

Committed. Connected.

2021 annual report

 **Desjardins**
Foundation

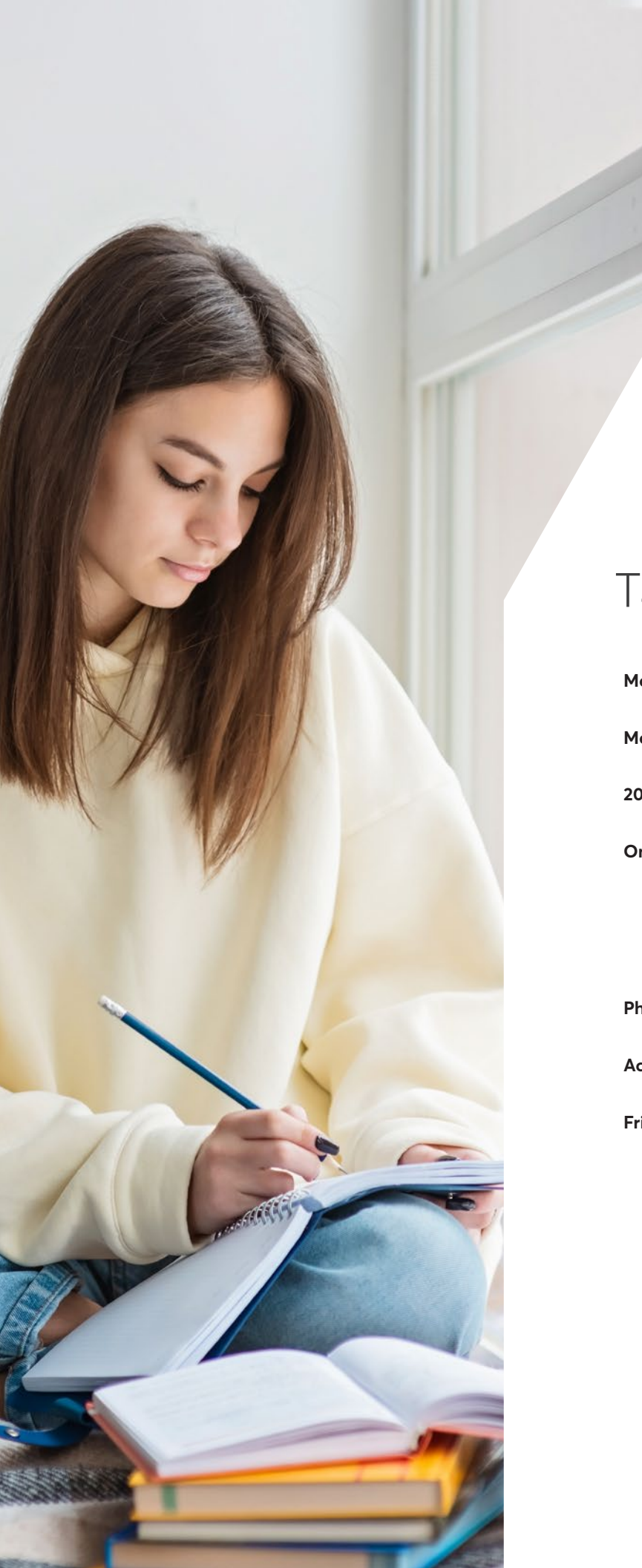


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Message from the Chair



2021 was a difficult year for young people across the country. Although the pandemic demonstrated humanity's impressive adaptability, unfortunately it also had major repercussions on young people's education, motivation and mental health.

In fact, according to a recent survey from SOM, sponsored by Desjardins and Academos, more than 60% of Canadian youth said they're anxious or very anxious about choosing a career. That's a reality we need to do something about. I believe we have a critical role to play in ensuring that young people flourish, learn how to be financially astute and grow into the leaders that our society needs.

Young people are a priority for Desjardins Group. This year, we're investing almost \$80 million to help them achieve their goals. We're also doing everything we can to support them and help them succeed academically. We work toward this goal through the Desjardins Foundation, which has been a source of constant innovation since it was created. This year the Foundation's capital fund reached \$50 million, ensuring its long-term sustainability.

Over the last year, the Desjardins Foundation shared its specialized expertise with nearly 400,000 young people in Quebec, Ontario, Alberta and New Brunswick. It has a dedicated team that works closely with stakeholders in education and youth organizations to ensure that the next generation has a promising future.

