

# 2023 Community Involvement Report

Desjardins Ontario Credit Union



# Committed to enriching the lives of people and communities

We support the socioeconomic vitality of our community through donations, sponsorships and the Community Development Fund (CDF). Members like you contribute to the CDF by voting to earmark part of the credit union's surplus earnings for the fund during the annual general meeting.



In 2023, we donated **\$3,1 million** to support a number of projects through the **CDF**, the **GoodSpark Fund**, the **Momentum Fund**, donations and sponsorships.

# Committed to health and healthy lifestyles

Desjardins understands the impacts of physical inactivity on people's health. That's why we encourage people of all ages to be active by funding hundreds of sporting events and initiatives. We provide financing to numerous health organizations that support people who are ill and their caregivers, and others that focus on research and state-of-the-art treatments.



## Funding a student wellness room

Mental health issues are growing amongst the youth, one in two teenagers say they experience symptoms of anxiety or depression. To help students minimize the effects of stress and anxiety in their lives, we helped create the new "CitaZen" wellness room at École secondaire catholique La Citadelle in Cornwall. The soothing space provides students with an environment to rest, relax and discover resources to support their mental health needs.

## Sponsoring community running events

Desjardins Ontario Credit Union is a partner of many community running events. Sponsorships such as these enable us to support various fundraising campaigns for charitable organizations while promoting health and physical activity.



Run Ottawa organizes running events that attract runners from all over and help raise funds for many community organizations.

## Supporting hospital foundations and care facilities

Desjardins Ontario Credit Union supports several hospital foundations and community organization initiatives that help promote access to quality healthcare. For example, the Cornwall Community Hospital Foundation holds a radiothon every year to raise funds for purchasing specialized patient care equipment.



# Committed to helping kids stay in school and succeed academically

Desjardins is there to help young people in the different stages of their lives. We help them grow, succeed and achieve their full potential.

## Scholarships



Desjardins awards many scholarships to high school and post-secondary students to encourage young people to stay in school and succeed, and to take leadership initiative.

Desjardins Ontario Credit Union created the new Leadership Scholarships to recognize post-secondary students for their community involvement and leadership in environmental engagement, sustainable development, and social and governance issues. **Diana Olivar** and **Aishah Salim** are the first recipients of this scholarship, each receiving \$5,000.



## Desjardins Foundation Prizes

Through the Desjardins Foundation Prizes, we award schools and community organizations grants of up to \$3,000 for projects involving kids in kindergarten through high school. The program encourages teacher mobilization and provides them with an opportunity collaborate, engage and motivate their students. In Ontario, over \$250,000 in funding went to 91 projects.



Creation of signs for the wellness trails.



2<sup>nd</sup> edition of the regional arm wrestling tournament at École secondaire catholique Régional de Hawkesbury.

# Committed to young people and financial literacy

## School Caisse

The School Caisse program is available to all elementary school students in Quebec and Ontario. The program helps kids learn the basics about money, spending, saving and work. In 2023, the program was offered in 71 schools across the communities served by Desjardins Ontario Credit Union. The [www.schoolcaisse.com](http://www.schoolcaisse.com) website has lots of activities, videos and games for students, parents and teachers to help young people become independent, responsible and capable.



## PERSONAL FINANCE: I'M IN CHARGE<sup>®</sup>

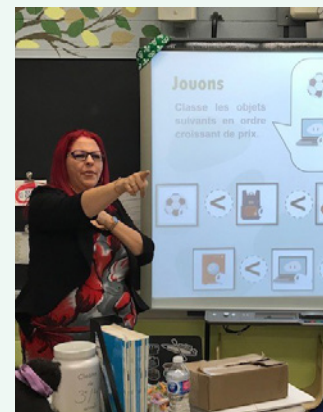
EDUCATIONAL PROGRAM

Through the *Personal Finance: I'm in Charge* program, we provide guidance to young adults at a time in their life when they have to make a lot of financial decisions for the first time. The program offers training, part of which is available online, that covers important personal finance topics. This program is possible thanks to our partnership with **Impact ON, EBO Financial Education Centre, the Ontario Co-operative Association** and the **YMCA of Greater Toronto**.



