

WORKING FOR YOU

2016 ANNUAL REPORT
DESJARDINS FOUNDATION



DESJARDINS FOUNDATION: CONTRIBUTING TO THE ACADEMIC SUCCESS OF OUR YOUTH SINCE 1970

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DESJARDINS GROUP ANNUAL REPORT

Visit the website at desjardins.com/annualreport to view the Desjardins Group annual report online.

This annual report was produced by the Marketing, Communications and Cooperative Executive Division of Desjardins Group (Desjardins Group Marketing, Strategies and Innovation Corporate Division) and the Finance Executive Division and Office of the CFO of Desjardins Group (Finance Division).

2016 AT A GLANCE

OUR PURPOSE: KEEPING KIDS IN SCHOOL
AND PROMOTING EDUCATIONAL SUCCESS



THREE AWARD PROGRAMS

465 SCHOLARSHIP awards

131 #DESJARDINSFOUNDATION PRIZE winning projects

34 PARTNERSHIPS with organizations
dedicated to helping young people

RESULTS

\$1.85 MILLION AWARDED
to help young people succeed

OVER **120,000** YOUTHS
in Quebec and Ontario benefit from our work

DESJARDINS ENDOWMENT FUND



The Foundation assisted **26** NEW DONORS with the
establishment of personal endowment funds to benefit causes
of their choice.

\$2.2 MILLION
in donations to
endowment funds

\$60 MILLION
bequeathed to
endowment funds

FINANCING



\$1.2 MILLION
Caisse funding

\$3 MILLION
Fédération des caisses
Desjardins du Québec and
component funding

\$711,000
Desjardins Cares and Shares
campaign

\$138,000
Fundraising events
and other donations

3\$.7 MILLION
capitalized

\$33.6 MILLION
IN NET ASSETS



MESSAGE FROM THE CHAIR OF THE BOARD OF DIRECTORS

The Desjardins Foundation is one of the ways that Desjardins carries out its mission of enriching the lives of people and communities.

And what better way to do that than to support and encourage the academic success of our youth? To make sure they have what they need to achieve their potential and reach their goals?

The Foundation and the organizations we work with provide youth with a range of tools and support programs, including scholarships, stay-in-school programs, special projects, mentoring and help with schoolwork.

All of these initiatives help kids stay in school and on track to succeed. And they empower the people in their lives to support and encourage them while they do it.

Thanks to the important work of Foundation governors from Ontario and every region of Quebec, the regional scholarship selection committees and the caisses, which play an important role awarding #DesjardinsFoundation Prizes, we're able to tailor the support we provide, addressing the specific needs of every region and the young people living there. I want to thank everyone who helps us connect Desjardins Foundation programs with the young people in our communities who need them.

In 2016, contributions from Desjardins members, officers, employees and donors helped the Foundation and our partners reach approximately 120,000 young Canadians, from elementary school through to university. You helped make a real difference in their lives. Thank you!

The contribution we make today is building a better tomorrow, for our children and for us all.

Guy Cormier

Chair of the Desjardins Foundation Board of Directors
President and CEO of Desjardins Group



MESSAGE FROM THE BOARD OF GOVERNORS PRESIDENT

I hope you will enjoy reading about our outstanding 2016 achievements, as much as I enjoy sharing these stories with you. The Foundation's work depends on all of us; we can therefore be proud of our personal contribution to its success.

The Desjardins Foundation and caisse network work hand in hand to highlight our cooperative distinctiveness. The Foundation creates tools, campaigns and programs to respond to the needs of the caisses and their members. Whether we are promoting the educational success of our young people or exploring new business opportunities through the Desjardins Endowment Fund, the caisses' needs are front and centre in all of the Foundation's initiatives.

In exchange, the Foundation benefits from our vibrant caisses. The caisse network establishes and maintains close ties with its members, carries out the Foundation's campaigns across Quebec and Ontario.

