

At your side. On your side.



Message from the Chair



Guy Cormier

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

This year, I've had the privilege of meeting thousands of young people, from Gaspé to Vancouver. It gave me the opportunity to work with them to create a future they can call their own. During the Dream the Impossible event, young people ages 18 to 30 from across Canada brainstormed to come up with solutions to our major social issues. I was particularly impressed by their confidence, ideas and vision. And once again, they've shown just how talented and motivated they are!

But given the difficult economic climate of recent years, many young people have also told us they need help and support more than ever to make their dreams come true. I'm so proud of the work we're doing at Desjardins to fulfill our responsibility to young people. Commitments totalling more than \$50 million annually, including \$6 million from the Desjardins Foundation.

And thanks to the extraordinary work of the Foundation, we're definitely helping to support academic success. This year alone, the Foundation's activities supported 472,000 young people across Canada.

Our accomplishments speak volumes about our commitment to helping young people reach their full

potential. These accomplishments also allow us to make a strong statement that education is not only a great asset, but also a remarkable driver for social development.

That's why we're celebrating what the Desjardins Foundation did in 2023. I also believe that we should consider our efforts as a benchmark that will spur us on to constantly push boundaries and increase the Foundation's impact across the country.

This year, the board of directors adopted a position that will allow us to extend the Foundation's reach and boost its activities in the years to come.

Thank you for supporting us in our efforts to help young people find their way.

A stylized, handwritten signature in black ink, consisting of several loops and a long horizontal stroke extending to the right.

Guy Cormier

AN INTERVIEW WITH NANCY LEE

Our commitment to youth: An investment in the future



Nancy Lee
Executive Director of the Desjardins Foundation

It's been an exceptional year for the Desjardins Foundation! But we have no intention of resting on our laurels as there is no shortage of projects to help young people succeed academically. In this interview, Nancy Lee, Executive Director, provides an update on the accomplishments of the past few months and upcoming initiatives.

What really stood out for you in 2023?

I'm very proud of the work we've accomplished over the past year. We've accomplished so much, and we couldn't have done it without the unwavering support of our Desjardins colleagues. I sincerely thank them for their invaluable assistance. I'm fortunate to be surrounded by the passionate people who make up the Desjardins Foundation.

It's exciting to see the growing benefits of the Foundation's initiatives. It's as if we're on a swing and we're building momentum to take us higher every year! And it wouldn't be possible without the tremendous support we receive.

A growing number of young people are discovering the Foundation. You're becoming increasingly important...

Over the past few years, we've worked hard to make the Desjardins Foundation scholarships more accessible. We also partnered with many caisses in Quebec and the Desjardins Ontario Credit Union to increase opportunities to award scholarships.

The numbers speak for themselves: this year, we awarded nearly 4,400 scholarships to support young people. Of these, 1,467 were awarded by the Desjardins Foundation, 2,823 were awarded by Desjardins caisses and the Desjardins Ontario Credit Union, and 112 were awarded by various partners.

That's also true for teachers and educators! Since the program was launched, 80% of Quebec public schools have applied for the Desjardins Foundation Prizes.

As a result, more than 115,500 young students will benefit from the 626 initiatives that the Desjardins Foundation Prizes supported in 2023

More scholarships and projects supported by the Desjardins Foundation Prizes—that's impressive progress!

Absolutely! But it's all possible thanks to teamwork.

Let's start with our cooperative. Desjardins and its subsidiaries donate a portion of their surplus earnings to the Foundation. But that's not all: more than 18,000 Desjardins

directors, employees, agents, and retirees donate to the Desjardins Foundation Cares and Shares campaign. We can also count on the support of 1,600 volunteer jurors who evaluated the applications for our 2 programs.

The caisses, the Desjardins Ontario Credit Union and the Desjardins Agent Network have a wonderful role to play, both through their support of the Cares and Shares campaign, and by awarding scholarships and Desjardins Foundation Prizes in their communities.

Each year, employee groups also organize activities to raise money.

Desjardins Foundation Prizes are a unique way to motivate students in schools. What have you learned since setting up this program?

Young people want to take their place and express themselves. We need to give them the means to do so. They need to discover what they're passionate about. That's what we hope to achieve with the Desjardins Foundation Prizes.

Teacher involvement is often a must because they play such key roles in young people's lives. In addition, they help students discover new passions and develop new interests. Through the Desjardins Foundation Prizes, we learn about committed educators who embody their role to help young people grow.