## Financial literacy workshops

Desjardins has been a key player in financial education since the first *caisse* was founded in Lévis in 1900. We believe that the cooperative business model is more relevant than ever in today's rapidly changing world. We offer financial literacy workshops in schools to help students in grades 1 to 6 learn about money by doing activities and talking about it. In 2023, our facilitators visited 33 schools to deliver a total of 207 interactive workshops to some 4,000 students.



# Committed to culture

Culture can promote diversity and bring local artists into the spotlight. It supports regional economic development and breathes new life into neighbourhoods. Desjardins Ontario Credit Union supports dozens of performing, visual arts and film festivals to give artists a chance to shine and share their passion.

## Dropped on Drouillard



Dropped on Drouillard is the only one-day urban cultural festival in the Ford City area of Windsor. The festival is packed with events and attractions such as mural painting, live music, a classic car show and plenty of local vendors for attendees to enjoy.

## The Refettorio



The Refettorio is an outdoor stage set up by the YES Theatre in Sudbury to present shows and give visibility to artists from the Sudbury area.

# Committed to regional development and socioeconomic recovery

## Prix RelèveON awards

The Prix RelèveON awards are given by the Club canadien de Toronto to recognize the business acumen and achievements of francophones aged 40 or under who live and work in Ontario. We support young entrepreneurs by helping with the steps to launch their business and help to contribute to economic development.

The Desjardins Business centre team participates in various events to meet with business owners and discuss their financial needs. Our account managers support members through the various stages of their business life cycle and growth.



Our managers were at the event organized by Club Canadien de Toronto to congratulate the young winners of the Prix RelèveON.



The agriculture team showcased our financial services for farmers at Canada's Outdoor Farm Show in Woodstock.



Thanks to a partnership between the City of Toronto and Desjardins Ontario Credit Union, our Desjardins Business professionals are on hand to meet with entrepreneurs at 2 Toronto Small Business Enterprise Centre locations in North York and Scarborough to discuss their business needs and opportunities and help them make solid plans.



The City of Toronto's Small Business Forum provides an opportunity for future business owners to meet with the Desjardins team to talk about their vision and map out their business plan.

## Momentum Fund

Desjardins Ontario Credit Union distributed **\$170,000** of funding to **19 business projects** in Ontario through the **Momentum Fund**. Selected projects can receive up to **\$20,000** in support. We support projects in the categories of innovation, business transfers, exports, business succession, energy efficiency initiatives, ergonomic and public health measures, digital transformation, psychological support, and business model change.



Sauvé drainage agricole inc. is a young drainage company operating in eastern and northern Ontario. The financial support from the Momentum Fund has enabled the company to acquire a GPS system and an equipment control system.



Arc Climbing is an indoor climbing gym and yoga studio in Sudbury. The funds provided by the Momentum Fund enabled the purchase of new equipment and the redesign of the facility's layout.



# Committed to solidarity-based finance

## Desjardins Mutual Assistance Fund

The Desjardins Mutual Assistance Fund provides free, confidential budget counselling to vulnerable individuals. Participants have their financial situations reviewed by experts to identify possible solutions, which may include a small emergency loan. This approach helps participants address their short-term budget problems and make lasting changes to their spending and budgeting habits. This program is offered in collaboration with community partners such as EBO Financial Education Centre and Sudbury Community Service Centre.



## Committed to the environment

Desjardins Ontario Credit Union contributed to a number of initiatives to protect our planet and encourage people to do their part for the environment. Our staff and administrative team took part in initiatives to clean up garbage and plant trees.



