2020 Annual Report Together for 50 years



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Message from the Chair of the Board

In 2020, young people across the country showed us just how adaptable they are, despite living through some extremely difficult circumstances. I think we should look to the resilience of Canada's youth and their ability to bounce back as a source of inspiration.

Young people were forced to make so many sacrifices last year. They couldn't attend any number of cultural and recreational activities, they couldn't visit with their friends, and in some cases, with members of their families. The effects are not insignificant, and we need to act.

I recently had the opportunity to sponsor a study by Desjardins and Academos. I was also lucky to be a mentor. The study found that the current crisis has affected young people's career choices, to say nothing of increased anxiety and psychological distress.

Desjardins has made youth a priority since it was founded. And for 50 years now, the Desjardins Foundation has worked tirelessly to innovate and support initiatives that encourage youth, foster their development, and promote academics. As this global crisis continues, we're more present and dedicated than ever to Canadian youth.

Last year, Desjardins Foundation initiatives reached over 320,000 young people in Quebec, Ontario, and for the first time, Alberta and New Brunswick. In a move to address the study's findings about career choices, the Foundation will create a new scholarship category for people who want to change career paths this year.



The Foundation has also been working closely with the education community and with youth organizations to pool our collective knowledge so we can ensure a bright and prosperous future for young people.

For 120 years, being active in our communities and making a difference for young people, especially those who need it most, has been and will continue to be an important part of our mission.

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



Message from the Manager

The year 2020 marked both the 120th anniversary of Desjardins Group and the Foundation's 50th anniversary. This anniversary is an opportunity to remember the milestones in our journey and to see how the Foundation has, over time, kept pace with the educational changes in our society. The past year has particularly illustrated our ability to adapt when the situation calls for it.

It was during the call for Desjardins scholarship applications in March that educational institutions were ordered to close to help manage the pandemic. In light of this situation, we quickly extended the deadline and significantly increased the scholarship amounts. This meant we were able to reassure many concerned students and, in mid-June, we announced to more than 1,100 young people that they could count on a Desjardins Foundation scholarship for the new school year.

As for the committed teachers and youth workers who submitted projects as part of the Desjardins Foundation Prizes, despite the whirlwind of uncertainty and change they braved on a daily basis, they had one common goal: to continue to motivate young people. It is with great pride that we have given over \$1 million to our education heroes so they can continue to help our children shine brighter.

The organizations we support have also had to deal with major uncertainties, and many have seen their services explode. They quickly adapted their offer to support young people and their parents during this major upheaval. These organizations, which were already providing essential services to help young people stay in school, represented a light at the end of the tunnel.



Looking back at the last year, we can't ignore the huge wave of support we have witnessed. We received a record number of donations as part of the Desjardins Cares and Shares Campaign and thanks to several original events. We also have more than 1,200 directors, employees and allies who volunteer to help us achieve our mission. This means that behind every student who receives a scholarship, behind every teacher who gets the support needed to motivate their students, and behind every partner who receives financial aid this year, there will be someone at Desjardins who is committed to taking concrete action for our young people. This unprecedented support motivates us. Our work is taking off thanks to the strength and drive of Desjardins as a whole.

Thank you all for helping our young people succeed. They need our support now more than ever!

Nancy Lee Manager, Desjardins Foundation







Émile Girardin, at the Foundation's launch in 1970

1970 The beginning

In 1970, Desjardins set up a foundation to help support education. Since its creation, it has been supported by the caisse network, enabling it to award thousands of scholarships to promote post-secondary education.

Over the years, the Foundation has evolved in line with society and educational challenges, from improving access to higher education and encouraging studies in promising areas for socioeconomic development, to promoting diversity and inclusion.

2010

Helping young people stay in school

In the early 2010s, the Foundation's capacity increased tenfold when Desjardins directors, employees, and Desjardins Group subsidiaries were invited to contribute. The Foundation then embarked on a new chapter: encouraging young people to stay in school and supporting them throughout their studies. We began to support partner organizations who work to help young people and their parents.



Speech by Nancy Lee at the launch of Alloprof Parents



Mr. Stéphane and the students in his robotics group at École secondaire Cavelier-De LaSalle

2016

Launch of the Prizes

In 2016, the Desjardins Foundation Prizes were launched to highlight the commitment of those who play a key role with students, such as teachers and youth workers, who work on a daily basis to motivate and encourage young people.

