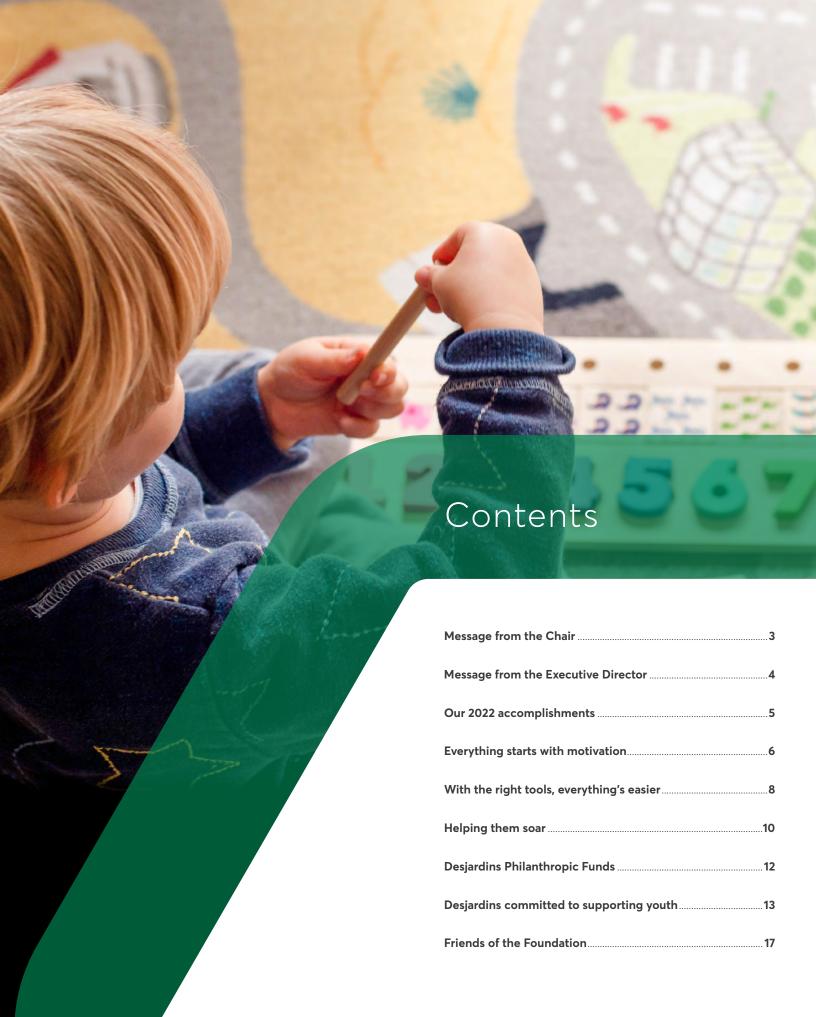
Committed. Connected.







At Desjardins, we put our young people first and we're committed to helping them succeed. In addition to enriching individual lives, education drives social progress.

We're doing everything we can to help young people in their school path. To make this happen, we're leveraging the incredible expertise of the Desjardins Foundation, which works tirelessly to provide need-based scholarships and helps teachers and various organizations with targeted initiatives.

This year, over 479,000 young people in Quebec, Ontario, Alberta and New Brunswick received support through the Foundation's activities. More broadly, we want young people to know that we believe in them. And that we're there to help them succeed.

As the labour shortage continues, many young people are tempted to leave school for well-paying jobs. In its 2022 report, the Ministère de l'Éducation du Québec¹ showed that in the last 10 years, 13% to 15% of young people dropped out of school before obtaining their high school diploma or professional certification. Faced with this worrisome statistic, I believe we need to take strong and immediate collective action.

In Canada, we're fortunate to have all the resources we need to support young people in their educational journeys. All we have to do is deploy them. Whether you're a parent, employer, organization or company, your contribution matters.

I'm particularly proud of the Desjardins Foundation's 2022 initiatives. Thanks to the Foundation's dedicated team, young people are getting the support they need to pursue their academic trajectories and succeed.





Our young people are remarkable. They're strong, resilient, inventive, engaged and capable of accomplishing big things.

But just like us, they can't get there on their own. Sometimes they need a hand. They need someone to listen without judgment. To cheer them on when things get hard. To provide them financial assistance so they can focus on their studies.