The success of the #DesjardinsFoundation Prize has further strengthened our relationship. Several caisses approached us for access to the applicants. They wanted to know more about the projects that interest young people in their community and maybe help fund some that might not win the prize. We quickly set in motion ways to answer their call, hoping they could step in and lend a hand. This is a shining example of real intercooperation within Desjardins Group. Whether it's through the Foundation or through a caisse, we need to support our young people and encourage them to stay in school.

I take this opportunity to thank my fellow governors for representing the Foundation throughout the regions. I also thank selection committee volunteers – your work is essential to our programs' success. We are lucky to have such valuable allies. Finally, thank you to the Foundation team for your unwavering dedication.

I can confidently say the stage is set for new accomplishments in the years to come. Let's never forget, our pride in our Foundation is what sustains it: it's up to each of us to promote and broaden our efforts far and wide.

Nadine Groulx

Chair of the Desjardins Foundation Board of Governors
Member of the Eastern Townships Regional Council



MESSAGE FROM THE EXECUTIVE DIRECTOR

Desjardins Foundation works to promote academic perseverance and educational success. However, our activities are not limited to academic achievement and graduation. We want young people to get the tools they need to build the future. Major projects were carried out in 2016 with that goal top of mind.

First, we launched the new #DesjardinsFoundation Prize, which was a resounding success. Not only did we get an impressive number of applications, Desjardins Group officers and employees from across Quebec and Ontario voted in great numbers to pick their favourite project. Their vote determined the winners.

Secondly, we formed new partnerships with organizations to broaden our reach, both in terms of territory and scope of influence. There are three dimensions to educational success: learning, socialization and preparing for the job market. Our partners work in those key areas to support young people who face challenges along the way.

In terms of financing, the caisses took action to capitalize the Foundation in order to secure its sustainability. The support of Desjardins Group officers, employees and retirees has been tremendous. The money raised allows us to enhance operations starting next year.

And, we have created an unprecedented number of Desjardins Endowment Funds to further solidify the basis of our Foundation. Besides diversifying the caisses' service offering and delivering a distinctive experience, these funds are a testament of our members' trust in their caisse and its Foundation.

These remarkable accomplishments prove two things: The first is that the need for what we do is great and much remains to be done. But most of all, my takeaway from this past year is that we have faith in our ability to take action and make the world a better place.

I sincerely thank you for sharing our vision.

Diane Derome
Executive Director, Desjardins Foundation

ACTIVITY REPORT

SCHOLARSHIPS

Our volunteer committees reviewed 4,757 applications and selected 465 post-secondary scholarship recipients across the range of academic disciplines. The recipients shared a total of \$822,500.



I'm living out my dream. I'm enrolled in a field I find fascinating and work as a volunteer in my spare time. For the past three months, I've been helping kids in the Gatineau community as a Big Brother for the Big Brother Big Sister Foundation of the Outaouais. I also lend a hand at the Fondation québécoise du cancer and last summer I worked for a humanitarian cause in the Dominican Republic.

My goal is to finish my two years at La Cité and go on to get a Law degree from the University of Ottawa. Unfortunately, my finances are pretty limited, so I was forced to get a line of credit. Thankfully, this scholarship will lighten my financial burden and help me pursue my degree.

- **Michael Bourdon-Tellier**, Police Technology

I graduated from Université Laval in agronomy and am a mother of two girls, ages 2 and 3. While I was on maternity leave, I became a single parent. That turned my career aspirations upside down. I wanted to find a career that would not require long commute times and full-time daycare. My choice was based on a career I had previously considered: nursing.

And although I'm eligible for loans and bursaries, that isn't the best way out. I have situations to deal with that most CEGEP students don't. I pay for rent, groceries and insurance. I have past debts to repay, and need to invest in my daughter's RESP and my RRSPs. I work hard and am pretty resourceful, but there's just so much I can do. So while a scholarship may seem trivial to some people, it makes a huge difference in our lives!



