

**ADVANTAGES  
FOR EVERYONE**

**ADVANTAGES  
FOR ME**

**2013  
ANNUAL REPORT**



**Desjardins  
Foundation**

Cooperating in building the future

# REACHING GOALS, ACHIEVING DREAMS

“Education has always been a priority for Desjardins Foundation, which promotes knowledge as a way of contributing to the advancement of society and helping people reach their full potential.”

Desjardins Foundation provides more university scholarships than any other charitable organization in Quebec. It is the focal point of Desjardins Group’s efforts in support of education and cooperation.

On our own and in partnership with educational organizations, we have helped over 10,000 young people over the past 40 years realize their dream of going to college, technical or vocational school or university and earning a degree in their chosen field.

Desjardins Foundation also manages Desjardins Group’s major philanthropic partnerships by supporting university foundations, university hospital foundations and major humanitarian causes.

We also help boost volunteerism by awarding prizes to our officers, employees and members for their community involvement and volunteering.

As a Desjardins Group component, Foundation Desjardins hands out all its capital fund investment income and proceeds from its fundraising events and the Desjardins Mutual Assistance Campaign each year.

SUPPORTING  
THE DREAMS  
AND GOALS OF  
YOUNG PEOPLE



**David Vallerand**  
2013 Desjardins Foundation Scholarship Recipient

2nd-year medical student at the University of Montreal and father of three young children

# COOPERATING IN BUILDING THE FUTURE

## MISSION

Desjardins Foundation supports the sustainable prosperity of individuals and communities through philanthropy in the fields of education and cooperation in accordance with Desjardins Group's mission. It fulfills this mission by awarding scholarships, honouring people for their volunteer work or educational achievements and making donations or philanthropic commitments.

## VISION

Desjardins Foundation strives to be the leading philanthropic organization in Canada through its support for financial, cooperative and economic education.

It is a point of pride and motivation for Desjardins officers, employees and members.

It works hand in hand with Desjardins caisses and organizations to help young people and the next generation achieve their dreams and goals.

## VALUES

To achieve its mission, Desjardins Foundation upholds the same values that have guided Desjardins Group for more than a century:

### **MONEY AT THE SERVICE OF HUMAN DEVELOPMENT**

Our members' and clients' interests are what drive our actions.

### **PERSONAL COMMITMENT**

Personal commitment is what sustains a cooperative.

### **DEMOCRATIC ACTION**

Participation is the essence of Desjardins's cooperative nature.

### **INTEGRITY AND RIGOUR**

This requires honesty, objectivity, competence and transparency, as well as respect for all regulations and guidelines pertaining to business and management practices.

### **SOLIDARITY WITH THE COMMUNITY**

Mutual assistance and understanding are the basis of Desjardins's commitment to individuals and communities.

### **INTERCOOPERATION**

Being part of a cooperative financial group means our caisses and components are joining forces so that together we are stronger.

# TABLE OF CONTENTS

Cooperating in building the future .....	1
2013 highlights .....	3
Message from the president .....	5
Message from the Board of Governors president .....	6
Message from the executive director .....	7

## ACTIVITY REPORT

Because every scholarship brings them closer to their dreams .....	8
- Hard-working regional committees .....	8
- Recognizing volunteer involvement .....	9
The Desjardins Mutual Assistance Campaign .....	9
Helping people through community engagement and involvement .....	10
Giving to build a brighter future .....	11
Joint fundraising events: The year's high points .....	11
Communication and outreach .....	12
2014 objectives .....	12
Acknowledgements .....	13
Board of Directors .....	14
Board of Governors .....	15
Financial statements .....	Please refer to the french version



# 2013

# HIGHLIGHTS

## SUPPORT FOR YOUNG PEOPLE, EDUCATION AND VOLUNTEER INVOLVEMENT

- 2,744 applications reviewed
- 573 scholarships and prizes awarded
- \$974,136 in scholarship and prize money awarded
- \$36,525 raised for Make-A-Wish Quebec through the 2013 *Défi Vélo Desjardins* bike challenge

