

Declaration of identity of the group caisses

Abridged version

- As a cooperative financial institution in the workplace, a group caisse meets the day-to-day financial needs of workers.
- Since the group caisse is aware that a person's work activity is their main point of reference and means of social integration, the group caisse helps maintain its members' sense of belonging to their community.
- The group caisse helps by being actively present in the workplace, by joining the fight against social usury, by providing adapted, customized, flexible and accessible services and advice, and by remaining a gathering place and promoting solidarity.

A key figure in the workplace

- Established in the workplace as a tool for economic training and democratization, the group caisse gives the best of itself for the individual and collective financial ambitions of workers.
- The group caisse is concerned about everything that relates to work, work organization, occupation, status and business or institutional networks.
- The group caisse develops structured relations with its environment, in a dynamic partnership with the Fédération.
- The group caisse remains in constant dialogue with representatives from the different unions and associations to which its members belong as well as with the managers of businesses and institutions.

Against social usury

- The group caisse was forged in the fight against financial usury. It now joins with its Fédération in the fight against the social usury that stems from precarious work, unemployment and marginalization.
- The group caisse draws on savings to contribute to its members' employment and financial autonomy.

Adapted services

- The group caisse knows and understands the reality of the workers as well as the culture of the businesses and institutions in which it operates.
- Because of this, the group caisse can provide savings and credit services that are adapted to the needs and work environments of its members.
- The group caisse helps create new services, offers its financial and cooperative expertise to help implement group projects arising from the workplace, and develops business relationships with the business or institution.
- The group caisse also serves ethnic communities, where it provides its members with services that match their reality and their needs.

Gathering places for solidarity

- The group caisse provides a gathering place, a place for solidarity and sharing, where workers can experience the benefits of mutual aid and cooperation and perfect their financial education.
- Because of the many changes that take place in the business world, several group caisse will continue to be multigroups while others will be called to become multigroups based on business networks, economic sectors or affinity networks.

Taking action together

- The Fédération serves as a gathering place, a discussion forum, a point of reference and a tool for solidarity for group caisses.
- The Fédération acts to help affirm the unique nature of group caisses.
- The Fédération ensures that long-lasting relationships are maintained between group caisses and develops actions that affirm, sustain and foster the network's unique character.
- The Fédération plays the role of a privileged partner in developing cooperation in industries, beginning in the workplace.

Looking to the future

- Group caisses are deeply rooted in their workplace, as they work with their members, the people at the very heart of Quebec's economic activity. Group caisses and their Fédération, with their officers and employees, are a tool to develop and empower workers.

** This declaration of identity was adopted by the caisses d'économies and the Fédération des caisses d'économie du Québec on April 26, 1996. In July 2001, the Fédération des caisses d'économie du Québec merged with the Fédération des caisses Desjardins du Québec. Since that date, the caisses d'économie have also been called group caisses and belong to the Group Caisses Executive Division.*