

2018 cooperative difference report



Caisse populaire Rideau-Vision d'Ottawa
Caisse populaire Trillium

 **Desjardins**

Doing what's best for our members and clients



When you do business with your caisse, you get all kinds of perks and support the community at the same time. As a member of your financial cooperative, you get access to a full range of products, services and helpful tools, as well as exclusive offers and the privilege of taking part in your caisse's decision-making process.

Being a Desjardins member also means supporting thousands of socioeconomic initiatives in your community.

Here for you in so many ways

Here for people and communities

Through our donations, sponsorships and Community Development Fund (CDF), we support the social and economic vitality of our community. The CDF is only possible because members like you vote at the Annual General Meeting to invest part of their patronage returns in the community.

An unparalleled commitment to the community's sustainable development

DONATIONS AND SPONSORSHIPS
\$244,645 + **CDF**
\$124,298 = **\$368,943**
GIVEN BACK TO THE COMMUNITY



Culture
\$58,321



Education
\$139,806



**Humanitarian work and
community service**
\$113,747



**Health and
healthy living**
\$38,581



**Economic
development**
\$18,488

Here to help you save with Desjardins Member Advantages



Ottawa-area
caisses gave
\$253,524
in discounts
and cash back

for a total of
4,293
Desjardins Member
Advantages in 2018!

Exclusive advantages for members

- Deals on financial products and services for individuals and businesses
- About 30 exclusive offers and privileges from merchants and partners
- Member events and activities
- Four assistance services: Identity Theft Assistance, Estate Assistance, Travel Assistance and Roadside Assistance for members under 25

Discover the advantages of being a member of a financial services cooperative at desjardins.com/advantages.



Here to support youth and education



Helping young people become financially literate

Our caisses take part in the school caisse program. Through this program, elementary school children learn the value of money, the cost of goods, and the importance of setting savings goals and meeting financial commitments. **33 local elementary schools** offer the program. In 2018, we paid **\$2,740 in youth patronage** returns to diligent young savers who made at least seven deposits over the course of the year.



www.schoolcaisse.com has a wide range of activities, videos and games that help young people become independent, responsible and capable; instill cooperative values; and teach them the importance of sound financial management. The program also helps parents get involved in their children's financial education.



Preparing the next generation of Desjardins leaders

We believe our boards of directors should reflect the diversity of our communities. That's why we've taken steps to recruit more young people through initiatives like our Young Intern Directors program. Two young people are currently taking part in this unique, rewarding program: Carolyne Bjerring from Caisse populaire Trillium and Alex Robineau from Caisse populaire Rideau-Vision d'Ottawa. If you'd like to have a say in the direction of your caisse, let us know!

\$22,000 in scholarships

As part of our commitment to youth, we award scholarships to help local high school, college and university students continue their studies.



Meals from students

With help from Desjardins, students at École élémentaire catholique Saint-François-d'Assise and École élémentaire publique Francojeunesse put together recipes in a jar for the Centre espoir Sophie and the Parkdale Food Centre.



25th annual Jeux franco-ontariens

We gave \$5,000 to the Jeux franco-ontariens, the province's largest annual gathering of Franco-Ontarian youth. Over 650 young people from 106 French-language high schools come together at the event to showcase their skills in eight different disciplines.



\$10,000 to support future comedians

The LOL-Mort de rire! contest encourages 14- to 18-year-olds to write and perform a creative, imaginative stand-up comedy set. It's the only contest of its kind in Ontario. It aims to help aspiring stand-up comedians connect with their roots.



Supporting programs at École secondaire publique Louis-Riel

We supported the FitSpirit initiative, which encourages girls to stay physically active. Students in the program prepared bags of beauty and feminine hygiene products for women in need.

Desjardins also contributed to the school store, which was founded by students in the entrepreneurship class.



Preparing for the future with Personal Finance: I'm in Charge®

A total of \$102,000 was invested to continue offering this program in Ottawa and Eastern Ontario in collaboration with the EBO Financial Education Centre. Through the Personal Finance: I'm in Charge® program, Desjardins provides guidance to young adults at a time in their life when they have to make a lot of financial decisions for the first time. One of the goals of the program is to help them become responsible consumers by preparing them to make informed decisions and choices that are right for them.



