

# Community Involvement Report

## Committed to enriching the lives of people and communities

The Community Development Fund (CDF), donations and sponsorships allow us to support the socioeconomic vitality of our communities. During the Annual General Meeting, members vote to earmark part of the credit union's annual surplus earnings to support meaningful projects in their communities through the CDF.

In **2024**, we allocated a total of **\$3.2M** to support many projects through the **CDF**, the **GoodSpark Fund**, the **Momentum Fund**, donations and sponsorships.



# Committed to teaching young people about financial literacy



## School Caisse

The School Caisse program is open to all elementary school students in Quebec and Ontario. The program helps kids learn basic concepts about money, spending, saving and work. In 2024, 72 schools offered this program, and our teams conducted more than 220 financial education workshops in elementary school. The [School Caisse](#) also has a website for teachers, parents and students. It's filled with activities, videos and games to promote autonomy and financial responsibility.



## PERSONAL FINANCE: I'M IN CHARGE®

The Personal Finance: I'm in Charge® program was created to support young adults who are likely to be making a lot of financial decisions for the first time. The program's educational paths are interactive and engaging. In 2024, more than 5,300 people participated in the workshops, either online or in person. The goal of the program is to help young adults develop a sense of financial empowerment and give them the tools they need to spend their money wisely, in a responsible fashion that reflects their values. The program is made possible thanks to our partnership with **Impact ON, EBO Financial Education Centre, the Ontario Co-operative Association** and the **YMCA of Greater Toronto**.



# Committed to helping kids stay in school and succeed academically



## Scholarships

We have a number of scholarships available for post-secondary students. The **Desjardins Foundation** handed out **\$6,7M** across **541 336 scholarships** to support students enrolled in a trade, college or university program, including **29 members** of our credit union who shared a total of **\$62,500**.

**Twenty-five \$1,500 scholarships** were also handed out to student members enrolled in an Ontario college or university thanks to the annual Desjardins Ontario Credit Union scholarship program.

## High school

Scholarships were also awarded to high school seniors who are about to start their post-secondary studies to support them with their higher education and foster their long-term success.

## The ESG Leadership Bursary

For the second year in a row, Desjardins Ontario Credit Union put out a call for applications for the ESG Leadership Bursary program. This program was created to recognize university and college students who are making a difference in their community in ways related to environmental, social and governance (ESG) factors. Three students each received a \$5,000 scholarship to commend them for their exceptional leadership.

## Desjardins Foundation Prizes

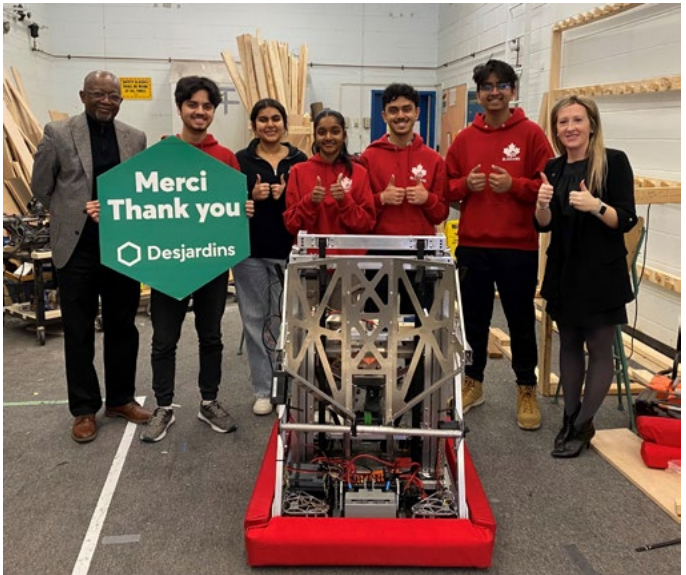
The Desjardins Foundation awarded **more than \$2M** in prizes to people who are making a difference in local schools and the community. The money will help fund **772 student initiatives** for kids and teens in kindergarten, elementary and high school.

In Ontario,  
**\$340,000**  
was distributed across  
**119 meaningful projects.**



For example, École élémentaire catholique d'enseignement personnalisé La Source received funding for in-class zoo education sessions.

On the other hand, Woburn Collegiate Institute has decided to use the funds they received to buy the parts they need to build an educational robot.



