

Working together to help young people succeed academically

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2019 at a glance

We invested

\$2.9 million

in helping young people stay in school and succeed academically

219,000 young people benefited from our support in 2019

641 students received scholarships

59,000 kindergarten, elementary and high school students worked o high school students worked on stimulating projects thanks to **#DesjardinsFoundation Prizes**

young people benefited from services and resources through our partner organizations

parents were given tools to help 74,000 their kids with school



Funding:

\$5.7 million raised

\$4 million

from Desjardins Group and its subsidiaries, some of which was added to the Foundations' capital to ensure long-term stability

\$1.3 million

from directors, employees and retirees during the Desiardins Cares and Shares campaign

\$460,000

from fundraising events organized by Desjardins teams, who want to help young people succeed academically

Message from the Chair of the Board



Supporting young people has always been a priority for Desjardins. Since 1970, the Desjardins Foundation has helped us contribute to young people's academic success.

From their first day of kindergarten until they graduate from high school, students can count on the Foundation to help them stay in school and succeed academically

The Foundation is proud to support and encourage students by funding inspiring projects, providing them with assistance through partnerships and awarding scholarships.

Firmly rooted in communities, the Foundation helps the next generation build a better tomorrow. We can all be very proud of what the Foundation is doing in the communities Desjardins serves in Quebec and Ontario.

I believe that as parents and citizens, we also have a role to play in helping young people reach their full potential. We need to encourage and support them throughout their academic journey. Along with teachers, education professionals, and all the tools available to students through the Desjardins Foundation and its partners, we can make it easier for young people to achieve their goals.

Guy Cormier Chair of the Board, Desjardins Foundation President and CEO, Desjardins Group

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Message from the Manager



Preparing our annual report allows us to see the impact of everything we've accomplished over the year. We can look back at last year and be proud of all the great things we've done to improve the day-to-day lives of families. Thanks to generous donors, we were able to do even more to help young people get ahead.

In 2019, we rolled out a new scholarship website. Thanks to this innovative new approach, students can now submit a single application for all scholarships available through us, the caisses and our partners. Our goal was to make it easy for students to get financial support. In 2019, scholarships totalling more than \$1.8 million were awarded.

We were also able to support 33% more projects through the #DesjardinsFoundation Prizes. The prizes provide teachers and youth workers with the support they need to help young people develop and thrive. Nearly 59,000 Quebec and Ontario students, from Sudbury to Blanc-Sablon, were involved in these initiatives.

We helped our partner organizations do more to develop innovative and impactful programs that give young people what they need to overcome challenges, stay in school and succeed.

We've had the opportunity to cross paths with motivated, passionate young people with a thirst for knowledge, who want to contribute to building a better future. It's our job to encourage the next generation to reach their full potential. It's why we strive to make things better for young people, day in and day out. We hope you'll be as touched as we are by the stories we'll be sharing.

Thank you to everyone who supported us throughout the year. Backed by all of Desjardins, we're empowered to make a difference in the lives of so many young people. By focusing on education and working together, we can help young people thrive, take a chance, give it their all, stay the course, and most importantly, believe that anything is possible.

Thank you for your support!

spray Lee

Nancy Lee
Manager, Desjardins Foundation

We've had the opportunity to cross paths with motivated, passionate young people with a thirst for knowledge, who want to contribute to building a better future.



#DesjardinsFoundation Prizes

Through the #DesjardinsFoundation Prizes, we award school and community leaders grants to carry out special projects benefiting kindergarten, elementary and high school students.

We received close to 1,800 applications from across Quebec and Ontario in 2019. Desjardins directors and employees voted on the winners.

371 projects

SUPPORTED

\$828,000

AWARDED

59,000 young

PEOPLE IMPACTED

desjardinsfoundation.com/prizes

SUPPORT FOR SCHOOLS AFFECTED BY SPRING FLOODING

The 2019 spring floods hit many communities hard. To assist them during these trying times, we donated \$13,000 to 7 schools in the Beauce region and in Sainte-Marthe-sur-le-Lac. These funds have allowed them to cover a range of expenses, based on the community's specific needs, such as providing hot meals to students and their families. The money was also used to replace damaged equipment, carry out repairs and upgrade facilities.



