



2016 COOPERATIVE DIFFERENCE REPORT

TOGETHER, WE ARE MAKING A DIFFERENCE

Your business relationship as a member of your caisse gives you an opportunity to help improve your community while providing you with many advantages. Concrete examples of these advantages: A comprehensive service offer and practical tools, exclusive offers and the opportunity to participate in the decisions of your caisse.

IN 2016, **\$88,374**
GIVEN BACK TO THE COMMUNITY

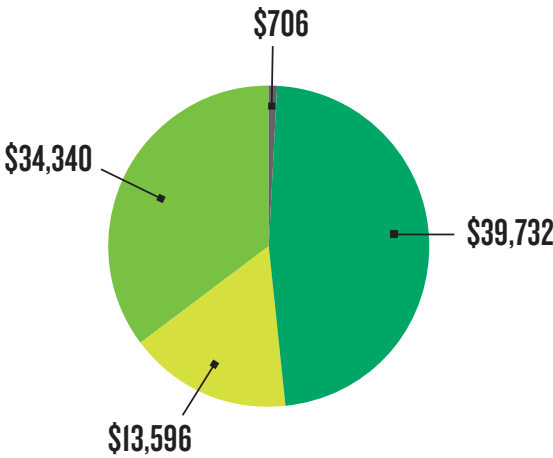
DONATIONS AND SPONSORSHIPS: **\$20,901**

COMMUNITY DEVELOPMENT FUND: **\$67,473**

THANKS TO YOU, WE CONTRIBUTE TO THE DEVELOPMENT OF YOUR COMMUNITY!

The Community Development Fund (CDF), donations and sponsorships are key drivers that support the socio-economic vitality of your community. Members like you contribute to this fund by voting to return part of their dividends to the community during the annual general meeting. In 2016, \$88,374 was invested to support the stimulating projects for our community.

	DONATIONS AND SPONSORSHIPS	CDF	COMBINED TOTAL
■ Arts and culture	\$706		\$706
■ Education	\$2,550	\$37,182	\$39,732
■ Humanitarian work and community services	\$6,300	\$7,296	\$13,596
■ Health and sound living habits	\$11,345	\$22,995	\$34,340
Subtotal	\$20,901	\$67,473	
TOTAL			\$88,374



EDUCATION AND ACADEMIC SUCCESS AT THE HEART OF OUR MISSION

Education is one of the fundamental principles of the cooperative model, which is central to our mission. It is with this in mind that Desjardins placed stay-in-school initiatives and academic success front and centre during the 2016 edition of Cooperation Week.

More than 7,000 Desjardins employees and officers took part in 420 activities across Quebec and Ontario, raising \$1.8 million for the cause.

In 2016, Desjardins Foundation launched the #DesjardinsFoundation Prizes to help people in educational and community settings carry out projects with elementary and high school students. In addition to granting scholarships to enable young people to continue their studies, the Foundation supports a number of programs and organizations that encourage kids to stay in school, such as Éducaide, Persévère and the *Mon enfant, son avenir* guides.

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\$12,000 COLLÈGE DE BOIS-DE-BOULOGNE SCHOLARSHIPS

Our Caisse awarded 12 merit scholarships of \$1,000 each to local College de Bois-De-Boulogne students in 2016. Over the past 10 years, thanks to our Caisse, over \$100,000 has been put towards providing youth opportunities to demonstrate their potential and strive towards their goals.



Left to right: Maurice Piché, Micheline D. Legault, Alexandra Marcil, Anne Ruthdgie Moïse, Dominic Courtois and Emmanuel de Montini.

\$5,000 COLLÈGE SAINTE-MARCELLINE

Your Caisse takes great pride in supporting the Collège Sainte-Marcelline student Robotics project. With enthusiasm and a dose of humour, the young students, along with their teacher, Mr. Joseph El-Helou, masterfully completed this project, fuelled by dedication, passion and determination. The team also took the prize at Loops 2017, the Canadian Robotics competition, winning first place in the main category for their outstanding performance in the Loops game.



Student team performing a demonstration at the Co-op Cocktail, October 18, 2016.

\$15,000 OVER 3 YEARS CARTIERVILLE YMCA

Caisse Desjardins de Bois-Franc-Bordeaux-Cartierville has provided Cartierville YMCA with \$15,000 in funding to support the organization's inspiring Free Friday Teen initiative.



A few participants of Free Friday Teen.

\$25,000 OVER 5 YEARS EMPLOI DIVERSITÉ—A CACI SOCIAL ECONOMY PROJECT

This partnership is in its second year, and we are proud to be part of it! The Centre d'appui aux communautés immigrantes (CACI) offers its services to immigrant communities throughout the greater Montreal area. Emploi Diversité is a CACI Social Economy project sponsored by the Caisse. It connects qualified immigrant job seekers with potential employers, taking into account Quebec job market requirements.



Careers at Desjardins—March 8, 2016.

A SOLIDARITY INSTITUTION

With local organizations, your caisse helps people obtain budget guidance or financing suited to their situation, through:

- Desjardins Mutual Assistance Funds to teach recipients to better manage their finances and help them address immediate basic needs
- CRÉAvenir financing program to support young entrepreneurs
- Microcredit to Businesses program, which helps micro-entrepreneurs and self-employed workers consolidate an existing business or get a new one off the ground

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MOBILE CHEQUE DEPOSIT

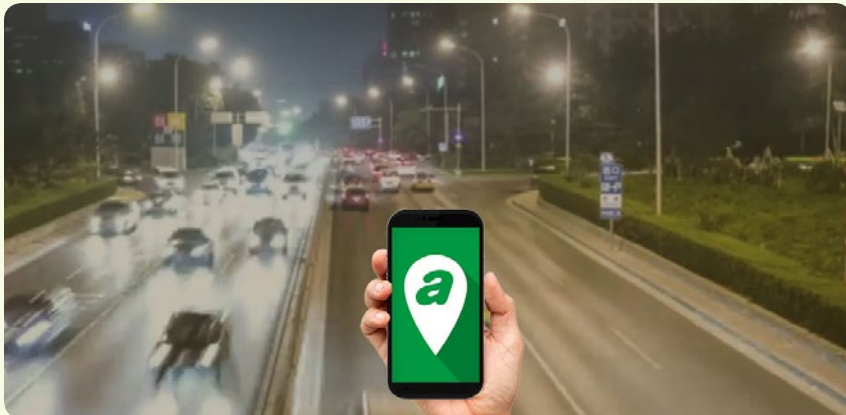
Thanks to mobile deposit,
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TOGETHER, WE CONTRIBUTE TO SUSTAINABLE DEVELOPMENT

Your caisse has a range of socially responsible financial products, such as the Green Homes Program, SocieTerra portfolios, and energy efficiency loans for businesses. In addition, the Ajusto program offers discounts to reward safe and environmentally friendly driving.



YOUNG INTERN OFFICER PROGRAM

It is important for your caisse that the composition of its boards accurately represent its community. Accordingly, it has implemented processes to promote the recruitment of women and young people. The **Young Intern Officer** program attracted the interest of young people in recent years. Amanda Tisseverasinghe now sits on the caisse's board. Feel free to write us to indicate your interest in participating in your caisse's democratic life and decisions.



EXCLUSIVE ADVANTAGES FOR MEMBERS

As a member of the leading cooperative financial group in Canada, you can enjoy exclusive discounts, rebates, saving tools, privileges and assistance services.

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