I am especially proud to see everyone at Desjardins show up and support the Foundation's work. If we want our youth to develop, the Foundation must continue to fulfill its mission, giving them the resources they need to thrive and believe that anything is possible.

A handwritten signature in black ink, consisting of a stylized 'G' and 'C' followed by a horizontal line.

Guy Cormier

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



Message from the Director

Once again this year, we had the pleasure of witnessing firsthand the extraordinary resilience and amazing adaptability of young people and community workers. Childhood and adolescence are times to learn, explore, discover, forge ties and build a future, so we are especially proud to help young people make their dreams come true.

Given these challenges, we had to do our part to support youth by adapting our programs to better respond to their needs and those of their communities. This allowed us to assist a record number of students. For example, we created a new category of scholarships for young people who are changing careers or going back to school because of the pandemic. We have supported innovative school and community workers by awarding them with Desjardins Foundation Prizes to carry out more than 500 initiatives aimed at motivating and engaging their students. We also helped community organizations meet emerging needs so they can better support young people and families.

We believe that working together for our youth means helping them throughout their educational careers, from pre-school to graduation. And we have been able to do so thanks to the extraordinary efforts of everyone at Desjardins. More than 15,000 Desjardins directors, employees and retirees give to the Foundation, while more than 1,000 volunteers serve as jury members for our programs or organize activities to support us. And that doesn't even include the support provided by the caisses, which promote our programs and initiatives among their members and communities. Together, this caring group of people ensures that every young person has the resources they need to reach their full potential.

The impact of the pandemic will be felt for years to come, but together we can help our young people usher in the "new normal." We'll be there for them throughout their educational career, from pre-school to their entry into the workforce. Each of you is helping us achieve this goal in your own way. By donating, promoting our cause and initiatives and making the needs of members, clients and communities the focus of your work, you're helping our young people grow into the amazing adults we know they can be. Thank you from the bottom of my heart.

A handwritten signature in black ink, reading "Nancy Lee".

