

Investment policy 2023

Community Development Fund
Sponsorships
Donations

The financial cooperative dedicated to the technology and telecom ecosystem



Caisse des Technologies



Financial cooperative dedicated to **workers, businesses** and the **technology community** in Quebec and Canada.



More than 16 000 members across Québec



Large team of 35 advisors, agents et managers deployed in 3 service centers in Montreal, Shawinigan and La Tuque.



Numerous partners in information technology, telecommunications, medical technology, education technology, artificial intelligence, green tech, and many others.



Investment policy

The mission of the **Caisse Desjardins des Technologies** is to contribute to the growth and development of Quebec's technology and innovation sector by promoting the prosperity of its members and customers.

The caisse is committed to its community by supporting structuring financial projects for individuals and businesses, in partnership with organizations and institutions in the sector.

This policy aims to provide information to caisse members and partners on the **caisse's** contributions to the community.







It provides the **caisse's** board of directors with guidelines on allocating and managing the financial support provided by the caisse, which includes the Community Development Fund (CDF), donations and sponsorships.

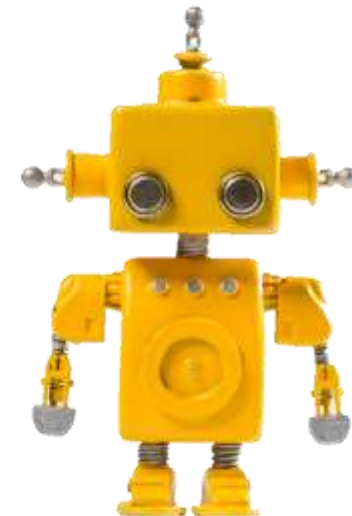


Purpose

This policy is based on business reality, while considering the specific needs of members and the community, the **caisse's** strategic planning and Desjardins **Group's** priorities.

Through its involvement in the development of its community, the caisse wishes to convey important values:

-  Money at the service of human development
-  Personal commitment
-  Democratic action
-  Integrity and rigor in the cooperative enterprise
-  Solidarity with the community
-  Intercooperation



Objectives

The caisse acts as a vector for growth, expertise and cooperation between the various players in the sector, contributing to the individual and collective success of the technology community.

The objectives of this policy are :



Share the framework for the **caisse's** community involvement.



Make sure members and the community have the information needed for their understanding;



Meet to the needs of members and the community by supporting major projects that are both structuring and promising for the various players in the technology industry.



Promote the cooperative difference and the democratic participation of members.



Promote **members'** access to funding by setting clear criteria.

Types of contribution

There are many ways the caisse can enrich the lives of people and communities. Along with providing financial support, the caisse can encourage employees and board members to develop strong relationships with members and the community.

Community Development Fund

Sponsorships

Donations

Anyone called upon by the caisse to complete a task on its behalf related to this policy is bound by **Desjardins's** Code of Professional Conduct, including the provisions on confidentiality and conflict of interest management.



Concordia Bootcamp at Desjardins Lab, 2023

Community Development Fund (CDF)

The CDF enables caisse members to contribute to the sustainable development of their communities, and to support initiatives in the fields of socio-economic development and dynamism, the environment, cooperative and financial education, and any other priority field of action in the community.

CDF investments are a key factor in getting many projects off the ground. **They're** designed to support major local projects that meet community needs.

Major local projects are projects that: :

- Unite different stakeholders around a common goal that will have a lasting impact on the community
- have significant added value for people and the community, empowering them to take charge of their development and their ability to act.

