

2021 SOCIAL RESPONSIBILITY REPORT

Amount returned to members and the community by Desjardins Group:

\$514 million¹



Committed to enriching the lives of people and communities

We support the socioeconomic vitality of our community through donations, sponsorships and the Community Development Fund (CDF). Members like you contribute to the CDF by voting to earmark part of the caisse's surplus earnings for the fund during the annual general meeting.

¹ For more information on non-GAAP financial measures, see the Non-GAAP and other financial measures section of Desjardins Group's 2021 Management's Discussion and Analysis that's available on the SEDAR website at www.sedar.com (under the Fédération des caisses Desjardins du Québec profile).



We want to know what our focus should be in the coming year. Please rank the following focus areas from 1 to 6, with 1 being the most important and 6 being the least important.

	Youth Academic perseverance Financial literacy Support for youth projects
	Immigrants and newcomers: youth and families Projects and services to help them integrate into the community
	Workforce Entrepreneur programs and job market alignment
	Fight against poverty Humanitarian work and community involvement (social, material and housing issues)
•	Health and healthy living Improving people's quality of life and physical and emotional well-being
	Culture Supporting culture, the arts and local heritage
Because in every community there are dreams and projects as well as people to make them happen.	

FOR CAISSE USE ONLY

Member's name

Advisor's name



Desjardins Créavenir program



DESJARDINS IS:

Canada's leading cooperative financial group

DESJARDINS GROUP

CAISSE

\$514 million¹ given back to members and the community

- **\$1.7 million** given back to members and the community
- \$387 million in member dividends
- **\$110 million** in sponsorships, donations and scholarships
- **\$17 million** in Desjardins Member Advantages
- \$1.5 million in member dividends
- \$148,175 in contributions (CDF, donations and sponsorships)

Desjardins Foundation

- Over \$4.1 million to help young people succeed
- 3,377 scholarships awarded
- · 398,992 young people supported

#DesjardinsFoundation prizes

- **\$1,331,768** was awarded for projects
- 510 projects supported
- 89,803 participants in winning projects

Commitment to youth

- Over 66% of contributions from the CDF, donations and sponsorships goes to support education, stay-inschool initiatives, scholarships and youth projects
- Caisse scholarship program 3rd edition 12 scholarships awarded for a total value of \$24,500

517 directors

11 directors and 1 young intern director who represent you and listen to your concerns

53,783 employees: Quebec's largest private employer

49 employees eager to serve you better and support you with your plans

7.5 million members and clients

19,434 members at every stage of the financial life cycle

Strong, **shared** commitment to taking **climate action**

Commitment to **reducing the use of plastic** and installing **2 charging stations** for electric vehicles

\$250 million committed to communities

We're giving a helping hand to projects that help you and your community thrive.

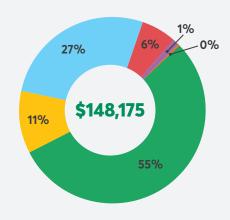
\$4,232,425 went to 12 local organizations in 2021:

- · Alo Richelieu
- · St-Hyacinthe volunteer centre
- CCIRS (Rive-Sud chamber of commerce and industry)
- Complexe Le Partage
- Marie-Vincent foundation
- · Maison Simonne-Monet-Chartrand
- Roussillon regional county municipality (MRC) – Route Verte
- Rouville regional county municipality (MRC) – Route des Champs
- Longueuil agglomeration social economy hub
- Kahnawake school diabetes prevention program
- · Transit Secours
- Montérégie union of agricultural producers (UPA) Ferme agrEAUenvironnementale

CAISSE'S CONTRIBUTION

Distribution breakdown in 2021: \$114,214 to the Community

Development Fund \$33,961 in donations and sponsorships



\$80,435 Youth

\$15,700 Immigrants and newcomers

\$515 ■ Workforce

\$41,545 ■ Fight against poverty \$9,130 ■ Health and healthy living

\$850 Culture

Committed to solidarity-based finance on Montreal's South Shore

CRÉAVENIR

In 2021, **14 projects** received support and **30 jobs** were created or maintained. A total of **\$238,000** in financial assistance was provided with support from 4 economic development partners.