Not only did the pandemic lead to growing inequalities, low motivation and mental health concerns, but it also gave rise to a labour shortage and inflation, which is having a significant impact on young families and students. Faced with these social challenges, it's more important than ever for us to develop concrete initiatives and take action to support young people.

I'm so proud to see the whole Desjardins family rallying behind our young people. The numbers speak for themselves: an unprecedented 17,550 Desjardins Group directors, employees and retirees have chosen to donate this year. More than 1,000 of them generously volunteered to sit on the jury for Desjardins Foundation Prizes and scholarships. Teams also orchestrated fundraising events, like the sixth On the Road initiative organized by the Procurement and

Administrative Services Division, which brought together over 1,000 employees to help young people succeed. And this doesn't include the caisses that contribute in many ways to promote and support their Foundation's programs and initiatives.

In concrete terms, this unprecedented engagement will have a significant impact on young people's day-to-day. These scholarships are for all post-secondary levels so that students have the means to achieve their goals. Thanks to all these initiatives, elementary and high school students can discover the spark that will light up their path forward.

Our young people are remarkable and by working together we can give them what they need to find their place and build their future.



Our 2022 accomplishments



\$5.5 million awarded

to help young people persevere and succeed

479,000 young people

benefited from the Desjardins Foundation's support





96,500 elementary and high schoolers

worked on stimulating projects thanks to Desjardins Foundation Prizes

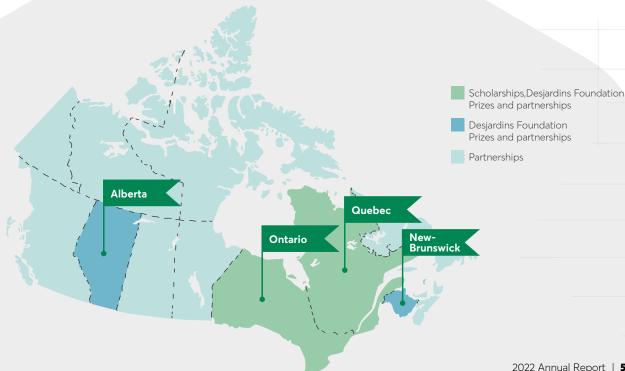


381,000 young people

benefited from services and resources through our partner organizations

In all communities

that Desjardins serves



Everything starts with motivation

Motivation is key to success. It's a superpower that makes anything possible. When we're motivated, obstacles are no longer intimidating, the path forward seems clear and we have the energy we need.



School Bernard-Gariépy

It's been shown that students who attend school for pleasure, interest or because they value what they do there will have better grades, greater perseverance, improved well-being and less intentions to give up. And the professionals who work with them every day know all too well that it can be a challenge to motivate them to learn.

That's why the Desjardins Foundation Prizes support dedicated teachers and community workers with up to \$3,000 in funding to complete initiatives with kids from kindergarten through high school! In addition to giving them the opportunity to take part in enriching experiences, this program also recognizes the exceptional work of local schools and organizations.

"As a physical education and health studies teacher, I was fortunate to receive a Desjardins Foundation Prize. Not only do these contributions bring joy to so many students, they also motivate educators like me and improve our work! Thank you!"

- Mr. Mathieu, physical education and health teacher

The Desjardins Foundation Prizes in 2022

projects

96,500

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At a Nun's Island school, near Montreal, Ms. Sabrina's class set up an indoor gardening project to liven up the classroom and reading room. With her students, she picked out low-maintenance houseplants like succulents and cactuses. The students took care of them.

"Many students discovered a new love for indoor gardening and most of them developed their responsibility and leadership skills by taking care of the plants year-round! I even had a student who told me every Monday morning that he was excited to come to school to see how the plants were doing after being alone all weekend."



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At the Escale school in Chaudière-Appalaches, near Quebec city, Ms. Andréanne set up a free thrift store for students in need, particularly newcomers to Canada taking French classes. In addition to making sure that everyone had the clothing and personal items they needed for their new lives in Canada, the thrift store gave them the opportunity to work as volunteers in the community and build relationships with their peers.

"For newcomers, schools are a major social network and the centre of their community." The thrift store helped create a sense of belonging, safety and community."

At the Glengarry District High School in Alexandria, students worked together to design and set up new furniture from their wood shop. According to Ryan Winter, the teacher in charge of the project, this hands-on project allowed the students to develop much more than their technical skills.

