

**When you choose
Desjardins,**
you're making
change happen.

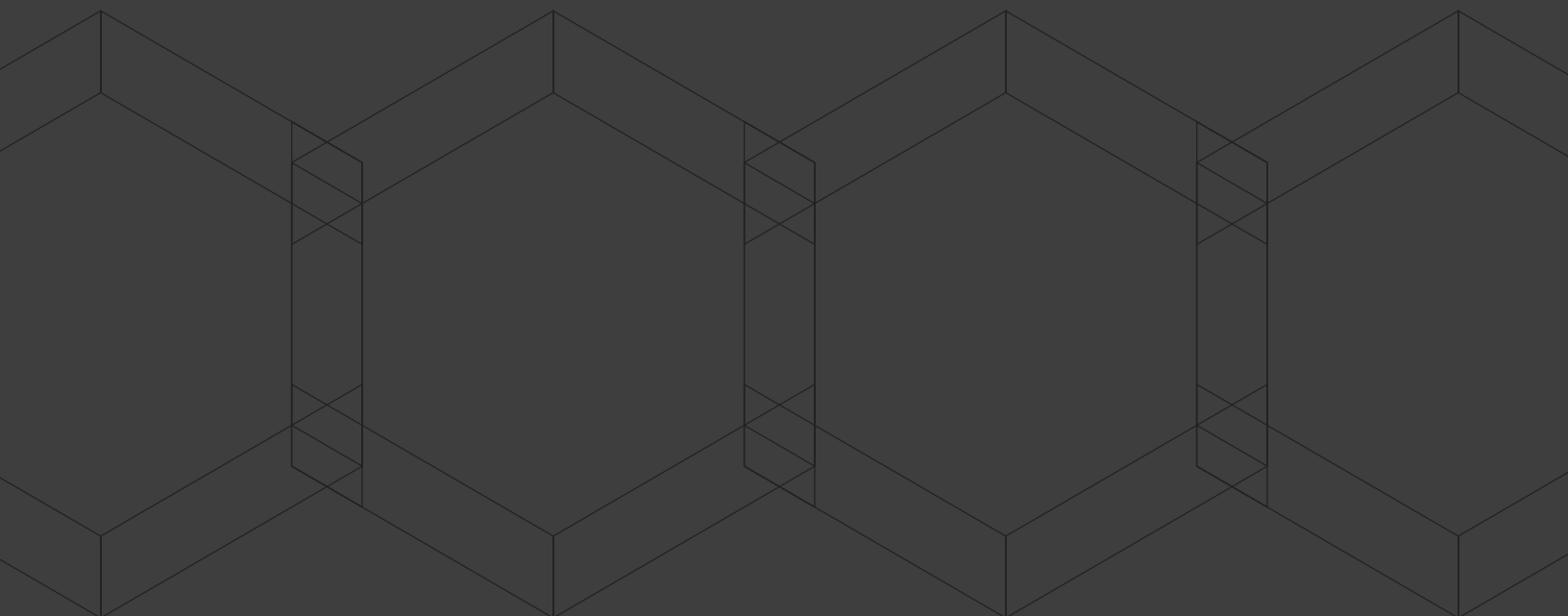


Desjardins
Foundation



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2017

at a glance

OUR FUNDING

We raised \$5.3 million in funding:

\$908,657 from Desjardins Group officers, employees and retirees

\$134,554 from fundraising events and other donations

\$1,268,266 from Desjardins caisses in Quebec and Ontario

\$3,000,000 from Desjardins Group and its subsidiaries

Our capital assets total \$38.5 million

OUR IMPACT

We helped some 130,000 young people achieve academic success:

\$2.1 million awarded to help young people succeed

479 post-secondary students were awarded scholarships

29,000 kindergarten, elementary school and high school students took part in 199 special projects

70,000 young people received help or services to further their education

30,000 parents received tools to help their kids with school

DESJARDINS ENDOWMENT FUNDS

46 donors created their own endowment fund.