KEEPING THE PLANET HEALTHY BY REPURPOSING USED FLANNELETTE

Michelle Beaudin teaches students with language impairments. Every day, she motivates and challenges her students, whom she affectionately refers to as her "little champions." She comes up with entrepreneurial activities to boost their self-confidence and help them learn more about all sorts of things.

"With cold and flu season in full swing, lots of my students had sore noses from blowing them so much. They found my hankies much softer than regular tissues. One day, my little champion Alexis asked me if I thought the class could make hankies for people with sore noses."

And that's how MiniRecy, a business run by students aged 6 and 7 with language impairments, came to be. To keep the planet healthy, students make hankies and wipes from old flannelette pyjamas, clothes and sheets for MiniRecy to sell. They're involved in every step of the process. Some are elected by their fellow students to MiniRecy's board of directors. Others collect items to be repurposed, choose what products to make and cut out hankies and wipes that will be sewn, packaged and sold, all under Michelle's watchful eve.

What means the most to Michelle? Seeing her students' faces light up with pride and watching them grow and become more confident in their abilities.

Michelle received a #DesjardinsFoundation Prize for her classroom project. She plans to use the \$400 prize to buy new tools that are easier for students with motor-skill challenges to use. To find out more about MiniRecy or to buy products, visit MiniRecy's Facebook page.

"Thank you Desigrdins for believing in my little champions and giving them what they need to run their business. You've been a huge help!"

- Michelle Beaudin, teacher at École St-Viateur-Clotilde-Raymond



A DAY TO REMEMBER

On October 15, 2019, a dozen members of École secondaire Cavelier-De LaSalle's robotics team, a #DesjardinsFoundation Prize winner, had an unforgettable experience at Desjardins. The goal was to inspire them and acknowledge all their hard work. With their teacher, they participated in various workshops at the Desjardins Lab to boost their creativity. They also had a chance to meet Guy Cormier, President and CEO of Desjardins. While there, they presented Guy Cormier and Nancy Lee with a trophy and team photo.

Young people from over 30 nationalities are involved in the school's extra-curricular robotics program, which focuses on entrepreneurship, respect, generosity and helping each other. Volunteer teachers and former members turned mentors encourage students to work hard to complete their projects.



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Scholarships

We award scholarships to Desjardins members pursuing a post-secondary education who stand out for their commitment to staying in school or their active involvement in the community.

641 scholarship

WINNERS

\$1.1 million

AWARDED

INNOVATING FOR YOUNG PEOPLE

In 2019, we rolled out a new scholarship website to streamline the application process. We wanted to give students a single application they can fill out once during the year, so they can apply for scholarships across Desjardins.

desiardins.com/scholarships

The 2019 winners were chosen from more than 24,000 applicants. In addition to our scholarships, 63 Desjardins caisses awarded 1,000 scholarships, for a total of \$705,000.

About 800 volunteers helped choose the Desjardins Foundation scholarship winners. We'd like to thank all the members of the selection committee. The scholarship program wouldn't be possible without your help.

"I really enjoyed going over the applications. I'm so proud of everything Desjardins is doing to help young people succeed. I was there when our caisse presented the scholarships—the students were all beaming with pride! It made me realize just how much of a difference Desjardins is making."

 Nancy Bastille, Member of the selection committee and vice-chair of Caisse Desjardins des Deux-Rivières de Sherbrooke



Nissrine was born in Morocco and moved to Quebec with her family when she was a child. She now studies medicine at McGill University. Nissrine firmly believes that you can learn a lot through life experiences. That's why she's always been involved in the community while staying focused on her studies. Some of her most notable projects include setting up an Amnesty International committee in college, organizing 3 benefit concerts to raise awareness about people with intellectual disabilities and volunteering at a public long-term care centre and as a tutor. She's a passionate human rights advocate with a keen interest in world health. Her goal is to one day work for Doctors of the World and do research to find solutions to issues faced by third-world countries. Nissrine was awarded a \$1,500 scholarship for her commitment to the community.