Desigrations Microcredit to Businesses

In 2021, **28 entrepreneurs** benefitted from **743 hours of support**; **66 jobs** were created or maintained. In addition, 9 businesses were loaned a total of **\$65,400** to support their start-up or growth, in partnership with the **Association communautaire d'emprunt de la Rive-Sud (ACERS)**.

Desiardins Mutual Assistance Fund

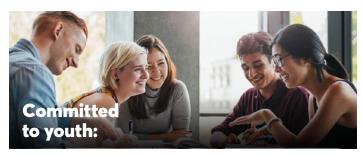
In 2021, one-on-one or group meetings were held with **479 people**, 304 received personalized support, and **21 emergency loans** worth an average of \$578 were granted. This program is offered in partnership with the **Association coopérative d'économie familiale (ACEF)**.







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3rd edition of your caisse's scholarship program

In the fall, 12 scholarships totalling **\$24,500** were awarded to caisse student members with outstanding profiles. It's an honour to support them, and they deserve to be given encouragement and assistance in developing their full potential:

- 2 college-level scholarships of \$750 each
- 7 university undergraduate-level scholarships of \$2,000 each
- · 3 university graduate-level scholarships of \$3,000 each

We encourage as many postsecondary students as possible to submit their applications to the Desjardins Foundation every year in March.

Committed to food security and the fight against poverty

- Cuisines de l'Amitié: \$10,000 annually in cooperation with the senior meals project provided and distributed free of charge by the CLSC Champlain
- Media food bank event (La Grande Guignolée des médias): \$10,000 annually through intercooperation
- Maison d'entraide Saint-Alphonse (MESA): \$8,000 to fund a refrigerated truck and \$5,000 for Christmas baskets
- Mission Nouvelle Génération: \$35,000 through intercooperation to fund a refrigerated truck





Committed to health and healthy living

Desjardins knows the health risks associated with a sedentary lifestyle. That's why we support hundreds of recreational initiatives and events to get people of all ages moving. We also support a variety of organizations involved in the health sector, from the organizations that provide direct support to people who are ill and their support system, to the foundations dedicated to research and the latest treatments.

- Charles-LeMoyne Hospital foundation: \$50,000 annually through intercooperation to fund a youth mental health program
- Pierre-Boucher Hospital foundation: over \$40,000 annually through intercooperation

Committed to academic success and stay-in-school initiatives

Contributions to 15 projects totalling over \$45,000 in Brossard elementary schools

- Samuel-De Champlain school 2 projects: hydroponic garden and kindergarten classroom for 4 year-olds
- Saint-Laurent school: classroom for students with autism spectrum disorders
- · La Rose-des-Vents school: 5 flexible classrooms
- Georges-P.-Vanier school 7 projects: 3 flexible classrooms, material for workshops, cultural project for future citizens of the world, giant games in limited spaces and guest speakers from the sports world





Samuel-De Champlain school – Kindergarten classroom for 4 year-olds and hydroponic garden





Flexible classrooms: Georges P.-Vanier, La Rose-des-Vents and Saint-Laurent elementary

Committed to financial literacy among youth

School Caisse

In the fall of 2021, the School Caisse program opened up to all elementary school students in Quebec and Ontario. It helps kids learn the basics about money, spending, saving and work.

A wide range of activities, videos and games for students, parents and teachers can be found at **www.schoolcaisse.com** to help young people become independent and responsible.

Personal Finance: I'm in Charge®

Through this program, Desjardins provides guidance to young adults at a time in their life when they have to make a lot of financial decisions for the first time.

The program, which now offers some of its training online, covers essential topics for young people to learn about managing their finances. This program is offered in partnership with **Alliance carrière travail**, at 450-462-2003.

Committed to organizations in our community

An amount of **\$15,000** was given to fund a tutor and homework assistance program for students and to support families facing integration challenges, to help them stay in school and succeed. This project is in collaboration with Centre Alpha Tutorat and the Sainte-Claire de Brossard elementary school.