**French spelling contest –  
Épelle-Moi Canada – 2024**

This national French spelling contest gives young people a chance to show their francophone pride and love of the French language by learning new words and connecting with other participants. Winners will receive a cash prize, but that’s not why people sign up. It’s the experience and opportunity to raise the profile of the French language that really draws people in.



**Financial literacy workshops**

Ever since the first caisse was founded in Lévis in 1900, Desjardins has played an active role in helping our members be more financially literate. And in today’s rapidly changing society, we believe that the cooperative business model is more relevant than ever. That’s why we offer financial education workshops to school-aged children (grades 1 through 6) to help them learn the basics of personal finance.



**Back-to-school for colleges and universities**

At the start of the school year, we were onsite to meet with college and university students, where we talked finances and explored a number of potential projects. Our goal is to support young people on their academic and professional journey by providing them with resources and advice that’s tailored to their needs.



**Co-operative Young Leaders**

Co-operative Young Leaders (CYL) is a leadership development program for teens between the ages of 14 to 18. Organized by the Ontario Co-operative Association, the program was created to teach young people about cooperation, leadership and teamwork through a series of compelling and interactive activities. The young people participate in a panel discussion during the summer camp, allowing them to share their thoughts on various topics of interest.



**Place à la jeunesse – 2024**

Place à la jeunesse is a business competition organized by University of Ottawa’s Telfer School of Management. This initiative was created to introduce French-speaking Ontario high school students to the world of business and encourage them to pursue their post-secondary education in French. The competition is split into several sections, including marketing, business ownership, accounting and debating. Scholarships are awarded to participants who performed particularly well.

# Committed to health and healthy lifestyles

At Desjardins, we're keenly aware of how damaging a sedentary lifestyle can be for our health. For this reason, our credit union is particularly fond of supporting recreational initiatives and events that encourage people of all ages to get up and move. We also provide funding to a number of organizations in the healthcare sector, whether they are supporting sick people in the community or focusing on research and state-of-the-art treatment options.

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## Gala Jeans et Chemise

The **Centre d'appui et de prevention (CAP)** provides young children, teens and young adults with French-language services focused on development and support, so that they can be better equipped to face mental health challenges, addiction issues and associated disorders. Gala Jeans et Chemise is an annual event organized by the CAP to raise funds for mental health and addiction support services for young French speakers in the Ottawa region.

## Community running events

Desjardins Ontario Credit Union supports many community running events in Ontario. Sponsorships like these enable us to contribute to various fundraising campaigns for charitable organizations while promoting health and physical activity.



**Sudbury Rocks** – This family run is held every year to raise funds for Health Sciences North Foundation, an organization that provides children in Northeastern Ontario with healthcare services.



**Run Ottawa** organizes running events that attract runners from all over and help raise funds for many community organizations.



All profits from the **Kids Ultimate Challenge** benefit the Children's Health Unit led by the Niagara Health Foundation. The Children's Unit is specially designed for younger patients and their families. There are 24 beds, including a room with three closed observation beds, two clinical decision unit beds for patients under assessment, and four rooms for child and adolescent mental health services.



**Community RUNning** – Community Living Glengarry provides services for intellectually disabled people. In addition to being a rallying event for the community, this race helps raise funds for the organization, which it uses to buy new equipment and expand its services.



# Committed to arts and culture

## Valley East Days

Valley East Days, located in Val Caron, Greater Sudbury, Ontario, is Ontario's largest free family festival. It welcomes more than 30,000 people over three days and offers live music, car races, children's activities and promotes more than 100 local vendors.



## YES Theatre

The YES Theatre, located in Sudbury, Ontario, is a dynamic organization that offers exciting programming, including concerts, musicals and plays. Their productions employ local actors, which strengthens their connection with the community. In addition to their productions, they run a children's camps, enabling young people to discover and develop their artistic talents. Their mission is to create unforgettable theatrical experiences for the community.



## Festival Théâtre Action

Festival Théâtre Action en milieu scolaire (FTAMS) gives Franco-Ontarian high school students with a passion for theatre a chance to get together with other young thespians. FTAMS is made up of 400 students from across Ontario who travel to present and watch a variety of original performances, take part in specialized workshops and discover everything the theatre community has to offer. La Table jeunesse is an activity that encourages young people to discuss their creative challenges so that they can find solutions and keep expressing themselves through their art.

## Curd Festival

The St-Albert Curd Festival is an annual event that celebrates local culture and traditions through a variety of activities and performances. The festival celebrates St-Albert Cheese, a renowned co-operative that's famous for its cheese curds.



