

# Code

## of Professional Conduct for Project Contributors



## 1. INTRODUCTION

Développement international Desjardins (DID) is an industry leader with experience and expertise in the implementation and development of microfinance in developing and emerging countries. DID provides targeted populations with direct or indirect (through regional offices) access to secure, diversified financial services that meet their needs.

DID's mission is to empower these populations by facilitating access to a diverse range of financial services, and by developing individual and community assets.

## 2. OBJECTIVES

To fulfill its mission, DID uses this Code of Professional Conduct as a standard that project contributors (as defined below) must comply with while fulfilling their responsibilities towards DID and third parties.

To support the implementation of sound work practices, contribute to a positive environment and strengthen the trust of stakeholders, DID insists on the adoption of ethical behaviour and safe and proper conduct.

The purpose of this Code is to clearly define expectations for project contributors to make sure that their words, decisions and actions are consistent and in line with DID's mission, development values and reputation.

## 3. SCOPE OF APPLICATION

This Code is for DID service providers, consultants and sub-contractors, as well as organizations under contract with DID to execute a project, and for national employees working on project activities ("**project contributors**").

Every project contributor is responsible for reading, understanding and complying with the Code, and for adapting the standards according to their situation and their contractual relationship with DID and/or DID's regional offices.

## 4. COMPLIANCE WITH LAWS AND REGULATIONS

Project contributors must obey the laws and regulations in force in the location where they are performing their duties. Any contributor who faces a conflict between these laws and regulations and DID policies and directives must raise this issue with the project manager or with DID's legal advisors by writing to: [signalement@did.qc.ca](mailto:signalement@did.qc.ca).



## 5. CONDUCT STANDARDS

### 5.1 Conduct affecting project contributors

DID is committed to taking all appropriate measures to ensure a harmonious work environment and to protect its project contributors from all forms of prohibited conduct, whether through prevention measures, disciplinary action when prevention fails, or contract termination.

In their interactions with others, project contributors must act in a way that is tolerant, aware and respectful of differences.

All forms of prohibited workplace or job-related conduct violate these principles and may result in disciplinary action or contract termination, whether the prohibited conduct occurred in the workplace, during an official trip or mission, or in other situations that could affect the project activities.

#### 5.1.1 Project contributor conduct

Project contributors agree to:

- Act with care, integrity, honesty and transparency at all times.
- Remain loyal to DID, contributing to its mission and meeting project objectives to the best of their abilities
- Act and make decisions in a way that is in line with DID's values and reputation, and with this Code of Professional Conduct
- Refrain from committing any act that could affect or harm DID and its reputation
- Treat everyone with fairness, respect and courtesy, and behave professionally and ethically at all times

#### 5.1.2 Harassment, health and safety

- All forms of wrongdoing and misconduct (any form of physical or psychological discrimination, intimidation or victimization) are prohibited.
- Project contributors must behave in a way that provides everyone with a positive, respectful and professional work environment.
- Project contributors must follow the standards, procedures and security plan put in place by DID to ensure the health and security of all project contributors while they perform their duties.
- To ensure their own safety and the safety of others, project contributors agree not to work while impaired by any substance that could affect their judgment or ability to perform their duties responsibly and safely.

### 5.2 Conduct affecting DID property

Project contributors must use DID's material and financial resources for work purposes only and in keeping with the established standards for each project. Project contributors must exercise good judgment in managing these resources, in accordance with DID's mission and reputation.

Project contributors must take care of the resources they are using and protect them against theft, loss, damage and misuse.

Project contributors are strictly prohibited from making personal use, in any manner whatsoever and for any purpose whatsoever, of project funds or any part thereof to which they have access as they perform their duties.

### 5.2.1 Email and internet

The internet and DID email addresses are available to certain project contributors for work purposes only. Project contributors must pay particular attention to emails they are sending from their DID email addresses and must not use them for personal reasons. All emails may be intercepted, stored, saved, copied, printed and transferred.

Therefore, it is important to use email addresses in a way that does not affect or harm DID.

Project contributors must not use the internet or IT equipment to view, send or download inappropriate or non-work-related content.

### 5.2.2 Communication

Project contributors must refrain from making statements or voicing opinions that could affect or harm DID and its reputation.

Project contributors cannot communicate, discuss or disclose any messages (media, community, partner, social media, etc.) on behalf of DID. They must not give the impression that they are speaking on behalf of DID unless they have been given formal authorization to do so. All requests sent to them must be forwarded to their project manager.

### 5.2.3 Gifts and gratuities

As part of their duties, project contributors must not accept or solicit gifts in cash, by cheque or in marketable securities, for themselves, family members or third parties.

However, gifts or gratuities may be acceptable in certain circumstances, especially when it is tradition or local custom. Gifts or gratuities offered or received in such circumstances must be reasonable, tasteful and symbolic. Project contributors who have given or received such a gift or gratuity must inform the project manager immediately. Project contributors should not offer or accept gifts or gratuities that go against customs or local laws.

### 5.2.4 Preferential treatment and illegal transactions

Project contributors must refuse and tell the project manager about any requests for favouritism that are made in exchange for immediate or future benefits for themselves, a family member or a third party.

Project contributors must not be involved directly or indirectly in transactions or practices that are illegal or unacceptable to DID. They must not make or accept facilitating payments or bribes.

A facilitating payment is a financial payment made to a public or government official with the intention of expediting or facilitating an administrative process under that individual's responsibility.

### 5.2.5 Conflicts of interest

Project contributors must avoid putting themselves in apparent or real conflict of interest situations. If project contributors feel that they could be perceived as being involved in a potential conflict of interest situation or realize that they are in a real conflict of interest situation, they must report it to the project manager.