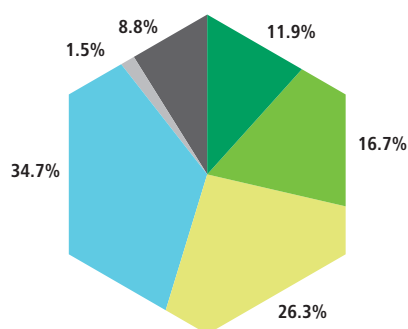
## FUNDRAISING

- Annual fundraising campaign: \$2,035,506
- Caisse fundraising campaign: \$1,086,519
- Desjardins Mutual Assistance Campaign (amount given to the Foundation): \$400,583
- Fundraising events and donations: \$548,404 net

## PHILANTHROPIC COMMITMENTS

- Amount paid out by Desjardins Philanthropic Fund in 2013: \$2,461,993
- Nearly \$16.4 million committed for coming years
- Sectors: education, cooperation, health and social and humanitarian causes
- Desjardins Mutual Assistance Campaign: over \$2.8 million in donations and corporate commitments from employees, officers and retirees
  - \$2.4 million for the United Way of Quebec
  - \$400,000 for Desjardins Foundation
  - \$23,500 for the Red Cross (DGIG commitments alone)

## ACADEMIC SCHOLARSHIP AND PRIZE MONEY AWARDED BY SECTOR



### FINANCE

- 45 regional and national scholarships: \$106,000
- 3 partnership scholarships: \$10,000

### COOPERATION AND DEMOCRATIC LIFE

- 4 national education scholarships: \$16,000
- 30 partnership scholarships and 1 partnership grant: \$147,136

### DESJARDINS CAREERS

- 123 regional and national scholarships: \$206,500
- 5 scholarships awarded in partnership with Desjardins Financial Security (DFS): \$25,000
- 12 scholarships awarded in partnership with Développement international Desjardins (DID): \$25,000

### OTHER FIELDS

- 125 regional and national scholarships: \$212,500
- 125 partnership scholarships: \$125,750

### ACADEMIC RETENTION

- 16 partnership awards: \$14,250

### DESJARDINS FOUNDATION PRIZES – VOLUNTEER INVOLVEMENT

- 86 prizes of \$1,000 each: \$86,000

## MAJOR ACHIEVEMENTS OF 2013

- Creation of the Desjardins Group Employees, Officers and Retirees Fund dedicated to prevent student dropout
- More than 500 scholarships and prizes now awarded annually
- Unprecedented success of the Desjardins Mutual Assistance Campaign: 167% increase in donations and commitments compared with 2012
- Desjardins-wide effort and synergy
- Fundraising events
  - *Show de la Réussite* benefit
  - *Défi Vélo Desjardins* bike challenge
  - Golf tournaments
    - *Santé Prestige* in Beauce
    - Desjardins Venture Capital
    - Montreal Championship

## NET ASSETS

**\$18.2 MILLION**

## ENDOWMENT

**\$17.3 MILLION**



# A LITTLE HISTORY

When it was created in 1970, Desjardins Foundation was known as Fondation Emile-Girardin.

Emile Girardin was actively involved in the education community and Desjardins Group from 1934 to 1972, including a 13-year stint as Desjardins Group president. He worked to educate the public and establish school caisses.

SUPPORTING  
THE DREAMS  
AND GOALS OF  
YOUNG PEOPLE

**Julimaude Guilbert**  
2013 Desjardins Foundation Scholarship Recipient

2nd-year midwifery student  
interested in women's and  
family health

# MESSAGE FROM THE PRESIDENT



Desjardins Foundation just capped off another incredible year. Since its inception in 2011–2012, the Foundation has exceeded its objectives and garnered widespread support for its initiatives to better the future of young people, Desjardins and communities.