I truly believe that they're inspiring people. I'm sure that young people will remember the teachers who win Desjardins Foundation Prizes.

The Foundation also stands out by helping donors set up their own philanthropic fund. What are your takeaways from this initiative?

More and more people want to contribute to change and support causes that matter to them. We can help do that by enabling them to create their own philanthropic fund.

The response is unanimous; the 250-plus donors who have set up a philanthropic fund said it was much simpler than they thought!

My team and I learn a lot from them. They're admirable people—who sometimes work behind the scenes—dedicated to making the world a better place.

In fact, our philanthropic funds garnered the attention of the TV show [L'enquête McSween](#) which is popular among French speakers in Quebec. They invited me to join them for an episode on charitable giving, where they devoted an entire segment to these charitable funds.

Where do you see the Desjardins Foundation heading in the future?

Education is complex. The Foundation is looking hard at how we can increase the scope of our actions to close the gap between young people who are doing well and those who are struggling. And, at the same time, we want to support the initiatives that have the biggest impact in helping young people reach their full potential.

Our goal is to bring about lasting change for young people. Their academic success is what motivates us. We work closely with various people at Desjardins, and we want to do more by collaborating with other organizations to be a key player in youth success.

What do you hope to achieve through these partnerships with other organizations?

Above all, it's the impact of our actions that counts! By working together with organizations that complement what we do, we can bring about lasting change.

Motivation is so important: if young people don't like school and don't have a taste for learning from their very first years in the classroom, the risk of dropping out increases considerably. That's why we've started—and will continue—to work with and support organizations involved in prevention and intervention, to give young people the tools they need throughout their academic journey.



1467

scholarships awarded
in 2023 by the Desjardins
Foundation



472,000
young people
benefited from the
Desjardins Foundation's
support



626
Projects supported
by the Desjardins
Foundation Prizes

THE IMPACT OF OUR ACTIONS

Three scholarship winners share their stories

The economic turmoil hasn't spared young people: Nearly 1 in 2 students who applied for a Desjardins scholarship say they're having a hard time making ends meet. But young people are as resilient as ever! This year, 1,467 students benefitted from the Desjardins Foundation's support, for a total of \$3 million. Here's a look at 3 of these scholarship winners.

ELLIOTT WONG: A THIRST FOR KNOWLEDGE

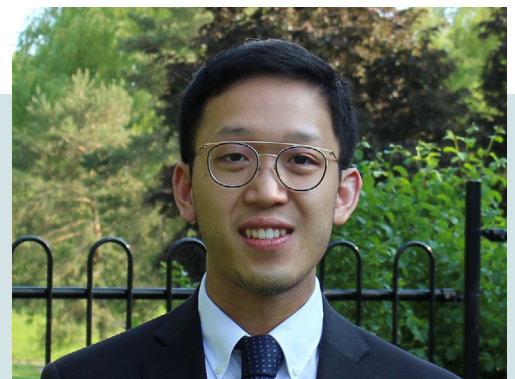
I aspire to become a doctor, combining my knowledge of biomedical engineering with artificial intelligence and machine learning. My goal is to be able to bring innovative solutions to various medical issues.

This interest comes directly from my family. My sister has Rubinstein-Taybi syndrome, a rare disease that greatly affects her. My motivation to help my sister in every way possible and my thirst for knowledge pushed me to do some research at SickKids, a hospital in Toronto. I also became deeply involved in various volunteer and research activities.

During the pandemic, I volunteered and taught at a special needs group, organizing online and in-person activities. It helped me build strong ties with these young adults.

Inclusion is also an important value for me: I'm co-founder and vice president of the Chinese Medical Students Association at the University of Toronto.

I work part-time, but the scholarship from the Desjardins Foundation helps me cover my tuition fees. That's really important!



Elliott Wong
Medical Student
University of Toronto



Raphael Asimwe
Social work student
Cégep Marie-Victorin

RAPHAEL ASIMWE: SUPPORT THAT MAKES LIFE LESS STRESSFUL

I came to Canada to pursue my studies: I arrived in the middle of winter, during COVID! I was really looking for ways to help me pass my courses. The Desjardins Foundation scholarship is a great source of motivation for people facing many hurdles along the way.

At CEGEP, I help refugees who have just settled in Canada to pursue post-secondary education. I really want them to feel like I'm looking out for them, both at school and in their everyday lives, for example by explaining how public transit works.