"These projects have been a catalyst for the future of many young trades people. It has translated into better problemsolving abilities, more responsible individuals and most importantly, it has developed self-confidence in the young people who are working on them."





Everyone at Desigrations is involved

Everyone at Desjardins Group works together to support students and teachers since the winning projects are selected by a director, agents and employee vote. Plus, 3 regional Desjardins caisse initiatives support projects submitted for the Desjardins Foundation Prizes in their local schools and organizations. Thanks to caisses in the Haut Richelieu-Yamaska region, Solidarité-Écoles initiative in the St-Eustache – Deux Montagnes region, as well as Nicolet-area caisses, 110 additional projects were made possible.

Jeunes musiciens du monde: Finding motivation through self-esteem

The <u>Jeunes musiciens du monde</u> musical and social approach, developed in partnership with the Desiardins Foundation to support at-risk youth, cultivates a sense of belonging, skill and independence, all of which are key to motivation.

Jeunes musiciens du monde schools are small communities surrounded by caring adults who help young people believe in themselves and grow to their full potential. The program's musical activities equip young people with the tools they need to imagine a bright future and develop the perseverance they need to follow their dreams.



With the right tools, everything's easier

Every young person experiences their own challenges. Our goal is to be there for them when they need us. That's why we provide financial support to over 20 organizations that give young people tools in different areas including academics, mental health and literacy.

Thanks to their complementary expertise and concrete initiatives, each year hundreds of thousands of young people of all ages are better equipped to take on challenges and persevere, both at school and in their personal lives.

allops of parents

More than just homework with Alloprof

Parents want their kids to succeed, and not just when it comes to school. Alloprof Parents goes beyond homework assistance and gives parents free tools and resources to cultivate their children's learning habits.

The organization provides concrete advice about a range of subjects. It also gives parents the opportunity to speak with an educational specialist over the phone, chat or by email as needed. These popular and relevant tools were used over 500,000 times during the 2021-2022 school year!

Developing a love of reading with Lire et faire lire

Reading is one of the most precious tools in a young student's toolkit. It's essential to learning in every subject and can make a huge impact on an academic journey. It allows students to improve their language skills and reduces risks of learning delays, making it more likely that they'll stay motivated at school and feel confident.

That's why Lire et faire lire uses an intergenerational approach that shares the joy of reading. Seniors visit pre-school and elementary school students at local libraries, family resource centres, schools and community organizations across Quebec and Canada to tell them stories and make reading fun. These quality moments are appreciated by young participants and volunteer readers alike, and are a great opportunity for learning and growing in a warm and playful environment.



Support to partner organizations in 2022

\$1.4 million awarded

381 000 youth and parents benefited from services and ressources

Spotlight on mental health with Fondation Jeunes en Tête and Kids Help Phone

Mental health concerns are on the rise among young people, with 1 in 2 teenagers reporting symptoms of anxiety or depression. That's why we provide support to 2 organizations that work together with young people to give them as many resources as possible.

Fondation Jeunes en Tête online toolkits are available for all and address a number of mental health questions for young people, families and schools. In addition, their workshops offered free of charge in many Quebec high schools raise awareness about mental health issues among teens and make sure they know where to find help if they need it.

When prevention isn't enough, Kids Help Phone is always just a phone call, text message or online chat away. It's a great resource for young people experiencing difficulties to talk to someone when they need support. The organization experienced a significant rise in the number of young people using their services in recent years. To ensure that all young Canadians have access to this frontline support service, we announced the renewal of our commitment toward this organization in September 2022.



Helping them soar

Post-secondary education is an important stage in a young adult's life. It's a time when they make career choices, develop skills, pursue passions, explore possibilities, and get the training and tools they need to find their place in society. And we're with them every step of the way so they can spread their wings.

Scholarships in 2022

1,375 scholarship winners

Desjardins Foundation scholarships recognize the efforts of students at all postsecondary levels who've shown academic perseverance and are involved in their communities. Some of them take part in student associations or volunteer for causes they care deeply about. Others have overcome obstacles and kept on going, determined to complete their studies despite the challenges they've faced on their path. In short, they stand out for so much more than their grades. This financial assistance can help them focus on their studies, knowing that Desjardins is there for them. And to support inclusivity, we've set a diversity target of 15% for Desjardins Foundation scholarship winners.