Nancy Lee
Senior Director,
Desjardins Foundation, Corporate History and Identity

2021 at a glance



\$4.6M awarded

to help young people stay in school
and succeed

Almost **400,000 young people**
benefited from our support



1,273 students
received
scholarships

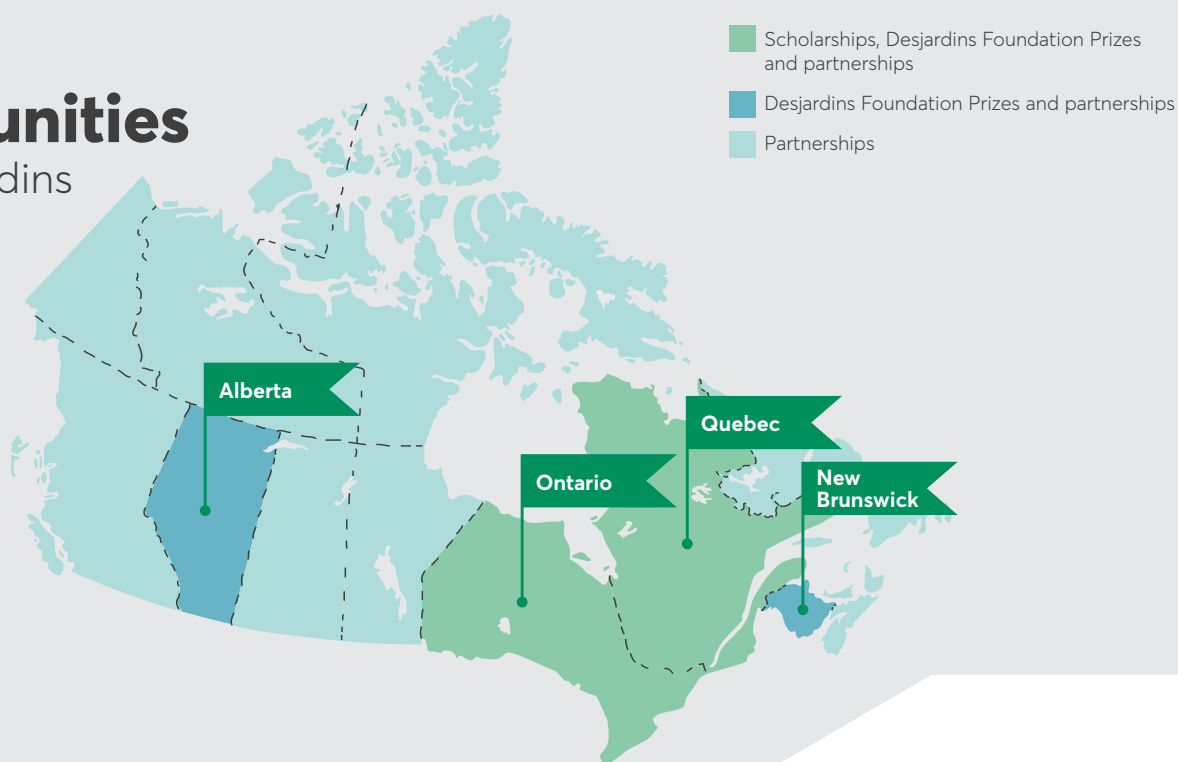


89,800 children
worked on stimulating projects
thanks to Desjardins
Foundation Prizes



308,000 youth and parents
benefited from services and
resources through our partner
organizations

**In all
communities**
that Desjardins
serves





Helping young people at all stages of their journey

Academic success starts in pre-school by awakening children's curiosity, nurturing their joy of reading and teaching social skills. That's why we support organizations that work with very young children to strengthen their development in these ways.

Association des bibliothèques publiques du Québec: Developing language skills

We're helping the Association des bibliothèques publiques du Québec roll out its Biblio-Jeux program across the province. This program was designed by speech therapists and uses games that the whole family can play to develop the oral and written language skills of children between the ages of 6 months and 12 years. Qualified library staff can also lead the games for families.

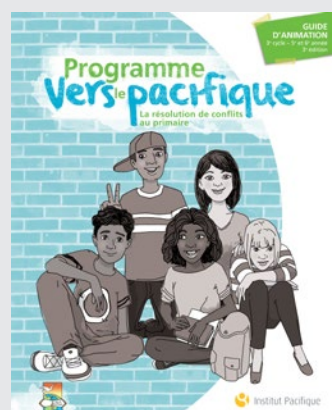


Pre-school



Institut Pacifique: Learning to resolve conflicts in a positive way

We know that interpersonal relationships are an important part of growing up that will help kids develop throughout their lives. That's why we're also helping Institut Pacifique redesign and roll out its Vers le pacifique program. This respected program can be found in early learning centres and elementary schools in Quebec and elsewhere. It helps children develop important social skills, such as managing their emotions, peacefully resolving conflicts and mediating disputes among their peers. Institut Pacifique also offers free tools for families.



Elementary and secondary school

Elementary and secondary schools offer young people the opportunity to explore, learn about themselves and discover their interests. In addition to teaching the fundamentals, schools provide a community that helps shape the adults of the future. That's why it's so important to support the teachers, educators and community workers who inspire our young people every day.

DESJARDINS FOUNDATION PRIZES

Each year, the Desjardins Foundation Prizes support school and community projects that motivate and engage young people at the pre-school, elementary and secondary levels. These projects are proposed by teachers and support staff, or community workers in local organizations, to offer young people uniquely empowering experiences.

Supported initiatives get up to \$3,000 and are as varied as the interests of the young people they serve.

510 projects supported **89,800** young people impacted **\$1.3M** awarded

École Polyvalente des Îles

A teacher at École Polyvalente des Îles started a business project focused on hydroponic farming as part of a vocational training class for students with different needs and abilities. The students began by setting up a hydroponic greenhouse where they grew a variety of vegetables, then they launched a small business to sell their harvest. With their teacher's help, they promoted and marketed their products, as well as handling the accounting. Students were enthusiastic about the project, which allowed them to develop a wide range of skills, but much more than that, they got to feel the pride that comes with carrying out a project from start to finish.



Maison des jeunes Le Chalet

One of the coordinators at Le Chalet in Sainte-Madeleine, Quebec, came up with a project that combines nutrition, teamwork and organizational skills: starting a community cafeteria with local teens. They worked together to develop healthy menus that met a predefined budget, then cooked the food and froze it in individual servings to supply the cafeteria.



École élémentaire catholique Elda-Rouleau

A teacher from Elda-Rouleau, a Catholic elementary school in Alexandria, Ontario, had the idea of making a garden to teach her students about pollination. Together, they will choose the plants and flowers most likely to attract bees, then they will build and tend the garden. By observing the insects that come to gather nectar, they can learn about the principles of pollination and the essential role it plays in the survival of ecosystems.



