



# 2023 Impact Report

Desjardins Member  
and Client Philanthropic Funds

 **Desjardins**  
Foundation

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## EDITORIAL

# Our real daily heroes



I really admire people who often work behind the scenes, as they do great things. I think it's important to celebrate them because they're our real daily heroes.

These people have chosen to play an active part in their communities and in society. They don't let current events get them down. Instead, they use them as motivation to take action.

Commitment can take many forms. Some people give their time, while others offer their expertise. It's very admirable. More and more people are also realizing that they can support causes that matter to them by planning to give to organizations that do essential work.

At the Desjardins Foundation, we're privileged to be able to support people who have decided to make a real difference. Throughout this impact report, we hope to highlight their generosity and illustrate their positive impact on society.

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Over the years, my team and I have gained invaluable knowledge from working alongside our generous donors.

Desjardins members and clients who contribute to a philanthropic fund are committed people with diverse interests. They support vital causes like young people's mental health, homelessness and organizations dedicated to education, health, the environment and culture. The Desjardins Philanthropic Funds give us the flexibility we need to support all these essential causes.

Despite this diversity, they all share a common goal: to bring about lasting change.

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People often think that only the extremely wealthy can set up a philanthropic fund. This is not the case. I've discovered that giving is based primarily on deep-rooted values and a sincere desire to improve society.

By including philanthropy in estate, tax and business-transfer planning, we help donors choose the right strategy for them. While some prefer to donate through their will, others can see the effects of their generosity directly by starting giving during their lifetime. The range of actions donors can take is wide and varied.

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What a wonderful job it is to work alongside generous people to make a difference in important causes!

It's a real privilege to support our daily heroes!

Thank you for trusting the Desjardins Foundation. We're totally committed to helping you make a difference.

A handwritten signature in black ink that reads "Nancy Lee". The signature is fluid and cursive.

**Nancy Lee**  
Executive Director of the Desjardins Foundation

# OUR IMPACT

## Funds that help build a better world

IN 2023



Since 2015, more than 250 funds have been set up, giving back nearly \$12 million to the community.

Our generous donors help support causes that matter to them, based on their values and priorities. With a philanthropic fund, it's easy to support many organizations across various sectors! Here are the main sectors that donors have supported and some of the organizations that have benefited from this support.

### FIGHTING HOMELESSNESS, POVERTY AND SOCIAL INEQUALITY

# 18%

According to Statistics Canada, nearly 7 million Canadians were affected by hunger last year. Homelessness is on the rise in many municipalities, and lineups at food banks are getting longer.

More than 40 organizations received donor support through the Desjardins Philanthropic Funds. These donations help make a difference for people in need.

**Santropol Roulant**, an organization that uses food as a means to strengthen social inclusion between generations, is one of the organizations that was supported in 2023. "We remain the only Meals-on-Wheels organization in Canada that grows its own vegetables," explains Melanie Godel, Fundraising and Communications Manager, in an [article published in La Presse](#).



### SUPPORTING HEALTHCARE SERVICES AND ACCESSIBILITY

# 32%

Healthcare is an essential part of our economy and our society.

Our donors support more than 80 organizations, including hospital foundations that support research, innovation and scientific and technological development, and organizations that have developed services for specific client groups and needs.

[Société de l'Autisme Région Lanaudière](#) is one of the organizations our donors support. This non-profit organization brings together families of people with autism spectrum disorder and offers services and activities to better meet their needs in this region.

## PROMOTING CULTURE

# 10%

Culture makes everyone happy. It's an essential aspect of our lives that plays a part in community development and economic growth. It also helps boost our presence on the national and international scene.

Our donors supported some 25 cultural organizations in 2023.

For example, the [Festival Classica](#) is an urban event dedicated to classical music in the broadest sense, including classical music from other cultures.



## PROTECTING THE ENVIRONMENT, FLORA AND FAUNA

# 3%

Supporting ecological initiatives is at the heart of many philanthropic activities, including the conservation of natural environments and endangered species. Many people want to do more to protect the environment, as concerns about climate change have never been greater.

Our donors currently support some 10 organizations. For example, [Appalachian Corridor](#) has set up a number of initiatives to protect natural spaces in the Appalachian region in southern Quebec. This organization was recently featured in a [Radio-Canada news report](#).

## SUPPORTING YOUTH

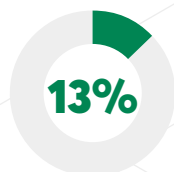
# 9%

Young people are passionate, they have big plans, and they want to make the world a better place. They are a real source of optimism. But they also face major challenges. They sometimes face hardships or difficult situations.