Here to support cultural events in our communities

Festival de la bine de Plantagenet

Desjardins donated \$15,000 to this festival where attendees can take in performances and strongwomen and strongmen competitions as they enjoy the best local bean recipes.



Ottawa River Festival

From June 28 to 30, 2018, the Ottawa River Festival was the place to be! Organized by the United Counties of Prescott and Russell, the festival offers a wide variety of activities and performances for the whole family. We donated \$8,000 to the event.



Tara Luz Danse

Tara Luz Danse is a contemporary dance company in residence at the Shenkman Arts Centre in Orleans. With Desjardins's support, the troupe promotes contemporary dance in schools and the community.



St-Albert Curd Festival

Desjardins donated \$17,500 to this famous local festival. Thanks to the big Desjardins tent, festival-goers could enjoy all the goings-on, come rain or shine!



Canadian Tulip Festival

Desjardins sponsored the Canadian Tulip Festival for the second year in a row, providing \$7,500 in support and lending its name to visitor information centres.

Centre d'info tulipe
 **Desjardins**
Tulip Info Centre



\$20,000 for Mouvement d'implication francophone d'Orléans (MIFO)

Desjardins has been a proud partner of MIFO since it was founded 40 years ago. MIFO offers art, cultural and community programs and services in French and is the main presenter of French-language performances at the Shenkman Arts Centre.



Here for local organizations

Coldest Night of the Year

We gave \$2,000 to this family walk to raise money for a charity serving the homeless and other people in need in our community.



Centre espoir Sophie: *Je crois en moi* program

Desjardins is proud to support Centre espoir Sophie, the only French-language drop-in centre for women in Ottawa. We donated \$3,000 to *Je crois en moi*, a training program for marginalized women in our community. It provides them with the tools they need to take control of their lives.



Your membership share supports the organization of your choice

In 2018, Caisse populaire Rideau-Vision d'Ottawa contributed the equivalent of the \$10 membership share of each new member to the organization of their choice: Centre espoir Sophie, the Parkdale Food Centre, the Hunt Club Community Organization or the Partage Vanier food bank. It's just one more way we're showing that your Desjardins membership supports projects that have a positive social and economic impact in the community.



Association pour l'intégration sociale d'Ottawa

We donated \$3,000 to this organization serving French-speaking individuals with intellectual and developmental disabilities in Ottawa.



Centre d'accueil Roger-Séguin

We contributed \$5,500 to this French-language senior care centre.



Patro d'Ottawa

Desjardins donated \$2,000 to this community centre, which offers social, cultural and recreational events and programs, as well as training and support to Ottawa's Francophone communities to help them flourish.



Centre Pauline-Charron

We donated \$3,500 to support the centre's mission of helping seniors and recent retirees improve their wellness and mental and physical health, regardless of race, religion or socioeconomic status.



**Centre
Pauline-Charron**

Food donations and nearly \$20,000 for Christmas baskets

We raised money for Christmas baskets for people in need, and caisse members and employees took part in a food drive for disadvantaged families.



Here to support health and healthy living



\$20,000 for the Institut du Savoir Montfort

Since its founding in 2015, the Institut du Savoir Montfort has been a national leader in health research and education, with a focus on Francophone communities. As part of its unique collaborative model, researchers and teachers work together to make discoveries and share their knowledge.



Petrie Island Canoe Club

We donated \$5,000 to this non-profit, volunteer-run organization that provides top-quality paddling programs to people of all ages and abilities in the Orleans community.



Racing Against Drugs: \$2,000 for youth drug awareness

This event organized by various community-based organizations in Prescott-Russell aims to educate Grade 6 students about the dangers of drug and alcohol abuse.



Nage-O-Thon for Maison Fraternité

Desjardins proudly donated \$2,700 to this major fundraiser for Maison Fraternité, an organization that supports the rehabilitation and reintegration of Francophone teens 13 to 18 who have substance abuse problems.



Ottawa Hospital Gala

We gave \$6,000 to this high-profile event celebrating community support for the hospital and three of the hospital's world-class researchers.



Edelweiss ski team

We proudly donated \$2,500 to support the many local young people who train at Sommet Edelweiss.



Here to support community development

Taste of Wellington West

We took part in this neighbourhood event to celebrate and say thank you to the residents of Wellington West.