"Words can't describe how I feel. I'm truly honoured to have this support. Despite some financial difficulties, I always do my best to focus on academic success and community involvement. But it's not always easy when you have to juggle a student job on the side. This scholarship means that someone recognized my hard work and wanted to let me know that I'm on the right path. Thank you."



Beatriz is a single mom. She went back to school to ensure a better life for herself and her 5-year-old son. She wants to show her son that no matter what life gives you or whatever challenges you have to overcome, you can do anything if you're motivated and determined to succeed. Beatriz is in her last year of a fashion design program at Cégep Marie-Victorin. Her goal is to become a financially independent entrepreneur. She wants to be her own boss and start her own clothing line, so she can design clothes aligned with her values. Beatriz was awarded a \$1,000 scholarship for her commitment to staying in school.

"I'm so honoured to have been selected. Thanks to your generosity, I'll be able to complete the school year without having to worry as much about money. I'll be able to focus all my attention and creativity on my studies. Over the last 3 years, I've dedicated time, effort and energy to something I love. I'm so grateful to the Desjardins Foundation for believing in me. Thank you for investing in my future."



Vincent went back to CEGEP when he was 22. Because of his ADD, he's had to overcome many challenges and work extra hard. He's finishing up a master's degree in career counselling from Université de Sherbrooke. He wants to inspire the next generation by proving to them that you can make your dreams come true, no matter what challenges you have to face. Vincent was awarded a \$3,000 scholarship for his commitment to staying in school.

"I'm so incredibly grateful. The financial support I've received through this scholarship is such a big help. I'm starting the last year of my master's degree with optimism and confidence. I'm getting closer to my dream of becoming a career counsellor. Thank you very much, Desjardins Foundation!"

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Donations for partner organizations

We support organizations that help keep young people in school and succeed academically. The organizations we partner with are known for their expertise and the support they provide to young people and their parents.

28 organizations

SUPPORTED

\$1 million

AWARDED

With our support, our partner organizations assist 86,000 young people and 74,000 parents each year.

HELPING KIDS UNDERSTAND DIFFERENCES

The Jasmin Roy Sophie Desmarais Foundation teamed up with us to produce educational videos, featuring puppets, to explain differences to children. This initiative helps kids relate better to children on the autism spectrum or with ADD or ADHD, to help create positive, caring environments for everyone. There's also a guide for educators and parents.

The first series of videos features Leo, a puppet with autism, who helps explain how children can better connect with kids with ASD.

The second series of videos explores healthy relationships with children with ADHD, who face many challenges while in school. The videos help children understand what it's like for someone with ADHD.

Media coverage includes an article published by Radio-Canada on April 9, 2019 called:

<u>Voici Léo, acceptez-le comme il est</u> (in French only).

SUPPORTING MENTAL HEALTH

In 2019, we supported the work that Fondation Jeunes en Tête and Kids Now do with young people to improve their mental health and wellness—2 prerequisites for academic success.

Fondation Jeunes en Tête offers a program called Partners for Life, which teaches good mental health practices to grade 7 and 8 students across Quebec. The program is designed to provide young people with the skills they need for good mental health. Fondation Jeunes en Tête supports over 45,000 young people through this program every year.

Kids Now runs a similar program in Ontario. They help at-risk students ages 12 to 14 avoid self-esteem issues. The program encourages children to believe in their abilities and make positive choices. Kids Now runs programs in 125 schools across Ontario.







FREE INCOME TAX CLINICS FOR YOUNG PEOPLE LIVING IN AUBERGES DU CŒUR SHELTERS

In April 2019, a dozen Desjardins employees in Quebec volunteered their time to help 26 young people living in Auberges du cœur shelters prepare their tax returns. Youth and caregivers at 6 shelters in Gatineau, Longueuil, Mascouche, Montreal, Rimouski and Saint-Hyacinthe really appreciated their help!