- **Mélissa Crimo**, Nursing Program



I am a happy mom of five children and am also a university student. Besides the obvious responsibilities involved, I am happy to be able to combine these two roles, because I get to show my children that school is not only a place of learning, it also provides fulfillment. I hope to be a positive role model for them so they too will want to go to school and work towards a more promising future.

I currently work as a research assistant on women's homelessness. As a social work student, I have to be involved in the community, because a strong, caring community is essential for everyone's well-being. I contribute to my university community as well by working on revitalizing the campus and beautifying unused spaces. I'm also on the organizing committee for the Festival Art'Danose and the Nuit des sans-abri, benefitting the homeless.

In short, being a mother, student and worker is an opportunity for me to challenge myself, open my heart to my community, and become a positive model for my children, as I strive to fulfill my potential. I consider myself privileged to be able to study and any financial aid I receive allows me to keep going with less budget stress, and emboldens me to continue as I look at the effort I've put into it so far.

- **Geneviève Roussy**, BA, Social Work

TO BE SELECTED, APPLICANTS HAD TO MEET ONE OF THE FOLLOWING:

- **Beat the odds** so they could stay in school
- Are **actively involved** in their community
- Need **financial help** to pursue their education

#DESJARDINSFOUNDATION PRIZE

Last fall the Desjardins Foundation launched the #DesjardinsFoundation Prize. The prizes are awarded to educators and community leaders who need financial assistance to carry out a project with elementary to high school age kids. Applicants can ask for grants of up to \$3,000 to fund their initiative. The goal is to highlight the dedication of teachers and other community leaders, and the role they play in kids' education.

It has been a resounding success with 963 applications from Quebec and Ontario for \$2.28 million in financial assistance.

Desjardins Group's officers and employees voted for their favourite projects in great number – 44,375 votes in all determined the #DesjardinsFoundation Prize winners.

THE CLOTHES SHOP

Îlot-des-Appalaches, a special trade school in Lévis, within the Chaudière-Appalaches youth centre

The *Shop à vêtements* was created to provide youth centre residents with clean, quality clothing. The young people involved in the project know how important physical appearance can be to a teen-ager's self-image. They wanted their peers to be able to shop for their own clothing and accessories and choose what they need and like.

Working at the *Shop* raises the self-esteem of the young employees, who feel they are making a difference. They clean, sort, organize and sell donated clothing and accessories that the staff members often donate. The clothes are affordable and can also be obtained in exchange for good behaviour at school and at the centre.

The facility received a \$1,250 grant to upgrade the *Shop*, purchase display and labeling equipment, a cash register (for sales management and student-learning) and building materials.



GRANNIES AND MINI-CHEFS

La Maison des Grands-Parents de Trois-Rivières

These inter-generational cooking classes provide participants with the joy of cooking their own tasty meals. In the process, participants develop healthy living habits and build self-esteem. Senior volunteers from the community, "foster grandparents" so to speak, lend their time and transfer their knowledge to the youths. They teach kids how to follow a recipe step by step and prepare meals that satisfy not only the palate, but also the body and mind. Healthy eating is fundamental to better concentration and, in turn, academic success. As a team, they learn to share, work together and build inter-generational relationships.



The scrumptious results instill a sense of pride in each and foster their self-esteem.

The *Maison* received \$3,000 to set up the space, purchase equipment and kitchen utensils and buy the ingredients. A small portion of the budget will also be used to print 60 recipe books for the up and coming chefs.

STUDENT MEDIATORS

École Beauvalois, Val-Paradis



This elementary school has set up a conflict resolution project that teaches children how to settle skirmishes on the playground. At the start of the school year, some of the older students are taught techniques for managing small conflicts. They then sign a work contract until the end of the school year. The school even has its own mascot, and students can take turns wearing the costume.

Besides their work as mediators, the students referee games, prepare special events on theme days, and often help out their teachers. The school staff respects their work and makes them feel appreciated. Their work is also acknowledged throughout the year with special rewards and privileges.

