Desjardins Philanthropic Funds

Desjardins
Foundation

HELP MAKE THE WORLD A BETTER PLACE

Do you want to make a real difference in society? Is there a particular cause that you're passionate about? Do you want to make a lasting contribution to organizations that support it?

Get expert advice and choose the most effective donation strategy to meet your goals. With the right solutions, we can tailor your financial support so it can have the same impact as a private foundation, without the administrative burden.

The Desjardins Foundation is here to help you create your own philanthropic fund and make a real difference.

The Desjardins Foundation

The Desjardins Foundation is a charitable organization that has been contributing to communities since 1970.

In keeping with Desjardins's values, including solidarity with the community, the Desjardins Foundation offers philanthropic support to members and clients and helps young people succeed academically.

At Desjardins, we take an active part in socioeconomic development with the aim of contributing to the sharing of wealth and sustainable development. Our commitment to individuals and communities is based on empathy and mutual assistance.

Maximize the impact of your generosity

You give to make a difference, guided by your heart and your values. Did you know that planned giving can help you make an even bigger difference?

It goes beyond a simple act of charity. A charitable giving strategy incorporates philanthropy into your financial, tax and estate plan to determine how to make the greatest impact, based on your goals and ability. It lets you maximize your tax benefits by identifying the right assets and the right time. That way, your desire to give and your personal goals go hand in hand.

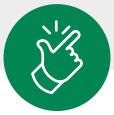
Giving that goes a long way

In addition to providing direct, annual support to charitable organizations, philanthropic fund donations are invested in portfolios designed to increase their value over time. Some portfolios use a responsible investment approach that lets the investments act as drivers of change with positive impacts on society and the environment.

Create your Desjardins Philanthropic Fund: A simple, flexible solution

The creation of a personalized philanthropic fund within Desjardins Foundation is one of the options available to you to give concrete expression to your philanthropic commitments and provide lasting support to the causes that matter to you.

Why choose a personalized philanthropic fund?



