



# Sustainable Development-Friendly Action

Responding to the invitation by Équiterre, Desjardins gets going to “Change the World, One Step at a Time!”

To achieve this, Desjardins has committed to 12 actions in favour of the environment, which include reducing work-related travel, encouraging responsible purchases and local farming, promoting the consumption of fair-trade coffee, improving the ecological efficiency of its buildings and equipment, implementing a waste management program, redistributing surplus food from its major events, and encouraging its employees to become socially involved in the community.

## PAPER CONSUMPTION: 23 MILLION SHEETS SAVED THUS FAR

The call went out in fall 2005, with the launch of the Desjardins Paper Challenge. The objective: to reduce printer and copier paper consumption by 15% by 2008 and increase the use of recycled paper by the same percentage. “By December 31, 2006, we had already saved some 23 million sheets of paper, thanks to efforts made throughout the organization,” noted then President and Chief Executive Officer of Desjardins Group, Alban D’Amours. And that was just the beginning. Since January 1, 2008, Desjardins has been using paper containing 30% post-consumer materials to meet its needs and aims to completely switch over to paper made of 100% post-consumer fibres by the end of the year.

## RESIDUAL WASTE MANAGEMENT AT PLACE DESJARDINS

For the past few years, several Desjardins Group components have been involved in the management of residual waste, particularly paper and cardboard.

Desjardins Property Management, meanwhile, has just completed a new project at Place Desjardins to expand its metal, plastic, glass and battery recycling program. “Employee awareness activities were carried out throughout 2008. The project will eventually be extended to other properties in Lévis,” confirmed Jean Ruest, Senior Director, Property Operations.

## ECO-FRIENDLY EVENTS IN 2008

After having tested out the notion at the eco-friendly 2006 and 2007 Annual General Meetings, Desjardins Group extended its environmentally responsible practices to other events, such as the Rendez-vous meetings for presidents and general managers, regional general meetings and representative assemblies.

Desjardins is thus committed to reducing as much as possible the amount of waste produced at large-scale events and to planting trees



The efforts of Linda Lamoureux, pictured here with general manager Luc Bazinet, enabled Caisse populaire Sieur-d’Iberville to receive a certification of performance under Recyc-Québec’s “Ici on recycle !” program.

to compensate for the greenhouse gasses produced by people traveling to attend.

## “ECO-RESPONSIBLE” CAISSES

Caisse populaire de Sainte-Thérèse-de-Blainville is the first caisse – and the first enterprise on Montréal’s North Shore – to adhere to the “Zero CO<sub>2</sub>” standard through a program which plans to plant trees in order to offset greenhouse gas emissions due to work-related travel by employees and company executives. Some 280 tonnes of carbon generated in one year were offset in this way through the planting of 1,800 trees in the Sainte-Thérèse area last summer.

During 2007 annual meetings, the Caisse made another environmentally friendly gesture by producing its annual report of activities as well as its social and financial reports on CD-ROM – a first for the caisse network.

## “HERE, WE RECYCLE!”

Caisse populaire Sieur-d’Iberville is displaying its environmental colours very visibly. “Thanks to our efforts in waste management, we are the

first caisse to have received a performance certification under Recyc-Québec's "Ici on recycle !" (Here, we recycle!) recognition program. We are recovering more than 65% of all our recoverable waste material, in addition to recycling 99% of paper and cardboard and 100% of plastic and glass within our premises. We've reduced our weekly volume of waste from a large metal container to just one waste basket," declares Linda Lamoureux, project leader and Manager, Administrative and Collection Services.

The Montréal Service Centre of the Caisse d'économie solidaire Desjardins is the first financial establishment to be associated with the Brundtland project and has also received "Ici on recycle !" certification.