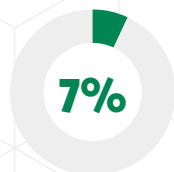
Many donors want to support organizations that give these young people a helping hand and often make a big difference. More than 25 organizations benefitted, including the [Fondation du Centre jeunesse de Québec](#), which supports young people ages 18 and under who have experienced, or are experiencing, difficult family and social circumstances, and whose behaviours reveal personal and social adaptation issues.



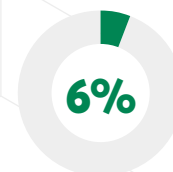
## OTHER AREAS SUPPORTED BY OUR DONORS



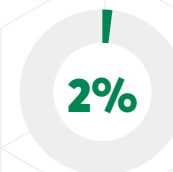
EDUCATION



RELIGION AND SPIRITUALITY



INTERNATIONAL HUMANITARIAN AID



DIVERSITY AND INCLUSION

## OUR DONORS

### A story of love and family



Lucie Fortin : setting up a philanthropic fund "was the beginning of something I'm really proud of".

There are a number of reasons why people want to set up a philanthropic fund. However, they all share the same desire to take concrete action to support causes close to their hearts. Two donors shared their experiences with us.

Lucie Fortin wanted to give back to society. "There's a lot to be done, and I really wanted to do my part," she says. But she wasn't sure how to choose the right strategy so that her donation would have a long-term impact.

**She spoke to her Desjardins advisor, who told her about the possibility of setting up a philanthropic fund. "For me, that was the beginning of something I'm really proud of."**

Thanks to her philanthropic fund, Fortin can honour the memory of a loved one. "My father was very fond of animals. He always told us a dog is the best friend a person can have. We've always had a dog at home. When he was living out his last moments at the hospital, he told me he wanted to see his dog again.

Just then, I met a volunteer with a Mira dog, who asked me if she could go into his room. Her timing couldn't have been better. It was as if she was heaven-sent! The staff agreed to let the dog sit next to my father and lie down beside him. My father fell asleep and passed away very gently," recalls Fortin.

This experience was very significant for her. She looked into the organization and decided to add it as the beneficiary of her fund. "The Mira Foundation helps people in need, but I didn't know they supported people at the end of life and autistic children. It benefits a lot of people."

Also concerned by cases of violence against women, Fortin decided to support Regard en Elle, a community organization that helps all abused women, with or without children. "These women, who have to leave everything behind because of difficult family circumstances, are really in need. Through my work, I met someone who had used the organization's services, and I was deeply moved by their story," she explains.

Based on her experience, what advice would Fortin give to anyone thinking of giving back through a philanthropic fund? "It's a lot easier than you think! I feel very well advised in what I am trying to achieve. Ultimately, if my actions make any difference whatsoever, no matter how small, if I can help, I'll do it wholeheartedly."

# A man who brings happiness to others

For Christian Rouleau, it's clear from the outset: He loves to "bring happiness to others."

"When I sold my company and retired, I didn't know that philanthropic funds existed," he explains with a smile on his face. "But I'm super happy to have heard about them. It's a great concept."

Never one to do things half-heartedly, the business owner decided to go all in. "I feel strongly about everything that affects young people, especially health issues. In my network and friends, I know people who are fully involved in organizations, and I felt it was important to help them."

Through the fund he created, he has supported organizations such as Myeloma Canada and the Fondation du CHU de Québec, via Yves Landry's Grand tour de roue, which raises money for young cancer patients in the Quebec City area and eastern Quebec.