I'm also involved in my social work studies to ensure that our internships can be paid.

The Foundation's recognition makes things less stressful. It's very positive to see that people recognize the efforts students put into their education to encourage us to go further than where we were when we first started.

CATHERINE MORENCY: COMMUNITY INVOLVEMENT AT HEART

School wasn't always easy for me. Nevertheless, I've always put in the time and effort needed to succeed. The Desjardins Foundation scholarship eases my financial burden and allows me to focus more on my studies.

I was bullied when I was younger, and I heard about Big Brothers Big Sisters, an organization that works with young people going through adversity. It's a cause that really struck a chord with me! I know from experience that when you have a hard time in the schoolyard, your grades are often affected too. Usually, all these kids want is a friend to have lunch with. I thought maybe I could be that friend.

I also prepare classroom activities that revolve around respect and friendship, and adapt my presentations for day camps. It's really rewarding to help these kids.

People who put in a lot of effort aren't always recognized. But that's what the Desjardins Foundation does with its scholarships by rewarding those who put in the work. You should never give up, even when the road gets hard!



Catherine Morency
Occupational therapy student
Laval University

THE IMPACT OF OUR ACTIONS

Desjardins Foundation Prizes: A host of inspiring projects to help students enjoy school

This year, a total of \$1.7 million was put towards 626 initiatives that helped more than 115,500 students. Here's a look back at 3 projects carried out in 2023 that have made a real difference in the community.



Some of the young chefs who participated in the Odyssee culinaire initiative, in Val-Bélair.

A BUDDY TO HELP MANAGE EMOTIONS

Some students have a hard time managing their emotions, whether it's joy, sadness or anger. When they feel overwhelmed, their emotions take over.

That's why Michelle Spencer, a teacher at the Woodman Cainsville School in Brantford, Ontario, launched an innovative project to connect these kids with an older student who is facing similar challenges.

"These are often kids who are overlooked for leadership roles," says Spencer. "They don't always have a chance to shine among their peers, but they have so much to offer. I'm an educator and the mother of a child with difficulties at school. I know how important it is to boost self-esteem for children experiencing difficulties."

Older students were trained on relaxation strategies during sessions with a teacher. They then taught these techniques to their younger buddies. The meetings, which take place a few times during the week, also give them the opportunity to read about self-control and participate in fun activities.

"This program helps kids feel connected and valued," adds Spencer. "There's no better motivation for a child than realizing they can make a difference!"

A KITCHEN PROJECT IN VAL-BÉLAIR

"We thought that the students were bringing a lot of junk food and candy," explains Valérie Laroche, a special educator at L'Odyssee high school in Val-Bélair. How do you help young people develop better habits, especially since the school doesn't have a cafeteria? An idea took shape during a discussion with school principal Maude Laflamme.

L'Odyssee culinaire, a kitchen project involving some 30 students, was born. Before getting started, the young cooks got advice from a nutritionist and a chef. The students learned to work together as a team. Their efforts helped deliver healthy, nutritious snacks for the school's athletes and meals for students in need. They also organized food tastings on themed days at school.

"No one would have thought we'd have come this far," says the proud school principal.

She added that projects like this one, where students have a chance to get involved, can be a positive experience and create a sense of belonging that automatically boosts the students' chances of success.

PUPPETS TO FOSTER ENGAGEMENT

To help her elementary school students stay motivated, Louise Dubé, a teacher at École Pierre-de-Coubertin in Montreal, came up with the brilliant idea of putting on a puppet show with them.

She explained that the project would allow them to work on their perseverance and creativity, while also having a big impact on their self-esteem and academic success.

The students were paired with a buddy from the fifth grade to put together a show from start to finish. This included writing the story, making the puppets, building a puppet stage and memorizing lines. They even had workshops with a puppeteer!

"This multidisciplinary project gave the kids a chance to work on their writing, speaking, reading, acting and memorization skills. And these all contribute to their academic success," says Dubé. "Everyone learned to persevere after each step and improve after each show in order to be ready for the final show."

"For the kids, it's about living something big," says school principal Nadine Lalancette. It gets them out of their daily routine. When you do something as big as this, you know that the kids are going to go all out and make unforgettable memories for them."



Students from Pierre-de-Coubertin Elementary School were able to put on a puppet show thanks to the Desjardins Foundation Prizes.