Brentwood School

To introduce students to technology, leadership, public speaking and project management, teachers at Brentwood Elementary School in Sherwood Park, Alberta created an ongoing visual arts program with their K-6 students. The young participants created video vignettes in which they shared school news and promoted important topics such as self-esteem, mental health and leadership. In order to maximize learning, the teachers took care to empower the kids in all facets of the program, with responsibilities including everything from development of the scripts to the broadcast!



École secondaire de l'Escale

A teacher at L'Escale, a school in Val-des-Sources, Quebec, proposed a project on the circular economy to students. For the school's holiday market, the students refurbished used toys and decorations to sell them online. They divided up the tasks, with some doing promotion while others took photos, set prices or wrote product descriptions. The project's benefits were threefold: it recycled a large number of goods, developed young people's skills, and funded educational outings with the proceeds of the sale.



[Learn about more projects](#)

COMMUNITY PARTNERS

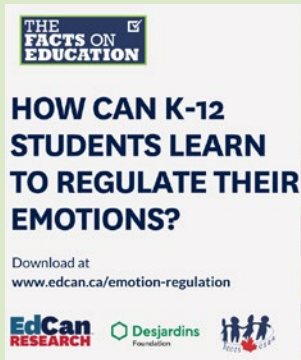
In addition to supporting the projects of teachers and community workers, we also offer financial support to organizations assisting youth and their families in ways that encourage kids to persevere and succeed academically.

New Pathways Foundation: A springboard for First Nations youth

We renewed our commitment to the New Pathways Foundation to encourage First Nations youth in Quebec to stay in school. In 2021, 31 First Nations youths received scholarships to buy the supplies and services they need.



[Find out more](#)



EdCan Network: Giving parents and teachers access to the best resources

We support the production and distribution of the EdCan Network's The Facts on Education newsletters to give parents and teachers the information they need. These newsletters explain educational research and suggest strategies in a variety of areas such as outdoor education, digital literacy, young people's emotional well-being or the impact of physical education on academic success.



[Read the newsletters](#)

Fondation Sport-Études: Perseverance through sports

Originally from the Innu community of Mashteuiatsh, hockey player Mikisiw Awashish began skating at the age of 3. But the sport is more than just a way for him to pass the time: It also taught him perseverance.

"You can't give up. When I got discouraged, I thought about all the young people in my community who looked up to me, and it motivated me to double down to succeed," said Awashish, who juggles playing in the Quebec Major Junior Hockey League (QMJHL) and studying for a university degree in civil engineering."

The student athlete received a scholarship from Fondation Sport-Études, offered in partnership with the Desjardins Foundation, for young people who want to continue elite sports at a high level while pursuing a post-secondary education.



[Read Mikisiw's story](#)



Jeunes musiciens du monde: Believing in their abilities

We're proud to support Jeunes musiciens du monde, an organization that supports the overall development of at-risk children and teenagers by offering musical activities.

The teaching methods used at Jeunes musiciens du monde's centres help create positive, caring environments where youth can develop a sense of belonging. The activities offered help them realize that they're capable of learning something on their own if they put their mind to it. This serves them well in other areas of their lives—and in the future.

 [Find out more](#)



Fondation Jeunes en Tête: Breaking taboos in mental health

The pandemic has affected everyone's mental health, but young people have been particularly hard-hit. A recent Canadian study shows that more than 60% of youth between the ages of 15 and 30 believe their mental health has declined, while 70% of teens who suffer from depression are afraid to talk about it.

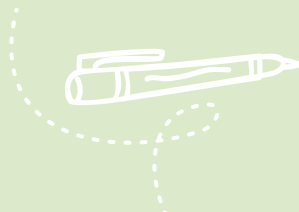
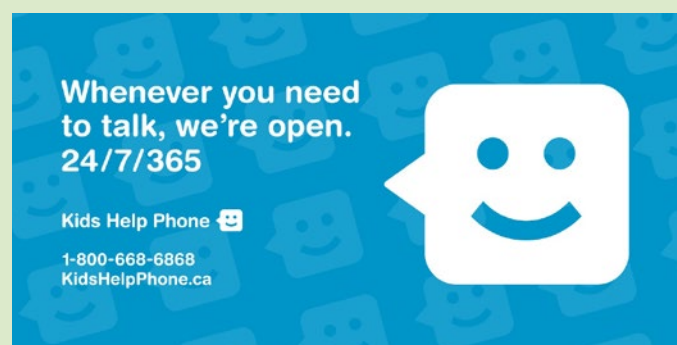
Too many young people experience psychological distress. With that in mind, the Fondation Jeunes en Tête, with our support, offers free, easy-to-access online tools to break the taboos surrounding mental health and better prepare youth and the people in their lives to prevent psychological distress.