The school received \$800 to buy coach whistles and vests bearing the school logo. The funds will also be used to print and laminate training material so it can be reused. The school is also planning an end-of-the-year event to congratulate and thank participants.

131 PROJECTS WON THE #DESJARDINSFOUNDATION PRIZE. • \$287,695 awarded
• 23,444 young people will take part in the winning projects across Quebec and Ontario

SCHOLARSHIPS, AWARDS AND DONATIONS WITH OUR PARTNERS

Desjardins Foundation is partnered with various organizations that are known for outstanding programs, which foster educational success and support cooperative and democratic values. Here are a few.

ALLIANCE SPORT-ÉTUDES PROGRAM SCHOLARSHIPS

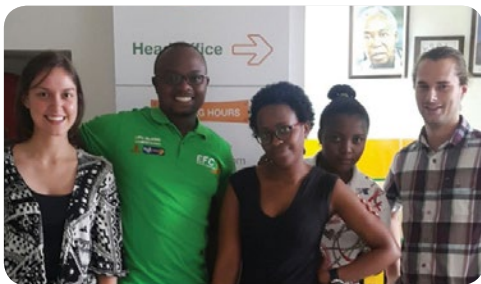
The Desjardins Foundation highlights the perseverance of college and university student athletes who go to school full-time while practicing high-level amateur sport. Young people like Melina Roy, from Amos, Quebec, who is a full-time student and hockey player with the University of Ottawa's Gee-Gees and whose picture is on proud display at the Desjardins lodge in the Bell Centre.



DÉVELOPPEMENT INTERNATIONAL DESJARDINS (DID) SCHOLARSHIPS

Desjardins international development scholarships give young graduates access to international internships, where they acquire professional skills and prepare for the job market.

DID created M.F.C. Limited in Tanzania's capital, Dar es Salaam. The business centre has 5,940 clients, 40% of whom are women. It provides financial services to small entrepreneurs through products tailored to their needs. Access to these services helps reduce the vulnerability of the poor, while advancing capacity building in the community and supporting the growth of micro-businesses.



◀ Desjardins Foundation scholarship winners, Catherine Barette, Auditing Intern, and Antoine Côté-Bernier, Credit Intern, at the Tanzania business centre.

DESJARDINS FOUNDATION GAVE OUT \$387,235 TO PARTNER ORGANIZATIONS IN 2016, BENEFITTING SOME 22,000 YOUNG PEOPLE.

FUNDING CAMPAIGN

During their 2012 Annual General Meeting, Desjardins Group members affirmed that the Desjardins Foundation should become a source of pride for the entire organization. The Foundation has since carried out a major fundraising campaign, spanning six years, for the very purpose of meeting that goal.

CAISSE CONTRIBUTION: \$1.2 MILLION

286 caisses took part in the annual campaign, i.e. 91% of the total network, raising \$1,200,000 for the Foundation. Donating is voluntary and done in a spirit of intercooperation to benefit the Foundation and contribute to its sustainability.

FÉDÉRATION DES CAISSES DESJARDINS DU QUÉBEC AND ITS COMPONENTS: \$3 MILLION

In 2016, the Federation contributed \$2 million and its components \$1 million to the Desjardins Foundation.

MOST OF THE FUNDS ARE CAPITALIZED TO GUARANTEE THE FOUNDATION'S LONG-TERM SUCCESS.

FUNDRAISING EVENTS AND OTHER DONATIONS: \$138,000

Many events were held to benefit the Desjardins Foundation. We'd like to thank:

- 47th APCHQ golf tournament: \$2,000 **1**
- 5th Simon Painchaud golf classic: \$8,750
- Association of group caisse chairs and vice-chairs golf tournament: \$8,645 **2**
- Oyster luncheon fundraiser: \$29,000
- The Montreal AccésD team put together a 40-storey stair climb challenge at Complexe Desjardins and raised \$1,755. **3**



DESJARDINS CARES AND SHARES CAMPAIGN: \$711,000

CONTRIBUTIONS FROM OUR DESJARDINS GROUP OFFICERS, EMPLOYEES AND RETIREES TO THEIR FOUNDATION GREW DRAMATICALLY IN 2016.

