2018 Annual Report - Desjardins Foundation

# **ere**



# For you, your needs

# and vour coe



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# 2018 at a glance

Our impact in Quebec and Ontario **\$2.4** awarded to help young succeed academically

awarded to help young people

# 188,000

young people benefited from Desjardins Foundation initiatives in 2018



### 71,000 parents were given tools

to help their kids with school



post-secondary students were awarded scholarships

# 45,000

kindergarten, elementary and high school students took part in special projects thanks to **#DesjardinsFoundation Prizes** 

# 72,000

young people received direct assistance from our partner organizations

# Our funding \$4.3 million raised

\$3 million

from Desjardins Group and its subsidiaries to boost the Foundation's capital

# \$1.2 million

from Desjardins Group directors, employees and retirees to expand our short-term operational capacity

# \$118.000

from fundraising events and other activities organized by people who want to work with us to effect change in our communities



## Message from the Chair of the Board of Directors



Education is fundamental to what we do at Desjardins Group. It's why we're firmly committed to young people and helping them succeed academically. The Desjardins Foundation is one way for us to channel this commitment, and we're immensely proud of it.

Our Foundation supports young people through a wide array of initiatives. Throughout their academic careers, from the moment they start kindergarten right up to university, we offer them positive learning experiences to encourage them to stay in school.

Take for example the #DesjardinsFoundation Prizes. They give kindergarten, elementary and high school students the opportunity to take part in special projects. Some of these projects promote a caring school environment and help students build relationships with peers who serve as positive role models. Other initiatives encourage them to adopt a healthy lifestyle, while others are geared toward developing their entrepreneurial skills. Our goal is to engage young people and give them even more motivation to finish school. The scholarships awarded by our Foundation lend a financial hand to students who are pursuing a post-secondary education. Scholarship winners stand out for their community involvement or the hard work they do day in, day out to finish school. By recognizing their efforts and showing we believe in them, we're encouraging them to stay in school and graduate.

Our organization also works with a strong network of partner organizations. They run programs that address specific issues and help young people at various stages of their development. They also offer support to parents who need tools to better assist their children.

In today's increasingly complex world, education is without question the foundation of a prosperous society. That's why the Desjardins Foundation is proud to support the development of our young people and our communities.

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

During Co-op Week, the President of Desjardins Group visited Centre de Formation en Entreprise et Récupération (CFER) LaSalle, one of the Desjardins Foundation's partner organizations. This centre and others like it work to help at-risk youth enter the workforce and become productive members of society by working in centres that function as both schools and businesses specializing in sustainable development.

There he met a group of curious, motivated young people who asked him about his professional journey. Guy Cormier emphasized how important it is to finish what you've started. He also paid tribute to the remarkable work performed by the centre's teachers and leaders.

"I saw firsthand how CFERs help students become independent, hard-working, engaged citizens. This visit also showed me that our efforts to help students succeed really make a difference. I'm very proud of what we've been able to achieve together through our Foundation."

- Guy Cormier





## Message from the Manager

Our annual report is a great opportunity to look back at what we've accomplished. I'm very proud to tell you about all the Desjardins Foundation has made possible. First, there are the #DesjardinsFoundation Prizes, which helped teachers light a fire in 45,000 young people this year. Then there's the support our Foundation provides to organizations that take real action every day to improve the lives of young people and support their parents.

Over the last few years, all of Desjardins Group has come together to help young people. With the support of Desjardins's directors, employees and retirees, we've been able to do considerably more. In 2018 we hit a new milestone, raising more than \$1 million through the Desjardins Cares and Shares campaign. This is a big step forward, as these donations will help us take our activities to a whole new level. As you can see, youth education is a priority for everyone at Desjardins. We want to ensure that every young person has the tools and support they need to reach their full potential, and now we'll be able to do even more. Thank you for believing in our cause and sharing our vision.

