



Change the world, one step at a time!

Commitments that become reality

FCDQ and Desjardins components



Desjardins

Money working for people

In partnership with **Équiterre**



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ENVIRONMENTALLY FRIENDLY TRANSPORTATION

Action 1 : **Reduce gas consumption**

Adopt measures to reduce the gas consumption of Desjardins manager's vehicles

Project progress

- Strengthened environmental measures in the Desjardins Group (DG) management automobile policy, which will come into effect on **January 1, 2009**, including:
 - Incentives for purchasing more environmentally friendly vehicles that respect target consumption ratings
 - Credits or penalties depending on whether targets are achieved or exceeded
 - Prohibiting remote starters
 - Periodic reminders to encourage users to get tune-ups
- Promotion of awareness on idling
- Development of a checklist on the best environmental practices for vehicles



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ENVIRONMENTALLY FRIENDLY TRANSPORTATION

Action 2 : **Reduce work-related travel**

Optimize technological tools to reduce work-related travel

Project progress

- Analysis of current FCDQ usage statistics for videoconferences and teleconferences
- Addition of seven videoconference rooms at Desjardins Financial Security (DFS)
- Desjardins shuttle between Lévis and Montréal (DG)



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ENVIRONMENTALLY FRIENDLY TRANSPORTATION

Action 3 : **Encourage the use of alternative transportation**

Adopt an environmentally-friendly transportation strategy by encouraging the use of public transit, carpools, bicycles, walking, etc.

Project progress

- Creation of a committee on alternative transportation (DG)
 - Survey on the transportation habits of 15,590 employees
 - Development of a Desjardins Group action plan (Q4 2008)
 - Launch in 2009
- Software to pair carpoolers in Lévis and Québec City by DFS
- Promotion of DFS employees' awareness about the impact of their transportation behaviour and habits



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FAIR TRADE AND ETHICAL CONSUMPTION

Action 4 : Include sustainable development criteria in procurement practices, particularly by:

providing buyers with the tools to include the concept of product life cycle in their invitations to tender

Project progress

- Internal forum on the ethical supply chain
- Training for Procurement Department buyers on life cycle analysis by CIRAIG (FCDQ)
- Integration of a new sustainable development clause in the Procurement Department's request for proposals template



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FAIR TRADE AND ETHICAL CONSUMPTION

Action 4 : Include sustainable development criteria in procurement practices, particularly by: *(continued)*

gradually increasing the proportion of ethical promotional material in the Desjardins catalogue

Project progress

- Section in the FCDQ's promotional material catalogue and the VISA Desjardins BONUSDOLLARS catalogue that provides information on the environmental features of products offered
- Online availability of the FCDQ's promotional material catalogue (savings of about 97,200 sheets of paper / year)
- Online availability of the VISA Desjardins BONUS DOLLARS catalogue



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FAIR TRADE AND ETHICAL CONSUMPTION

Action 4 : Include sustainable development criteria in procurement practices, particularly by: *(continued)*

raising awareness among managers, employees, members and clients about the effects of the choices they make as consumers

Project progress

- Partner of the *Protégez-vous Achetez vert* (Buy green) guide
- Capsules on ethical consumption broadcast on the Intranet and Desjardins.com
- Publication of articles on ethical consumption in internal and external Desjardins publications
- Publication of a checklist on ethical purchasing



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FAIR TRADE AND ETHICAL CONSUMPTION

Action 5 : **Increase the consumption of certified fair-trade coffee**

Increase the proportion of certified fair-trade coffee purchased and encourage the selection of other fair-trade products such as sugar, chocolate and tea

Project progress

- Offered fair-trade chocolate during the Desjardins caisses' 2007 AGMs
- Transition toward fair-trade coffee at the FCDQ, following DFS
- A Fair-trade Christmas hamper contest to raise FCDQ personnel's awareness of ethical consumption
- Pre-export financing service for free-trade coffee producers developed by Développement international Desjardins (DID)



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FAIR TRADE AND ETHICAL CONSUMPTION

Action **6** : **Encourage community-supported agriculture**

Set up partnerships to develop a network for community-supported organic agriculture

Project progress

- Promotion of awareness among employees and members to encourage signing up for organic food boxes
- Partnership with Coopérative La Mauve to create a drop-off location for the delivery of organic food boxes on the Lévis campus



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action 7 : **Make buildings more environmentally responsible**

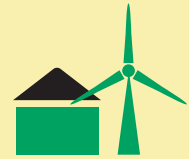
Upgrade current equipment and plan other energy-efficient action.
Put in place mechanisms to ensure responsible water use

Project progress

- Development of a Desjardins Group energy efficiency program by Desjardins Property Management
 - Energy audit and characterization pilot project for 15 caisse network buildings (October 2008)
- Partnership with the Association québécoise pour la maîtrise de l'énergie (AQME), and four other large companies, to improve Desjardins Group's energy efficiency