\$7.9 million under management

37 active endowment funds

22 scholarships and donations to organizations

\$222,700 invested in the community

Message from the chair of the board of directors

A variety of initiatives to encourage kids stay in school

When a young person drops out of school or lacks the support they need to reach their full potential, it's a major loss. By not achieving their dreams and ambitions, they lose and our communities lose. If we're going to tackle society's big challenges, we need all hands on deck.

That's why we want to support students as soon as they start school, by motivating them and boosting their self-esteem. We want to foster a sense of belonging to their school and their friends. In 2017, we supported numerous projects championed by dedicated teachers and youth workers who have the best interests of young people at heart.

At colleges and universities, we lent a financial hand to close to 500 students who applied for financial assistance to continue their education. All these students stand out, work hard and persevere; they deserve our encouragement.

Partners that make a difference and that we're proud to support

We also lend financial support to a whole network of partners, each with their own expertise to help students stay in school. Among these partner organizations are Alloprof, which provides homework help; Kids Help Phone, which offers emergency counselling services; and Auberges du cœur, which are shelters where kids facing tough times can get back on their feet.

Together with these partner organizations, the Desjardins Foundation ensures that kids have access to the resources they need to succeed. In total, 70,000 kids benefitted from the programs we fund with our partners, and 30,000 parents were given the tools to help them better support their children.

I'm very proud to know that so many young people benefitted from Desjardins Foundation initiatives in 2017. I'm even prouder that all these initiatives were made possible thanks to the commitment of Desjardins Group officers and employees. Thank you to all our ambassadors.

Together, we've helped our kids grow and excel!



M. Guy Cormier
Chair of the Desjardins Foundation Board of Directors
President and CEO of Desjardins Group



Message from the chair of the board of governors

The Desjardins Foundation is a symbol of our cooperative difference. It's our foundation, for us and by us: we are the ones funding it, promoting it wherever Desjardins locations can be found and tending to its success. It's a major source of pride, and we all stand to benefit when we talk about the foundation's achievements.

In addition to financially supporting partner organizations, the Desjardins Foundation creates tools that let us build stronger relationships with Desjardins members. From the very first day of school to university graduation, the Desjardins Foundation offers a helping hand to students and their parents. For example, when kids are about to start school, we can offer the Emotion Game to their parents. Once kids are in school, we can connect with parents through Alloprof and give them tips for helping their kids do their homework. When students get a bit older, we can let them know about the tools the Desjardins Foundation offers for balancing work and school.

Our website offers abundant resources for all the milestones in a child's education and the many situations parents will need to tackle at one point or another. By talking to our members about all of this and offering them support for more than just their financial needs, we can show people what it really means to be a Desjardins member and build long-term loyalty.

As you're reading this annual report, I encourage you to think about how the Desjardins Foundation can help you as a parent, grandparent, advisor or friend. Everyone can benefit from the work the Desjardins Foundation is doing!



A handwritten signature in black ink that reads "Nadine Groulx". The script is fluid and cursive.

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

Though there are many of us involved in our kids' education, we are all driven by the same end-goal: creating a bright future for our kids.



Message from the director

In 2017, major changes were made to our school system, redefining the very way we think of education. As a society, we increasingly view education as a shared responsibility. It is our duty as citizens not only to help young people get a good education, but also to encourage them every single day to persevere.

We often talk about the importance of parents being involved in their kids' schooling. We all know that parents only want the best for their children, but we also know that kids don't come with an instruction manual! That's why the Desjardins Foundation works hand in hand with partner organizations to create tools to help parents in the most important role they'll ever have to the play. From teaching kids to manage conflicts to convincing them to do their homework, parents are crucial to giving kids the resources they need to succeed in school and in life.

This much is clear: education plays a fundamental role in shaping a society, and we all must do our part in helping kids succeed in school. It really does take a village to raise a child: public and private organizations, teachers, parents, grandparents and children all play a role in academic success. And the Desjardins Foundation can provide the glue that binds together everyone's actions and maximizes the overall impact.

That's what the #DesjardinsFoundation Prizes let us do, by supporting people who work directly with our kids through schools and organizations. Teachers and education professionals can make a huge difference: It's been proven that displays of support from them are a major motivating factor for kids to work hard at school.