NEW PATHWAYS FOUNDATION

In February 2019, we hosted an intern-for-a-day program for 10 First Nations youth from across Quebec. They participated in this activity—designed especially for them—as part of Hooked on School Days. They were able to learn more about careers in finance and administration.

In addition to visiting our workplace and seeing what we do, participants met with our president and CEO, Guy Cormier. The New Pathways Foundation organized this event to encourage young people to stay in school and explore various career options.



TOOLS FOR PARENTS

Aside from financially supporting these organizations, we spread the word about their work so more young people and parents know that help is available at every stage of the academic journey. With our partners, we design tools for parents that are distributed through the caisse network and other Designing entities.

Many caisses were able to meet with parents throughout the year and offer them free tools. Here's are 2 of their stories:

Caisse Desjardins de Drummondville handed out 100 or so Emotion Games at a community festival held in August to support the Centre de pédiatrie sociale et communautaire Les petits bonheurs de Drummondville. A special emotion wheel was built just for the event—children and their parents got to spin the wheel and imitate the emotion it landed on. It was a great way to help kids express their emotions at this family event!

During Co-op Week, Caisse Desjardins de la Pommeraie organized a huge event for hundreds of local families. Gustave & Compagnie treated children aged 9 and up and their parents to a fun performance all about self-esteem, motivation and respect. The event featured surprises, the Emotion Game and special guests. Emotion Game characters were everywhere—in the décor, at the photobooth and in the daycare.





Created in partnership with the Jasmin Roy Sophie Desmarais Foundation, the Emotion Game is a board game that helps children understand their emotions and express their feelings so they can adopt positive behaviours in school.

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Funding

Support from Desjardins Group:

\$4 million

We received \$3 million from the Fédération des caisses Desjardins du Québec and \$1 million from Desjardins subsidiaries.

Some of these donations were added to the Foundation's capital to provide long-term stability. Our capital fund now totals \$42.8 million.

Support from Desjardins directors, employees and retirees:

\$1.3 million

Each year, Desjardins directors, employees and retirees make donations to the Desjardins Cares and Shares campaign. These donations mean a lot to us, because they allow us to do even more. All funds collected are used to finance our programs or are donated to our partner organizations the following year.

This enormous generosity demonstrates how much Desjardins wants to keep young people in school and help them succeed. Desjardins is definitely committed to working together to help young people thrive!

Fundraising events and other donations:

\$460,000

Many thanks to everyone who attended, participated in, organized or volunteered for fundraising events benefiting the Desjardins Foundation. You're proof that, together, we can drive change and make life easier for young people.

CHEMIN DU ROY TEAM RUN

On October 17 and 18, 2019, 12 runners from **Desjardins's Procurement and Administration Division** braved the rain for a 275-kilometre team run between Complexe Desjardins in Montreal and the Desjardins Campus in Lévis. They raised \$59,000 for 19 schools that submitted projects for the #DesjardinsFoundation Prizes. Thanks to our runners, nearly 5,000 young people will have an experience to remember!





OYSTERS & COMPANY LUNCHEON FUNDRAISER

We raised \$74,000 at the Oysters & Company luncheon fundraiser presided over by Guy Cormier, President and CEO of Desjardins. It was a great opportunity to showcase what we're doing to help young people with their studies and invite our business partners to contribute to the cause. The funds raised were used for scholarships to help young people stay in school.





HUÎTRES EN AFFAIRES CHARITY EVENT

Through the second annual Huîtres en affaires charity event, organized by **Desjardins Business**, 400 Greater Montreal business people raised \$83,000 for Portage and the Desjardins Foundation.





Photo Source : Christian Carpentier (zphoto)

INSERTECH-DESJARDINS REPAIR CAFÉ

Desjardins hosted a repair café on Earth Day. At the event, computer and tech savvy volunteers, including Desjardins employees, repaired electronic devices to extend their useful life. Voluntary contributions of \$700 were donated to the Desjardins Foundation.





