



INVESTMENT POLICY: 2021 – 2024



Desjardins

Caisse populaire Kahnawake
Tsi-iewistaientakwa

INVESTMENT POLICY: 2021 – 2024

Caisse populaire Kahnawake

Caisse populaire Kahnawake's mission is to contribute to the **economic and social wellbeing of people and communities.**

The Caisse contributes to the community by **supporting projects alongside local organizations and institutions**, without taking the place of government.

This policy aims to provide information to Caisse members and partners on **the Caisse's contributions** to the community.

It provides the Caisse's board of directors with guidelines on allocating and managing the financial support provided by the Caisse, which includes the **Community Development Fund (CDF), Donations** and **Sponsorships.**



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PURPOSE

This **policy** is based on Desjardins Group’s business reality, while considering the specific needs of members and the community, the Caisse’s strategic planning and Desjardins Group’s priorities.

By supporting community development, the Caisse promotes Desjardins Group’s **values**:

- Money at the service of **human development**
- Personal **commitment**
- **Democratic** action
- **Integrity** and **rigor** in the cooperative enterprise
- **Solidarity** with the community
- **Inter-cooperation**





OBJECTIVES

- Share the **framework** for the Caisse's community involvement
- Make sure members and the community have the **information needed** for their understanding
- Meet the needs of members and the community by supporting **meaningful projects**
- Promote the **cooperative difference** and the democratic participation of members
- Promote **members' access to funding** by setting clear criteria

TYPES OF CONTRIBUTIONS

There are many ways the Caisse can **enrich** the lives of people and communities. Along with providing financial support, the Caisse can encourage **employees** and **board members** to develop strong relationships with members and the community.

- **COMMUNITY DEVELOPMENT FUND (CDF)**
- **SPONSORSHIPS**
- **DONATIONS**





COMMUNITY DEVELOPMENT FUND (CDF)

- The **CDF** is a way for Caisse members to **contribute to sustainable development** in their communities, alongside other financial support mechanisms provided by local, regional or sector specific organizations
- CDF investments are a key factor in getting many projects off the ground. They're designed to support **major local projects** that meet **community needs**

Major local projects are projects that:

- **Unite different stakeholders** around a **common goal** that will have a lasting impact on the community
- **Create significant added value** for people and the community, empowering them to take charge of their development and their ability to act.



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Use of the Community Development Fund (CDF)

- Contributions to the Community Development Fund are **approved by members at the annual general meeting (AGM)**. The contributions come from the **surplus earnings** reserved for member dividends. Members who attend the AGM must receive an annual report on the use of the CDF.
- The CDF is managed exclusively by the **Caisse's Board of Directors**. The **board alone** is responsible for determining how the money in the CDF is used.
- The Caisse's Board of Directors is not required to invest the total amount of money contributed to the CDF every year. In addition, the board can only use money from the CDF after it has set aside the funds required to meet earlier multi-year **commitments** made by the Caisse.
- Members receive a **cooperative difference report every year** at the AGM.





Community Development Fund Details

On April 19, 2023, at the Annual General Meeting of the Caisse populaire Kahnawake, members voted to contribute \$45,000 to the Community Development Fund.

The Fund allows the Caisse to contribute to the sustainable development of communities in cooperation with community organizations and institutions, without replacing government.



Connecting Horizons received \$15,000 from the CDF which assisted with the purchase of the Turtle Island Paratransit vehicle.

CDF INVESTMENT PRIORITIES

The Caisse always does what's best for its members. In 2022, one hundred and fourteen (114) members were surveyed at various community events.

1) Youth

2) Education – Language, Culture, Financial Literacy

3) Elders, Finances/Elder Abuse Training

4) Health & Lifestyle

5) Economic Development

6) Environment

7) Sustainable Development

8) Humanitarian Services


INVESTMENT PRIORITIES DETAILS

Feedback concerning priorities from community members during surveys:

- 1) **Activities** for Community **Youth** – examples who can benefit from youth activities are: *Kahnawake Youth Center (KYC), Sporting events, school activities: sports, gym necessities, music program, arts, etc.*
- 2) **Education, Language, Culture, Financial Literacy** - efforts regarding our language needs *Various organizations that could benefit from this are: Kariwanoron, Indian Way school, Karonhianonha, Kateri, Language Nest, Cultural Center, Collective Impact, Language & Culture Mentorship Program, Scholarships, Personal Finance I'm in Charge, School Caisse, My Finance 101, Elders Finances/Elder Abuse training, etc.*
- 3) **Elders'** activities, Elder abuse training, ILC, KMHC inpatient, etc.
- 4) **Healthy Lifestyle** - *Free outdoor activities/trips, mommy & me activities, diabetes education, womens' fitness, etc.*
- 5) **Economic Development** – *businesses, employment, (jobs)*
- 6) **Environment** -*organic whole foods, encourage youth to enter environmental sciences, encourage Science, Technology, Engineering, and Mathematics (STEM) in very young children*
- 7) **Sustainable Development** – *solar power, small business loans, food and land.*
- 8) **Humanitarian Services** – *poverty, youth exchanges*