We are fortunate to be able to count on such valuable allies. They share our belief that our future depends above all on the next generation of well-educated young people. Thank you for your commitment to this great cause.

QUEBEC: \$681,000

The full amount will be added to a special officer and employee fund for initiatives that encourage kids to stay in school. It will help us increase grant funding in 2018.

FOR THE FIRST YEAR IN ONTARIO: \$30,000

The donations will help the Foundation develop projects and assist youths in Ontario.

OFFICER AND EMPLOYEE FUND TO HELP KIDS STAY IN SCHOOL

Donations raised as part of the Cares and Shares Campaign go into a special fund for initiatives encouraging kids to stay in school. The funds are used the following year to support young people at school.

Below are some of the initiatives that Desjardins Group officers, employees and retirees have supported.

WE SUPPORT EDUCATIONAL SUCCESS FROM A THREE-FOLD PERSPECTIVE: LEARNING, SOCIALIZATION AND PREPARING FOR THE JOB MARKET.

LEARNING

\$50,000 donation



Allô prof is an organization that offers elementary and high school students free help with their homework and provides general training for adults and parents—even in the summer. Thanks to the support of the Desjardins Foundation, Allô prof will be able to offer its services to students who take summer classes, be it by phone, text, on forums or in online classrooms.

174 \$500 scholarships



PERSÉVÉRA program sponsors disadvantaged kids from Secondary 3 to 5, and encourages them to stay in school.

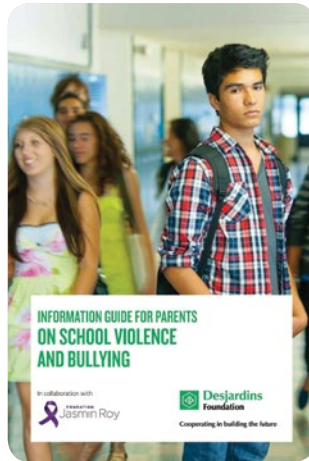
I think I am a good candidate for a scholarship because I've been doing much better in school since I started Secondary 3. My behaviour with classmates and teachers has also improved. I joined committees and am really involved now. I changed my friends and my attitude because I knew it would help with my grades so I could stay in school. I don't miss classes like I used to, my attendance is much better. The scholarship will help pay for my school fees. And I hope I'll make the cheerleading team – that's something I've been wanting to do since I started high school, but it was too expensive for my mom.

- *Kym*, Secondary 3 student

SOCIALIZATION

Information Guide for Parents on School Violence and Bullying

This information guide for parents on school violence and bullying features tools to help parents detect violence and help their children. It is published in partnership with Fondation Jasmin Roy as part of their Grandes Rencontres initiative – a training programs for educators, aimed at increasing awareness on bullying and violence in school.



\$10,000 donation



Kids Help Phone is the only organization available to kids all across Canada, providing a lifeline to young people who have nowhere to turn. Kids Help Phone offers free and anonymous assistance through a variety of services, as well as access to online resources.

Desjardins Foundation, through its partnership, hopes to make online chat services easier to access, as young people looking for guidance are using chat services more and more.

Our officer and employee fund also helped boost the **#DesjardinsFoundation Prize** and build on the program's success. The winning projects are all aimed at academic success and focus on the determining factors for staying in school: building **self-esteem**, developing **self-motivation** and staying **engaged**.

PREPARING FOR THE JOB MARKET

\$41,000 donation



AcaDEMOS is a social media platform that introduces 14-to-30-year-olds to the labour market, encouraging them to stay in school as they decide on their future. Donations from officers, employees and retirees go towards tools that can help them with their decision.

44 \$250 scholarships



As part of the *Centres de formation en entreprise et récupération (CFER)* training program, funds are awarded to young people who show they are determined to overcome the pitfalls they encounter during the course and succeed.