DESJARDINS REAL ESTATE GROUP INITIATIVE

Thanks to a **Desjardins Real Estate Group** initiative, we received \$34,000. When office furniture is left behind when Desjardins Real Estate Group ends a lease, they invite new tenants who want this office furniture to make a donation to the Desjardins Foundation.

Desjardins Endowment Funds

We also help Desjardins members and clients who want to plan donations and make a difference.

Desjardins Endowment Funds allow donors to make long-term investments in organizations and causes that matter to them.

140 donors have set up a Desjardins Endowment Fund*:

\$13.5 million

116 beneficiary

\$1.9 million

UNDER MANAGEMENT

ORGANIZATIONS

GIVEN BACK TO THE COMMUNITY IN 2019

desiardins.com/endowmentfunds

*Since the offer was rolled out in 2015.

HELPING CREATE A BETTER WORLD

Setting up a Desjardins Endowment Fund is a great way to offer long-term support to organizations in the communities Desjardins serves. Charitable organizations can benefit from long-term funding, to get the stability they need to offer services to people in need and their communities.



A donation that makes all the difference

Smiles all around at the Dolphin Children's House of Laval

The Dolphin Children's House of Laval (DCH) is an organization committed to helping children grow and succeed. It offers free activities designed to build children's self-esteem. Through their Confide in a Dolphin initiative, children get daily support so they can write to a grown-up in their life about what makes them happy and sad.

Diane, one of DCH's long-standing volunteers, recently set up an endowment fund for the organization. We spoke with Diane and Stéphanie Leblanc, DCH's director, to find out how this funding helps the organization fulfill its mission.

Had you previously heard of the Desjardins Endowment Funds?

Stéphanie: We had heard of them and knew a little bit about them, but we'd never been a beneficiary before. Diane is the first donor to ever approach us with an idea like this.

Diane: My Desjardins Signature Service account manager told me about Desjardins Endowment Funds. I've been volunteering at DCH for nearly a decade, so I know how hard they work to find funding. I wanted to do more and realized that this was the perfect opportunity for me to continue supporting the cause, even after I'm gone. I knew I could make a real difference by setting up a Desjardins Endowment Fund.

How did news of Diane's fund affect your organization?

Stéphanie: It had a huge impact because we have to go out and find 60% of our funding every year. Thanks to her Desjardins Endowment Fund, we can count on steady income year in, year out. It also means that instead of worrying about money, we can focus more of our time and energy on ensuring the well-being of children

We're so grateful to Diane for supporting us through a Desjardins Endowment Fund. Thanks to her, many young people will have better lives!

Endowment Funds allow you to make an immediate donation or leave a planned gift after your death. They're a way of providing long-term support to a cause that matters to you.

Governance

BOARD OF DIRECTORS

Our Board of Directors is made up of 3 members of the Fédération des caisses Desjardins du Québec Executive Committee.

CHAIR

GUY CORMIER

President and CEO of Desjardins Group

VICE-CHAIR

SERGE ROUSSEAU

Chair, Caisse Desjardins du Carrefour des lacs Vice-Chair, Desjardins Group Board of Directors

SECRETARY

MICHEL TOURANGEAU

Director, Caisse Desjardins du Centre-Est de Montréal Secretary, Desjardins Group Board of Directors

Acknowledgements

We'd like to thank the many **volunteers** who lent a hand during the year, along with all the Desjardins **directors** and **employees** who support us and spread the word about our work. We couldn't do it without you!

Special thanks to the directors who agreed to serve as our ambassadors on their respective boards. Through **ambassadors**, caisse boards are able to learn more about our initiatives, the tools we provide and what we can do for members and young people in their communities.