By providing young people with the tools they need to stay in school, we're helping them build a better future for themselves. And by dedicating these efforts to supporting their education, we're preparing the citizens of tomorrow. This is how we can make a real difference.

Nancy Lee Manager, Desjardins Foundation

We want to ensure that every young person has the tools and support they need to reach their full potential.



## **Scholarships**

Desjardins Foundation scholarships are offered to Desjardins members pursuing a post-secondary education. Winners come from all different disciplines and stages in their schooling. They make an impression because of their determination to stay in school or their active involvement in the community.

We received 5,300 applications in 2018. The winners were chosen by the Desjardins Foundation's volunteer selection committees.



#### **CINDY HÉBERT, SCHOLARSHIP WINNER**

Cindy was already a full-time mom with three young daughters when she decided to go back to school. She wanted to play an active role in her community and make a difference. To get ready to go back to school, she volunteered with an alternative justice organization that works with young people who have a criminal record.

That's when it clicked for Cindy: she loves social work. So she began studying social work, juggling school and family.

But Cindy hasn't given up on her volunteer commitments. Not by a long shot. She started playing an active role at Maison des jeunes de l'Épiphanie, joined the Board of Directors for her region's low-income housing authority, and began working with her local optimist club to organize events for families.

In 2017, she set up her own non-profit with help from a management professor at her CEGEP. *La Triade de l'(im)Possible* is a triathlon that raises funds for Maison des jeunes de l'Épiphanie. The next event will be held September 21, 2019, and Cindy would love for everyone to join her.

What inspired her to go back to school? "My kids. I wanted to show them that we should be proud of who we are and use our talents as best we can." Cindy won't stop at CEGEP. She fully intends to continue studying social work at the university level. She explained that for a single parent like her, a scholarship "makes day-to-day life easier." We gave Cindy a \$1,000 scholarship to honour her exceptional commitment to her community and encourage her to keep following her dreams.



Cindy Hébert with two of her daughters, Maryanne and Alycia

## **#DesjardinsFoundation Prizes**

The #DesjardinsFoundation Prizes help people who work in educational and community settings carry out special projects with kindergarten, elementary and high school students.

We received a total of 1,383 applications from across Quebec and Ontario in 2018. Desjardins Group directors and employees voted on the winners.

279 projects supported



**45,000** young people impacted

#### SCHOOL CAISSE ADVANTAGE

Schools that have a school caisse are eligible for an additional prize! If the project they submit has a financial literacy or entrepreneurship component, they're also entered in the school caisse contest.

#### desjardinsfoundation.com/prizes



École du Triolet

École secondaire Cavelier-De LaSalle

École de la Tourelle

#### FORGING TIES BETWEEN CHILDREN AND SENIOR CITIZENS

Marguerite Bernier and her grade 4 class make monthly visits to a nursing home to help ease the loneliness and isolation that many senior citizens face. But her students don't just visit—they carefully plan their outings to cheer up residents and raise their spirits.

They work as a team to plan activities for each visit. They make snacks, celebrate special occasions, make gifts and plan projects they can do with their "grandma" or "grandpa." They always visit the same person so they can build a real, lasting relationship.



Source: Eric Beaupré/Vingt55

Marguerite Bernier won a #DesjardinsFoundation Prize for her project. She received \$1,000 to buy materials and snack ingredients for the class's visits to the Centre d'hébergement Saint-Frédéric, and Transport Marjolaine provides free transportation. The project was even the subject of the article **Briser la solitude et l'isolement chez les personnes âgées : Une mission qui dépassera Noël** (French only), which appeared in the December 22, 2018 issue of Vingt55.

My love of teaching encourages me to go beyond the curriculum. Activities that require love and empathy help me teach my students core values. I believe this is essential, because it will help my kids become better people who listen to others more and focus less on their own needs.

> Marguerite Bernier, teacher École primaire Saint-Louis-de-Gonzague

## Partnership programs

The Desjardins Foundation supports charitable organizations that work to help young people succeed academically. They are recognized for their programs and special areas of expertise.