TODAY

The Foundation is now reaching beyond Quebec and Ontario. Our work benefits each of the communities Desjardins serves in Canada.

Many Desjardins employees, directors and retirees are involved in the Foundation, whether it be in analyzing scholarship program applications, voting in the Desjardins Foundation Prizes, or by organizing or participating in fundraising activities.

Thanks to the support and commitment of Desjardins as a whole, the Foundation is now helping hundreds of thousands of young people each year become the citizens of tomorrow.

IN 2020



to help young people stay in school

322,000 young people benefited from our support



Tina Barbusci, scholarship winner, with Guy Cormier



Ms. Marie-Line's class at École du Royal-Roussillon, Pavillon Le Séjour, CSS du Lac-Abitibi

Desjardins Foundation Prizes

Thanks to the Desjardins Foundation Prizes, school and community leaders can get up to \$3,000 to carry out projects benefiting kindergarten, elementary and high school students. This program encourages young people to stay in school and fosters motivation.

From workshops to create environmentally friendly masks to outdoor sports activities, this year's projects were definitely influenced by the pandemic. However, the public health crisis is far from curbing the passion of our educational leaders, as Ms. Marilou, a teacher at École Bellefeuille de Taschereau, in Abitibi-Témiscamingue, confirms:

"In 2008, we began organizing a school trip outside the region every four years with students from our elementary school, which is in a disadvantaged area. This year, with COVID-19, we chose to make some changes to our project instead of cancelling it. Students in grades 5 and 6 will have to create a regional sightseeing tour by conducting their own research, and at the end of the school year, we will visit the chosen attractions. This will give students the opportunity to travel and learn about our region! This trip will ignite a spark that will make them want to persevere and open themselves up to the world around us. The students will learn how to bring a large-scale project to fruition since they will design the tour themselves, seek funds to carry out the project, work hard to succeed, and go on this trip, which will be a great experience for them."



Ms. Marilou and her students at the start of the school year under the "Discovering Our World" theme.

After finding out that her project had been awarded a Desjardins Foundation Prize of \$3,000, the teacher said:

"I'm so happy! My students were delighted when our prize was announced, so imagine how happy they'll be during our tour. A huge THANK YOU!!! You are really making a difference in our community."

The winning projects are determined by a vote of Desjardins directors, employees and agents. For the first time this year, we supported projects in Alberta and New Brunswick, in addition to those selected in Quebec and Ontario, through the Desjardins agent network.







Since 2016, the Desjardins Foundation Prizes have allowed hundreds of passionate teachers like Ms. Marie-Pierre, Ms. Mélanie and Mr. Guillaume to help their young people thrive. Through the **Beyond the Classroom** podcast series, discover the inspiring stories of these three dedicated individuals who, thanks to the Prizes, were able to make their project a reality and encourage young people to stay in school.

More than Thanks to these projects, **1,400** projects have been launched since 2016. Vous people have benefited from the experience.

Beyond the Classroom

Chemin du Roy Team Run

This year, we were able to support more projects than expected thanks to the commitment of employees from Desjardins's Procurement and Administrative Services Division. Due to the pandemic, they had to reinvent the race they've organized for the past four years to help young people stay in school. Nearly 200 employees from across Canada walked or ran in their respective neighbourhoods to raise funds for educational projects in schools through the Desjardins Foundation Prizes. They travelled more than 1.300 km in total, 4.8 times the distance from the Chemin du Roy route between Lévis and Montréal that was originally planned! The \$163,000 raised helped support more than 60 schools in Quebec, Ontario and Alberta.



EVEN MORE FOR OUR SCHOOLS!

Some Desjardins caisses support projects submitted as part of the Desjardins Foundation Prizes. This is the case for the Caisse Desjardins Saint-Eustache–Deux-Montagnes, which supported 11 projects for a total of \$29,000 through its Solidarité écoles program, and the caisses Desjardins de Brome-Missisquoi, de Granby–Haute-Yamaska, de Pommeraie and de Waterloo, which helped launch 58 initiatives through the "Moi, je coop!" program, for a total of \$143,000.