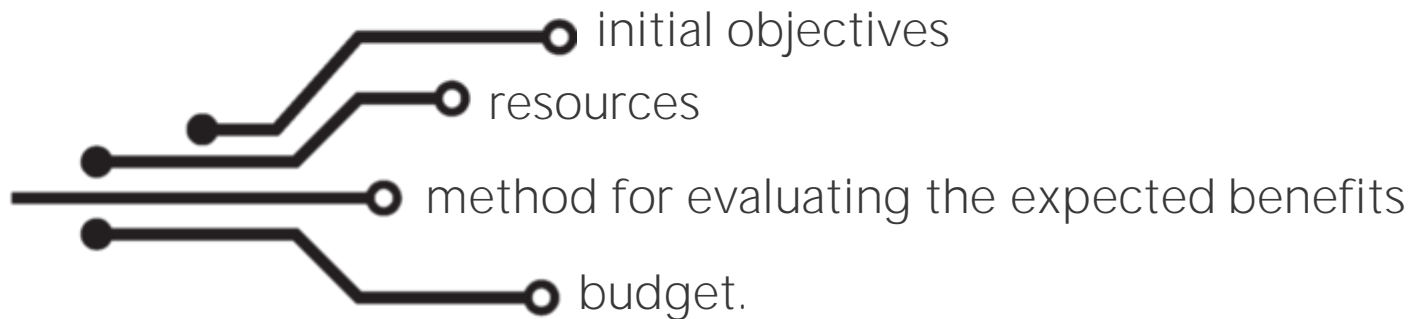


27 000\$ given to Technovation Montreal, in CDF, 2023

Sponsorships

A sponsorship is an amount of money provided to establish a business partnership or carry out an activity, an event or a project in exchange for an institutional or commercial benefit, with a view to obtaining visibility and business reciprocity so that Desjardins can reach a technology target clientele.

Because this is a business opportunity, every file is presented with a promotion plan that defines :



Visit to member-company ONYM, 2023



"Connecting Intelligence, Quebec's blue economy innovation potential" conference, 2023

Donations and volunteering

Donations

Donations include financial assistance, materials or services provided to non-profit organizations (associations, institutions and cooperatives) to support their development activities while boosting *caisse* visibility. Donations directly support the **organization's** cause.

Volunteering and mentoring

The *caisse* may occasionally offer the time and expertise of its staff and board members.



Caisse team participating to Défi Entreprises, 2023

Use of the Community Development Fund

Contributions to the Community Development Fund are approved by members at the annual general meeting (AGM). The contributions come from the surplus earnings reserved for member dividends. Members who attend the AGM must receive an annual report on the use of the CDF.

The CDF is managed exclusively by the **caisse's** board of directors. The board alone is responsible for determining how the money in the CDF is used. Members receive a cooperative difference report every year at the AGM.



Booth at the Salon des commerçants de La Tuque, 2023

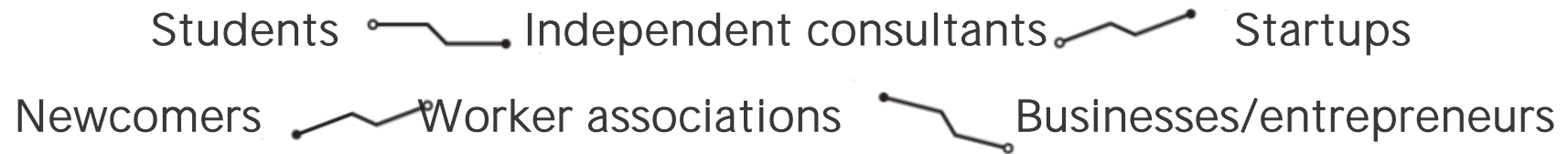


Project Demonstration Day, Technovation Montréal, 2022

CDF investment priorities

Based on the interests of its members, the caisse has established three main investment priorities.

Projects submitted must also address one of the following majority technology groups :



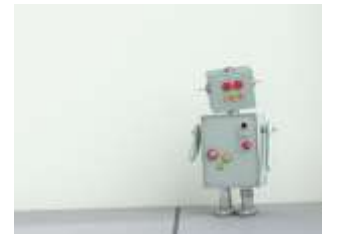
Education



Social commitment in the ecosystem



Business development and entrepreneurship



Others

CDF investment priorities

Education in tech

The caisse is committed to the next generation of professionals in technology. It offers several student scholarships each year to encourage students to pursue or complete their studies, and to support innovation projects in new technologies.

