

# OUR 2021 COOPERATIVE DIFFERENCE

All **COMMITTED** to  
our community.



 **Desjardins**  
Caisse du Lac-Memphrémagog

 @caisseLacMemphremagog

# HUMAN, OUR REASON FOR EXISTENCE

## Your Desjardins cooperative provides :

**29 377** members

**85** employees at your service

**13** elected directors

**11** ATMs and

**1** US dollar ATM

**5** Service centers including 1 automated

## Desjardins Business Centre | Estrie

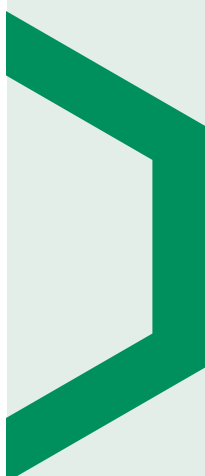
The community's most important financial institution

## A cooperative that is committed to its environment

Through your efforts, we give back nearly  
**\$6 800** per day to the community.

Desjardins, the leading cooperative financial group in Canada, inspires confidence in the world through its commitment to people, its financial strength and its contribution to sustainable prosperity.

« Are you aware of any other company in Quebec that provides more than **\$445 million** per year in contributions to members and the community? »

	<b>\$514 million</b> returned to members and the community	Tier 1A capital ratio <b>21.1 %</b>
	<b>\$397.1 billion</b> In total assets	<b>2,517</b> directors
	<b>\$2,942 million</b> in surplus earnings after taxes and before member dividends	<b>53,783</b> employees
	GoodSpark Fund <b>\$250 million</b> invested between 2016 and 2024	<b>7.5 million</b> members and clients

# SUPPORTING THOUSANDS OF PROJECTS

By being a member here and doing business with Desjardins for your financial needs (investments, loans, insurance and other products and services), you help give back to the community and support projects that benefit your children, your family, your community.

**TOGETHER, in 2021, we have cooperated to make a difference to thousands of people in our region**

- 💰 **\$2 108 973** in individual member dividends
- 💰 **\$48,200** in donations and sponsorships to support more than 20 organizations
- 💰 **Over \$445,030** to the Community Development Fund given to 23 organizations



Our General Manager, Patrick Gravel, took part in Leucan's Shaved Head Challenge for the second year in a row in the summer of 2021.

# ALL INVOLVED IN THE LIVES OF PEOPLE AND COMMUNITIES



The Community Development Fund (CDF), donations and sponsorships are important mechanisms for supporting the socio-economic vitality of our community.

Here are a few of the organizations that we've supported during the year 2021 :



Coopérative de solidarité  
du Marché public de Magog  
Potton Heritage Association  
Corporation de la maison Merry  
Correspondances d'Eastman  
Orford Musique  
Stanstead Public Market  
Grande Coulee beer festival  
Souper du partage  
Politique de bienvenue de Stanstead  
Memphremagog Triathlon Club  
(Trimemphré)  
Coop Santé Eastman  
Fondation Constance Langlois  
CIEC Magog Jobinado  
And many more!





**Relais Desjardins of Lac-Memphremagog**



**Massawippi Valley Health Center**



**Memphremagog Hospital Foundation**

# COMMITTED TO YOUNG PEOPLE



The Estrie 2021 Youth Event took place virtually for the second year in a row, this time hosted by the comedian Mehdi Bousaidan.

Through bursaries, donations, sponsorships and youth programs, Desjardins demonstrates its generosity and commitment to young people between the ages of 6 and 30. More than \$50 million is invested annually to support and help young people shine through initiatives in education, employment and entrepreneurship, health and lifestyle as well as social commitment.

## SCHOLARSHIPS: \$25,000



# THE SCHOOL CAISSE



COMMITTED to the financial education of young people. The Caisse also participates in the School Caisse program. Through this program, elementary school children can learn, among other things, the value of money and consumer goods as well as the importance of setting a savings objective and honouring their commitments.

**MORE THAN 1,670 CHILDREN PARTICIPATED IN THIS PROGRAM  
IN 13 SCHOOLS IN OUR TERRITORY.**

The [caissescolaire.com](http://caissescolaire.com) website offers young people, parents and teachers a host of activities, as well as videos and games aimed at making young people autonomous, responsible and competent.

## PREPARE FOR YOUR FINANCIAL FUTURE WITH PERSONAL FINANCE : I'M IN CHARGE

Through the Personal Finance : I'm in Charge program, Desjardins accompanies young adults at a time in their lives when they must make multiple financial decisions of their own for the first time. One of the goals of this program is to help them become responsible consumers by preparing them for making informed decisions and choices that suit their needs. The training offer is made possible through our collaboration with Budget Plus Solution!