I'd like to thank all of you who participated last year in the Desjardins Foundation's activities, helped us accomplish our work and acted as our ambassadors.

A handwritten signature in black ink that reads "Nancy Lee". The signature is fluid and cursive, with the first name and last name clearly distinguishable.

Nancy Lee
Manager, Desjardins Foundation

FINANCIAL AID: \$2,104,583

#DESJARDINSFOUNDATION PRIZES: \$451,958



« When I found out that we'd won a \$1,000 prize for our project, it was as though fireworks, heart-shaped balloons and clowns suddenly appeared in my office! Thank you for helping to highlight the significance of what my students are doing through this project. They will be spending a lot of time writing jokes, creating joy and learning to help others. In everything they do, from crafting beautiful boxes with local artisans, to making chocolate pops and more, they'll be doing it with the goal of alleviating the suffering of kids and their families assisted by LEUCAN. It really warms the heart! I am so proud of my students and my staff! »

- Madame K

« I lead a great team and a community of amazing students, parents and partners!" »

That's how Principal Karine Pelletier, also known as Madame K, describes her role at Yamachiche-Saint-Léon school. In her email signature, she highlights that everyone at her school prioritizes "respect, perseverance and self-esteem."

With these values in mind, she started a project called "Les douceurs du cœur." Her idea was to give her students the opportunity to offer care packages to sick children, in the form of small glass jars. Madame K enlisted the help of the community to turn her idea into reality. Under the tutelage of a professional chocolate maker and a local hospitality school, the students will learn to make their own chocolates for their glass jars. Later they'll be adding encouraging notes, jokes and drawings—a healthy dose of positivity. When the jars are all ready, the students will visit the sick kids and give their creations directly to them.

The project received 43 votes, making it one of the #DesjardinsFoundation Prize winners for Mauricie.



The #DesjardinsFoundation Prizes allow people who work with kindergarten, elementary and high school students to carry out special initiatives with them.

The Desjardins Foundation received 1,126 applications, totalling \$2.7 million in requests for financial assistance. Desjardins Group officers and employees entered a total of 13,000 votes to pick the winning projects.

#DesjardinsFoundation Prizes were awarded to **199 projects** enabling **29,345 students** to participate in motivational projects.

In addition, other initiatives were made possible thanks to the help of various Desjardins teams.

For example, in addition to its regular athletic event sponsorships, Desjardins Group also financially supported 14 elementary schools seeking to carry out initiatives that encourage students to adopt healthy lifestyles. This financial support was used to promote exercise to over 2,500 kids.

Desjardins Group's Real Estate, Procurement and Administration team organized a relay race on the historic Chemin du Roy, passing the baton along the entire stretch of the road from Montreal to Levis to raise money for projects with students. With administrative support from the Desjardins Foundation, the runners raised \$22,000, which meant that eight schools that applied for a #DesjardinsFoundation Prize could move forward with their initiatives. More than 1,500 students will participate in projects funded by the runners.



SCHOOL CAISSE ADVANTAGE

Schools that have their own school caisse get a chance to win an additional prize! When these schools apply for a #DesjardinsFoundation Prize in the financial education category, they are also entered in the school caisse contest. Winners will be announced throughout 2018.

desjardinsfoundation.com/prizes



Emmanuelle Poirier St-Georges

is a Desjardins Foundation scholarship winner with a long academic career. After 14 years in university, she will finish up her bachelor's degree in French literature this year at Université de Montréal. Emmanuelle's lengthy education can be explained by an unusual trajectory, in which she first studied biomedical sciences. But for Emmanuelle, there is a common thread connecting both fields of study: Friedreich's ataxia, an illness that has had a major impact on her life.

Today, Emmanuelle wants to write about everything, but especially about her own reality of living with this disease, to challenge the way people think. She's already off to a great start with her first autobiographical work, entitled *Une histoire (de taxis) d'ataxie ou La dernière illusion*.

SCHOLARSHIPS: \$870,500

« My name is Emmanuelle, I'm 28 years old and I have Friedreich's ataxia. Clear, concise, direct. Three facts. It took me a long time to accept one of them. I'll let you guess which.