 [Explore the toolkits](#)

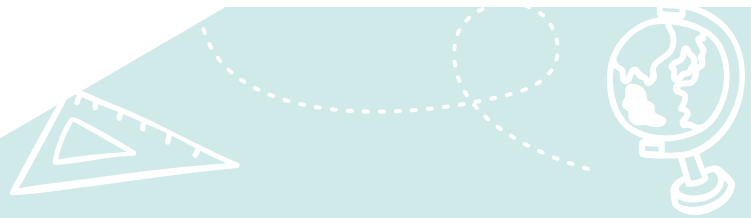
Kids Help Phone: A sympathetic ear at any time

The pandemic has had a disastrous effect on young people, who lost their social networks and frames of reference. Many also lost trusted adults in their lives. No matter what they're going through, Kids Help Phone is always there for them, over the phone, via chat, by text or in online forums. Support from the Desjardins Foundation makes it possible to provide more accessible services to youth so that they can find someone who listens and offer the help they need.

 [Explore their services](#)



Post-secondary education



Post-secondary education is an important stage in a young adult's life. It's about more than just preparing for a career. It's an opportunity for them to find out who they are, what's important for them and how they want to contribute to society. And we're here to give them the resources to do so.

SCHOLARSHIPS

We recognize more than just good grades. Each year our scholarships shine a spotlight on young people who work hard or stand out in their communities. We support determined and resilient students who need financial assistance to continue their education. These scholarships are for post-secondary students in vocational school, college or university.

1273 scholarships offered
\$2.0M awarded

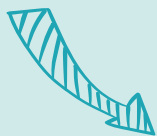
Furthermore, a major phenomenon of the pandemic has been the vast number of young adults who decided to change careers or decided to go back to school after being laid off. That's why we created a new category of scholarships to support them better in 2021. That means someone who decides to go back to school to refocus their career, or who is still in school and decides to change their program, could get a scholarship to do so.

Many of us at Desjardins are committed to helping young people succeed. In addition to the scholarships offered by the Foundation, the caisses have their own scholarship programs, which supported more than 2,100 students. In total, that's \$4.1 million in scholarships for more than 3,400 young people!

YOUSSEF: A PASSIONATE AND ENGAGED YOUNG MAN

When the pandemic began, Youssef, who was already very active in his community, promptly reviewed his educational goals to make sure his area of study would offer him the best opportunities for his future. Since he was already interested in computer languages, he decided to enrol in computer sciences at the University of Windsor, in Ontario.

He won a \$1,500 scholarship earmarked for students changing their course of study, which made a huge difference in his life. He had to leave home for his studies, so this money helped ease the financial stress of paying for his tuition and living expenses.



"The pandemic made me re-evaluate my future and choose a sector that's in high demand now and will continue to be for many years. I want to become a leader and make the world a better place for future generations."

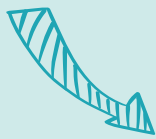


MARIKA: FINDING HER PATH

Marika, who is originally from Lévis and was a student at CEGEP Garneau, is a great example of perseverance. In fact, she tried several different possible careers before finding her path. In her first semester, she studied natural sciences, then switched to humanities for the next three semesters before finding her true passion: police technology. She's now in her final year and is already planning to go to the École nationale de police du Québec, the province's police college.

She's actively involved in her community, where she volunteered at a women's shelter, and is waiting impatiently for the day when her course schedule will allow her to return to her other volunteer activities with people experiencing homelessness in Quebec City.

When she received a \$1,000 scholarship for her extraordinary commitment, Marika had a message for donors and jury members:



"I'm so happy and grateful to get this scholarship. It will pay for some of my schooling and related expenses. As a student, the support you give to help us keep studying means so much to me. Thank you!"