A clear sign that all of Desjardins believes in the potential of our young people, the Desjardins scholarship call for applications coordinated by the Foundation helped Desjardins caisses award local scholarship to over 2,600 students. Memories from the scholarship awards ceremonies are sure to last a lifetime. Some caisses organized galas, comedy nights, surprised scholarship winners with gourmet gift baskets or invited them to local events like the Festival de la chanson de Granby and the Saint-Jean-sur-Richelieu hot air balloon festival.

Thanks to all the participating caisses and the Designdins Foundation, a total of \$5.3 million was awarded in scholarships to nearly 4,000 young people in Quebec and Ontario!



Distillery tour with Caisse de Limoilou



Personalized visits and gourmet gift baskets from Caisse d'Arvida-Kénogami



Gala at the Pointe-à-Callière Museum with Caisse du Complexe Desjardins



Steven: Finding your spark

Steven, from Montreal, wasn't interested in school. He lived alone with his mom and sister, and did the bare minimum to pass despite his academic challenges. But one day in high school, a music class changed his life.

"My music teacher was so amazing, passionate and engaging. I know a lot of students who would have dropped out if it weren't for him. He showed me what I was capable of and helped me find my path."

After having completed a professional diploma in music and songs, Steven is on track to complete his bachelor's degree in music education to follow in the footsteps of his mentor and share his love of music. He's already teaching at the same school and hopes to help young people find their passion.

"Thanks for believing in me and giving me the tools I needed to make a difference."

Ethan: Overcoming challenges to make dreams come true

Ethan, a Cornwall native, never found school to be easy. It was a source of stress as early as elementary school. But he found his purpose in athletics when he joined the school volleyball team and became captain, which taught him about teamwork and leadership. He's also very involved in the community, particularly the Club Optimiste, where he prepares food baskets for people in vulnerable situations. He also volunteers at sporting events and awareness raising campaigns.

As a first-year student in a construction program that he loves, Ethan is struggling to cover the cost of living due to inflation. He's working as much as possible, but his financial stress level is still high.

"I feel like all these obstacles are making me a better student. I always wanted to work in construction, and I feel lucky that I found a great program that's perfect for me at Algonquin College."

Supporting courage and perseverance through the **Literacy Foundation**

It takes a whole lot of courage and determination to go back to school after dropping. To reward individuals who are taking part in literacy programs and going back to school, we're pleased to support the Go Getters' bursaries program from the Literacy Foundation, which will support them on their journey.

"I dropped out of school at age 15. I was in a very toxic and violent environment. I wasn't in the right mindset to try hard at school. But I had to grow up, one step at a time. This year, I set a lot of goals. Goals for my future. And school is the only way I'm going to have a better life. If you finish school, no one can ever take that away from you. I want to show everyone who didn't believe in me that I can do it. And that I'm doing it right now."

- Élizabeth, Go Getters' bursary winner

Desjardins Philanthropic Funds

The Desjardins Foundation offers Desjardins Group members and clients the option to create their own philanthropic fund to provide long-term support for the causes that are important to them. Every year, these funds contribute to several beneficiary organizations.

These funds give philanthropists the opportunity to support the causes they care about while acting as a valuable asset for organizations that receive regular, long-term contributions to support their charitable initiatives.

In 2022, we helped members and clients create 26 new philanthropic initiatives. It's a privilege to take part in this collective action through which Desjardins members and clients help build stronger communities for us all.



Since 2015

221 funds set up

\$30 million under management



In 2022

216 beneficiary organizations

\$2.6 million given back to the community



Desjardins and its partners committed to supporting youth

Designation's initiatives are possible thanks to the engagement of a network that stretches from coast to coast. These close partners help us roll out our programs and help more young people in more places each year.

All year long, we work together closely, creating link after link to help young people succeed. Every bit counts. No contribution is too small. To everyone who has made a donation, talked about our programs, participated in an event or who gave their time: Thank you!

Thanks to Desigrdins Group for its support

The Fédération des caisses Desjardins du Québec gave \$3 million in funding to the Desjardins Foundation, and Desjardins Group subsidiaries gave an additional \$1 million to contribute to the foundation's initiatives in 2022 and to ensure its longevity.

Thanks to all Desjardins Cares and Shares campaign contributors

Each year, Desjardins directors, employees and retirees are asked to donate through the Desjardins Cares and Shares campaign to collectively support youth and our communities.