FIND OUT MORE

To watch [a video](#) about the project at L'Odyssee high school (in French only) >

To watch [a video](#) about the project at Pierre-de-Coubertin Elementary School (in French only) >



THE IMPACT OF OUR ACTIONS

The organizations we support: Together, we go further

The Foundation supports 20 organizations that play a role in the day-to-day lives of young people, whether it's helping them before they begin their academic journey, or supporting them in various areas of their lives as students. These organizations have all cultivated an expertise in their field. By working with these organizations, we can help one another accomplish more because their work complements that of the Foundation. Combining our efforts helps us to achieve our goal of contributing to young people's academic success.

Below are examples of some partnerships with direct benefits for our communities.



300,000 Canadian students participated in Let's Talk Science programs in 2023.

IN TOUCH WITH SCIENCE

Developing critical thinking and creativity in young people is essential to their academic success. Let's Talk Science is an organization that supports students, especially in complex subjects such as science, technology, engineering and mathematics, which are essential in an increasingly innovation-driven society.

The Foundation's contribution helps support and improve the organization's programming. The organization offers

bilingual programs free of charge to young people from preschool to the last year of high school, in both urban and rural areas. In 2023, 300,000 students across Canada took part in various Let's Talk Science programs.

Learn more about [Let's Talk Science](#).

SCHOLARSHIPS FOR COURAGEOUS STUDENTS RETURNING TO SCHOOL

We teamed up with the Literacy Foundation to create the Go Getters' Bursaries, an initiative that recognizes the perseverance and determination of people who have successfully taken steps to improve their literacy skills and understanding of core subjects.

The program has a direct impact on these students, as returning to school opens opportunities for education and work that they wouldn't otherwise have had. What's more, they become inspiring role models for others facing similar challenges! In 2023, 20 students were rewarded for their efforts.

Learn more about the 2023 [Go Getters' Bursaries](#).

PROVIDING THE RIGHT TOOLS TO COMBAT CLIMATE CHANGE

Climate change has numerous repercussions and poses many challenges. For young people, it's also a source of anxiety.

That's why the Desjardins Foundation has teamed up with the TELUS Friendly Future Foundation to support 4 initiatives that focus on both education and the environment.

The purpose of this partnership is to develop creative approaches to help young people get the tools they need to deal with current issues like climate change. These green knowledge and climate action initiatives were launched across Canada in 2023.

[Learn more about the 4 projects supported.](#)



In collaboration with the TELUS Friendly Future Foundation, four projects will be supported.



The Biblio-Jeux program provides tools to promote language development in children aged 6 months to 12 years.

LIBRARY ACTIVITIES AND GAMES

The Biblio-Jeux program by the Association des bibliothèques publiques du Québec helps parents introduce their children to the world of language and literature. The program features a wide range of tools and activities designed to support the development of children ages 6 months to 12 years.

Parents can count on a selection of games, books to read and activities to do at home.

The program has been a great success: over 80 libraries in 15 regions of Quebec have chosen to offer Biblio-Jeux to families in their communities.

Learn more about [Biblio-Jeux](#) (in French only).

THE IMPACT OF OUR ACTIONS

Initiatives that go even further

You can't achieve great things without the support of dedicated collaborators. Our Desjardins colleagues are no exception. Here's a look back at some of the initiatives that help us broaden the scope of our actions.



To highlight the power of unity, the Foundation welcomed several scholarship recipients, partners, donors, and jury members during an appreciation evening in November 2023, in Montreal.

TERRACE DESJARDINS

This colourful event brings together over 1,000 young people! The first edition of Terrace Desjardins, an initiative of Desjardins caisses in the Quebec City area, was a huge success.

The event, held in November 2023, gave Desjardins Foundation scholarship winners a chance to socialize. It was also an opportunity for other students who applied to find out if they had been selected for a scholarship awarded by one of the caisses in the region.

In 2023, Desjardins handed out \$1 million in scholarships to young people in the Quebec City area.

Learn more about the first edition of [Terrace Desjardins](#) (in French only).

ACKNOWLEDGING SCHOLARSHIP WINNERS, DONORS AND JURY MEMBERS

The success of the Desjardins Foundation depends on the contribution of all our partners! To highlight the power of cooperation, the Foundation hosted a few scholarship winners, partners, donors and jury members for a festive evening in November 2023. Thanks to all these allies, the Foundation was able to expand its reach and help more young people achieve their academic dreams.