# OUR INVOLVEMENT, OUR ENVIRONMENT

Through their volunteer involvement in the community, Desjardins employees and directors demonstrate their commitment to our community.



In 2021, nearly 120 hours were invested in volunteer work. The Caisse's Escouade D was present at the Festival de Bière Grande Coulée, the Magog Marathon and the Relais Desjardins of Lac-Memphremagog, where two teams of Desjardins runners took part in the challenge.

## OUR EMPLOYEE VOLUNTEERS AT THE RELAIS DESJARDINS DU LAC-MEMPHREMAGOG 2021.



## OUR ESCOUADE D AT THE GRANDE COULÉE BEER FESTIVAL





# OUR EMPLOYEES, OUR STRENGTH!



**In March, 45 employees took up the 60 Days of Physical Activity challenge and together they accumulated over 1800 hours of physical activity!**

Employees also received an advent calendar in December inviting them to perform a daily physical activity.



**Last February, Caisse employees were mobilized for the Memphremagog Hospital Foundation's « Two Times Closer »**

campaign, by lending their pens to write words to isolated elders in seniors' residences and CHSLDs.

In December 2021, a team of **Caisse employees donated 370 food items collected by employees and \$1,000 to the Memphremagog Food Bank!** More than 341lbs of food was donated with great honor!



# SERVICES THAT FIT YOUR SCHEDULE.

## ACCESSIBLE SERVICES THROUGHOUT THE TERRITORY




Phone number : 819 843-3328  
Free of charge : 1 866 400-3328

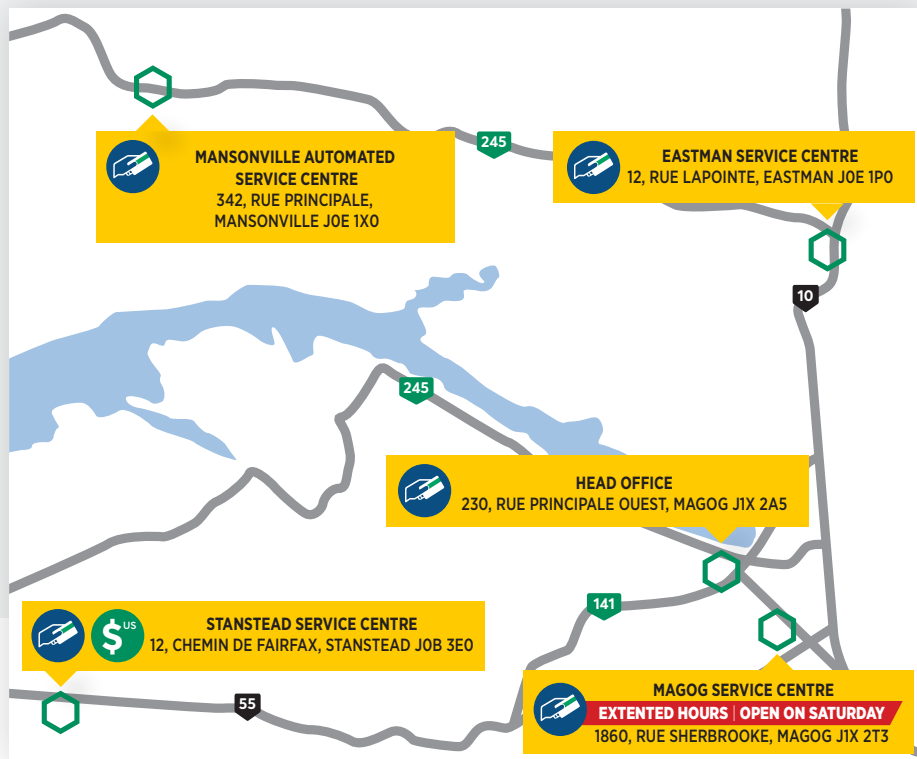
## DESJARDINS ENTREPRISES-ESTRIE

1815, King Ouest Street, bureau 300  
Sherbrooke J1J 2E3  
Phone number : 819 821-2201  
Free of charge : 1 866 821-2201

## TALK TO A CONSULTANT (INCLUDING HOLIDAYS)

Every day from 6 am to midnight  
[desjardins.com/lacmemphremagog](http://desjardins.com/lacmemphremagog)

-  [desjardins.com](http://desjardins.com)
-  [m.desjardins.com](http://m.desjardins.com)
-  ATM
-  1 800 CAISSES
-  Mobile cheque deposit



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