I was diagnosed at 15. I've been in a wheelchair since I was 17.

[...]

This is my story. It is caustic, candid, and, as my first reader put it, "overwhelmingly authentic." I've had to do a monstrous amount of work on myself trying to deal with the unpredictability of life—my life—and build the illusion for myself that there will be a happy ending.

But is it an illusion? After all, it's my ending. My story. I'm the one writing it, aren't I?

My life is an open book

Courtesy translation of excerpts from Une histoire (de taxis) d'ataxie ou La dernière illusion



On December 14, 2017, Guy Cormier invited some of our scholarship winners to attend a hockey game at the Bell Centre, so he could congratulate them on their scholarship and encourage them to persevere in their studies. Emmanuelle was one of the scholarship winners in attendance.



The Desjardins Foundation awarded 479 scholarships to students who demonstrate determination to stay in school or are involved in their community.

These winners were chosen from 6,745 applications evaluated by the Desjardins Foundation's volunteer selection committees.

desjardinsfoundation.com/scholarships

PARTNERSHIPS:

\$782,125

The Desjardins Foundation supports 28 organizations that help kids

stay in school through expertise in specific fields and direct involvement with youth. We also work with our partner organizations to create tools to help parents and support them in their role.

Here are a few standouts in 2017.

YOUTH SUPPORT



The Desjardins Foundation sponsors high school students going through difficult periods, offering them \$500 per year to help pay for any of their needs. If they complete the school year, the Desjardins Foundation promises to sponsor them again the following year, and so on, until they finish high school. Sebastian* is one of these students.

« I'm 18 years old and in Secondary 4. I'm the oldest of four kids. In Grade 6, I was diagnosed with ADHD, which makes school very difficult for me. I have a hard time focusing. For me, this scholarship is important, because it would help me pay for my school year. My parents no longer get child benefits for me, and so it's becoming difficult for them to send me to school for another year and also cover the cost all my school supplies. This scholarship would allow me to stay in school. I'd like to be able to go to university and study computer science, because I love programming and developing apps. This scholarship would help my family out in a lot of different ways. I'm independent and always stay on top of everything in my classes. I'm a good student and would be happy to have this scholarship, because I work really hard in school. »

* Sebastian is a fictional name to protect the identity of this sponsored student.

ACADEMOS

We promote the creation of educational guidance tools with Academos, a social networking site that connects 14- to 30-year-olds with the reality of the job market and helps them firm up their career plans.

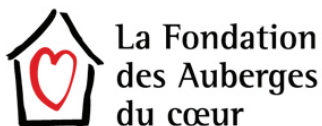
Young people can use the site to chat with mentors who share the same interests and ask them questions about their career path. Nearly 100 mentors on Academos are Desjardins Group employees.



Thanks to our financial support, Alloprof was able to continue offering services throughout the summer to 10,000 summer school students.

PARTNERSHIPS (suite)

YOUTH SUPPORT



La Fondation
des Auberges
du cœur

We help residents of the Auberges du Coeur youth shelters to continue their education. The money donated by the Desjardins Foundation is used to meet the specific needs of each shelter.

In addition, during Co-op Week in October 2017, 250 Desjardins Group employees organized a drive for Auberges du Coeur and gave care packages with basic necessities to all residents.



Literacy
Foundation

Words of hope

We awarded seven "I Don't Give Up, I'm a Winner!" scholarships to highlight the perseverance and determination of adults who learned to read.



Centre | Centre
d'expertise | of Expertise

VANGUARD

In partnership with the Vanguard Centre of Expertise, the Desjardins Foundation ran a contest to give elementary and secondary school teachers in Quebec access to free training on learning disabilities.

Inspired by this idea, the Caisse Desjardins de Granby-Haute-Yamaska decided to offer this training to a local school through a random draw. In total, seven schools in Quebec will get to attend this personalised training.



We provide financial support for the online chat service at Kids Help Phone, Canada's only free national 24-hour, bilingual and anonymous counselling service for children and teens.

With Kids Help Phone,
we created a simple tool for parents, to help detect
when a kid is going through a tough time.