Getting creative about honouring scholarship winners

The pandemic has complicated many things, including ceremonies for handing out scholarships. Desjardins caisses plumbed the depths of their creativity to honour students in the way they deserved and to make the moment truly special, even if no one else was there. Some of them sent

surprise boxes to scholarship winners while inviting them to an online comedy show, others sent scholarships by drone, and one of them even organized a drive-in film screening in front of the Montmorency Falls. Chances are these students won't forget any of these gestures, big or small.

Caisse Desjardins de Rimouski



Caisse Desjardins du Haut-Richelieu



Caisse Desjardins des Chutes-Montmorency



Academos: Helping young people find their dream job

The Desjardins Foundation has been supporting Academos, an organization that helps young people find the career of their dreams. Last year, our support funded the addition of a **new section** of its website that's specifically for parents.

It has tools and resources that parents can use to help their kids navigate course selection and find a career that motivates them.



Desjardins Philanthropic Funds

The Desjardins Foundation also offers members and clients the option of creating their own philanthropic fund to provide long-term support for the causes that are important to them. Each year, a predetermined percentage of the fund's income will be paid to the beneficiary organizations chosen by the person who set up the fund. These funds not only allow members and clients to make a real impact on the causes they care about, but they're also a valuable asset for organizations that provides them with regular support for their charitable initiatives.

In 2021, thanks to the generosity of our members and clients, 35 new Desjardins Philanthropic Funds were created. The Foundation is proud to see our members and clients give back in this way, and help them take concrete action to build stronger, more inclusive communities by offering long-term support to a variety of causes and related organizations.

SINCE 2015

192 funds set up

\$7.3M given back to the community

IN 2021

\$24M under management

168 beneficiary organizations

\$2.7M given back to the community



Acknowledgements

All of these initiatives were made possible by the commitment of the entire Desjardins Foundation ecosystem, which helps the Foundation conduct its efforts and increase its impact on young people, year after year.

THANK YOU

to Desjardins Group for
its support:

\$4.5M

The Fédération des caisses Desjardins du Québec gave \$3.0 million in funding to the Desjardins Foundation, and Desjardins Group subsidiaries gave \$1.0 million. These generous contributions not only made it possible to carry out the projects mentioned above, they also ensured the long-term sustainability of the Foundation, whose capital fund totals \$50.5 million.

Furthermore, this year, the Foundation received an additional \$500,000 from a special \$14.0 million fund created by Desjardins to meet critical student needs that were heightened by the pandemic. The total amount was distributed among some 40 youth organizations through the **Together For Our Youth** program. Thanks to this donation, more young people will benefit from our initiatives over the next 2 years.

THANK YOU

for supporting the Desjardins
Cares and Shares campaign:

\$2.3M

Each year, Desjardins employees are asked to donate through the Desjardins Cares and Shares campaign to collectively support youth and our communities.



Record-breaking generosity on the part of Desjardins directors, employees and retirees

This year more than 15,200 people chose to give generously to their Foundation. This significant financial support allows us to continue our mission and better prepare youth on their journey to success.



Desjardins caisses are committed to the cause

111 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 the commitment of our caisses to supporting the Foundation and helping young people thrive.



All kinds of fundraising activities

We'd especially like to thank the many dedicated employees who came up with plenty of creative ideas to raise funds for the cause.

HERE ARE A FEW EXAMPLES



For the fifth year in a row, some 440 employees took part in the **On the Road** initiative by walking or running in their neighbourhoods to raise money for school projects. They covered more than 2,130 km and raised a record \$207,500 to support 55 projects in Quebec and Ontario.

In response to the huge demand Canadian food banks continue to face, our Catering and Reception teams decided to take part in the La Tablée des Chefs's **Solidarity Kitchens** this year. They worked with our partner Excelso to prepare 82,334 meals for organizations providing food assistance to individuals in need. In exchange, they received funds to cover their operating costs—which they chose to donate to the Foundation. The initiative was not only a gesture of community solidarity, it was also a great way for the teams to share their expertise and contribute to the common good as they wait for employees to return to the office.

These teams also raised funds by offering weekly **gourmet boxes** to employees who wanted to eat a special meal without having to cook it themselves. Together, these initiatives raised \$48,000 for the Foundation.



Caisse Desjardins du Val Saint-François organized a 3,300 km bike race from Key West, Florida, to Val-Saint-François, Quebec. The goal is to raise funds for projects promoting healthy lifestyles in their community's schools. Over the past 2 years, the event has raised \$185,000 for the cause.

