



COOPERATIVE DIFFERENCE REPORT : What truly sets us apart!

A word from the general manager

Dear Members,

On behalf of the board of directors, I'm proud to present this review of the caisse's main achievements for 2022. Our mission to enrich the lives of people and communities has never been more important, and that's been reflected in our actions every day.

We support the socioeconomic vitality of our community through donations, sponsorships and the Community Development Fund (CDF). The CDF is supported by the generosity of members like you, who agreed at the annual general meeting to give back a portion of your member dividends to the community.

In this report, we'll explain how your caisse has been promoting the cooperative difference in recent months. Finally, I'd like to thank every one of our members for their trust in Desjardins. This trust is what will allow us to keep improving the lives of our members and our community!

PATRICK GRAVEL



Supporting you is our priority !

Our teams are committed to helping you achieve your financial goals—no matter where you are in life. We're your neighbours, we're professionals involved in your community, and we're committed to providing you with personalized and people-focused service.



Desjardins is the largest cooperative financial group in North America. It inspires trust around the world through the commitment of its people, its financial strength and its contribution to sustainable prosperity.

Do you know any other companies in Quebec that give back more than \$518M to members and the community each year?

My caisse :



2,7 M\$
given back to members
and the community



11
ATMs



5
service centres
including 1 automated

More than **85**
employees

14 elected directors
and 1 intern director

4,5 M\$ in surplus earnings
before member dividends

1,3 B\$ in assets

34 772
members
and clients

Putting people first!

Scholarships

25 000 \$ in scholarships awarded to 28 students!

VIP youth night

400 members ages 12-35 attended the VIP youth night in October. The event featured a comedy show by Katherine Levac, and loads of great surprises!

Escouade D

By volunteering at local organizations, Desjardins employees and directors show their commitment to our community. Nearly 400 hours of volunteer work was invested in our community in 2022.

School Caisse

More than 1,000 young people participated in the School Caisse program in 6 schools in our territory. A wide range of activities, videos and games for students, parents and teachers can be found at caissescolaire.com to help young people become independent, responsible and capable.

Fondation Christian Vachon

Caisses Desjardins in l'Estrie have joined forces to encourage academic perseverance and donate \$200,000 over 2 years to Fondation Christian Vachon.

Together, we're improving the lives of people and communities

Your caisse supports multiple local and regional initiatives in various sectors through donations, sponsorships and contributions from the Community Development Fund. With your help, we're contributing to the growth of our community!

Our investment priorities :

- Health and healthy lifestyles / Environment
- Education
- Employment, entrepreneurship and business succession
- Humanitarian work and community involvement
- Culture



\$2 187 000

in individual
MEMBER
dividends

More than

\$500,000

given to
60 ORGANIZATIONS
through donations, sponsorships
and the Community Development Fund



VIP youth night



Escouade D

Services to suit busy schedules

Services available
throughout the
caisse's territory

Phone : 819 843-3328
Toll-free : 1 866 400-3328

Desjardins
Business-Estrie

1815, rue King Ouest, suite 300
Sherbrooke QC J1J 2E8
Phone : 819 821-2201
Toll-free : 1 866 821-2201

Talk to an advisor
(including holidays)

Every day, from 6 a.m. to midnight
desjardins.com/caissedulacmemphremagog