We have a lot to be proud of this year. We bolstered our scholarship programs and forged new partnerships with Développement international Desjardins, Desjardins Financial Security and Desjardins General Insurance Group. The outstanding contributions of our regional Foundation committees, the stunning success of our Desjardins Mutual Assistance Campaign, the awarding of 86 volunteer involvement prizes across Quebec and our many fundraising events held throughout the year are just some of the highlights of 2013.

Desjardins Foundation works to award scholarships and prizes to students, volunteers, young entrepreneurs and university researchers to help them build a brighter future for themselves. This is just one more way Desjardins wants to make a difference in the lives of its members.

## RAISING FUNDS TO SUPPORT DESJARDINS'S NEXT GENERATION OF LEADERS

We surpassed our 2013 fundraising campaign target by raising over \$2 million. Given today's economy, that's quite a feat.

I would like to thank everyone who helped us reach this ambitious goal. I would especially like to recognize our Desjardins Foundation directors, governors and employees for their unwavering professionalism and energy.

I would also like to thank our dedicated members, including Desjardins officers and employees and Foundation committees across Quebec and Ontario.

Lastly, I would like to thank all our partners and generous donors, as well as the newly formed Friends of Desjardins Foundation. You mean the world to us.

Now more than ever, Desjardins Foundation is helping young people and the next generation achieve their dreams and goals.

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**Monique F. Leroux, C.M., FCPA, FCA**  
Desjardins Group President and CEO  
and Chair of the Desjardins Foundation Board of Directors

# MESSAGE FROM THE BOARD OF GOVERNORS PRESIDENT



## 2013: A YEAR OF COMMITMENT AND COOPERATION

Thanks to the continued efforts of dedicated men and women who believe that education and knowledge are the bedrock of a strong society, Desjardins Foundation exceeded its objectives and awarded even more scholarships and prizes to young people, Desjardins's future leaders and the many Desjardins officers, employees and members who volunteer in their communities. Desjardins Foundation awarded 573 scholarships and prizes this year totalling nearly \$1 million.

Selecting our academic scholarship recipients is a huge responsibility, and Desjardins Foundation cannot do it alone. I would like to thank the 17 outstanding committees that met to identify the challenges facing their regions, set their succession priorities and select their scholarship recipients. A special thank you to the national committee members for their enthusiasm and expertise.

The caisse fundraising campaign alone raised nearly \$1.1 million for the 2013 Annual Fundraising Campaign—7% more than in 2012. We reached 94% of our goal with almost 90% of caisses participating. I would like to thank my fellow governors for their steadfast commitment and support. I would also like to thank all the caisses who gave to the campaign for their generous contributions.

2013 was a year of big accomplishments and big financial results. We would like to thank everyone who played a part in this success. Thanks to you, Desjardins Foundation is cooperating in building the next generation and the sustainable prosperity of individuals and communities.

This was my last year as president of the board of governors, and I am extremely proud of the work we've done and how much Desjardins Foundation has grown in recent years.

I am especially grateful to my fellow governors for their commitment and support. I would like to thank the caisses and their officers for their growing support for the Foundation. Special thanks to executive director Louise Marie Brousseau and her team for their steadfast commitment and professionalism. Without all of you, Desjardins Foundation could not fulfill its mission. I wish you the best in all your future endeavours.

---

**Jean Paul Campagna**  
Board of Governors President



# MESSAGE FROM THE EXECUTIVE DIRECTOR



## AN OUTSTANDING YEAR

Helping young people go to school and realize their dreams and goals, encouraging volunteerism, and improving quality of life in our community—that's what we love to do.

### A WIN-WIN FOR EVERYONE

As previously mentioned by Desjardins Foundation president Monique F. Leroux and Board of Governors president Jean Paul Campagna, Desjardins Foundation exceeded its 2013 objectives. Our fundraising campaign raised more than \$2 million, a stunning success. The Caisse Fundraising Campaign alone raised nearly \$1.1 million, while the Desjardins Mutual Assistance Campaign raised an unprecedented \$400,000 in donations and commitments. Our 2013 fundraising events and initiatives were also a resounding success, bringing in nearly \$550,000.