If the public health situation allows, this year's event will run from June 1 to June 10, 2022.

In short, a wide range of interesting, inspiring events both big and small were held across Desjardins Group to raise funds. For example, some people sold IT equipment and even furniture, while others organized an "outreach break" on donations and sponsorships training days to educate employees about the cause.

When it comes to academic success, everything counts. No contribution is too small. So, to everyone who donated, took part in an event, served as an ambassador for the campaign or promoted our initiatives with their network:

Thank you.

THANK YOU

to business partners who are helping the next generation.



Desjardins business partners also contributed to the Foundation's efforts to support young people and foster academic success by giving almost \$70,000 in scholarships. Desjardins would like to thank its partners and the initiatives that awarded student scholarships: Sagen, Larsen & Toubro Infotech Canada (LTI), Synergie Hunt International, KPMG's Black Professionals Network in Quebec, Humask, GoSecure, KPMG, Nationwide Appraisal, ServiceNow, cooperative model development scholarships, cybersecurity scholarships and Empowering Women scholarships. Their generosity helped 32 students continue their studies.



THANK YOU

for a variety of other donations that support our mission

The many donations we received throughout the year were evidence of our teams' commitment to helping young people stay in school.

Women leaders at Desjardins set an inspiring example with a generous \$37,000 donation following the dissolution of **Femmes Desjardins**, a network of Desjardins Group women that evolved into the Empowering Women initiative. This donation was used to offer female students scholarships and support the 12 Femmes, 1 Sommet initiative, an expedition organized by Desjardins managers and directors to raise funds for 2 causes they care about: young people's health and education.

THANK YOU

to everyone who is committed to the cause

We also want to thank all the people who make it possible to carry out our initiatives during the year.



Scholarship jury members

Over 1,000 volunteers, most of whom were Desjardins board members and employees, helped review Desjardins Foundation scholarship applications.

"I always enjoy taking part in this initiative. This is my third year, and each year I put my heart into reading about these students' lives. Thank you, and I look forward to participating again next year."

– **Mohamed Bouatmani**, jury member





Desjardins Foundation Prizes volunteers

Each year, a volunteer committee that mostly consists of retired Desjardins employees dedicates itself to spending several weeks analyzing applications for Desjardins Foundation Prizes to see if they are eligible.



Desjardins Foundation ambassadors

More than 150 directors serve as ambassadors for the Foundation on their caisse's board of directors. This ensures we have a local presence and allows us to coordinate our initiatives for academic success in partnership with the caisses.

"When I share news about the Foundation with the board of directors, it's clear that my colleagues are proud to be part of an organization that cares so much about helping young people stay in school and succeed academically."

– Isabelle Métivier, director, Caisse Desjardins de l'Abitibi-Ouest



Partners that offer free services

We'd like to extend our thanks to PricewaterhouseCoopers, the external auditor of our financial statements, and Desjardins Global Asset Management, which handles portfolio management for the Foundation's capital fund.



Caring people who help young people benefit from our initiatives

Many people make a difference by telling young people and community workers about the initiatives we have set up for them. From the employee who tells a student about Academos to the caisse that promotes Desjardins Foundation Prizes in its community, every action counts.



Dedicated people who work with organizations that make a difference in young people's day-to-day lives

There are many Desjardins employees who volunteer to help young people succeed. In addition to those who get involved with the Foundation, there are also those who donate their time to organizations that directly assist youth.

"My experience as a crisis responder has been wonderful because it emphasizes compassion, listening skills, empathy, strategies for conflict resolution and teamwork. It's a rewarding job that not only helps others, but also improves your self-confidence, beliefs, values and abilities."

– Lina, Desjardins Insurance employee and Kids Help Phone volunteer

MEMBERS OF THE FOUNDATION'S BOARD OF DIRECTORS

In closing, we want to offer special thanks to the volunteers who lead the Foundation, including the board of directors, which consists of the chair and two members of the executive committee of the Fédération des caisses Desjardins du Québec.

CHAIR

GUY CORMIER

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

VICE-CHAIR

SERGE ROUSSEAU

Director and former Chair,
Caisse Desjardins du Carrefour des lacs
Vice-Chair of the Board, Fédération
des caisses Desjardins du Québec

SECRETARY

MICHEL TOURANGEAU

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



Friends of the 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 trust and support.

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