Clarence-Rockland Expo sponsor and exhibitor

We gave \$3,000 to this family event showcasing local products and services. Visitors also gave back to the community by participating in fundraisers.



UniqueFM

Desjardins has been a proud sponsor of UniqueFM from the very beginning. Listeners can get financial tips by tuning in to the Chronique Desjardins weekly program. Desjardins is also a partner of the Ottawa Senators hockey broadcasts.



Mayor's Breakfast Series

The Mayor's Breakfast Series is a popular event featuring talks by political, business and community leaders. Mayor Jim Watson also updates attendees on current issues and initiatives at Ottawa City Hall.



Silver sponsor of Dinner Under the Stars

We also sponsored Dinner Under the Stars, an event for 150 guests from the Orléans business community put on by the Heart of Orléans BIA featuring food from top local chefs.



Getting back on track with the Desjardins Mutual Assistance Fund

This program provides free budget counseling and emergency loans to people experiencing financial hardship or dealing with an unexpected emergency.





Do business with people who listen

In 2018, we demonstrated once again that when you cooperate, you can do big things. Cooperation is a positive force that puts people first, and we believe it could play an even larger role in society and the economy.

Thank you for choosing Desjardins. We work hard every day for you.

161
caisse employees

55
employees of Desjardins
Business–Ottawa and
Eastern Ontario

11
Desjardins Signature
Service employees

28
directors

2
young intern directors

serving
39,345
members



Awards and recognition

Desjardins Group

- Ipsos-Infopresse award for social responsibility
- Coolest financial institution according to Leger's 2018 Youth Study

Products and services

- **Silver Award for the AccèsD Assistant**
European Financial Management Association
- **Desjardins Insurance/The Personal app rated #1 mobile strategy**
PTOLEMUS
- **Desjardins Private Wealth Management named Best Private Wealth Management Company Canada**
Global Banking & Finance Review
- **Fundata FundGrade A+ Awards for 2 of our funds**
- **Lipper Awards for 2 of our funds**
- **3 awards for our market-linked guaranteed investments**
Americas Structured Products & Derivatives
- **One of the Top 5 Eco-Funds**
Corporate Knights

Employer

- **One of Canada's Top 100 Employers**
MediaCorp Canada
- **One of Canada's Top Family-Friendly Employers**
MediaCorp Canada
- **One of Canada's Top Employers for Young People**
MediaCorp Canada
- **One of Canada's Greenest Employers**
MediaCorp Canada
- **Gold-level parity certification**
Women in Governance
- **Top prize for the HALEO project in the Health and Wellness category**
Ordre des conseillers en ressources humaines agréés HR gala
- **Legal Affairs Division named Best Canadian Legal Department 2018**
International Legal Alliance Summit & Awards
- **Desjardins Economic Studies team ranked Best Overall Forecaster – Canada**
FocusEconomics
- **Desjardins Lab crowned Corporate Champion of the Year by the jury and the public**
Startup Community Awards Gala

Desjardins Group at a glance

Over
7 million
members and clients

3,779
directors

More than
46,200
employees

\$389 million
given back to
members and
communities

Our first-ever
**climate-related
disclosure**

**\$100
million**
development fund
for communities

17.3%
Tier 1A capital ratio

**\$2,326
million**
in surplus earnings

**\$295.5
billion**
in assets

As of December 31, 2018

Here to support causes close to your heart

As a cooperative, we strive to meet the needs of our members and to support community development. That's why we incorporate social, environmental, economic and governance criteria in our strategic plan and our relationships with partners.


At Desjardins, we're harnessing the strength of our large cooperative group to support sustainable community development and an economy that puts people first.



CAISSE POPULAIRE RIDEAU-VISION D'OTTAWA

Head Office

147 Rideau Street, Ottawa

 613-241-1316

 desjardinsottawa.ca

 facebook.com/rideauvisionottawa


Branches

- Champlain
- Hunt Club
- Montfort

CAISSE POPULAIRE TRILLIUM

Head Office

2591 St. Joseph Boulevard, Orléans

 613-824-6363

 desjardins.com/caisse-trillium

 facebook.com/TrilliumDesjardins

Branches

- Cyrville
- Hammond
- Innes
- Limoges
- Notre-Dame-des-Champs
- Rockland
- Vanier