Now that this busy year of new partnerships, fruitful meetings and ongoing donor support has come to a close, it is my privilege to present the Desjardins Foundation Activity Report.

2013 will surely go down as an exciting year on all fronts, and I am extremely proud of the work we've done and what we've achieved. Last year was a win-win for everyone. Everything we did throughout the year bolstered Desjardins Foundation's positioning, putting it on a path to become Canada's leading philanthropic organization in the areas of financial, cooperative and economic education.

As many of you already know, I recently made the difficult decision to retire. I would like to thank all those I have had the honour and pleasure of working with over the past few years. Thanks to you, it has been a wonderful experience. As Desjardins Foundation executive director, I have had the privilege of working with passionate, professional and talented individuals to address emerging challenges. I wish everyone on the team the best as they work to take this wonderful Foundation to new heights.

On behalf of young people, Desjardins's future leaders and the community, thank you from the bottom of my heart.

---

**Louise Marie Brousseau**, PRO, ASC  
Executive Director

# ACTIVITY REPORT

## BECAUSE EVERY SCHOLARSHIP BRINGS THEM CLOSER TO THEIR DREAMS

Education is the bedrock of a prosperous society, and it's a priority for Desjardins Foundation as well. By putting knowledge first, the Foundation encourages young people to build and grow our community.

For more than 40 years, our mission has been to give them the means to succeed and achieve their dreams and goals.

Desjardins Foundation fine-tuned and enhanced its scholarship programs in 2013 to better meet demand and address the needs of young people in their chosen fields of study. It also penned new partnerships with foundations and developed new synergies with Desjardins Group components to further encourage entrepreneurship, health,

the arts, stay-in-school initiatives, leadership, research, sports and volunteerism.

In all, 573 academic scholarships and prizes were awarded totalling nearly \$1 million.

Of these, 48 were in the field of **finance**, 34 in **cooperation and democratic life**, 140 for **Desjardins careers**, 249 in **other fields** and 16 to encourage kids to **stay in school**. Another 86 prizes were awarded to salute volunteer involvement.



Some of the 2013 Desjardins Foundation scholarship recipients with Desjardins Group president and CEO Monique F. Leroux, Desjardins Group senior executive vice-president Normand Desautels and Desjardins Foundation executive director Louise Marie Brousseau.

I would especially like to mention our new partnerships with Desjardins Financial Security (DFS) to establish actuarial, mental health and gerontology scholarships, and our new partnerships with Développement international Desjardins (DID) to offer scholarships with an international internship component.

### HARD-WORKING REGIONAL COMMITTEES

I would also like to recognize all our outstanding regional committees, which played a key role in identifying regional challenges and priorities. Hats off to you for the professionalism and integrity you demonstrated in selecting applicants.

This year over 2,700 applications were submitted and carefully reviewed. For the first time, applicants could apply electronically, and our personalized follow-up process provided much-appreciated support for our generous regional and national partners.



**Geneviève Peel**  
Desjardins Foundation  
Scholarship Recipient

Caisse Desjardins de  
Saint-Hyacinthe

DCS in Science and Technology/  
Natural Science  
Collège Ahuntsic



## RECOGNIZING VOLUNTEER INVOLVEMENT

The Desjardins Foundation Prizes for Volunteer Involvement established in 2012 have been an encouraging success. They recognize the outstanding efforts of volunteers to improve the well-being of our community. They are intended primarily for Desjardins Group officers, employees and members.

Because this new program is so highly regarded and has generated so much interest, in 2013 the Foundation decided to do even more. And because there are so many worthy people out there, 86 volunteer involvement prizes were awarded. Winners are presented with a certificate, and a \$1,000 donation is made to the volunteer's organization.

It's a win-win for the whole community!