29 organizations supported **\$900,000** awarded

With our support, our partner organizations directly assist approximately 72,000 young people and 71,000 parents each year.

Aside from financially supporting these organizations, we spread the word about their work so more young people and parents know that help is available all through their academic journey. We work with the organizations to design tools for our members and clients, which are then distributed through the caisse network and other Desjardins entities.

#### PAMPHLET ON WORK-SCHOOL BALANCE

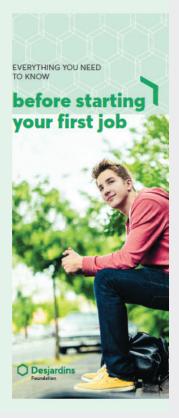
#### School has to come FIRST if you want to achieve your dreams!

We put together this pamphlet for young people who are entering the workforce. It has information on workers' rights as well as advice on balancing work and school. The goal is to ensure that work doesn't keep students from succeeding academically.

We developed this pamphlet in conjunction with our partners at Éducaloi and the Instances régionales de concertation sur la persévérance scolaire et la réussite éducative.

INSTANCES REGIONALES DE CONCERTATION **Persévérance scolaire** et la réussite éducative du québec





## ALLOPROF PARENTS KEEP-YOUR-COOL SCHOOL KIT

#### Tips for excelling at school

We developed this kit so parents can help their children succeed in school. It's packed with tools and tips for school-aged kids, including stickers with motivational messages, homework charts and tips for reducing test stress. The kit also reminds parents that they can find a wealth of information and services on the **Alloprof Parents** website that we developed jointly with the organization.

## olloprof parents

Download Desjardins Foundation publications for free at <u>desjardinsfoundation.com/partners</u>.

#### THE GIFT OF READING

The Literacy Foundation's Gift of Reading program is a book drive for underprivileged children. The goal is to prevent reading and writing problems that can lead kids to drop out of school and never become fully literate.

In addition to financially supporting the program, the Desjardins Foundation encouraged Desjardins employees to get involved in the 20th annual drive. During Co-op Week, we collected around 1,300 books across Quebec and Ontario. These books will be distributed to 750 participating schools, early childhood centres, daycares and community organizations.



#### LIRE ET FAIRE LIRE PROGRAM

Reading is key to academic success, and kids who love to read tend to have better reading skills. That's why we support the Lire et faire lire program.

This intergenerational program instills a love of reading in children 4 to 8. Senior citizen volunteers read to the children every week, boosting their academic performance, especially for students with learning disabilities and children from immigrant families. It's a win-win for everyone.

If you're a senior who would like to share your love of reading with youngsters, please contact the Desjardins Foundation.



#### **EDCAN NETWORK**

The EdCan Network is committed to supporting the thousands of educators working tirelessly across the country to ensure that all students find their place, purpose and path. It's a trusted source for research findings and informed opinions on some of the biggest challenges facing educators today.

We help the network produce and distribute The Facts on Education, information sheets with easy-to-digest educational research findings. The goal is to make this information available to as many parents and educators as possible.

#### Three hot topics this year:

- How do we teach students to identify fake news?
- How can schools support LGBTQ2 students?
- How can we embed Truth and Reconciliation in every school?



# Support from Desjardins Group \$3 million

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

Most of these donations were added to the Foundation's capital to ensure our long-term strength. The accumulated fund for activities that help young people succeed academically now amounts to \$33.9 million.

In the past, we've also asked for donations from each Desjardins caisse through an annual sponsorship campaign. For the sake of simplicity, a resolution will be submitted at the annual general meeting to replace this campaign with an additional \$1 million donation from the Federation in 2019. Support from Desjardins Group directors, employees and retirees

\$1.2 million

This is a significant increase (34%) from the previous year—a first for the Foundation. This enormous generosity demonstrates how much Desjardins Group and its people value young people's academic success. These donations will substantially expand our operational capacity starting next year.