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action 7 : **Make buildings more environmentally responsible**

(continued)

Upgrade current equipment and plan other energy-efficient action.
Put in place mechanisms to ensure responsible water use

Project progress

- Complexe Desjardins:
 - Received the BOMA International Office Building of the Year award in the Renovated Building category in Denver, Colorado
 - Admitted to Hydro-Québec's EcoElectric network
 - BOMA Québec Go Green certification
 - Winner in the AQME (Association québécoise pour la maîtrise de l'énergie) Énergia 2007 contest in the Energy Efficiency Project—Existing Building category
- Head office at 100 Des Commandeurs
 - BOMA Québec Go Green certification



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action 7 : **Make buildings more environmentally responsible**

(continued)

Upgrade current equipment and plan other energy-efficient action.
Put in place mechanisms to ensure responsible water use

Project progress

- Various energy-saving measures for heating, ventilation, air conditioning and lighting systems were implemented at the FCDQ, Desjardins General Insurance Group (DGIG) and DFS
- Energy-efficiency measures carried out at the DFS head office in Lévis (application for the AQME [Association québécoise pour la maîtrise de l'énergie] Énergia 2008 contest)
- Renovations in line with LEED standards at Desjardins Securities (DS) and Carrefour Desjardins



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action **8** : **Favour energy-efficient equipment**

Standardize the purchase of energy-efficient equipment and enable the standby parameters on all items

Project progress

- Energy-efficiency criteria during the purchase of new equipment (computers, photocopiers, printers, refrigerators, etc.)
- Activation of standby parameters for all printers and photocopiers (DFS)



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action 9 : **Implement a residual materials management program**

Put in place a residual materials management program and ensure employee participation in this program

Project progress

- Desjardins Group's waste management program deployed with a pilot project at Complexe Desjardins
- Large eco-friendly events (zero waste - zero carbon)
- Commitment to Recyc-Québec to promote "ICI on recycle!"
- Mobile telephone recovery program
- Source reduction programs (Paper Challenge, Eco-Friendly Statement Challenge, personalized green assessment, Accès D campaign)



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action 9 : **Implement a residual materials management program** *(continued)*

Put in place a residual materials management program and ensure employee participation in this program

Project progress

- Project to remove styrofoam cups ongoing at the FCDQ and completed at DFS and DGIG
- Recycling of ink cartridges and computers
- Partnership agreement with Cascades—turn toward purchasing 100% post-consumer recycled paper



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ENERGY EFFICIENCY AND MANAGEMENT OF RESIDUAL MATERIALS

Action 9 : **Implement a residual materials management program** *(continued)*

Put in place a residual materials management program and ensure employee participation in this program

Project progress

- Recovery of used carpets during carpet change projects in DFS and DGIG offices
- In partnership with the City of Montréal, development of a project to implement an underground pneumatic waste and recyclable materials collection system in the Quartier des spectacles sector, for which Complexe Desjardins would serve as the central point for the collection station



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SOCIAL AND COMMUNITY INVOLVEMENT

Action **10** : **Redistribute surplus food**

Ensure the redistribution of surplus food at Desjardins functions to mutual aid organizations

Project progress

- Partnership with the Tablee des Chefs
- Redistribution of surplus food during eco-friendly events
- Publication of checklists on food redistribution and organization of an eco-friendly event



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SOCIAL AND COMMUNITY INVOLVEMENT

Action **11** : **Encourage employee social involvement**

Promote, value and publicize employees' involvement

Project progress

- A contest for FCDQ employees who are committed to volunteering to with recognized non-profit associations or agencies
- Gifts to recognize the contribution of members who are very active with the Green Squad
- AccèsD's Citoyen coopératif program, through which all employees commit to make at least one donation per year to the community (in money, in time, etc.)



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SOCIAL AND COMMUNITY INVOLVEMENT

Action **12** : **Raise awareness among Desjardins stakeholders of sustainable development issues**

Implement and support various awareness and education activities associated with these 11 actions, including their awareness objectives (e.g. training, Intranet, NGO partnerships)

Project progress

- Desjardins's nomination for the 2007 and 2008 Quebec Corporate Citizenship Award
- Awareness capsules in Desjardins electronic media
- Reports on sustainable development in internal and external Desjardins publications
- Editorial advertising in *Corporate Knights*



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SOCIAL AND COMMUNITY INVOLVEMENT

Action **12** : **Raise awareness among Desjardins stakeholders of sustainable development issues** (*continued*)

Implement and support various awareness and education activities associated with these 11 actions, including their awareness objectives (e.g. training, Intranet, NGO partnerships)

Project progress

- New Social Responsibility and Cooperative Report for 2007 in line with Global Reporting Initiative standards
- Awareness-raising activities conducted by Green Squads
- 2008 progress assessment of the *Change the World, One Step at a Time* project
- Signing of the Great Declaration to continue building a world that is more just, more open and more united (August 2008)