The financial education and autonomy of members are important to the caisse. It offers workshops, Lunch & Learn events and conferences. It also joins forces with partners to inform and share industry content and support training in various technology sectors.



Coding workshop with Le Wagon, Lounge Desjardins, 2023

CDF investment priorities

Social commitment in the tech ecosystem

Initiatives with a **high-impact social commitment** for the tech ecosystem are valued for the Caisse. For example:



Valuing women in tech



Reorientation in technology



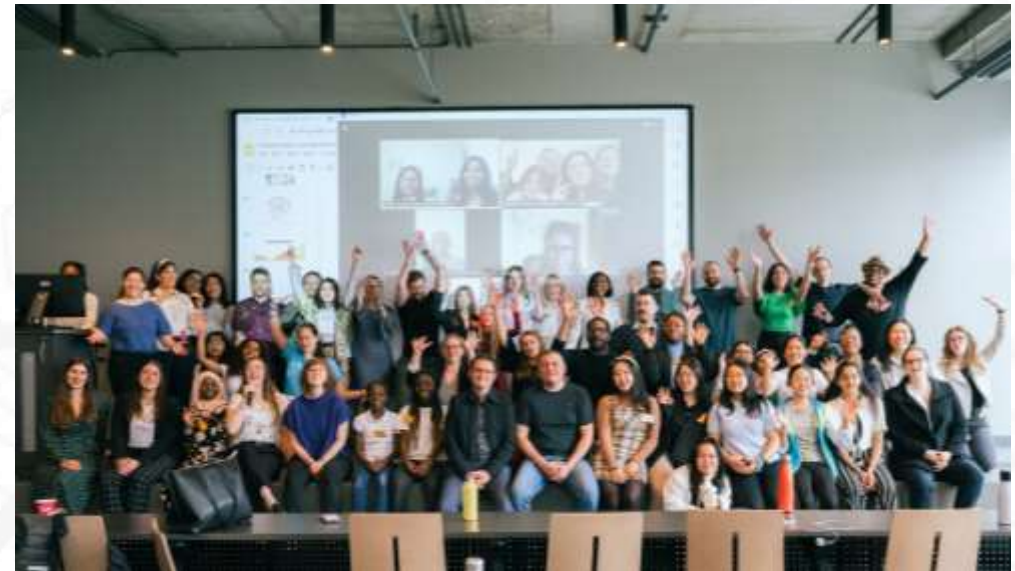
Support for culturally diverse tech communities



Industry collaboration and knowledge sharing



Wellness and mental health



Technovation Montréal Project Demonstration Day, 2023

CDF investment priorities

Business development and entrepreneurship

The tech industry is buzzing with people, ideas and promising projects that deserve exposure. Among other things, the caisse prioritizes opportunities in :



Digital transformation



Cybersecurity



Circular economy



Information technology



Telecommunications



Other priorities : The caisse has an opening for the initiation of projects with partners or for any opportunities during the year.

Eligibility criteria

The caisse will give special attention to project developers and donation and sponsorship applicants that have taken sustainability into account and the involvement of women in their activities. All requests to the caisse for a contribution must meet the following criteria :

CDF



Be a Desjardins member group, organization, cooperative or non-profit legal entity whose sector of activity is related to technology and innovation. Desjardins member organizations will be given priority for funding. However, the caisse will consider applications from organizations that are not members, taking into account their contribution to the community or that are recommended by a Desjardins member.

Sponsorships



Be a Desjardins member.


Donations





Be a Desjardins member.

Specific selection criteria


CDF


 Respond to one of the investment priorities.


 Show how the project will benefit the community and have a positive impact on a large number of people.

 Provide the caisse a visibility plan or reciprocal business opportunities.


Sponsorships


 Provide the caisse significant visibility or business opportunities in a reciprocal business relationship.