Schools participating in the School Caisse can also be winners in more than one way. By submitting a project with a financial education component, they have the chance to win an additional \$1,000.

Scholarships



by a male cosom hockey team. She has a passion for learning, is interested in science, likes manual work and drawing, plays the drums, and is writing a book.

Sophie-Ann's impressive journey earned her a \$1,000 scholarship in recognition of her commitment. This is her testimony:

"It's hard to describe how proud I feel. I'm extremely pleased and grateful to Desjardins for this scholarship, which recognizes my journey and the hard work I've put in. This encourages me to continue and to invest more in my academic journey. Thank you very much!"

Sophie-Ann's story

Originally from Témiscamingue, Sophie-Ann is going back to study industrial design. Passionate about designing mechanical plans, she wants to make her mark in this profession. She would like to use her expertise in design and welding to set up her own workshop where she can make furniture and accessories by hand.

Sophie-Ann initially graduated in thanatology and spent five years working in this field in her native region. She now lives in Montréal, where she is pursuing her studies in industrial design and welding, while working to support herself.

Sophie-Ann is passionate and determined in everything she does. A seasoned athlete, she was the captain of a female volleyball team, and was also named an outstanding athlete

In what has been a particularly difficult year for many, over a thousand students like Sophie-Ann and Adam found out that they had been selected to receive a scholarship from the Foundation.



In the beginning, the Desjardins Foundation offered scholarships to help young people pursue higher education. Over the years, the program has evolved, as has society and its needs. Today, we acknowledge the efforts of young people who stand out through their perseverance in the face of obstacles or their commitment to their community. "I feel amazing and thankful to receive the scholarship. This scholarship will be used towards my tuition for my program, as it is a professional program and extremely expensive. I hope to graduate from the program in April 2021, and work in government to ensure that diversity and inclusion issues are addressed. I specifically want to become a policy analyst within the human rights and equity department to ensure that equitable policies are created for all Canadians. Thank you, Desjardins!"

Adam, a student in the master's program in Global Affairs and certificate program in Ethnic and Pluralism Studies at the Munk School of Global Affairs & Public Policy at the University of Toronto, and winner of a \$3,000 scholarship for his involvement.

"Being a juror is such a rewarding experience; it gives us an insight into the challenges young people face. Some of their stories are very moving and their paths, each one unique, are sometimes filled with obstacles; yet, they show remarkable determination and resilience. I'm extremely proud of the support provided by the Foundation over the past 50 years and to have contributed as a jury member for the past four years."

Serge Therriault, Business Analyst, Desjardins

Serge was one of 800 jury members, mostly Desjardins employees and directors, who helped review the applications, a direct contribution to academic success without which this program could not exist. We would like to sincerely thank each of them for their commitment.



Scholarship presentation on February 17, 2020

Working together to support young people

Students now fill out a single application form at one point during the year, giving them access to various scholarship programs offered by more than 100 Desjardins caisses and Desjardins business partners, in addition to those offered by the Foundation.

This year, Desjardins caisses awarded more than 2,000 scholarships, totalling \$1.8 million.

Some Desjardins business partners also want to help the next generation at a key point in their academic journey. Larsen & Toubro Infotech Canada (LTI), Sagen, and Synergy Hunt International are just some of the companies that are committed to helping young people succeed. Thanks to their generosity, 10 Desjardins members from Quebec and Ontario won a scholarship this year.

desjardins.com/scholarships

"LTI is proud to once again support the Desjardins Foundation on its quest to promote education and contribute to young people's academic success. Supporting our young overachievers in reaching new heights is key to our identity at LTI. Our involvement in the community defines our values and the values of our key partner, Desjardins group. We will continue to work together to support our future leaders reach their full potential."

Omar Nabil, Vice President of Sales & Business Development, Larsen & Toubro Infotech Canada

Other generous donors also have this cause at heart. This is the case with the Hamelys Endowment Fund, which each year rewards young people studying science.

Donations for partner organizations

We support organizations that encourage young people to stay in school and help them succeed academically. The organizations we partner with are known for their expertise and the major role they play in the lives of young people and their parents.