Learn more about this [event](#) (in French only).



Students from the trades program at Lively District Secondary School in Sudbury received support from Desjardins.

AN ESSENTIAL NETWORK

Desjardins boasts an extensive network of exclusive agents in Ontario, Alberta and New Brunswick, specializing in property and casualty, and life and health insurance. These agents are very involved in their community and make excellent spokespersons for the Desjardins Foundation Prizes.

A French-language media outlet in Toronto, l-express.ca, highlighted the program's impact on communities. In 2023, a total of 72 projects, benefitting more than 33,000 young people, were supported in these 3 provinces.

Read the article on l-express.ca (in French only).

MOI, JE COOP PROGRAM

Caisses in the Granby area launched the Moi, je coop program to support projects submitted to the Desjardins Foundation Prizes by teachers and educators. In 2023, the initiative celebrated its 10th anniversary.

This program helps support more projects in the region. In 2023, the Desjardins Foundation and Granby caisses gave back a total of \$235,000 to 91 schools and organizations.



An appreciation event hosted by the Rouville and Haut-Richelieu caisses to celebrate the awarding of 43 Desjardins Foundation Prizes.

Desjardins Philanthropic Funds

The Desjardins Foundation offers Desjardins Group members and clients the option to create their [own philanthropic fund](#) to provide long-term support for the causes that are important to them. Every year, these funds contribute to several beneficiary organizations.

These funds give philanthropists the opportunity to support the causes they care about while acting as a valuable asset for organizations that receive regular, long-term contributions to support their charitable initiatives.

In 2023, we helped members and clients create 37 new philanthropic initiatives. It's a privilege to take part in this collective action through which Desjardins members and clients help build stronger communities for us all.



Since 2015

258 funds set up

**\$37 million under
management**



In 2023

**246 beneficiary
organizations**

**\$2 million given
back to the
community**

Many thanks to our exceptional partners

The Desjardins Foundation's success is the result of a number of people and partner organizations who support young people's academic success. Thanks to this community, the impact of our actions grows every year.

Thank you so much!

Many
thanks
to...

- Desjardins Group and its subsidiaries.
- The 18,000 directors, employees, agents and retirees who donated to the Cares and Shares campaign.
- All the caisses joining forces with us to make an even greater impact in every community.
- The Desjardins teams that organized fundraising events for the Foundation:
 - On the Road, an initiative by the Procurement, Accounting and Administrative Services Division brought together over 700 employees. They walked or ran for 24 hours straight to raise money. [Over \\$1 million has been raised since the campaign first started 7 years ago.](#)
 - Over 700 people attended the Huitres en affaires charity event organized by Desjardins Business. The event raised more than \$108,000 for 3 organizations, including the Desjardins Foundation.
 - A group of Desjardins employees and retirees pushed the limits of their endurance to reach the summit of Aconcagua.
 - Other inspiring initiatives included the Programme Récup and the administrative services team's initiative to match donations with the purchase of promotional items.
- The 1,600 volunteer jurors who evaluated the applications for our scholarship programs and the Desjardins Foundation Prizes. In total, their commitment amounted to more than 6,500 hours.



A group of Desjardins employees and retirees pushed their limits to reach the summit of Aconcagua.



Over 700 staff members from the First Vice-Presidency Operations Executive Division walked or ran continuously for 24 hours as part of the 7th edition of the Sur le Chemin event.

- The 153 directors appointed by their caisse or the Desjardins Ontario Credit Union to ensure that the boards of directors work closely with the Foundation.
- Our partners who provide free services, such as PwC, who audits our financial statements, and our portfolio manager, Desjardins Global Asset Management, who assumes a large part of the portfolio management fees for the Foundation's capital fund.
- All those who help young people learn about our programs or our partners' resources.
- All our business partners and individual donors who sponsor scholarships. This includes Sagen Mortgage Insurance Company Canada, Synergie Hunt International, LTIMindtree Canada, KPMG's Black Professionals Network in Quebec, Desjardins Group Security Office, Femmes Desjardins, the Hamelys Endowment Fund, the Michel Dion Fund and the Brunelle-Brown Fund.
- All the Desjardins teams share their expertise us.

Our Board of Directors

We'd like to thank our directors for their unwavering support in helping the Desjardins Foundation reach its goals.



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 President and CEO of Desjardins Group



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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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