## DESJARDINS MUTUAL ASSISTANCE CAMPAIGN

The 2013 Desjardins Mutual Assistance Campaign is another success story. This initiative targeting Desjardins officers, employees and retirees includes the United Way Campaign and the Desjardins Foundation Campaign. Donations to the United Way go toward a variety of causes, while donations to the Foundation support education and social advancement—two great reasons to join forces!

### UNHERALDED SUCCESS

The campaign raised over \$2.8 million in commitments to the United Way, the Red Cross and Desjardins Foundation. Desjardins Group officers and employees really stepped up their support for the Foundation in its second year. More than \$400,000 in donations and commitments was raised for Desjardins Foundation—an astounding 167% increase over 2012.

To help us meet this ambitious goal, we were fortunate to have the enthusiastic assistance of Guy Cormier, senior vice-president, Cooperative Network and Personal Services, and Jean-François Chalifoux, senior vice-president, Group and Business Insurance. They organized an exciting, effective campaign with the assistance of our hard-working and motivated team, and I would like to personally thank them and everyone who helped make the campaign such a success.

As part of the Desjardins Mutual Assistance Campaign, the Foundation has committed 60% of the funds it raises through the Desjardins Group Employee, Officer and Retiree Fund directly to stay-in-school programs starting in 2014. The other 40% will fund the academic scholarship program to encourage students to pursue vocational, technical, college and university studies.



**Gabriel Laurin**  
Desjardins Foundation  
Scholarship Recipient

Caisse d'économie solidaire

Bachelor's degree in  
administration/accounting  
University of Quebec at Montreal

## HELPING PEOPLE THROUGH COMMUNITY ENGAGEMENT AND INVOLVEMENT

Since 2012 Desjardins Foundation has been solely responsible for managing the Desjardins Group Fund, Desjardins's corporate philanthropy fund. In keeping with Desjardins Group's strategic direction and values, it has focused its efforts on education, cooperation, health and leading social and humanitarian causes.



Polytechnique Montréal CEO Christophe Guy, HEC Montréal director Michel Patry, HEC Montréal board chair Hélène Desmarais, Desjardins Group president and CEO Monique F. Leroux, University of Montreal rector Guy Breton and Campus Montréal executive director John Parisella.

**Education**, the foundation of sustainable prosperity, is one of Desjardins Group's priority fundraising areas. Each year Desjardins makes commitments to a number of university foundation fundraising campaigns. In 2013–2014, sizeable commitments were made to the University of Québec at Outaouais (UQO), the University of Québec at Trois-Rivières (UQTR), Collège Boréal and the University of Sherbrooke.

It was also announced that a one-time donation of \$4.5 million would be made to institutions involved in the "Campus Montréal Major Fundraising Campaign." This major contribution will go toward research and studies on the cooperative model as part of HEC Montréal's training

program for young managers and entrepreneurs. It will also support sustainability research and development at Montreal's École Polytechnique.

In the area of **health**, Desjardins's philanthropy primarily supports university hospital foundations (CHUs). In 2013 Desjardins supported CHU Ste-Justine and the Montreal Neurological Hospital and Institute, as well as Opération Enfant Soleil and the Mental Illness Foundation.

Desjardins Group also provided more support than ever for major **humanitarian causes**. Summer 2013 was marked by natural disaster and tragedy. The Lac-Mégantic catastrophe struck just days after Calgary, Alberta, was devastated by flood. Then in November, a powerful typhoon hit the Philippines, leaving a heavy human and physical toll in its wake. In a show of solidarity, Desjardins Group and its members donated over \$700,000 to the Quebec division of the Red Cross to help with the Lac-Mégantic relief effort.

### DESJARDINS FOUNDATION PHILANTHROPY: GIVING HOPE

Desjardins Foundation is firmly committed to its members, clients and communities. Through its philanthropic donations and investments, it opens doors to education and culture, promotes cooperative values, encourages healthy living and supports major humanitarian causes.