Thanks to our support, our partner organizations were able to provide direct assistance to 146,000 young people this year and 113,000 parents who have their child's success at heart.

Panel: How to better integrate young people into businesses

To remain relevant, organizations must constantly adapt to the needs and expectations of the younger generation who are entering the labour market. In February 2020, a panel was organized at Desjardins, in collaboration with our partner **Academos**, to encourage discussion on how to integrate young people into businesses.

This event followed the publication of the Academos report on Generation Z and its vision of the workplace (French only). With the participation of Guy Cormier, Academos's sponsor, this conference brought together entrepreneurs and business representatives who were interested in the topic and wanted to share the strategies they use to motivate young people in their own businesses.



Entrepreneurship to promote staying in school

This year, the Desjardins Foundation is supporting the organization **Youth Fusion**, which introduces elementary and high school students to entrepreneurship. This program, which runs throughout the school year and is part of the education path, gives them the chance to experience day-to-day life in a company.

Youth Fusion aims to encourage the most at-risk youth to reach their full potential. The organization is present in more than 220 schools in urban, rural and Indigenous settings across Quebec and Ontario.

For good mental health

Mental health and well-being are key factors in the decision to stay in school.

Aware of the psychological distress experienced by young people, the **Fondation Jeunes en Tête**, with the support of the Desjardins Foundation, offers *virtual toolkits* that provide young people and their families with hands-on tools to help prevent mental health problems.



This year, we also stepped up our support for *Kids Help Phone*, when the service offering had to be increased tenfold to meet the needs of young people in crisis situations.

Facilitating distance learning

The closure of educational institutions has led to more students contacting *Alloprof* and more parents using its complementary service, *Alloprof Parents*. Their content was viewed 100,000 times a day at the height of the crisis. The Foundation has renewed its commitment to this useful organization, to help it continue its work and respond to the sharp increase in demand.

Desjardins Endowment Funds

The Desjardins Foundation encourages philanthropy by helping 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. As a result, these organizations benefit from sustainable funding that gives them the stability they need to provide valuable services, which are all the more critical now that the COVID-19 crisis has highlighted significant needs.

SINCE 2015



IN 2020

\$17.8 million under management 147 beneficiary organizations

\$1.8 million given back to the community

desjardins.com/endowmentfunds



Governance

Board of Directors

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

CHAIR

GUY CORMIER

President and CEO of Desjardins Group Chair, Board of Directors, Fédération des caisses Desjardins du Québec

VICE-CHAIR

SERGE ROUSSEAU

Director, Caisse Desjardins du Carrefour des Lacs Vice-Chair, Board of Directors, Fédération des caisses Desjardins du Québec

SECRETARY

MICHEL TOURANGEAU

Director, Caisse Desjardins du Centre-Est de Montréal Secretary, Board of Directors, Fédération des caisses Desjardins du Québec

Funding

\$4 million

Support from Desjardins Group

We received \$3 million from the Fédération des caisses Desjardins du Québec and \$1 million from Desjardins Group subsidiaries. Some of these donations were added to the Foundation's capital to provide long-term stability. Our capital fund now totals \$46.9 million.

\$35,000 Fundraising events and other donations

Many thanks to everyone who attended, participated in, organized or volunteered for fundraising events benefiting the Desjardins Foundation. Unfortunately, some of them had to be postponed, but we hope they will be able to go ahead soon. You are proof that, together, we can drive change and make life easier for young people.



Unprecedented support

Desjardins Cares and Shares Campaign

Each year, Desjardins Group directors, employees and retirees make donations to the Desjardins Cares and Shares campaign. This year, we've seen a huge wave of support and generosity. More than 12,300 people have chosen to contribute to the Foundation. This is an incredible show of support that truly demonstrates Desjardins's commitment to young people and allows us to help them at all stages of their journey. What's more, 96 Desjardins caisses also decided to support the Foundation by making an additional donation, often matching those of their employees.



These donations mean a lot to us, because they allow us to do even more and demonstrate Desjardins's commitment to helping young people thrive. All funds collected are used to finance our programs or are donated to our partner organizations the following year.

Virtual auctions, remote sporting challenges and local product draws... Employees demonstrated creativity and innovation in raising funds despite restrictions on gatherings.