Since the Desjardins Foundation represents all Desjardins employees and directors, this year we will carry out a consultation to guide our future initiatives for young people. The goal will be to find out how we can work together to encourage young people to stay in school and help them succeed.

Donations from Desjardins Group directors, employees and retirees are collected each year during the Desjardins Cares and Shares campaign. All funds collected are used to finance our programs or are donated to support the initiatives of our partner organizations in the subsequent year. This allows us to make a real contribution to young people's development and help them in school and beyond. Many thanks to all the organizers and participants! You showed that cooperatives can bring about change in our communities by coming together.

#### Fundraising events and other donations



#### Chemin du Roy relay race

For the second straight year, employees from the Desjardins Real Estate, Procurement and Administration Division organized a 275-kilometre relay race between our Lévis and Montreal offices to support special projects in schools. For 30 hours, runners handed off the proverbial baton, only stopping to drop off the funds collected. They raised more than \$50,000 for 16 schools.

#### Ain't no mountain high enough: Kilimanjaro

Twelve of our colleagues climbed Kilimanjaro to raise funds for two causes near and dear to their hearts: the Desjardins Foundation's youth education efforts and the Château Ramezay historic site in Montreal. They raised nearly \$115,000 for the Desjardins Foundation, which used the funds to support 47 inspiring projects run by schools or youth organizations.

#### Huîtres en affaires charity event

The Huîtres en affaires event organized by Desjardins Business - Est de Montréal raised \$34,000 for two organizations dedicated to improving the lot of young people: Portage and the Desjardins Foundation. The Foundation has also pledged to support Portage with a \$22,500 donation over three years. This commitment will help sponsor 10 young residents of Lac Écho and Saint-Malachie in Quebec and Elora, Ontario, throughout their academic careers.

#### Huîtres & compagnie luncheon fundraiser

We raised \$40,000 at the Huîtres & compagnie event presided over by Marie-Claude Boisvert, the Executive Vice-President of Desjardins Business Services. The funds raised were used to support more projects through the #DesjardinsFoundation Prizes. Guests also voted on a special project to support this year.

#### Simon Painchaud Golf Classic

The Simon Painchaud Golf Classic organized by Montmagny RCM cooperatives is the largest golf tournament in the area. At the seventh annual tournament in 2018, the cooperatives raised a record \$25,000, including \$12,500 that was donated to the Desjardins Foundation to help young people succeed academically.













Source: zphoto







Source: L'Oie blanche newspaper

# Desjardins Endowment Funds

## Helping create a better world

The Desjardins Foundation also assists Desjardins members who want to plan their donations to other organizations and maximize the good they do in their communities.

Desjardins Endowment Funds are long-term investments in causes that matter to donors, who make an initial donation to their fund's capital. A predetermined percentage of this amount is paid annually to organizations they select. These donations may be made in the form of cash, life insurance, securities or mutual funds, either immediately or by bequest.

#### 111 donors have created a Desjardins Endowment Fund:

\$10.8 million



under management

**\$650,000** donated to the community in 2018

desjardins.com/endowmentfunds

# A story behind every donation

Jacques Marchand is one of the 111 people who have set up a fund. This is his story.

Seven years ago, he decided to learn to play piano. He soon discovered he had a passion for classical music.

His teacher is an exceptionally talented young pianist. As their lessons progressed, Mr. Marchand learned that his teacher was having an increasingly difficult time making ends meet. The teacher was even considering giving up his career as a pianist to find another job. This shocked Mr. Marchand, who suddenly discovered the harsh realities facing musicians in Quebec. He decided to personally invest in the pianist's career.

Mr. Marchand is a businessman, so he used his network to promote the musician and other artists he met in his new musical endeavours. He's helped organize concerts, and he provides financial support when needed. These relationships have brought him to Europe and other parts of the world, where he continues to promote classical musicians from Quebec.