Simplicity

Quicker and easier to implement than a private foundation, with no set-up fees

Flexibility

Option to adapt your fund over time, without additional fees

Expertise

Specialized support from our multidisciplinary team

Tax benefits

Eligibility for provincial and federal tax benefits

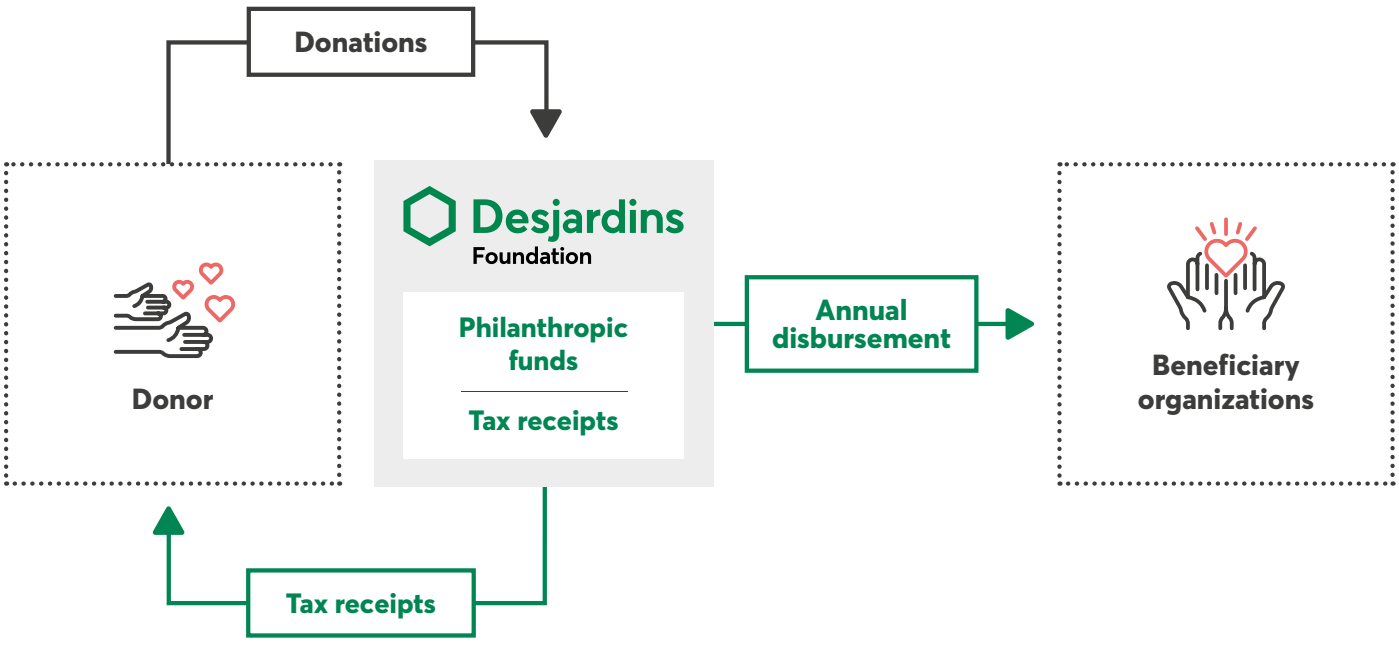
How it works

A Desjardins Philanthropic Fund can be made up of immediate or deferred donations, like giving through a will. Once the Desjardins Foundation receives your donation, it issues you a tax receipt.

The Desjardins Foundation invests your donation in a separate, tax-sheltered charitable account to achieve your philanthropic goals. Every year, a percentage of the value of your fund is distributed to the organizations you've selected as beneficiaries. This means that they get long-term, recurring funding to focus on their charitable initiatives.

Contributions made to the organizations you recommend will be made in your fund's name.

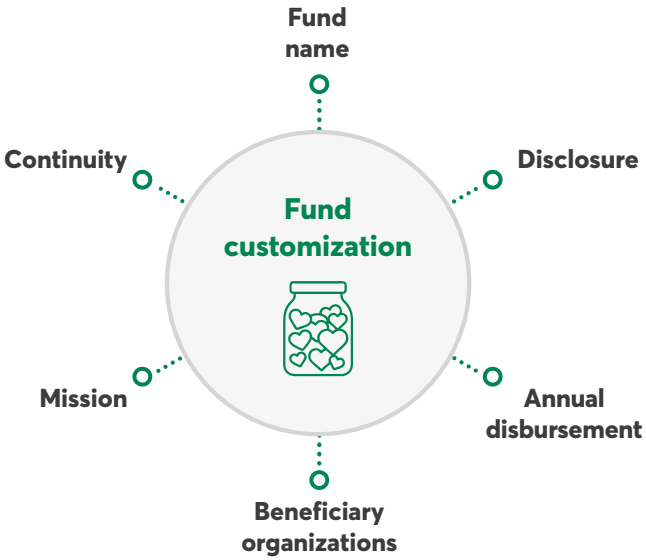
Desjardins Philanthropic Funds: How it works



A philanthropic fund that reflects your values

Define your fund

Our experts in planned giving will help you set up a philanthropic fund that's truly your own. Your project will be documented in an agreement that you can modify at any time, at no cost. The Desjardins Foundation will open a charitable account in your fund's name when it receives your initial donation. You'll be able to customize your goals at any time during your lifetime and begin the distribution of your fund at the time that's most convenient for you.



Determine your mission

Our advisors can help you determine what you want to accomplish with your fund.

Identify beneficiary organizations

You can select one or more beneficiary organizations to receive an annual disbursement from your fund. To be eligible, your beneficiary organizations must be qualified charitable organizations or donees registered with the Canada Revenue Agency.