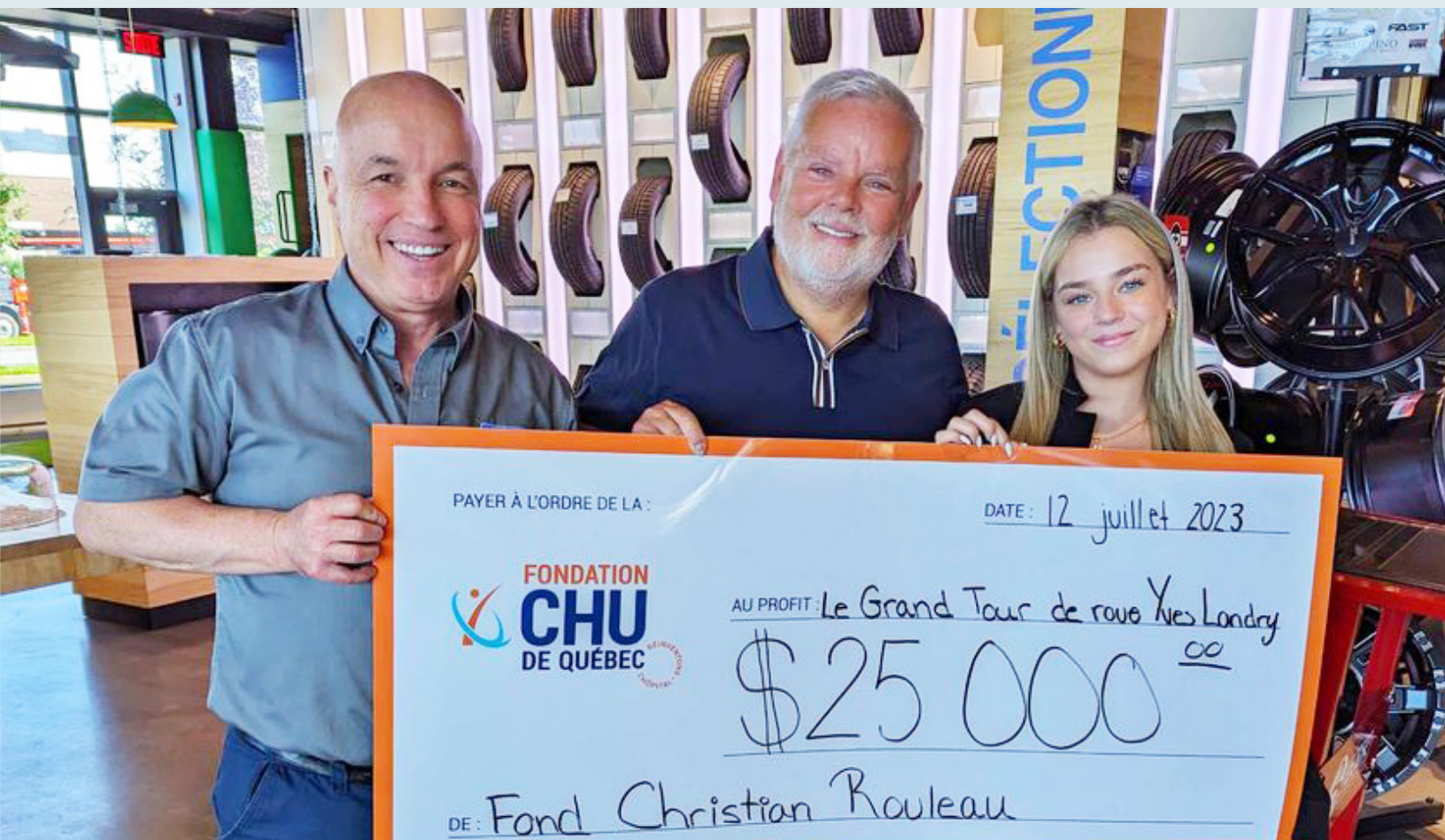
But Rouleau isn't satisfied with just supporting causes. "Now that I'm retired, I'm happy to go in person to see how organizations are

managing the money they receive. It's by no means an obligation, and I'm well aware that not everyone has the time or inclination to do the same! But, for me, it gives a lot more meaning to my actions."

His visits also serve another purpose. Rouleau's 16-year-old daughter accompanies him. "I want to show her that you need to give back to others when life has been good to you."

**"When I visit these places, I don't do it to be seen. On the contrary, it's really a humbling experience. There's a lot to learn from these organizations and the people who work there."**

This dedication, Rouleau says, has a lot of value. Much bigger, in his opinion, than the money he invested in his fund. "My goal is really to promote philanthropy. I don't think there's enough of it yet. Giving to organizations brings happiness and pride. It leaves a lasting effect. It's important to show our children, and future generations, that it's the right thing to do."



Yves Landry, instigator of the Grand tour de roue, an event that raises funds for the Fondation du CHU de Québec, Christian and Charlie-Rose Rouleau.

# YOUR QUESTIONS

## Five frequently asked questions about philanthropic funds

Setting up a philanthropic fund often raises a host of questions for people who want to make a positive difference in society. These questions are legitimate, and they also apply to donors who have already taken action. Here are some of the most frequently asked questions and the answers provided by members of our team.

### 1. I'm curious about the idea of a philanthropic fund, but I'm afraid it's complicated and rigid. Can I make changes over time?

Absolutely! A philanthropic fund is a way of giving that can evolve according to the donor's wishes. Many decide to change or add organizations because certain causes appeal to them more.

This is an important aspect because what is a fundamental social issue today may become less crucial tomorrow. Needs change over time. Donors may also be drawn to a cause or organization they didn't know about. They can make changes to their philanthropic fund at any time, at no cost. This is one of the many advantages of using this approach: It's dynamic and it's not constraining.

### 2. How involved should I be with the organizations I wish to support?

That's up to donors to decide.