This year, over 17,550 donors chose to generously give to their foundation and support young people striving for success. In addition, 130 committed caisses made an additional donation, often matching those of their employees. Many of them have also taken action to organize special initiatives in their teams to raise additional funds. These donations allowed us to ramp up our initiatives substantially and show just how much the entire Desjardins organization is committed to our youth.



Designations teams committed to youth

Many Desjardins teams were innovative and dedicated to organizing fundraising activities for the cause throughout the year.

On the Road

The sixth year of the Procurement and Administrative Services Division's On the Road event brought together a record number of over 1,000 participants to help young people in Quebec and Ontario. Participants ran or walked in their neighbourhood or at 1 of the 2 events organized in Lévis and Montreal. Together, they raised more than \$262,000 that went toward Desjardins Foundation Prizes and post-secondary scholarships. A portion of the funds was also donated to the YMCAs of Québec to offer free day camp to young people from underprivileged areas or living with disabilities.

"I'm so proud to see just how much On the Road has grown over the years. What started as a small, passionate group 6 years ago now has over 1,000 employees committed to our young people. And our impact only continues to grow. Thanks to the extraordinary engagement of our teams and the generosity of our partners, there are now hundreds of young people supporting us. They're such a great source of inspiration!"

- Nadia Malek, Vice-President, Procurement and Administrative Services



Activities all year long

After a 2-year delay due to the pandemic, Caisse Desjardins du Val-Saint-François was finally able to organize Le Grand défi Desjardins in June 2022, a cycling challenge between Key West, Florida and Val-Saint-François in Estrie. This 3,300 km journey raised \$195,000 for projects promoting healthy lifestyles in the region's schools.

In September, the Desjardins mortgage brokerage team, from the Desjardins Mortgage Financing Services Administrative **Department**, organized a golf tournament with over 100 business partners to offer scholarships to young people with learning difficulties. In addition to raising \$5,000 for their foundation, they raised awareness among the participants and parents who attended the event!

Organized by Desjardins Business – Est de Montréal, the **Huîtres en** affaires charity event brought over 600 people to La Grande-Place at Complexe Desjardins in November to support young people and women in our communities. Overall, the event raised more than \$100,000 for 4 organizations, including the Desjardins Foundation.

Thank you to the Caisse Desjardins Sault-au-Récollet-Montréal-Nord for a donation following the Montreal caisse soccer tournament, to the Programme Récüp and to the Catering and **Reception Section** who chose to support the foundation through a variety of initiatives.

Thanks to business partners who are helping the next generation

Desjardins teams, groups and business partners also took action to support young people by offering over \$70,000 in scholarships. Desjardins would like to thank the mortgage insurance provider Sagen Canada, Synergie Hunt International, Larsen & Toubro Infotech Canada (LTI), KPMG's Black Professionals Network in Quebec, Desjardins Group Security Office, Femmes Desjardins and Partenaires Entre-Elles. With their support, 34 students received financial aid to pursue their studies.

Thanks to everyone who is committed to the cause

Hundreds of people give their time and expertise every year to help us bring our projects to life.

Scholarship juries

Over 1,000 Desjardins directors, employees and retirees have generously offered their time as volunteer jury members to review Desjardins Foundation scholarship applications.

"I wanted to get involved because I think education is essential. We need to encourage young people to stay in school and pursue their academic dreams. A scholarship is a concrete way to promote access to education. By giving back this way, we can have a direct and positive impact on young people in our community."

Elyse Savoie, jury member

Desjardins Foundation Prize volunteers

Each year, a committee of generous volunteers that mostly consists of retired Desjardins employees spends several weeks reviewing applications for Desjardins Foundation Prizes. The work of these 60 committee members supports hundreds of teachers and youth workers and helps thousands of young people succeed.

Committed caisse directors

Over 150 directors have been appointed by their caisse to work closely with the Foundation. Through their collaboration, we can maximize the Foundation's impact in every community Desjardins serves.

Partners offering pro bono services

Thanks to PwC for auditing our financial statements and to our Desjardins Global Asset Management Inc. portfolio manager, who generously offer their services free of charge.

Promoting our programs and helping young people take part

Everyone who promotes our programs or shares our partners' tools with parents, teachers or young people is encouraging academic achievement in their own way. Every little bit helps. Promotional initiatives and awareness raising activities will help us reach our mission.