Isabelle Marchand cared for her spouse during a long illness. She wants to establish a fund to honour her spouse and show her appreciation for everything that dedicated healthcare professionals do to support patients and their loved ones during such difficult periods. To do this, she wants to provide financial support to the hospice that cared for her husband during his illness.

Choose a name

You can personalize your Desjardins Philanthropic Fund by giving it a distinctive name. You can choose your own name, the name of a loved one or any other name that means something to you.

Determine the level of disclosure

You can also specify how you'd like your fund's information to be disclosed. For example, the disbursements to the organizations can include your name, your fund's name or be sent anonymously.

Isabelle Marchand decides to create a fund in her husband's memory called the Gilles Larose Fund. According to her wishes, we'll let the hospice know that the disbursements came from the Gilles Larose Fund.

Define how donations are distributed

The Desjardins Foundation can create two types of funds: long-term funds and target duration funds. Based on the value of your fund, you can choose its annual distribution rate, or to deplete the capital over the course of a predetermined target period of 10 to 25 years. Note that the Desjardins Foundation sets a minimum distribution rate each year. The rate is established according to the Desjardins Foundation's policies, market conditions and the regulatory requirements that apply to registered charities, including the disbursement quota.[1]

Fund type	Objective	Calculation of annual disbursements
Long-term	Make annual disbursements for as long as possible	Based on the distribution rate selected
Target duration	Maximize disbursements for a target duration of 10 to 25 years	Based on the desired target period

You'll receive an annual activity report with details on your fund's value and the amounts that will be distributed to your beneficiary organizations.

Isabelle Marchand decides to create a long-term fund, meaning that there is no target duration set. She also selects the annual distribution rate.

Every April, she'll receive an activity report for her fund with details on its year-end value and the amount that will be distributed to the hospice.

Value of the Gilles Larose Fund at year-end

✖

Distribution rate

=

Disbursement amount

[1] The disbursement quota set by tax rules is the minimum amount that a registered charity is required to spend each year on its own charitable programs or on gifts to qualified donees (such as other registered charities).

Create your continuity plan

You could appoint someone you trust to take over your fund should you become too ill or pass away.

With support from the Desjardins Foundation, your appointee will be able to carry out your philanthropic wishes based on the conditions you've set for them.

If you don't want anyone to oversee your fund, the Desjardins Foundation would be honoured to keep your memory alive by preserving the characteristics of your fund. You also have the option to appoint a respondent to receive updates on your fund.

Modification rights

Features of the fund	Fund holder	Substitute	Successor	Respondent	Desjardins Foundation
Fund name	●	●			
Level of disclosure	●	●			
Annual disbursement	●	●			
Mission	●	●			
Beneficiary organizations	●	●	●		●[1]
Annual activity report	●	●	●	●	

Isabelle Marchand appoints her daughter, Amélie, as her successor for the Gilles Larose Fund. After her mother passes away, Amélie can continue the fund's mission, in memory of her father, and choose beneficiary organizations.

[1] Replacement of organizations in the event that they cease operations or their registration status with the Canada Revenue Agency is revoked.

Plan your donations

Working with your wealth management specialists, your philanthropic goals are integrated into your financial, tax and estate planning. This way, you'll have all the information you need to choose the best time to contribute to your fund and identify the most relevant assets.

Initial donation

An initial donation of at least $25,000 is required to begin distribution. The Desjardins Foundation will open a charitable account for your fund and deposit the initial donation as capital. The fund will be managed based on the investment policy set by the Desjardins Foundation (see the **Investment policy** section). In the first calendar year following the year in which you make your initial donation, the Desjardins Foundation will start making disbursements to the organizations you've recommended.

In May, Isabelle Marchand makes an initial donation of $80,000 to establish the Gilles Larose Fund.

The Desjardins Foundation will send the first disbursement to the hospice in June of the following year.

Subsequent donations

You can make additional donations at any time to increase your philanthropic fund's capital.