Sudbury Clean Up Blitz



Prescott and Russell Recreational Trail tree planting



Ottawa Riverkeeper shoreline cleanup

## Community Development Fund (CDF)

Our Community Development Fund (CDF) shows the spirit of solidarity that drives our members. It is made up of a portion of the credit union's surplus earnings, which members can vote to invest into community development at the Annual General Meeting.

In 2023, we gave back **\$1.9 million** to support community projects.



## \$500,000 for local initiatives

For the second year in a row, Desjardins Ontario Credit Union contributed a total of **\$500,000** from the CDF in support of **20 local initiatives**. These initiatives corresponded to one of the 5 priorities in our community involvement plan:

- Entrepreneurship and business succession
- Economic excellence and innovation hubs
- Education and training
- Environment
- Health and healthy lifestyle choices

### River Institute, Cornwall

We supported the River Institute's Change Maker Series initiative, which meets an urgent need for environmental education. The series inspires young people by providing resources and unique educational experiences, focusing on the work of many people who were the driving force of change in the communities along to the communities along the St. Lawrence River as part of the "Great River Rapport".

### Adanac Ski Club

Thanks to CDF funding, Adanac Ski Club was able to replace its race headquarters at the bottom of the hill. The improvement allows the resort to be more efficient and will provide better training facilities for developing high-calibre competitors.



### Wheelchair basketball in Ottawa

Wheelchair Basketball Canada works with schools in the Ottawa area to introduce wheelchair basketball to students with and without disabilities. The organization gives young people the opportunity to try the sport while presenting them to the local club so they can play on a regular basis. This initiative provides access to programs to help students with disabilities adopt a healthy lifestyle and train for high-level of competition. Our contribution was used to purchase 10 new wheelchairs for students.

# Desjardins Help our Neighbours Campaign – \$100,000 in donations



Desjardins Ontario Credit Union is proud to have **donated \$100,000 to organizations** in Ontario to help those in need through the holidays and spread a little happiness. Thanks to the Help our Neighbours Campaign, several food banks, snowsuit for kids programs, and associations providing services to people in need received additional financial support.



Groupe Action and Maison de la famille de Hawkesbury are purchasing snowsuits to gift to local children.



Fédération nationale des femmes canadiennes françaises donated food baskets for the holiday season.



Helping children during the holiday season through a donation to the SickKids Foundation.



Rendez-vous des aînés francophones d'Ottawa (RAFO) donating gifts baskets.

## GoodSpark Fund

The **GoodSpark Fund** has invested **\$250 million** between 2016 and 2024 to fund and promote initiatives aligned with Desjardins's socioeconomic mission of supporting entrepreneurship, education, social responsibility, sustainable development, and community involvement. Together, we contribute to initiatives that positively influence the vitality of our communities and help them thrive.

### L'Arche Sudbury

In 2023, we offered support to an important project in Ontario. L'Arche Sudbury provides services and housing for people with, and without, intellectual disabilities so they can live, work, and celebrate life together. A \$500,000 financial contribution from the GoodSpark Fund will help the organization provide additional housing and promote community integration for people with intellectual disabilities. This project will help Sudbury Families by injecting capital and creating local jobs.



THANK YOU

Every time you do business with Desjardins, you're choosing a cooperative financial group that invests in your community and helps enrich the lives of people and communities.

### Your credit union, a proud partner of your plans

In addition to the financial support we provide, what sets us apart from other financial institutions is that our credit union, our elected directors and our employees are all deeply committed to the communities we serve.

We firmly believe that what we offer is a cooperative model that goes above and beyond. A cooperative model that performs. A cooperative model that innovates.

Because cooperation is the future. Our future and our children's future.

Thank you to our 159,267 members!



### DESJARDINS ONTARIO CREDIT UNION

Find our locations and more:

 [desjardins.com/ontario](https://desjardins.com/ontario)

You can reach us at one number:

 1 833 DESJ-ONT (1 833 337-5668)

 [facebook.com/CaisseOntarioCreditUnion](https://facebook.com/CaisseOntarioCreditUnion)