Some people want to keep their charity work anonymous. For all sorts of valid reasons, some wish to make a more discreet commitment, or even to keep their financial contribution to the beneficiary organization secret.

In other cases, donors prefer direct contact with the recipient organizations. They may wish to meet with them to see first-hand

the services offered and the impact of their donation, or even to volunteer their time.

Beneficiary organizations can also recognize the contribution of donors who agree to have their names published, as a way to thank them.

### 3. I want to grow my philanthropic fund. Can I do that?

Of course. Philanthropic funds offer great flexibility. In fact, it's a good idea to include donations in your financial plan.

One third of donors choose to increase their donations over time. We're always there to support them and sometimes even help them or guide them in their thought process.

Changes can be made at any time and at no cost.

### 4. How can I make sure my fund continues to reflect my values over the years?

A philanthropic fund is an effective way to build or continue a family philanthropic tradition. It makes sense to name someone close to the donor to ensure the continuity of the fund, so that they in turn can ensure that the values built into the project carry on. We encourage donors to contact us to discuss their goals and modify their choices over time.





The members of our team who answered your questions: Maxime Cossette, Livia Gabou and Éric Grondin, Philanthropic Advisors at the Desjardins Foundation.

## 5. I'd like to leave part of my inheritance to causes that are important to me. What are the best practices for making a donation through a will?

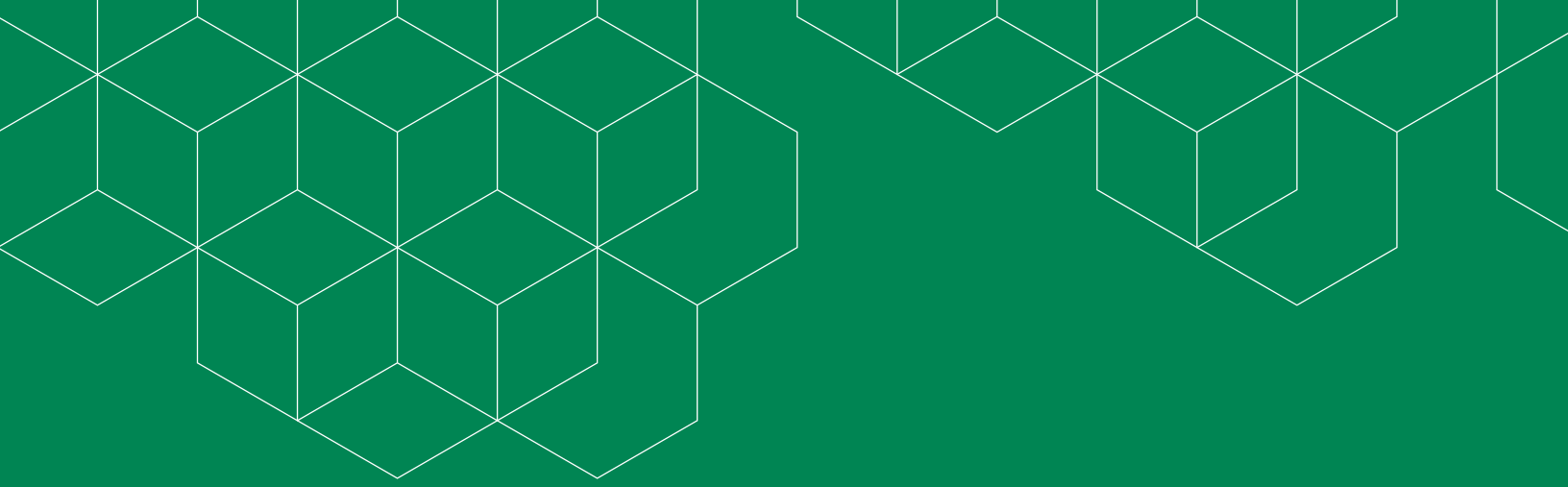
A donation through a will is a great way to leave your values as an inheritance.

From experience, we can also say that the discussions we have with donors on this subject are often very moving. For many, it's the culmination of a lifetime. For some people, who don't have heirs, it's comforting to see that their money will benefit organizations and causes they care about.

Before formalizing their donation in their will, individuals will need to clearly define what they want to achieve with it. We'll work with them to determine the terms of the agreement, including how the fund will be distributed and the beneficiary organizations.

Sometimes donors realize they forgot to confirm the donation in their will. This step is essential! It ensures that their wishes are respected, makes the liquidator's job easier, and limits their trips to the notary. So, it's important to make sure that both documents match.

In all cases, we're here to walk them through the process and help them make informed decisions.



**Contact the Desjardins Philanthropic Funds team**

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