## Festival du Loup



Festival du Loup is a vibrant celebration of French language and culture, highlighting francophone arts and heritage. This highly anticipated event gives the Lafontaine community a chance to take in rich, diverse programming like musical performances, storytelling events and a living museum in a fun and festive atmosphere.



« Lendemain de veille » performing at the Festival de la Curd 2024.

# Committed to promoting regional development and socioeconomic recovery



## City of Toronto's Small Business Forum

The City of Toronto's Small Business Forum is an opportunity for business owners to meet with professionals from the Desjardins Business centre to talk about their projects and map out the next steps in their business plan.

## Agricultural conference

The credit union organized a conference for farmers who were interested in learning more about a variety of topics that affect their day-to-day lives and financial future. Our professionals addressed crucial topics such as business transfers, financial markets and services designed specifically for farmers. This initiative was created to provide participants with tools and information to optimize the management of their agricultural operations and ensure their longevity.



## Canada's Outdoor Farm Show

We were onsite at Canada's Outdoor Farm Show to meet with farmers and agricultural businesses to discuss their projects and tell them about our personalized financial products and services.



# The GoodSpark Fund

Thanks to the **GoodSpark Fund**, we were able to invest **\$280M** until 2027 to fund and promote initiatives aligned with our socioeconomic mission of supporting entrepreneurship, education, social responsibility, sustainable development and individual community involvement.

Together, we're giving a helping hand to projects that have a positive impact on communities and that affect you directly. In 2024, we supported one project in Ontario. The GoodSpark Fund contributed \$200K to The Garden of Poetry, part of the Bird's Eye View Park project in Casselman. This sizeable donation will go towards creating a garden with a cultural and intergenerational twist, celebrating authors from the area in a beautiful setting along the shores of the South Nation River.



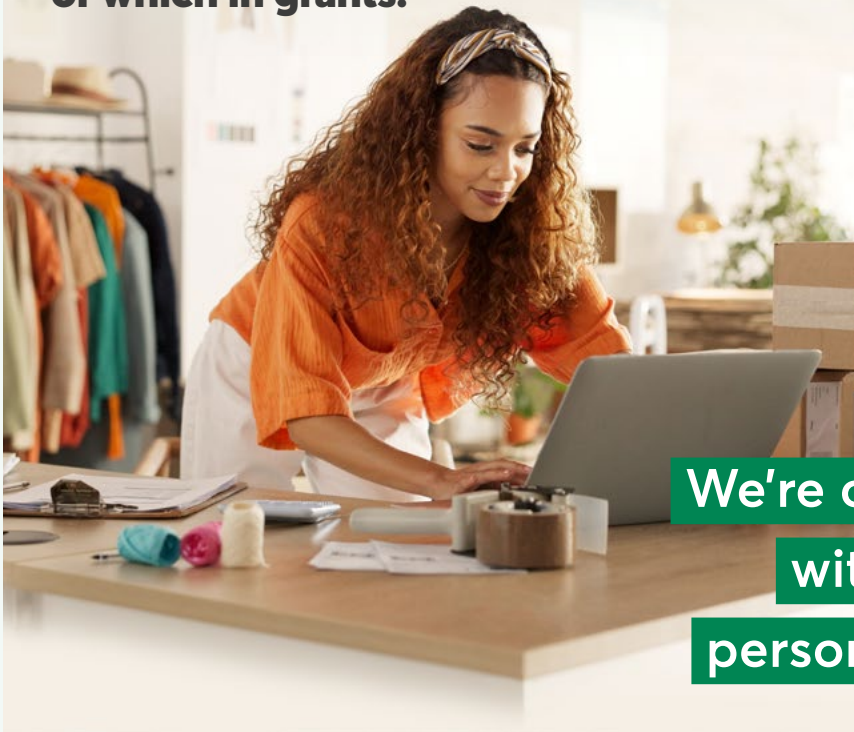
Committed to solidarity-based finance

Through strategic partnerships with community organizations, we continued to expand our solidarity-based finance programs.



The Créavenir Youth Entrepreneurship Program is an initiative that allows the credit union to join forces with local sponsors to support young entrepreneurs ages 18 to 35 who aren't eligible for traditional financing. We offer flexible financing and a grant to help them get their business off the ground.

In 2024, the credit union supported **5 business startups** and provided **\$99,000** in financial support, **\$17,500** of which in grants.



We're committed to supporting businesses with their growth and success with our personalized services and active listening.