When I started my CFER course in the Beauce, I was only 15. I had no idea what the future would hold. That's when I met three teachers, and educators, who would change my life. My experience has turned me into someone new. I met lots of people and have great memories of special moments we shared. The experience also made me want to stay in school, even though I found it hard. I've become more self-confident now that I know I can succeed at whatever I set out to do. I managed to go beyond my own expectations and earned a diploma—so I've proven to myself that I'm a good worker. I've learned new skills and believe I'm ready to enter the workforce and become an adult. But what I'll remember most is something our teachers told us over and over: Hard work always pays.



- **Williams Côté**, former student at CFER de Beauce, during a stay-in-school event organized by the La Nouvelle-Beauce, Beauce-Centre, Nord de la Beauce caisses and the Chaudière-Nord Business Centre, October 20, 2016.

5 \$1,000 scholarships



Our "I Don't Give Up, I'm a Winner!" scholarship highlights adult students who go back to school to learn or improve their literacy skills.

DESJARDINS ENDOWMENT FUNDS

Desjardins Endowment Funds are not just a vehicle for donations; they're a long-term investment in a cause that matters to you. A key feature of these funds is their longevity. An established percentage of each fund is given to the causes that are dear to the donor's heart.

Desjardins Endowment Fund may consist of cash donations, life insurance, securities or mutual funds, made either immediately or by bequest.

26 DONORS SET UP NEW
ENDOWMENT FUNDS IN 2016,
with the help of the Desjardins Foundation.



9 DONORS have created
endowment funds with
initial donations

17 DONORS have created endowment funds
in preparation for a bequest or
with a life insurance policy



A TOTAL OF
\$2.19 MILLION

WAS DONATED
TO ACTIVE
ENDOWMENT FUNDS

I didn't realize Desjardins could help us set up private foundations, and deal with estates. It's a relief to know that Desjardins will manage my fund after I go and that the money will be returned to the community. I want the money I bequeath to go to organizations that work for our seniors and promote history among younger generations – two causes I care deeply about.

I was very pleased with the personalized service I received regarding Desjardins Foundation through Signature Desjardins. Their approach was truly heart-warming. I immediately felt I could trust Foundation advisor who guided me with my decisions. Thanks to him, my fund is exactly what I want it to be and I look forward to seeing the benefits in the community as early as 2017.

The Les Inséparables Endowment Fund consists of:

- an initial donation of \$25,000
- a bequest of \$1,000,000
- a life insurance policy of \$250,000

- The donor who set it up has asked to remain anonymous.

THE GERTRUDE LEHNER NETSCH ENDOWMENT FUND

La Dauphine is an organization that helps homeless kids in the Quebec City area. It provides them with respite, assistance, support and advice. In 2016, the Maison Dauphine Foundation received a substantial donation in bequest for its École de la Rue street school. The donor's last wishes were to ensure the Foundation's mission to get homeless kids to graduate from high school would live on. The Maison Dauphine Foundation turned to its caisse, which forwarded the file to the Desjardins Foundation.

And that is how the Gertrude Lehner Netsch Endowment Fund to benefit the Maison Dauphine Foundation was born. This remarkable philanthropist will be forever honoured through the success of the many young people who will graduate thanks to her support.



La Dauphine

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THANK YOU!

We would also like to thank the following teams and partners for services rendered:

- All Desjardins Group caisses
- Participants, organizers, volunteers and sponsors of Desjardins Foundation fundraising activities and events
- Fédération des caisses Desjardins du Québec
- PricewaterhouseCoopers
- Desjardins Trust
- Desjardins Global Asset Management
- Desjardins Technology Group
- Procurement and Administrative Services Division
- Financial Disclosure Administrative Department, Desjardins Group

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THANK YOU TO THE FRIENDS OF DESJARDINS FOUNDATION

The Friends of Desjardins Foundation donated \$500 or more.

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