### DESJARDINS FUND 2013 PHILANTHROPIC PARTNERSHIPS

CHU Ste-Justine Foundation  
Collège Boréal  
Fondation de l'Hôpital Sacré-Coeur de Montréal  
Fondation de l'UQAT – Small community development chair  
Fondation de l'UQTR – Université du Québec à Trois-Rivières  
Fondation les petits trésors – Hôpital Rivière-des-Prairies  
Fondation Madeli-Aide  
Fondation Paul Gérin-Lajoie  
Forces AVENIR  
Fondation de l'UQAC – Université du Québec à Chicoutimi  
Fondation de l'UQAM – Guy Bernier Cooperation Chair  
Fondation de l'UQO – Université du Québec en Outaouais  
HEC Montréal  
La Cité  
McGill University – Alphonse-Desjardins Trading Room  
Mental Illness Foundation  
Montreal Museum of Fine Arts Foundation  
National Theatre School of Canada  
Opération Enfant Soleil  
Polytechnique Montréal – Life cycle analysis chair  
Red Cross  
Ronald McDonald House  
United Way



**Alexandra Torrès Parent**  
Desjardins Foundation  
Scholarship Recipient

Caisse Desjardins de Montréal-Nord

Dental hygiene student  
Cégep de Maisonneuve

## GIVING TO BUILD A BRIGHTER FUTURE

Desjardins Foundation relies on donations, so we must constantly develop initiatives to create new income streams. This year we developed new fundraising approaches to do just that.

In addition to making individual and group donations, donors can now make planned gifts—wherein donors specify how and when their gifts will be used—as well as gifts of stocks to support the Foundation’s mission.

There are a number of ways to make a planned gift, including through a life insurance policy, a bequest or a bequest from a retirement plan, through the sale of real estate or shares, or through a “Heritage Fund.”

Desjardins Foundation Heritage Funds allow major donors to make philanthropic commitments that live on in their memory. These endowment funds require a minimum initial gift of \$20,000, and the principal amount never changes. A fund can be named after the donor or in honour of an individual, association or organization.

Investing in a Desjardins Foundation Heritage Fund is a way for donors to support their chosen cause with a financial commitment that lasts.

## JOINT FUNDRAISING EVENTS: THE YEAR’S HIGH POINTS

Numerous events were held throughout the year in partnership with other organizations, regions and Desjardins Group components.

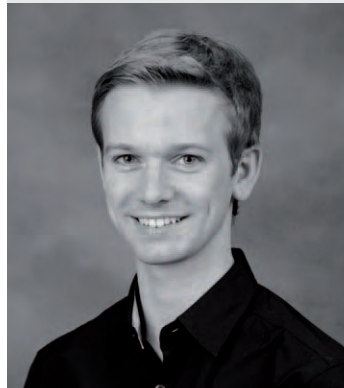


Défi Vélo Desjardins

Many committed managers and officers chaired fundraising events to support Desjardins Foundation, including the *Défi Vélo Desjardins* bike challenge that brought together Desjardins employees and their friends and families for a fun day on August 24, 2013; the *Show de la Réussite* benefit put on by Fondation Arts-Études to keep kids in school; golf tournaments organized as part of larger regional events such as the Santé Prestige golf tournament by Beauce-area caisses and the Desjardins Venture Capital golf tournament, as well as the Montreal Championship. Desjardins Auto, Home and Business Insurance made a donation as part of

its “Referring for a Good Cause” program, and donations were made through the *Zoom Co-op* cooperative game and *Opération Vide Tirelire*. Major contributions were also made by Desjardins Group components in support of the Foundation.

All told, nearly \$550,000 was raised through individual donations and fundraising events. Thank you to everyone who organized and took part in these events.



**Charles-Olivier Tremblay**  
Desjardins Foundation  
Scholarship Recipient

Caisse Desjardins du Sud de la  
Matawinie

Bachelor’s degree in business  
administration with a marketing  
concentration  
University of Quebec  
at Trois-Rivières

## COMMUNICATION AND OUTREACH

This past year the Foundation also made efforts to enhance its communication and IT tools. First we overhauled our website to make it more appealing and user-friendly. We also optimized the way we electronically collect information about our scholarship recipients and donors to streamline our operations management.