Download Desjardins Foundation publications for free and learn more about all the partner organizations at desjardinsfoundation.com/partners.

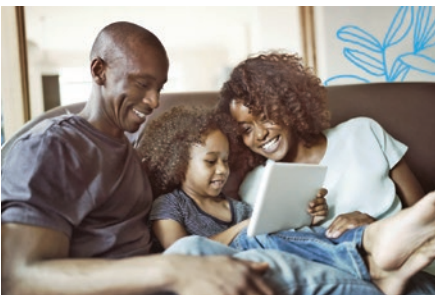
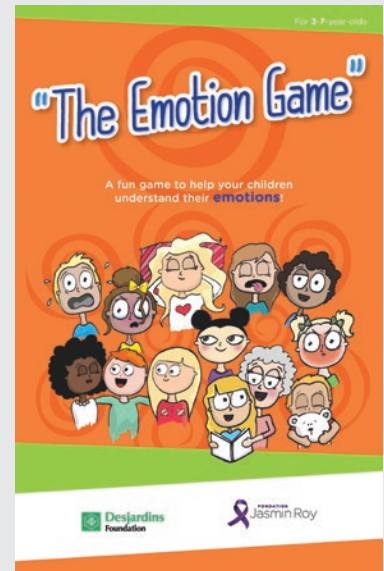
TOOLS FOR PARENTS

THE EMOTION GAME

The Desjardins Foundation team was particularly moved by an [article about emotions and learning](#) published in La Presse on September 9, 2017. We were impressed by the work of "Kangaroo" class teachers at Montreal's Charles-Bruneau elementary school. These classes, inspired by the Nurture Group classes created in Britain, are designed to help students with special social, emotional and behavioural needs better adapt to school settings.

The article was published at the same time that the Emotion Game was released. Created in partnership with Fondation Jasmin Roy, the Emotion Game's purpose is to help kids develop basic emotional skills and healthy interpersonal skills using illustrated cards to express their feelings. We believed that this game could be a visual aid for teachers and help them open up lines of communication with their students, so we contacted Suzanne Gauthier, a child psychiatrist and educational consultant for the Kangaroo Network.

With Suzanne's help, the Desjardins Foundation provided the Emotion Game to all teachers in the 80 Kangaroo classes across Quebec. To celebrate this excellent partnership, Jasmin Roy and Nancy Lee, the director of the Desjardins Foundation, went to the school mentioned in the original article to personally hand-deliver the game to them. The story is recounted in [Making a difference by having children follow their heart](#) published on Co-opme site.



alloprof
parents

We are a founding partner of Alloprof Parents, an online platform that offers parents of school-aged children a multitude of tools: help with homework, understanding the school system, career guidance, learning disabilities, childhood development and home life.

FUNDING: \$5,311,877

We'd like to thank all the ambassadors who help fund the Desjardins Foundation. You make all our accomplishments possible.

DESJARDINS GROUP: \$3,000,000

The Fédération des caisses Desjardins du Québec gave \$2,000,000 in funding to the Desjardins Foundation, and Desjardins Group subsidiaries gave \$1,000,000.

These donations are used to fund the Desjardins Foundation's capital base and run its programs in 2018.

DESJARDINS CAISSES: \$1,268,266

This funding amount is 6% greater compared to last year.

Donations from Desjardins caisses in Quebec and Ontario are used to fund the Desjardins Foundation's capital base to guarantee its long-term success. In 2017, 88% of caisses helped fund the Desjardins Foundation.

DESJARDINS GROUP OFFICERS, EMPLOYEES AND RETIREES: \$908,657

As part of the 2017 Desjardins Cares and Shares Campaign, Desjardins Group officers, employees and retirees pledged donations to the Desjardins Foundation. All donations are given to organizations or schools starting the following year, to be put toward youth development and to help them in school and beyond.

Compared to 2016, donations increased by 28%, which shows the significant amount of community support for helping kids stay in school. In total, 8,091 Desjardins Group officers, employees and retirees helped fund the Desjardins Foundation.