Here are some examples :

Seeing the needs created by the pandemic, the Desjardins Catering and Reception teams reinvented themselves. As part of the La Tablée des Chefs solidarity initiative, they cooked more than 20,000 meals, which were then distributed to the Food Banks of Quebec to feed people in need. In exchange, they were given a sum to cover their operating costs, which they kindly chose to give back to their foundation. These teams also raised money by offering a special Valentine's Day meal and weekly gourmet boxes to employees who wanted to eat a special meal without having to cook it themselves. These initiatives helped raise a total of over \$23,000 to support young people.



Desjardins Global Asset Management also donated \$6,000 to the Foundation, raised through a charity day organized by a broker where transaction commissions could be allocated to an organization of their choice.

The Desjardins Foundation would like to extend its heartfelt thanks to all the employees who took part in the various initiatives.

Thank you!

Acknowledgements

We would like to sincerely thank all those who help us carry out our work to support young people:

- the many volunteers who lent a hand during the year
- the directors who serve as our **ambassadors** on their respective boards
- all the Desjardins directors and employees who support us and spread the word about our work
- the following **partners** for donating their services:
 - PricewaterhouseCoopers
 - Desjardins Global Asset Management

Your support is essential and gives us the means to go even further. We sincerely appreciate everything you do.



Friends of the Desjardins Foundation

Friends of the Desjardins Foundation are individuals who have made a donation of \$500 or more. We'd like to thank each and every one of them for their support. What's more, nearly half of them have been loyal to us for several years. We value your trust and support.

Thank you for believing in us!

Debbie Abel Olivier Abrivard Bertrand Agostini Marie-Andrée Alain Charmaine Alexander Christian Amireault Marie-France Amyot Alex Antonatos Sylvie Archambault Andrew Archambault Lestage Francine Arès Danilo Arroba Alain Arseneault Raymond Arseneault Meriem Assabbane Denis Aubry Ivan Audet Sylvie Audet David Bagnoli Annabella Bai Jean-François Banville Tricia Barry Robert Bastien Alysha Bayes Mary Ann Baynes Pierre Beaudoin 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 Warren Bennett Yassir Berbiche Alain Bergeron Danielle Bergeron Louise Bergeron Normand Bergeron Frédéric Bernard Nathalie Bernard Michèle Bernier Vincent Bernier Kathleen Bilodeau Marc Blair Mario Blanchard Suzanne Blaquière Jean Blouin Marie-Claude Boisvert Louise Boivin Karine Bolduc Suzanne Bordeleau Serge Bossé Daniel Bouchard Julie Bouchard Luc Boucher Fabrice Bouchet Jean Boulanger Martial Boulanger Sébastien Boulanger Steeve Boulianne Nancy Bourassa Mathieu Bouthot France Boutin Ann Breault David Brébant Craig Brenner Johanne Brousseau Natalie Brown Taylor Bruch Bernard Brun Alexandre Brunelle Caroline Brunelle Catherine Bureau-Lavallée David William James Cabel Nicole Cadieux Lora Cai Regina Calcagno Jean-Sébastien Calci Yves Calloc'h Joe Camilli Michel Cantin Patrick Careau Benoît Caron François Carrier Andrew Castegan Marc-Brian Chamberland Olivier Champagne David Champoux Francine Champoux Marie-Josée Champs François Chaput David Charbonneau Diane Charbonneau Samuel Charette Martin Charpentier Joanne Chiasson François Cholette June Chong Rémi Jonathan Choquette Kathie Cimon Mathieu Cliche Martin Cloutier Lynda Coache Andreea Cocari Jean-François Collin Guy Cormier Marie-Huguette Cormier Josée Corriveau Daniel Côté François Côté Jean-Marc Côté Sebastian Côté Mario Coulombe Nicolas Coulombe Alain Courchesne Éric Couture François Couture Jean-François Cromp Julie Cusson Cleaudine Cyr Patrice Dagenais Sophie Dagenais Isabelle Daignault Claude Dallaire Joe Daly Pauline D'Amboise Diane D'Amours Mandeep Dandiwal

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SOME FRIENDS WISHED TO REMAIN ANONYMOUS. WE'RE EQUALLY GRATEFUL TO THEM FOR THEIR SUPPORT.