"Last year, we reduced our paper consumption by 19%, mostly by printing our paper on both sides and working on-screen whenever possible. Since May 2007, we have only been using paper made entirely of post-consumer recycled fibres. We should also note that all the coffee, tea and sugar used at the Caisse come from fair-trade establishments and that glass pitchers have replaced plastic bottled water on our meeting tables," explains organizational development advisor, Martin Veillette, whose establishment offers environmentally friendly financial products such as the AutÉco and HypothÉco loans.

#### EVERY LITTLE ACTION COUNTS

The Cam-puce program, offered to Université du Québec en Outaouais (UQO) students, is a unique plan that allows students to save \$100 per term on the price of a chip card for travel on Société de transport de l'Outaouais transit authority buses. As well as helping to make access to studies easier, the plan, to which 600 students signed up in 2007, also

contributes to reducing greenhouse gases. The 15 Desjardins caisses in Western Québec have committed \$50,000 to this program over a two-year period.

#### ENCOURAGING THE USE OF PUBLIC TRANSIT

Béciks verts, a fleet of shared bikes in Montréal's Plateau-Mont-Royal neighbourhood, successfully concluded their first season of activity in 2008 with 1,000 bike loans. Through this initiative, some 20 recycled bikes are available free of charge for use by the public. City bikes or all-terrain bikes, the Béciks verts are designed to suit various moods and tastes and come equipped with a bulb horn and a basket. Shared-bike users can also obtain a VIP card which gives them discounts at about 50 stores in the area. The Béciks verts bicycles are part of the new sustainable development plan of the Mont-Royal Avenue Business Improvement Association. The Caisse populaire Desjardins du Mont-Royal and the Plateau-Mont-Royal borough are proud and excited to be involved in this innovative venture.

#### RECYC-DONS

The Recyc-dons program consists in collecting items no longer used by the citizens of Sainte-Anne-des-Plaines in order to recycle them and give them a second lease on life. The brains behind this operation is Joan Boily, a municipal library employee, who runs the Recyc-dons counter and is a firm believer in sustainable development. Caisse populaire Desjardins de l'Envolée did not hesitate to offer its assistance in starting up this worthy program. The members of the caisse board of directors have also taken steps towards the purchase of the adjoining building to meet growing demand. **D**

BY DOMINIQUE VIEN

#### It Pays To Drive Green

Desjardins General Insurance Group is sensitive to environmental issues and encourages drivers to reduce their environmental footprint. Since 2006, this Desjardins component has been offering a special insurance policy for hybrid vehicles with a 10% reduction in premiums. A sign of the times: The number of hybrid cars insured under the policy rose from 604 in 2006 to 1,087 one year later – an increase of 80%.

#### The Affinity Card: Powerful Leverage

Desjardins offers credit cards that enable holders to support a particular cause. Two Visa Desjardins affinity credit cards are available in the field of sustainable development, offering substantial support to the Fondation de la faune du Québec (Québec wildlife foundation – FFQ), and the Fondation québécoise en environnement (Québec environment foundation – FQE). Desjardins will automatically pay a percentage of the total amount of purchases made with the card to the corresponding foundation. FFQ affinity card holders agree to give an additional annual donation of \$20. Through these cards, the FFQ receives over \$125,000 each year and the FQE receives \$10,000.

#### Earth Day: Noteworthy Actions

Earth Day, celebrated on April 22 of each year, began in 1970 in the United States as a means to raise political awareness about environmental issues. Today, more than 500 million people in 184 countries take action on that day. Desjardins does its share through the Desjardins Paper Challenge, which aims to reduce paper consumption by 15%, as well as through its Eco-Friendly Statement Challenge, which promises to plant a tree for each paper statement replaced by an online statement. By the end of 2007, 413 of the 536 caisses were signed up for the Paper Challenge, which helped save 569 tonnes of consumer paper. Thanks to the Eco-Friendly Statement Challenge, 114,519 trees have been planted since 2006; those trees will absorb 382 tonnes of CO<sub>2</sub> per year, reforest an area the size of 140 football fields and help save 5.8 million sheets of paper annually. **D**

