

Community Involvement Report

We support the socioeconomic vitality of our community through donations, sponsorships and the Community Development Fund (CDF). Members contribute to the CDF by voting to earmark part of the credit union's surplus earnings for the fund during the annual general meeting.

In 2025, we put **\$4.5 million** back into the community to support a number of projects, namely through the **CDF**, the **GoodSpark Fund**, the **Momentum Fund**, **donations** and **sponsorships**.



COMMITTED TO OUR YOUTH



Desjardins Foundation Prizes

Through the Desjardins Foundation Prizes, Desjardins provided **more than \$355,603** to Ontario schools and youth organizations to support **125 initiatives** aimed at enriching learning opportunities for elementary and high school students.



In Ontario,
\$355,603
was distributed across
125 meaningful projects.



École élémentaire publique Terre des Jeunes received funding to develop outdoor learning kits for use on school grounds, nearby trails, and a neighbouring park.



PERSONAL FINANCE: I'M IN CHARGE®

The Personal Finance: I'm in Charge® program was created to support young adults as they begin making a lot of financial decisions for the first time. The program's learning paths—available both in classrooms and online—are interactive and engaging. 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**.

School Caisse



To wrap up the school year, schools participating in the School Caisse received sports equipment.



Scholarships

We have a number of scholarships available for post-secondary students.

The **Desjardins Foundation** awarded a total of **\$67,500** to **38 credit union members** in trade, college and university programs to help them stay motivated and engaged in their studies. In addition, the credit union provided **25 scholarships of \$1,500** each to student members in colleges and universities across the province through its annual scholarship program.



University of Ottawa's Gee-Gees banquet

We're proud that we took part in the annual Gee-Gees awards banquet, which celebrates exceptional athletes from the University of Ottawa. Our Chair, Francine Côté, had the honour of presenting the Athlete of the Year awards.



uOttawa



Financial literacy workshops

Desjardins continues to demonstrate leadership in financial education, a role that’s more relevant than ever in today’s rapidly changing world. Each year, we deliver financial literacy workshops to children in grades 1 through 6 to help them learn the basics of personal finance. In 2025, we held more than **200 interactive workshops**.



Back-to-school for colleges and universities

At the start of the school year, Desjardins visited college and university campuses to meet with students and talk about personal finance and explore a variety of potential initiatives. The resources and personalized guidance we provide to students throughout their academic and professional journeys help strengthen their perseverance and support the development of the next generation of leaders.



Place à la jeunesse

The business competition organized by the Telfer School of Management at the University of Ottawa aims to introduce French-speaking high school students to the business world and promote post-secondary education in French. The credit union contributes to this initiative by offering scholarships to outstanding students.

Desjardins continues to demonstrate leadership in financial education

COMMITTED TO OUR COMMUNITIES



AFC Toronto

Desjardins is proud to be a founding partner of AFC Toronto, the women’s soccer team in the Northern Super League, as well as its official financial institution. These athletes are trailblazers who show young people—especially girls—what’s possible when you commit, get involved and stick with your goals. Together, we’re helping to advance equity in sport.



African Cabaret

Desjardins was a proud participant in the 25th anniversary of the African Cabaret in Sudbury, a vibrant celebration filled with unforgettable flavours and rhythms. The evening featured exquisite African cuisine, captivating artistic performances and a fashion show highlighting the talent of local designers with African roots.





YMCA of Northeastern Ontario – Fill the Bus campaign

The Fill the Bus campaign is a YMCA initiative that collects donations to give children the chance to participate in summer camps offered by the organization. This year, Desjardins doubled the number of donations collected, allowing even more children to benefit from the program.



Cornwall Waterfest

Credit union staff were enthusiastic participants in the Cornwall Waterfest Dragon Boat Festival. This vibrant community event helped raise funds for the St. Joseph's Continuing Care Centre.



Maison de la francophonie d'Ottawa

Francine Côté attended the 5th anniversary celebration of the Maison de la francophonie d'Ottawa. It was a true pleasure to witness how far the organization has come as it continues to expand its impact and strengthen its presence within the French-speaking community.

Ottawa Paints

We were delighted to introduce a brand-new Desjardins youth prize of \$1,000 for Ottawa Paints, a painting contest organized by the Ottawa School of Art to celebrate local talent.



Casselman Christmas Festival

This event created a warm and welcoming atmosphere in the village of Casselman during the holiday season. We were pleased to partner with this community celebration, which brought people of all ages together for festive activities and memorable moments.



United Way golf tournament

We're honoured to support the annual United Way Niagara charity golf tournament. This event brings people from across the Niagara region together to raise funds for community programs that reduce poverty, strengthen neighbourhoods and help children reach their full potential.

Christmas village in New Liskeard

We were delighted to partner with this unique event, which brought fresh energy to the downtown area by creating a festive atmosphere. Light installations, themed activities and artisans brought to life an immersive experience that highlighted the spirit of the holidays and celebrated local heritage.



Lo-Ellen Park outdoor rink opening in Sudbury

We were honoured to contribute \$20,000 toward the revitalization of the Lo-Ellen outdoor rink. Officially inaugurated in the presence of Mayor Paul Lefebvre and members of the municipal council, this community project was made possible through the collaboration of numerous partners.