In conjunction with the Federation's corporate advertising and social media teams, the Foundation was able to reach out to more young people and members of the public during our scholarship and prize campaigns. We also ran a bus shelter advertising campaign in the greater Montreal area. A microsite accessible through the Desjardins Group intranet site, Portail D, was also created. Tools, promotional material, information on Foundation events and useful links are now posted on the site for caisse managers and employees and regional communications professionals.

We would like to close by thanking Caisse du Complexe Desjardins for its great work on the "Desjardins Foundation: 40 Years of History" exhibition. Thanks to their generous contribution, the Foundation now has an outstanding promotion and outreach tool.

## 2014 OBJECTIVES

### REVIEW OUR GOVERNANCE STRUCTURE

The Foundation's repositioning has been the subject of much thought and analysis, and a decision has been made to review the Foundation's governance structure. So in 2014, Desjardins Group's governance committee and board of directors will consider expanding the structure and makeup of the Foundation's board of directors to include additional experts to help it pursue its new strategic direction.

### DEVELOP NEW PARTNERSHIPS TO KEEP KIDS IN SCHOOL

Because the Foundation believes in education and wants young people to succeed, new partnerships will be identified in an effort to keep kids in school. Over 28% of Quebec young people do not graduate from high school. To bring this number down, starting in 2014 the new Desjardins Group Employee, Officer and Retiree Fund created by Desjardins Foundation will be earmarked for programs working to prevent students from dropping out of school.

### BETTER MEET THE NEEDS OF YOUNG PEOPLE AND TOMORROW'S LEADERS

Lastly, the Foundation would like to better meet the financial needs of young people and help get them started on the right financial foot. To give them this financial boost, we hope to award \$2 million annually in academic scholarships and prizes in the coming years.



**Anne-Sophie Alain**  
Desjardins Foundation  
Scholarship Recipient

Caisse populaire Desjardins  
de Charlesbourg

Master's degree in philosophy  
Laval University

## ACKNOWLEDGEMENTS

This year more than ever, I would like to express my gratitude to the entire Foundation board of directors, and especially board chair Monique F. Leroux, for their trust and assistance.

I would also like to thank the governors and regional committees for their steadfast support and community outreach work.

I am especially grateful to everyone on my team for their hard work and professionalism. Without them and their belief in our group objectives, none of this would have been possible. Thank you so much!

On behalf of the thousands of young people who received a Desjardins Foundation scholarship or prize, I would like to sincerely thank our generous donors. Because they cared, we can do more to help our communities and young people realize their dreams and goals.

**THANK YOU  
TO OUR GENEROUS  
DONORS!**

### FRIENDS OF DESJARDINS FOUNDATION

*List of individuals who donated \$500 or more and agreed to have their names published.*