Friends of the Desjardins Foundation are individuals who have made a donation of \$500 or more. We'd like to thank each and every one of them for their trust and support.

Meliza Abdallah Manset Debbie Abel Olivier Abrivard Marie-Andrée Alain Adeyemo Cudjoe Alakija Jocelyne Alarie Charmaine Alexander Christian Amireault Nadia Angers Laure Anglade Sylvie Archambault Andrew Archambault Lestage Danilo Arroba Olivier Arsenault-Champagne Raymond Arseneault Denis Aubry Jade Aubut Boucher Ivan Audet Annabella Bai Amandeep Bajwa Jamie Balardo Jean-François Banville Jean-François Baril Nathalie Baron Pierre-Nicolas Gerard Barret Renaud Barrette Hamza Basri Marc Beauchamp Arnaud Beaudelet Pierre Beaudoin Marie-Josée Beaulieu Mario Beaulieu Marjorie Beaulieu Michel Beaulieu Caroline Beaupré Sylvie Béchard Keven Bélair Emmanuel Béland Lucie Bélanger Matthieu Bélanger Michel Bélisle Martin Bellefeuille Mathieu Bellemare Réal Bellemare Karima Ben Ahmed Yassir Berbiche Danielle Bergeron Louise Bergeron Normand Bergeron Frédéric Bernard Nathalie Bernard Matthew Bernier Pascal Bernier Alexandra Betancourt Gil Geoffroy Billard Kathleen Bilodeau David Bizier Marc Blair Mélanie Blais Mario Blanchard Jean Blouin Emilie Boisvert Louise Boivin Karine Bolduc Maxime Boon-Roy Daniel Bouchard Carolane Bouchard Denis Luc Boucher Fabrice Bouchet Jennifer Boudreault Morin Sébastien Boulanger Jean-Paul Bourdua Mathieu Bouthot Charles Bouvier Dondo Pierre-Alexandre Braeken Ann Breault Craig Brenner Gérardo Brito Alexandre Brunelle Catherine Bureau-Lavallée Ted Byrt David Campeau Denis Cantin Michel Cantin Patrick Careau Laura Carey Andrew Castegan David Champoux Marie-Josée Champs François Chaput David Charbonneau Diane Charbonneau Martin Charpentier Karine Chateauneuf Grace Chen François Cholette Benjamin Chua Kathie Cimon Séverine Clairet Baril Mathieu Cliche Alexandre Cloutier Jean-François Collin Christine Corbeil Guy Cormier Marie-Huguette Cormier Frank Corrick Tristan Cossette Benoit Côté Daniel Côté François Côté Jean-Marc Côté Sebastian Côté Mario Coulombe Nicolas Coulombe Alain Courchesne Michel Cousineau Eric Couture Jean-Yves Couture Amanda Cutten Cleaudine Cyr Pauline D'Amboise Philippe D'Anjou Sophie Dagenais Isabelle Daignault Claude Dallaire Mandeep Dandiwal Tan Dang Joseph Daniels Mikoua Davidson Jean-François Day Dany De Chantal Elisabeth De Luca Benoit De Tarade-Bentinck Manon Débigaré Stephen Decoteau Eric Decruyenaere Stephane Deffoe Nathalie Demers Mathieu Derome Simon Déry Annie Desautels François Desautels Pascal Desautels Éric Deschamps Frédéric Deschânes Martin Deschânes Pierre-Luc Deschânes Isabelle Desharnais Martin Désilets Chantal Desjardins Isabelle Deslauriers Normand Desloges Anne Desrochers Isabelle Desroches Marie-Claude Desroches Benoit Desrosiers Mathieu Desrosiers Lyne Dessureault Mourad Dhambri Stelios Dimakos Sophie Dionne Amina Djebbour Roger Doiron Renée-Claude Dostie Richer Doucet Frédéric Doucet Lorna Downs Chantal Drapeau Isabelle Dreyer Pasqual Drolet Julie Drouin Denis Dubois Christian Duceppe Maud Duchesne Isabelle Dufour Jean-Nicolas Dufresne Johanne Duhaime Simon Dukes Jonathan Dumont-Veillette Augustin Dupré La Tour Mark A. Edwards Carl Edwards

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Some donors wished to remain anonymous, and we are deeply grateful for their contributions as well.