Desjardins Mutual Assistance Fund

The Desjardins Mutual Assistance Fund program provides free, confidential budget counselling to people in vulnerable situations. We review participants' financial situations to identify possible solutions, which may include a small emergency loan. This approach helps participants address their short-term budget problems and make lasting changes to their spending and budgeting habits. This program is offered in collaboration with community sponsors like **EBO Financial Education Centre** and the **Sudbury Community Service Centre**.

Here for businesses

We're always happy to help businesses and entrepreneurs. That's why we travel to see them in person, to speak with them and listen to what they have to say. It's the best way come up with solutions that meet targeted needs. We're committed to keep supporting businesses with their growth and success with our personalized services approach and active listening.



Momentum Fund

The Momentum Fund handed out **\$4,96M** in grants to entrepreneurs in Quebec and Ontario. Recipients were given up to **\$20,000** in non-repayable **financial assistance**. To meet the increased need for funding that emerged during the pandemic, the number of eligible projects was increased to include nine business categories: innovation, business transfers, exports, business takeovers, sustainable energy, ergonomics and public health measures, digital transformation, psychological support and business model transformation.

We awarded a total of **\$220,000** to **21 business project** through the Momentum Fund program.



**Niagara Fasteners** manufactures high-quality, customizable nuts and bolts that comply with nuclear quality standards and meet the many needs of a wide breadth of industries.



**Cecilbay Farm** received money from the Momentum Fund to invest in the very first automated feeding system for cows in North America. Although there are other automated feeding systems out there, this one presents a number of benefits that are quite innovative. This cutting-edge technology is on track to improve the well-being of animals and optimize agricultural resources.

# The Community Development Fund

Our Community Development Fund (CDF) is a testament to the spirit of solidarity that drives our credit union members. Funded by a portion of the credit union's annual surplus earnings, members get to vote on the initiatives they'd most like to support at the annual general meeting.

In 2024, we gave back **\$2.4M** to support community projects.



## \$500,000 for local projects

Amounts handed out to support local projects are made possible by the CDF. For the third year in a row, Desjardins Ontario Credit Union contributed a total of \$500,000 to support 19 local initiatives in Ontario. These initiatives all meet one of the five priorities outlined in our community involvement plan:

- Entrepreneurship and business succession
- Economic excellence and innovation
- Education and training
- Environment
- Health and healthy lifestyles

### Furniture Bank

Thanks to its furniture pick-up service and social employment program, Furniture Bank can collect daily donations from IKEA Canada, which enables thousands of Toronto area families to furnish their homes. The initiative considerably reduces the number of pieces that wind up in the landfill, thus lowering carbon emissions. The benefits are twofold, since in addition to its environmental benefits, the initiative makes it possible to transform sparsely furnished apartments into colourful, personalized spaces, allowing people feel happier and more stable in their homes, which can have positive effects on mental health and financial stability.



### Sudbury Branch of the Navy League of Canada

The Sudbury Branch of the Navy League of Canada wants to replace its 40-year-old fleet of sailboats by purchasing five boats for use by the cadet corps of the Greater Sudbury area. The cadet program was created to help young Canadians develop citizenship and life skills such as teamwork and self-discipline. The program is open to people of all backgrounds, regardless of income, origin, cultural ties or any other socioeconomic factor.



### St-Albert Community Group

The St-Albert Community Centre Park Subcommittee of the St-Albert Community Group replaced the boards surrounding its skating rink in Jean-Maurice Lavergne Park. The purchase will benefit multiple generations, who can now enjoy better ice-skating conditions in one of the Nation Municipality's busiest parks.

### Lay-Up Youth Basketball

Lay-Up provides children and youth between the ages of 6 to 14 with year-round basketball programs in Toronto's Neighbourhood Improvement Areas. The programs are designed to help young people develop the skills they need to reach their potential, with the added benefit of having a positive effect on their physical health and social and emotional well-being. The positive youth development formula has shown that cognitive development, physical health, and social and emotional well-being go hand in hand. Lay-Up provides all of the food and equipment needed to ensure participants can focus on what matters most: learning, growing, creating and making new friends.



### Association Lire et faire lire Ontario (ALFLO)

*Lire et faire lire* is an initiative that aims to promote the joy of reading in French to children. It's run by volunteers over age 50 who visit schools, childcare centres and recreation centres once a week to read stories to kids. The readings take place in small groups and are a great way to discover new books in French and create intergenerational links between children and older adults.