Thanks to this outpouring of generosity, the Desjardins Foundation will be able to help even more youth succeed in school next year.

Fundraising events and other donations

Many events were held to benefit the Desjardins Foundation, including:

\$55,445

Oyster luncheon
fundraiser

\$22,000

Chemin du Roy
relay race

\$10,000

6th Simon Painchaud
golf classic

\$8,610

Association of group
caisses chairs and
vice-chairs golf
tournament

\$1,996

The Personal's
olive oil and honey
sale at the
Complexe Desjardins

\$1,875

Jeans Thursdays
pass sales for
Desjardins Card
Services employees

\$506

Strategy and
Corporate Intelligence
Department's book
sale in Lévis

Many thanks to everyone who helped organize events to support us. You show the strength of co-ops by demonstrating that together we can bring about change in our communities. We are all working toward the same cause, and the Desjardins Foundation team is happy to be able to count on ambassadors like you.



Desjardins endowment funds



A couple created their own endowment fund to support some of their favourite causes and organizations. One of the purposes of this fund is to promote careers in science through very special scholarships. As science people, they want to help students pursuing science-related studies and sponsor them through a yearly scholarship award until they complete their bachelor's degree. Here's how the Desjardins Foundation helped the couple make their vision a reality.

Every year, thousands of students apply for scholarships through the Desjardins Foundation. We pre-selected candidates who matched the profile defined by the donors; they had to be in their first year and planning to build a career in science. The donors then reviewed these applications and selected the students they wanted to give scholarships to, using their own personal criteria. They then personally called each selected student to tell them the good news: "We believe in you and your goals. We'd like to offer you financial support for school." As you can imagine, these were emotional moments.

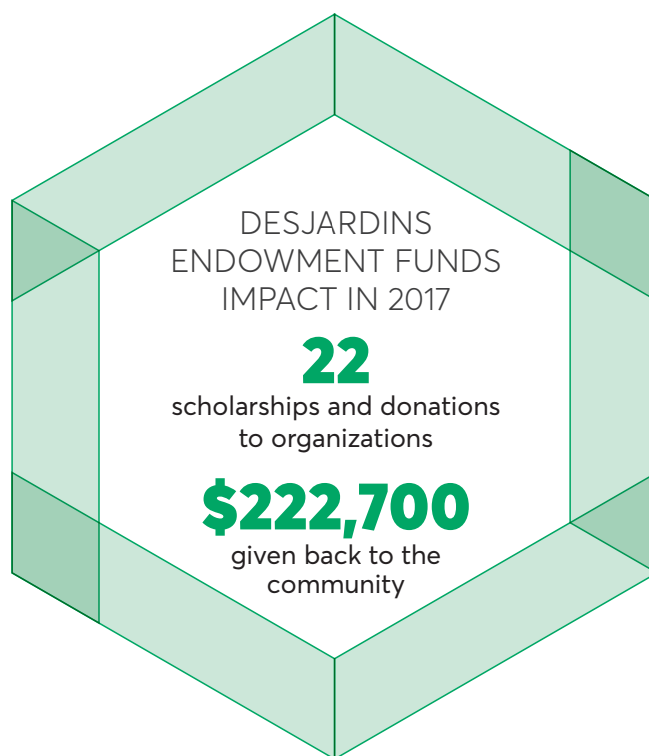
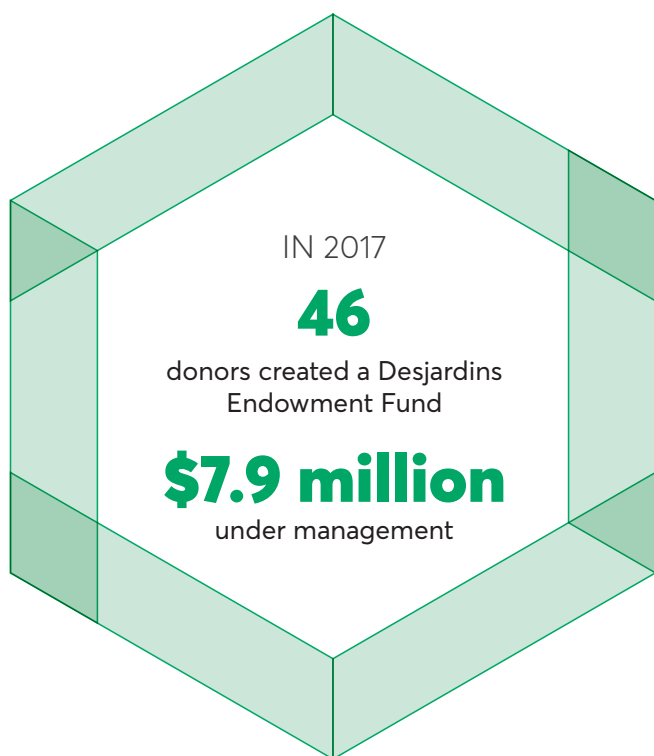
The donors had the opportunity to meet with the first cohort of scholarship winners through a private event organized by the Desjardins Foundation. The donors personally awarded the scholarships to the students, who in turn had the opportunity to thank them and talk about their plans with the couple. That day, there were two aspiring astronauts in the room. We wish them all the best in their studies and hope to be able to say one day that the Hamelys Endowment Funds literally helped kids reach for the stars.