COMMITTED TO SOCIOECONOMIC DEVELOPMENT

We're committed to supporting businesses and the people behind them. We meet with entrepreneurs to understand their realities and help them move toward their goals. We're committed to supporting their growth by offering personalized services and truly listening to their needs.

During Small Business Week, we visited our members' businesses—an ideal opportunity to connect, strengthen relationships, and recognize the vital role SMEs play in the Canadian economy.



Momentum Fund

The Momentum Fund offers up to **\$20,000** in financial support to businesses, helping them accelerate their growth and contribute to job creation and regional economic development. The fund helps drive innovation, digital transformation, the acquisition of energy-efficient equipment and more.

Green Leaf Acres

The financial assistance received helped modernize facilities, strengthen the team and optimize the supply chain to meet the requirements of a new contract to produce specialty tomatoes.



In 2025, we provided **\$250,000** in funding to support **22 business projects.**



Cob Roller Farms

With financial support from the Momentum Fund, Cob Roller Farms—a well-established and growing pork producer—increased its production capacity, improved its revenues and maximized the use of its existing infrastructure, all without incurring new capital expenditures.

RelèveON awards gala

Organized annually by the Club canadien de Toronto, the RelèveON awards gala celebrates and highlights the next generation of young French-speaking entrepreneurs.



Ontario Young Leaders Emerge Conference

The annual conference, held in Hamilton, served as an essential gathering for young leaders from across the Ontario credit union system. The event showcased leadership, innovation and the power of collective action.

COMMUNITY DEVELOPMENT FUND

Our Community Development Fund (CDF) reflects the spirit of solidarity that drives our members. Each year, at the annual general meeting, members vote to allocate a portion of the credit union's surplus earnings to the CDF.



In 2025, we gave back
\$2.6 million
to support community projects.

\$500,000 for local initiatives

Funding to support these projects was provided through the CDF as part of a call for proposals. For the third year in a row, Desjardins Ontario Credit Union contributed a total of \$500,000 to support 25 local initiatives across Ontario. These projects fall under one of the credit union's five new investment priorities:

- Entrepreneurship and business succession
- Local services and housing
- Employment and workforce
- Education and training
- Economic excellence and innovation



Closet Share Career Launchpad – Employment preparation program

Sudbury's Closet Share works to provide free and affordable clothing to individuals and families in need while promoting sustainability, dignity and community connection. The Career Launchpad employment preparation program offers participants hands-on work experience along with free access to professional clothing, personal development workshops and mentorship. The program supports youth, newcomers and individuals with a low income who face barriers to employment.



Connected Canadians – Cybersecurity is also financial security

This project supports the expansion of [Connected Canadians' Cyber Incident First Aid program](#) in Ottawa. The program provides skills development and mentorship to adults ages 50 and over, helping them navigate the digital world safely. It protects vulnerable older adults and newcomers from online threats and the risks of digital exclusion and ensures they can access resources.

Furniture Bank – Redwood Park Communities

This project supports low-income households in Simcoe County by helping them furnish their homes with dignity. The new Fresh Start Fund ensures that no one is turned away due to financial limitations. It covers the cost of purchasing and delivering essential furniture for clients who don't have access to other forms of assistance, allowing them to settle into furnished living spaces.



Groupe Action for kids, families and the community of Prescott-Russell – En route vers l'école

The goal of this project is to enhance the *En route vers l'école* program, which helps prepare children for a successful transition into school. The program aims to rein in the factors that affect language development, physical health, social skills and overall school readiness. This initiative is part of a preventive and inclusive approach designed to reduce inequalities at the start of schooling, particularly for children living in vulnerable situations.

Since 2022, we have awarded
\$1.7 million through the
Working together on local projects program.

Thank you!



Helping our neighbours campaign

Over the holiday season, Desjardins Ontario Credit Union once again demonstrated its solidarity with the community by donating

\$200,000

to support **food banks**, **winter clothing programs** and **organizations** that help **those most at risk**.

Food banks

More than 30 food banks across Ontario received financial support to strengthen food security in our regions and make a meaningful difference in the lives of community members



Bourget Food Bank



Friendship House Food Bank Chelmsford



Windsor Essex Food Bank Association



Rendez-vous des aînés francophones d'Ottawa (RAFO)

We offered holiday baskets and brought comfort to older adults in the Ottawa community during the holiday season.

GOODSPARK FUND

The **GoodSpark Fund** provides major financial contributions to support and promote initiatives aligned with our socioeconomic mission, including entrepreneurship, education, social responsibility, sustainable development and community involvement.

\$1.5 million invested in three Ontario healthcare foundations

In 2025, financial support was provided to three healthcare sector foundations in Ottawa, Niagara and Sudbury. Each organization received \$500,000 to help fund the creation and upgrade of complementary health and wellness infrastructure, such as green spaces and therapeutic gardens.



The Ottawa Hospital



South Niagara Hospital



St. Joseph's Continuing Care Centre - Sudbury