To plan his donations, Mr. Marchand created a Desjardins Endowment Fund to promote classical music in Quebec. Each year, the Jacques Marchand Endowment Fund makes donations to organizations that support promising Quebec musicians, as well as orchestras and classical music festivals. Aside from sharing his passion for classical music, his goal is to help musicians make their dreams come true and reach their full potential so we can all enjoy their special talents.

Business leaders are successful professionally, but they can also find fulfilment outside their work by donating their time and talent to society. That's how we become well-rounded individuals.

Jacques Marchand, committed donor



## **Board of Directors**

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

#### CHAIR

**GUY CORMIER** President and CEO, Desjardins Group

#### **VICE-CHAIR**

#### SERGE ROUSSEAU

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

#### SECRETARY

#### JEAN-ROBERT LAPORTE

Chair, Caisse Desjardins de Joliette et du Centre de Lanaudière Secretary, Desjardins Group Board of Directors

The governors were members of the regional councils. They comprised an advisory committee for the Desjardins Foundation and served as the Foundation's representatives in their respective regions. Because changes to the governance structure were approved, 2018 was the last year for the board of governors. The Board of Directors and everyone at the Foundation would like to personally thank each of the governors for their commitment to the cause and their help expanding the Foundation's reach.

### **Board of Governors**

#### NADINE GROULX

Chair, Board of Governors Chair, Caisse Desjardins des Verts-Sommets de l'Estrie Member, Desjardins Group Board of Directors

**JUSTIN BISSONNETTE** Secretary, Caisse populaire de La Prairie

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**MARC NAVERT** Chair, Caisse Desjardins du Complexe Desjardins

**GERMAIN POITRAS** Chair, Caisse Desjardins du Nord de L'Islet

**CLAUDE ST-LAURENT** Secretary, Caisse Desjardins de La Matanie

MADELEINE VALLIÈRES Chair, Caisse Desjardins des Rivières de Pontiac

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# Acknowledgements

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

- Desjardins Global Asset Management
- Desjardins Group Financial Disclosure Department
- Desjardins Technology Group
- Desjardins Trust
- PricewaterhouseCoopers

Many thanks to everyone who attended, participated in, organized, volunteered for or sponsored fundraising events benefitting the Desjardins Foundation.

We wouldn't be able to offer our programs or promote our activities without significant assistance from the volunteers who serve on our committees. We're also grateful to all the Desjardins caisse directors and employees who support us and spread the word about our work.

## **Friends** of the Desjardins Foundation

Friends of the Desjardins Foundation are individuals who donated \$500 or more to the Desjardins Foundation last year. We would like to thank them individually for their support.

Bertrand Agostini Marie-Andrée Alain Marie-France Amyot Alex Antonatos Francine Arès Denis Aubry Ivan Audet Sylvie Audet Lise Aumais David Bagnoli Nabila Balbal Eric Banville Alain Barbeau Ashley Barros Robert Bastien Alysha Bayes Mary Ann Baynes Luc Bazinet Serge Beaudoin Marie-Josée Beaulieu Mario Beaulieu Marjorie Beaulieu Pierre Beaulieu Sylvie Béchard Gaston Bédard Martin Bellefeuille Réal Bellemare Alain Bergeron Danielle Bergeron Louise Bergeron Normand Bergeron Denis Berthiaume Marc Bertossini Geoffroy Billard Denis Bilodeau Kathleen Bilodeau Raynald Bisson Denis Blackburn Sylvie Blain Marc Blair Daniel Blais Sébastien Blais Mario Blanchard Gaston Blanchette Marie-Claude Boisvert Charlotte Boivin Suzanne Bordeleau Jan Borron Serge Bossé Julie Bouchard Luc Boucher Fabrice Bouchet Jean Boulanger Sébastien Boulanger Steeve Boulianne Nathalie Boutin

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Some Friends wished to remain anonymous. We are equally grateful to them for their support.