The Desjardins Foundation also helps Desjardins members to plan their giving through personalized guidance and tailored services.

The Desjardins Endowment Funds are a long-term investment in causes that matter to donors. A key feature of these funds is their longevity. Every year, an established percentage of each fund is given to the donor's favoured organizations.

A Desjardins Endowment Fund may consist of cash donations, life insurance, securities or mutual funds, made either immediately or by bequest. Through this offer, the Desjardins Foundation helps donors plan their annual giving, maximize their impact for the community and create a better world.



desjardins.com/endowmentfunds

BOARD OF DIRECTORS

The Desjardins Foundation's Board of Directors is made up of three officials from the Executive Committee of the Fédération des caisses Desjardins du Québec.

CHAIR	GUY CORMIER President and CEO of Desjardins Group	VICE-CHAIR	YVON VINET Chair of the Rive-Sud de Montréal Regional Council Chair of the Board of Directors of the Caisse Desjardins de Salaberry-de-Valleyfield	SECRETARY	JEAN-ROBERT LAPORTE Member of the Lanaudière Regional Council Vice-Chair of the Board of Directors of the Caisse Desjardins de Joliette
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BOARD OF GOVERNORS

The Desjardins Foundation is supported in its mission by a Board of Governors consisting of 17 members of Desjardins Group's 17 regional and group caisses councils.

LOUIS-MARIE BISSONNETTE

Member of the Québec-Ouest et Rive-Sud Regional Council

MICHEL BLOUIN

Member of the Québec-Est Regional Council

JOANNE DESJARDINS

Member of the Richelieu-Yamaska Regional Council

ROLLANDE GIRARD-DI LALLA

Member of the Rive-Sud de Montréal Regional Council

JOCELYN GRENIER

Member of the Mauricie Regional Council

MARIE-JOSÉE GUILLEMETTE

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GERMAIN POITRAS

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Member of the Ontario Regional Council

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Member of the Bas-Saint-Laurent and Gaspésie-Îles-de-la-Madeleine Regional Council

MADELEINE VALLIÈRES

Member of the Outaouais, Abitibi-Témiscamingue and Nord du Québec Regional Council

SPECIAL THANKS

We would like to thank the following teams and partners for their involvement and the free services:

- All Desjardins caisses
- Everyone who attended, participated in, organized, volunteered for or sponsored our 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
- Desjardins Group Financial Disclosure Administrative Department
- Desjardins Lab

THANK YOU TO THE FRIENDS OF THE DESJARDINS FOUNDATION

Friends of the Desjardins Foundation donated \$500 or more.
We would like to individually thank them for their commitment.

Bertrand Agostini Marie-Andrée Alain Marie-France Amyot Francine Arès Denis Aubry Ivan Audet Sylvie Audet
Lise Aumais Robert Bastien Luc Bazinet Marie-Josée Beaulieu Marjorie Beaulieu Pierre Beaulieu
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