SPONSORSHIPS

- A sponsorship is an amount of money provided to establish a business partnership or carry out an activity, an event or a project in exchange for an institutional or commercial benefit, with a view to obtaining visibility and business reciprocity so that Desjardins can reach a target clientele.
- Because this is a business opportunity, every file is presented with a promotion plan that defines the initial objectives, methods, budget and a way to evaluate the expected benefits.
- **A promotion plan** that defines the initial objectives, methods
- **Budget**
- A way to evaluate the **expected benefits**

 **Desjardins**
Caisse populaire Kahnawake

May 28th 2023

P.O. Box 1987
Kahnawake, Qc. J0L 1B0

PAY TO THE ORDER OF Kahnawake Pow Wow \$ 10,000

Ten Thousand Dollars /100 Dollars

30539815 001 9871 Mandie Montour
Caisse populaire Kahnawake
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DONATIONS

- Donations include financial assistance, materials or services provided to non-profit organizations (associations, institutions and cooperatives) to support their development activities while boosting Caisse visibility.
- Donations directly support the organization's cause.



ELIGIBILITY AND SELECTION CRITERIA

Community Development Fund, Donations, and Sponsorships

- At their annual general meetings, Caisse members can vote to put some of the Caisse's surplus earnings into the Community Development Fund instead of their dividends.
- The Caisse board of directors is responsible for managing the CDF.
- Desjardins member organizations will be given priority for funding. However, the Caisse will consider applications from organizations that are not members, considering their contribution to the community.
- The Caisse will give special attention to project developers and donation and sponsorship applicants that have taken sustainability into account.
- Associations, groups, organizations, individuals, and project developers that apply for funding from the Caisse must meet the following criteria.
- Applications should be submitted within the 60 days prior to the event. A written response will be sent to the applicant within 20 to 40 business days.

Applications for financial support or partnerships must directly target the priorities outlined in this policy, in addition to meeting the following criteria:

Community Development Fund Criteria

Be a group, association, institution, or Non-Profit Organization in one of the following areas:

- Youth
- Education, Language, Culture
- Elders
- Economic Development
- Environment
- Sustainable Development
- Health & Healthy lifestyle

Show that the visibility offered to the Caisse for event sponsorships is commensurate with its contribution (logo, banner, etc.)

If materials are to be printed, the applicant must send the Communications Advisor a copy of the logo and final graphic design for approval



ELIGIBILITY AND SELECTION CRITERIA

Community Development Fund

- 1) Have been a member of the Caisse populaire Kahnawake for at least one (1) year or work on Caisse populaire Kahnawake's territory
- 2) Demonstrate self-sustainability in the medium term
- 3) Show that the project will benefit the Caisse's Members or territory
- 4) Be in line with the Caisse's goals and strategic plan
- 5) Offer the Caisse a value-added project (for applications related to the Community Development Fund)
- 6) Show that the visibility offered to the Caisse for event sponsorships is commensurate with its contribution (logo, banner, etc.) **If materials are to be printed, the applicant must send the Communications Advisor a copy of the logo and final graphic design for approval.**
- 7) Provide the following documents with the application, upon the Caisse's request:
 - a) *Description of the organization (mission, goals, structure, major achievements, member profile, etc.)*
 - b) *Project description (how it will make a difference in the community, who the activity targets, how the money will be used)*
 - c) *Complete and detailed budget*
 - d) *Visibility agreement with the Caisse (**we must be the only partnering financial institution**)*
 - e) *Other financing (list of the other partners supporting the project)*
 - f) *The organization's financial statements*
 - g) *List of members of the Board of Directors, if applicable*

SPECIFIC SELECTION OR ANALYSIS CRITERIA

- Show how the project will benefit the community
- Provide visibility for the Caisse

SPONSORSHIP CRITERIA

- Money given to an association, group, institution, or organization to create a business partnership, activity, event, or project, in exchange for an added-value corporate or commercial benefit.
- In return, this type of partnership increases the Caisse's visibility with members and the community. Show that the visibility offered to the Caisse for event sponsorships is commensurate with its contribution (logo, banner, etc.)
- If materials are to be printed, the applicant must send the Communications Advisor a copy of the logo and final graphic design for approval
- Sponsorships may be awarded to regional organizations if one or more Caisses or the Federation are involved on an equitable basis

SPECIFIC SELECTION OR ANALYSIS CRITERIA

- Provide the Caisse significant visibility or business opportunities through a reciprocal business relationship.
- Fall in line with the Caisse's business objectives. Offer several sponsorship arrangements. Include an exclusive relationship in the financial services sector for a reasonable period.



