18,631

People reached with messages on the abilities of people living with disabilities

#### 96

Youth with disabilities trained in technical vocational skills





At the age of 55, Juliana Pérez\* has always been a go-getter. She's a successful entrepreneur in CAUSE Canada's microfinance program, living in a rural community close to the Comitancillo municipality, a rural community in the Western Highlands of Guatemala. However, life wasn't always this way.

"Before entering the microfinance program, my situation was bad. My entire house was built of tin, roof, walls, and all. I had no idea how to improve my family's income. My family and I were constantly migrating to the coffee farm to make a living." Though coffee is indeed one of Guatemala's top exports, falling prices mean that coffee farmers operate on fine margins, let alone pay migrant workers a living wage. Migrant work is also often a family affair; parents and children move together to preserve their family structure.

So, when Juliana heard a microfinance promoter from CAUSE Canada introduce the program, she jumped at the chance to be a part of the group. There was no question in her mind that she would be able to use the loan to improve her family's living conditions.

"When I entered the program, I bought a pig and five medium-sized chickens. In eight months, this generated a small profit and with that, I bought more chickens, and so on. As my capital and profits increased, I was able to improve my housing. Soon, only my husband had to migrate to the farm [during harvest season], and my children and I were no longer going. Instead, we were dedicated to raising domestic animals."

CAUSE Canada's microfinance program isn't just a loan; it's business education, accountability, and community support as well. For Juliana, this was what she needed. Since starting in the program, not only did her family's income increase but she was also able to start sending all 4 of her children to school. With her hard work, commitment, and faith in her own investing abilities, Juliana proves again and again that little boosts can make big differences.

\*Name has been changed



#### STATEMENT OF OPERATIONS

April 1, 2019 - March 31, 2020





REVENUE	2020 TOTAL
Microcredit Financial Revenue	204,886
Events	50,316
International Organizations	279,570
Government of Canada	906,198
Designated Donations	54,654
General Donations	164,876
CAUSE Kids Sponsorship	179,186
Foundation Revenue	193,765
Interest and Miscellaneous	9,199
Administration	126,891
Total Revenue	2,169,541
EXPENSES	2020 TOTAL
Amortization	63,601
MNCH Program - Guatemala/Honduras	1,048,166
CAUSE Canada Programs - Sierra Leone	590,752
Microfinance Programs	257,799
International Organizations' Programs	115,138
PODER Program	66,967
Total Program Activities	2,142,423
Administration	227,580
Fundraising	46,676
Total Expenses	2,416,678
FUND BALANCES	2020 TOTAL
Deficiency of Revenue Over Expenses	(247,137)
Recovery (Impairment) of Microcredit	(1,233)
Gain on Disposal of Property/Equipment	(928)
Deficiency of Revenue Over Expenses	(249,298)

#### STATEMENT OF FINANCIAL POSITION

#### ASSETS

Current Assets Cash Accounts Receivable Donated Investments Prepaid Expenses **Total Current Assets** Capital Assets **Total Assets** 

#### LIABILITIES

**Current Liabilities** Accounts Payable & Accrued Liabilities **Deferred Contributions** Demand loans to be repaid within one year **Total Current Liabilities Microcredit Loan Obligation Total Liabilities** 

#### NET ASSETS

Invested in Capital Assets Unrestricted Net Assets **Total Net Assets Total Fund Balance** 



ACCREDITED MEMBER

#### 2020 TOTAL

102,878 117,256 22,402 14,782 257,318 170,496 427,814

#### 2020 TOTAL

42,327 98,489 217,203 358,019 82,229 440,248

#### 2020 TOTAL

170,496 (182,930) (12,434) 427,814

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### OUR LEADERSHIP

#### **Executive Director**

Wendy Fehr

#### **Board Chair**

Ed Temple

#### **Board of Directors**

Ashley Tedham Heidi Tratnik Jason Ho Pamella Manning Sochi Iwuoha

Our team is comprised of Canadian, Sierra Leonean, Guatemalan, and Honduran staff. Our front line team members come from the communities where we work. This means they speak the first language of the community we aim to serve and have the trust and influence in a community that others would never gain. In Sierra Leone alone, our team speaks 10 languages.



#### OUR TEAM



# WANT TO SUPPORT CAUSE CANADA?

**Pray.** Pray for those in need and for the work CAUSE Canada is doing in the poorest rural areas of Sierra Leone, Guatemala and Honduras.

**Donate.** Only with partners like you is CAUSE Canada able to work with those living in extreme poverty. Your gifts give families, women and children hope for a better future.

**Volunteer.** Support our team and contribute your skills in a meaningful way.

**Spread the Word.** Follow us on Facebook, Twitter and Instagram. Share about CAUSE Canada with your family, friends and church.



#### **CAUSE Canada**

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Inspired by faith in Christ, CAUSE Canada strives to be a catalyst for global justice. CAUSE Canada provides sustainable, integrated community development in rural West Africa and Central America through authentic, collaborative long-term relationships.