Depending on the circumstances, the project manager will decide what action to take, which may include:

- Asking the project contributor to withdraw from discussions and decision-making
- Imposing limits on the project contributor's activities and involvement in discussions and decision-making
- Asking the legal department to provide an opinion by writing to [signalement@did.qc.ca](mailto:signalement@did.qc.ca).
- Concluding that no action is required

The disclosure of the conflict of interest situation and justification for the action taken under the circumstances must be documented in writing by the project manager.

### 5.2.6 Incompatible duties

Project contributors may not perform an activity or hold a position if doing so places them in a position that may affect or harm DID and its reputation. If there is any doubt about the activity, duty or job, project contributors must speak to their project manager.

### 5.2.7 Confidentiality

Project contributors should only have access to personal and confidential information that is required to perform their duties. They must never use this information for their own or anyone else's benefit. Project contributors must never disclose personal information to a third party other than to the party it is intended for, unless authorized to do so by written consent from the person concerned, or unless such disclosure is required under the laws and regulations in effect. Project contributors must take all steps required to safeguard confidential information.

Project contributors must exercise due diligence to prevent the inadvertent misuse or release of personal or confidential information.

The obligations mentioned in this section continue to apply even after the project contributor has completed their duties or provided their services.

Personal information is information that concerns and identifies a natural person.

Confidential information is information that DID has about stakeholders, information about a project or about DID, that is not publicly known. This includes, but is not limited to, financial data, strategic and organizational information, technical information, intellectual property, commercial information, and legal documents.

## 5.3 Conduct affecting third parties

### 5.3.1 Stakeholders (backers, clients and other third parties)

Project contributors often work in a variety of situations with stakeholders whose missions, priorities and work methods differ from those of DID. Project contributors must be respectful, transparent, professional and diplomatic in their relationships with these stakeholders.

Project contributors must meet stakeholders' needs in the most effective way, and give them information that is accurate, useful and understandable. They must be frank and sincere in their dealings and use appropriate and professional language. Project contributors agree to respect the privacy of stakeholders at all times.

While upholding DID's mission and values, Project contributors must adapt their behaviour to the needs of the stakeholders they are working with, based on stakeholders' local culture and their codes of conduct.

### 5.3.2 Government

Project contributors who deal, negotiate or maintain relationships with public servants, government representatives or government agencies are required to comply with the local customs, and laws and regulations of the territory where they are located. Facilitation payments to public or government officials, as defined in 5.2.4, are prohibited.

## 6. REPORTING MECHANISM AND INTERVENTION PROCEDURES

Project contributors who are aware of a fact, action, behaviour or omission that, in their opinion, may constitute a violation of this Code of Professional Conduct or a violation of the law and regulations in effect, must immediately report the situation. Two options are available to report incidents:

1. By advising the project manager, who will collect information about the nature of the allegations, the name of the person who allegedly committed the violation, a description of the event and when it occurred, and the date the incident was brought to their attention. The names of any witnesses must also be included.
2. By advising the legal department at DID's head office in Canada in an email to [signalement@did.qc.ca](mailto:signalement@did.qc.ca). The email must contain the nature of the allegations, the name of the person who allegedly committed the violation, a description of the event and when it occurred, and the names of any witnesses.

Once the report has been received, the facts will be analyzed and if there are sufficient grounds, a confidential investigation will be conducted and the appropriate follow-up will be carried out.

All necessary measures will be taken to ensure confidentiality and to protect the identity of the person making the report or submitting a complaint.

No reprisals will be taken against a project contributor who has made a report in good faith. However, a report that is unfounded and made in bad faith may result in serious disciplinary action. Reports and complaints will be handled quickly, thoroughly and discreetly.

Any violation of this Code of Professional Conduct may result in disciplinary action, including dismissal, or contract termination, depending on the seriousness of the violation.

Any violation of laws and regulations may also lead to civil and/or criminal prosecution (penalties, imprisonment, compensatory damages, etc.). Any such violation will be referred to the appropriate authorities.

## 7. ROLES AND RESPONSIBILITIES

### 7.1 Project manager and program manager

The project manager and program manager ensure that project contributors follow this Code of Professional Conduct, and that the required action is taken in accordance with the circumstances. They have full supervisory and investigative powers for handling Code violation reports. The field manager and program manager must refer all reported legal infractions to appropriate authorities.

### 7.2 Legal Department at DID's Head Office

DID's legal department helps field managers and program managers to enforce this Code of Professional Conduct. Its advisors have the same authority and responsibilities as the field managers and program managers set out in this Code.



Développement international Desjardins (DID) is a world leader in the deployment and strengthening of the inclusive finance sector in developing and emerging countries.

Our expertise is based on over one hundred years of experience accumulated by the Desjardins Group, the leading cooperative financial group in Canada and sixth largest in the world.

We draw on the best practices tested in collaboration with our numerous partners to support the setup, growth and strengthening of financial institutions as well as the development of individual and collective wealth.

**Consulting expert, investor and operator of financial institutions, DID provides its specialized expertise in the following fields:**

- Mobilization of savings
- Agricultural Finance
- Technological Solutions
- Financing for entrepreneurs
- Investments
- Social Performance
- Training
- Surveillance
- Gender Equality
- Governance
- Green Finance

Focused on the future, DID makes use of all its resources in order to increase access to financial services for communities in developing and emerging countries. Together, we create the future. It is the ultimate reason for our existence.

[www.did.qc.ca/en](http://www.did.qc.ca/en)