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DONATION CRITERIA

- Financial aid, material aid or services provided to an association, group, institution, or organization to help them reach their goals.
- The Caisse will choose a social partnership, or public recognition, or both, depending on the donated amount.
- Show that the visibility offered to the Caisse for event sponsorships is commensurate with its contribution (logo, banner, etc.) If materials are to be printed, the applicant must send the Communications Advisor a copy of the logo and final graphic design for approval

SPECIFIC SELECTION OR ANALYSIS CRITERIA

- Description of the organization (mission, goals, structure, major achievements, member profile, etc.)
- Project description (how it will make a difference in the community, who the activity targets, how the money will be used)
- Priority stated by members:
 - *Youth*
 - *Education, Language, Culture*
 - *Elders*
 - *Economic Development*
 - *Environment*
 - *Sustainable Development*
 - *Health & Healthy lifestyle*



NOT ELIGIBLE

For Community Development Fund, Donations, and Sponsorships



- × Individual or group applications for a coop program, trip or foreign mission
- × Applications for individuals that are personal and private in nature
- × Applications for a private company or for-profit cooperative
- × Applications for a political party or organization
- × Applications to promote a business
- × Organizations that discriminate based on race, gender, religion or sexual orientation
- × Social clubs (whose mission is to give back to the community)
- × The Caisse's contribution is not intended to cover an operating deficit and must not be used to cover salaries or any other type of compensation
- × Funding cannot be used to support the regular operations of a public sector entity or government body
- × Funding cannot replace government financial aid programs, but they can be part of the community's share or outlay, as required by the program
- × Organizations that receive support from the Caisse must not compromise Desjardins Group's values
- × Projects cannot be political in nature
- × Funding cannot be used to pay back debt or invested in a reserve
- × Organizations that have been involved in fraud or whose activities could negatively affect the Caisse's reputation will not be considered



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PROCESSING TIMES FOR APPLICATIONS



- Applications should be **submitted within the 60 days prior to the event**. A written **response will be sent to the applicant within 20 to 40 business days**.
- The Committee reserves the right to contact applicants for additional information or for further explanation. Appointments with project organizers may be requested depending on the type of information needed or the amount of information requested for clarification purposes.
- Applications can be submitted on a rolling basis throughout the year. Once all the requested documents have been received, the Caisse will notify the applicant of when their application will be analyzed.
- Following the Caisse populaire Kahnawake Community Development Fund Committee's analysis and recommendation, the board of directors will give the final approval. Applicants will then be informed of how much funding they will receive from the Caisse.



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SUBMISSION AND ANALYSIS PROCEDURE

7. The Caisse will ask the applicant for information based on the scope of the application.

Any incomplete applications will not be analyzed and will be returned to the applicant for correction.

The application will need to be submitted again and processed only when all required documents have been received.

7.1 Project submission and deadlines

7.1.1 Community Development Fund Applications for the Community Development Fund can be submitted at any time of year using the following form on our website: [f05-q30539-formulaire-demande-fond-e \(1\).pdf](#) or by contacting the reception desk at the Caisse populaire Kahnawake to request a hard copy.

Applications can be submitted on a rolling basis throughout the year. Once all the requested documents have been received, the Caisse will notify the applicant of when their application will be analyzed.

Following the Caisse populaire Kahnawake Community Development Fund Committee's analysis and recommendation, the board of directors will give the final approval. Applicants will then be informed of how much funding they will receive from the Caisse.

7.1.2 Donations and sponsorships Applications for donations and sponsorships can be submitted at any time of year using the following form: [f05-q30539-donation-sponsorship-application-23-e.pdf](#) or by contacting the reception desk at the Caisse populaire Kahnawake to request a hard copy. All applications will be reviewed and processed within 30 days after they are received, provided they are complete. After analysis, applicants will be informed of how much funding they will receive from the Caisse.

7.2 Code of Professional Conduct -Anyone called upon by the Caisse to complete a task on its behalf related to this policy is bound by Desjardins' Code of Professional Conduct, including the provisions on confidentiality and conflict of interest management.



RECIPIENT'S COMMITMENT

8. The relationship created when the Caisse agrees to provide assistance is similar to the Caisse's business relationships.

The Caisse may require both parties to sign a partnership agreement.

The organization must agree in writing to comply with the requirements set out in this policy and in their application, as well as any requirements issued by the Caisse, as applicable.

8.1 Respect The Caisse and the organization agree to fully respect each other's missions.

8.2 Transparency The Caisse and the organization agree to be as transparent as possible with respect to the funding provided. In particular, the organization agrees to notify the Caisse of any change that could impact the funding provided by the Caisse based on the original application.

8.3 Business relationship with the Caisse

The organization agrees to further develop its business relationship with the Caisse. It also agrees to encourage its members to do business with the Caisse, or more generally, with Desjardins Group entities.

8.4 Commitment and relationship with the Caisse

The individuals or organizations that receive funding must show that they're committed to using all the resources available to them. All assistance is conditional upon the commitment and investment of applicant individuals and organizations.

8.5 Visibility Sponsorships and funding provided through the CDF must include a detailed visibility plan that promotes the Caisse's community involvement.

The Caisse can also ask that board members and employees to attend the event or project announcement. Partners that receive funding from the Caisse over multiple years must prepare an annual report to ensure continued visibility and ongoing compliance with the terms of the agreement. The organization must also make sure that it can provide photos of the event, project or participants to be included in the Caisse's annual report.

8.6 Activity review and reporting

For the purpose of continuous improvement and reporting, the organization agrees to provide Desjardins with an overview presenting the project and its impact on members and the community.

9. Review of the Investment Policy

The Caisse agrees to review this policy as necessary