Your family and friends can also donate to your fund. It's easy through our online donation platform. The Desjardins Foundation issues tax receipts for donations over $20.

Isabelle Marchand prefers not to receive gifts on her birthday. Instead, she asks that her family members contribute to the Gilles Larose Fund. If they wish to do so, they can make a donation by credit card via the online platform.

Types of donations

Both individuals and businesses can donate to your fund. Donors will receive a charitable receipt according to the tax rules in effect when the donation is made. The Desjardins Foundation will allocate any donations received to your philanthropic fund.

Please speak with your financial or legal advisor to ensure that the selected donation option takes into account your specific circumstances as well as all applicable legal and tax implications.

Type of donation	Time of donation		Value of charitable tax receipt
	Immediate	Deferred	
Cash	• Cheque • Bank transfer • Credit card via the online donation platform	Donation through a will	Donation amount
Listed securities (stocks or mutual funds)	Investment transfer form	Donation through a will	Fair market value
Registered plan (RRSP or RRIF)	Cash donation following a withdrawal from your plan	Donation of your plan's balance via a will	Donation amount
Life insurance policy	Appointing the Desjardins Foundation as the owner and beneficiary of your insurance policy		Fair market value of your annual premium
		Appointing the Desjardins Foundation as the beneficiary of your insurance policy	Fair market value of your policy's death benefit

Other assets can be donated to establish or increase your fund's capital. The Desjardins Foundation will analyze these assets in accordance with its donation acceptance policy.

Investment policy

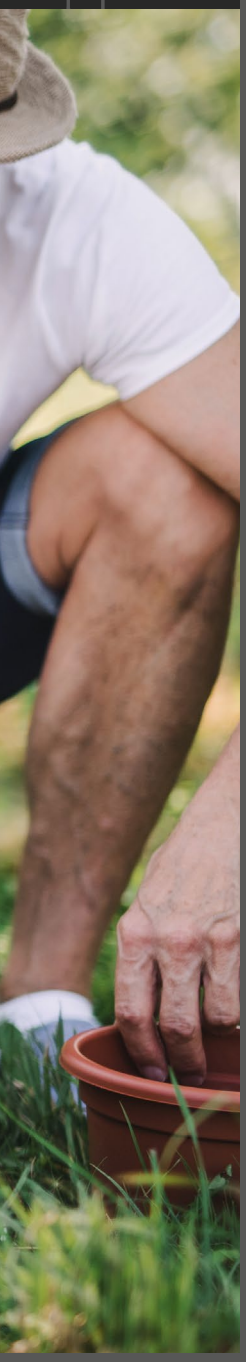
The Desjardins Foundation relies on the portfolio management expertise of Desjardins Group's investment managers. Our philanthropic fund investment policy is reviewed annually and adopted by the Desjardins Foundation Board of Directors.

The objective of this policy is to invest in diversified target portfolios composed of different asset classes to yield income and long-term capital appreciation. Strategic asset allocation ensures that portfolios are well diversified with moderate risk so that they can continue to support your beneficiary organizations for years to come.

Desjardins Philanthropic Funds favour investment strategies that incorporate environmental, social, and corporate governance factors (ESG). They aim to finance companies that will contribute to sustainable development in the long term.

Fees for managing your philanthropic fund

Every charitable account is charged a fee for the administration of its fund by the Desjardins Foundation, as well as for investment management. These are deducted from the philanthropic fund's assets.



To learn more about the Desjardins Foundation

See these publications at DesjardinsFoundation.com

- Desjardins Philanthropic Funds Impact Report: For inspiring stories of donors who decided to create a philanthropic fund to support organizations that matter to them
- Annual report: For information on our commitment to educational success, the positive impact on young people and the people who contribute to the success of Desjardins Foundation's initiatives.

Charity number: 89366 3658 RR0001

There's a story behind every donation.
We can help you write yours.

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