 Fall in line with the caisse's business development objectives.

 Define how the requested sponsorship will be fully exploited.

Donations

 Ensure that activities are largely volunteer-based.

 The contribution must not be used to cover a deficit or the organization's operating costs, with certain exceptions.

 The contribution must support a technology-related initiative or group of people.

Exclusions



Funding cannot be used to support the regular operations of a public sector entity or government body.



Funding cannot replace government financial aid programs, but they can be part of the **community's** share or outlay, as required by the program.



Organizations that receive support from the caisse must not compromise Desjardins **Group's** values.



Projects cannot be political in nature.











Funding cannot be used to pay back debt or invested in a reserve.



Organizations that have been involved in fraud or whose activities could negatively affect the **caisse's** reputation will not be considered.

Exclusions

-  Funding cannot support an individual, personal project, elite or professional athlete.
-  Social clubs or activities.
-  Unincorporated, unrecognized or for-profit organizations (for donations).
-  Projects with questionable financial management.
-  Trips, excursions or humanitarian aid outside the country.
-  Requests submitted in the form of a circular letter.
-  Purchase of advertising from a communication agency (flyer, placemat, bulletin board, etc.).
-  Requests that do not meet one of the caisse's investment priorities.

Submission and analysis procedure

All requests for donations and sponsorships and projects related to the Community Development Fund must be submitted to the caisse using the online form on the [caisse website](#) and [microsite](#).



[Partnership application form](#)

Any incomplete applications will not be analyzed and will be returned to the applicant for correction. The application will need to be submitted again and processed only when all required documents have been received. **All requests receive a response, whether positive or negative.**

Project submission and deadlines

Community Development Fund

Applications for CDF can be submitted on a rolling basis and will be evaluated and processed within 6 to 8 weeks of receipt, provided the application is complete.

The Cooperation Committee ensures the cooperative difference of the caisse and its involvement in the community. Following the committee's analysis and recommendation of the received projects, the Board of Directors will give the final approval. Applicants will then be informed of how much funding they will receive from the caisse.

Donations and sponsorships

Applications for donations and sponsorships can be submitted at any time of the year, and will be evaluated and processed within 4 to 6 weeks after they are received, provided the application is complete. After analysis, applicants will be informed of how much funding they will receive from the caisse.

Recipient's commitment

The relationship created when the caisse agrees to provide assistance is similar to the **caisse's** business relationships. The caisse may require both parties to sign a partnership agreement. The organization must agree in writing to comply with the requirements set out in this policy and in their application, as well as any requirements issued by the caisse, as applicable.

Respect et transparency

The caisse and the organization agree to fully respect each **other's** missions. The caisse and the organization agree to be as transparent as possible with respect to the funding provided. In particular, the organization agrees to notify the caisse of any change that could impact the funding provided by the caisse based on to the original application.

Business relationship with the caisse

The organization agrees to further develop its business relationship with the caisse. It also agrees to encourage its members to do business with the caisse, or more generally, with Desjardins Group entities.

Commitment and relationship with the caisse

The individuals or organizations that receive funding must show that **they're** committed to using all the resources available to them. All assistance is conditional upon the commitment and investment of applicant individuals and organizations.

Engagement des bénéficiaires

Visibility

Sponsorships and funding provided through the CDF must include a detailed visibility plan that promotes the **caisse's** community involvement. The caisse can also ask that board members and employees to attend the event or project announcement.

Partners that receive funding from the caisse over multiple years must prepare an annual report to ensure continued visibility and ongoing compliance with the terms of the agreement.

The organization must also make sure that it can provide photos of the event, project or participants to be included in the **caisse's** annual report.

Activity review and reporting

For the purpose of continuous improvement and reporting, the organization agrees to provide Desjardins with an overview presenting the project and its impact on members and the community.

Review of the investment policy

The caisse agrees to review this policy as necessary.

Our connected team, ready to serve you



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