We'd also like to thank the following teams and partners for donating their services:

PRICEWATERHOUSECOOPERS

DESJARDINS GLOBAL ASSET MANAGEMENT

DESJARDINS GROUP FINANCIAL DISCLOSURE DEPARTMENT

DESJARDINS GROUP ADMINISTRATIVE AND SUPPORT FUNCTIONS SOLUTIONS DEPARTMENT



Friends of the Desjardins Foundation

Friends of the Desjardins Foundation are individuals who donated \$500 or more to us last year. We'd like to thank each and every one of them for their support.

Debbie Abel Olivier Abrivard Bertrand Agostini Marie-Andrée Alain Amandine Ali Kaddour Marie-France Amyot Alex Antonatos Francine Arès Denis Aubry Ivan Audet Sylvie Audet David Bagnoli Vik Bamboukian Jean-François Banville Ashley Barros Robert Bastien Alysha Bayes Mary Ann Baynes Luc Bazinet Marie-Claude Beaudin Marie-Josée Beaulieu Mario Beaulieu Marjorie Beaulieu Michel Beaulieu Claude Beauregard Sylvie Béchard Gaston Bédard Emmanuel Béland Matthieu Bélanger Martin Bellefeuille Mathieu Bellemare Réal Bellemare Khadija Belmessabih Yassir Berbiche Alain Bergeron Danielle Bergeron Louise Bergeron Normand Bergeron Michèle Bernier Mathieu Bernier-Desbiens Denis Berthiaume Geoffroy Billard Kathleen Bilodeau Denis Blackburn Marc Blair Daniel Blais Mario Blanchard Eboni Boicel Marie-Claude Boisvert Charlotte Boivin Louise Boivin Suzanne Bordeleau Serge Bossé Julie Bouchard Luc Boucher Fabrice Bouchet Jean Boulanger Sébastien Boulanger Steeve Boulianne Pierre-Alexandre Braeken Ann Breault David Brébant Craiq Brenner Alexandre Brunelle David William James Cabel Michel Cantin Patrick Careau Charles Carey Benoit Caron François Carrier David Champoux Francine Champoux François Chaput David Charbonneau Diane Charbonneau Jean-Sébastien Charest Joanne Chiasson François Cholette Mathieu Cliche Martin Cloutier Lynda Coache Jean-François Collin Guy Cormier Marie-Huguette Cormier Josée Corriveau Jean-Marc Côté François Côté Mario Coulombe Nicolas Coulombe Jean-François Cromp Christian Cyr Patrice Dagenais Isabelle Daignault Claude Dallaire Joe Daly Pauline D'Amboise Diane D'Amours Joseph Daniels Jean-François Day Lina De Lafontaine Elisabeth De Luca Manon Débigaré Dany DeChantal Stephen Decoteau Mathieu Derome Simon Déry Frédéric Déry Isabelle Des Rochers Éric Deschamps Martin Deschênes Martin Désilets Isabelle Desroches Marie-Claude Desroches Mathieu Desrosiers Denis Dion Renée-Claude Dostie Richer Doucet Chantal Drapeau Isabelle Dreyer Lise Drolet Stéphane Dubé Denis Dubois Patrick Duchesne François Dutil Ladislaus Emmanuel Renaud Émond Vincent Excoffier Ryan Feere Christian Felx Anik Fifle Sonia Fortin Christian Fournier Frank Franchino Yves François Martine Frenette Claude Frenière Claire Futin Christian Gagné-Cholette Claudine Gagnon Michel Gamelin Sylvain Gareau Viviane Garneau Isabelle Garon Sylvain Gaudreau Pascal Gauthier Lionel Gauvin Robert Geneau Linda Geng Michael Giansante Nathalie-Lise Giquère Benoit Gillet Jeannot Girard Ryan Godfrey Marthe Gonthier Philippe Gosselin Benoit Gowigati Julien A Grandi Lise-Ann Hachey Alain Hade Philippe Haese Stéphane Hallé Martin Hamel Neil Hawthorn Anouk Hébert Nicholas Henry Christian C. 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Some Friends wished to remain anonymous. We're equally grateful to them for their support.