Stéphane Allaire	André Chapleau	Viviane Garneau	Denis Leclerc	Johanne Potvin
Ivan Audet	François Chaput	Lionel Gauvin	Nancy Lee	Guillaume Poulin
Sylvie Audet	David Charbonneau	Suzanne Gendron	Benoit Lefebvre	Christian Pouliot
Vik Bamboukian	Carole Chevalier	Yves Geoffrion	Guyline Legault	Michel Préfontaine
Nicole Barrière	Gregory Chrispin	Sylvia Gilbert	Guy Lemieux	Alain Raïche
Jocelyn Beauchesne	Jean-François Collin	Carole Gladu	Alain Leprohon	Julie Raïche
Sylvie Béchard	Guy Cormier	Stéphane Gravel	Monique F. Leroux	Nicole Ranger
Gaston Bédard	Marie-Huguette Cormier	Alain Hade	André Lesage	André Raymond
Richard Bégin	François Coupal	Daniel Hébert	Pierre Levasseur	Louis Rhéaume
Jean-Claude Bélair	Bernard Couture	Alain Houle	Robert Léveillé	Daniel Robitaille
Annie Bélanger	Christian Croteau	Christian C. Huberdeau	Nadine Longpré	Michel Roy
Réal Bellemare	Christian Cyr	Claudette Jeannotte	Martin Masson	Jean Royer
Martin Belley	Pauline D'Amboise	Jean-Marc Jodoin	France Meloche	Jean-Pierre Sablé
Pierre Belzile	Diane D'Amours	Walter Kirner	Michel Ménard	Salwa Salek
Christiane Bergevin	Marielle Daudelin	Stefan Kossak	Josiane Moisan	Pierre-Olivier Samson
Gilles Bernard	Denise Debien	Nadia Koulibaly	Geneviève Morel	Louise Sanscartier
Martin Bernard	Denis Delmaire	Linda Labbé	Stéphane Morency	Michel Sévigny
Yvon Bernier	Diane Derome	Christian Labelle	Sébastien Nadeau	Alain Soucie
Marc Bertossini	Danny L. Desrosiers	Martin Labrecque	Sylvain Nadon	Mathieu Staniulis
Stéphane Bertrand	Jacques Dignard	Nathalie Lachance	Mathieu Ngo Viet	Louise St-Hilaire
Martine Blanchard	Henri Dolino	Pierre Lacroix	Gilbert Nolasco	Patricia St-Jean
Martial Boislard	Hélène Drouin	Denis Lafrenière	Stéphane Pageau	Sylvie St-Pierre Babin
Eric Boivin	Jean Drouin	Carl Laliberté	Luc Papineau	Eugène Tassé
Claude Boucher	Serge Dufresne	Magali Lamothe	Sylvie Paquette	Roger Tessier
Jean Boulanger	Denis Duguay	Pierre Langelier	Michel Paradis	Pascal Thibeault
Denise Brisebois	Alain Dumas	André Langlois	Yvan Paradis	Patricia Tremblay
Raymond Brodeur	Brigitte Dupuis	Carle Laperrière-Marinelli	Denis Paré	Sylvain Tremblay
Johanne Brossard	Daniel Dupuis	Nathalie Laporte	Jocelyne Payette	Sylvie Trudeau
Jean Brosseau	Frédéric Dussault	Amélie Larin	Alain Pelletier	Michel Vaillancourt
Louise Marie Brosseau	Daniel Fontaine	Chantal Larose	Nicole-Louise Pepin	Lucie Valois
Martin Brunelle	André Forgues	Sylvie Larouche	Julie Pépin	Yvon Vinet
Charles Carey	Alain Fortin	Nathalie Larue	Eric Petitgand	Martin Voyer
Benoit Caron	André Gagné	Jean-Guy Lavoie	Chantale Picard	Linda Williams
Jacques Chamberland	Serge Gagné	Marcel Lauzon	Denis Pinard	
Françine Champoux	Marguerite Galipeau	Daniel Leclerc	René Poitras	

### ADDITIONAL THANKS TO

- Desjardins caisses and components
- All organizers, volunteers, participants, donors and sponsors who took part in the many Desjardins Foundation fundraising events
- Fédération des caisses Desjardins du Québec
- Pricewaterhouse Coopers
- Desjardins Trust
- Desjardins Global Asset Management



**Philippe Morissette**  
Desjardins Foundation  
Scholarship Recipient

Caisse Desjardins Les Estacades

Bachelor's degree in law  
University of Montreal

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### Jennifer Hains

2013 Desjardins Foundation Scholarship Recipient

Doctoral Student in Psychology  
University of Quebec at Chicoutimi

“This scholarship does more than just help me pay for school. It also shows that people believe what I’m doing is important and think I deserve recognition for my hard work all these years. This show of support really means a lot to me, and it’s a great way to top off my long academic career. On behalf of myself and all those YOU have supported, thank you so much, Desjardins Foundation. I look forward to giving back very soon.”



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