

## **1. Preamble**

The mission of the Caisse Desjardins Eenou Eeyou is to contribute to the economic and social well-being of individuals and communities. The caisse is committed to its community by supporting projects in partnership with organizations and band councils, without taking the place of various levels of government.

The present policy is to inform the members and partners of the caisse of the nature of its contributions in the community. It allows the Board of Directors of the Caisse to guide the attribution and management of the financial levers at its disposal, including the Community Development Fund, donations and sponsorships.

## **2. Reason for existing and objectives**

The policy is in line with the group business reality, taking into account the specific needs of the members and the community, the strategic planning of the caisse and the orientations of Desjardins Group.

Through its implication in the development of its community, the caisse wishes to transmit the values of the Desjardins Group:

- Money for human development
- Personal commitment
- Democratic action
- Integrity and rigor in the cooperative enterprise
- Solidarity with the community
- Intercooperation

### **THE OBJECTIVES OF THE INVESTMENT POLICY**

- Communicate the caisse's commitment to its community.
- Ensure that its members and the community have the information they need to understand.
- Promote cooperative distinction and democratic participation of members.
- Respond to the needs of members and the community by supporting structuring development projects.
- Promote member access through the establishment of clearly defined criteria.

## **3. Types of contributions**

The caisse has various levers at its disposal to enrich the lives of individuals and communities. It can count on financial levers, but also on its employees and its Board of Directors to facilitate proximity with members and the community.

## **COMMUNITY DEVELOPMENT FUND (CDF)**

The CDF allows caisse members to contribute to the sustainable development of communities. This is done in complementarity with other financial levers available in the community, notably from local, territorial or sectoral development organizations.

The investments of the CDF have a decisive leverage effect for many projects. It supports structuring projects that meet collective needs.

By structuring, we mean projects :

- that unifies different actors around a common objective, that have long-term positive impacts within a community;
- that have a significant added value for people and their living environments, that support the empowerment of their development, of their capacity to act.

## **SPONSORSHIPS**

A sponsorship is a sum of money invested to realize a business partnership, an activity, an event or a project in exchange for an institutional or commercial benefit. The sponsorship aims to obtain visibility and business reciprocity in order to reach a targeted clientele. Since it is a business opportunity, each contribution is accompanied by a development plan defining initial objectives, means, a budget and a method of evaluating the expected benefits.

## **DONATIONS**

Donations are a contribution, in the form of financial assistance, materials or services, given to a non-profit organization (association, institution, cooperative or organism) that promotes the realization of a development activity of the organization and a public recognition of the caisse. A donation is a contribution that directly serves the cause associated with the organization.

## **VOLUNTEERING**

The caisse can occasionally offer its time and expertise thanks to the human involvement of its staff and directors.

## **4. Use of the Community Development Fund**

The Community Development Fund is increased by the decision of the members at the general assembly to invest in the community a portion of the surpluses reserved for dividends. The members at the general assembly must therefore receive an annual report on the use of the CDF.

The administration of the ADF is the exclusive responsibility of the Board of Directors of the Caisse. The Board is solely responsible for the use of amounts allocated to the Fund.

The Board of Directors of the caisse is not required to invest all of the amounts deposited annually in this fund. In addition, the Board may only commit the CDF after reserving the amounts necessary to meet the commitments of the caisse for more than one year.

A report on the cooperative distinction is delivered annually to the members during the general assembly.

## 5. CDF Investment priorities

The caisse always works in the interest of its members. To this end, it has established investment priorities. These were defined on the base of a consultation with members and partners.

Investment priorities	Details
Education	<ul style="list-style-type: none"> <li>• Develop financial autonomy with formation</li> <li>• Support schools in various activities</li> <li>• To increase our contacts with our young members as well as the support</li> </ul>
Culture	<ul style="list-style-type: none"> <li>• Meet with the Band Councils of Mistissini and Waswanipi to present the CDF and see the possibilities of structuring projects</li> </ul>
Health and healthy living	<ul style="list-style-type: none"> <li>• Meet with the Band Councils of Mistissini and Waswanipi to present the CDF and see the possibilities of structuring projects</li> </ul>
Economic development	<ul style="list-style-type: none"> <li>• Develop a product offering adapted to the community</li> <li>• Work in collaboration with the Councils for economic development</li> </ul>
Social commitment	<ul style="list-style-type: none"> <li>• Support initiatives to achieve social inclusion, reduce vulnerability, support community organizations</li> </ul>

## 6. Eligibility and Selection Criteria (CDF and Donations and Sponsorships)

Desjardins member organizations will be favoured in the attribution of contributions. However, the caisse will consider requests from non-member organizations in consideration of their contribution to community development.

The Caisse will consider project promoters and applicants for donations and sponsorships who have taken into account the sustainable development perspective in their activities.

Associations, groups, organizations, individuals or promoters applying to the caisse for a contribution must meet the following criteria:

COMMUNITY DEVELOPMENT FUND	SPONSORSHIP	DONATION
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<p><b>General eligibility criteria</b></p>	<ul style="list-style-type: none"> <li>• Be a non-profit group, organization, association, cooperative or legal entity <ul style="list-style-type: none"> <li>○ Individuals and private enterprises are eligible as long as there is a benefit to the whole community</li> </ul> </li> <li>• Project or event held on the Caisse's territory</li> <li>• Requests affecting the territory of more than one Caisse must be sent to the Caisse where the organization has its account. The Caisse will make the connection with the other Caisses concerned (a project cannot be sent to several caisses in the sector)</li> <li>• Activities that are part of the Caisse's investment priorities will be given priority</li> <li>• The purchase of products and/or services required to realize the project must be made from enterprises located in the Caisse's territory</li> <li>• The project must not be in competition with any other similar project in the Caisse's territory</li> <li>• The Caisse has access to the organization's audited financial statements</li> <li>• Full information on the use of the Caisse's financial contribution is available</li> <li>• Self-financing efforts and a capacity to exist in the medium term are demonstrated</li> <li>• Activities are largely volunteer-based</li> <li>• Annual event" type requests that can be a source of business development invitations can be accepted on a recurring basis</li> <li>• The attribution of projects will have to take into account the will of the Board of Directors to financially support all the 2 communities served by the Caisse</li> </ul> <p><b>Specific criteria for sports teams</b></p> <ul style="list-style-type: none"> <li>• The Caisse favours requests from sports associations that facilitate access to sports for young people.</li> </ul> <p>The following are therefore excluded:</p> <ul style="list-style-type: none"> <li>- Individual sponsorship of a single player</li> <li>- Sponsorship of a team</li> </ul>		
	<p><b>Community Development Fund</b></p>	<p><b>Sponsorship</b></p>	<p><b>Donation</b></p>
<p><b>Specific selection or analysis criteria</b></p>	<p>Demonstrate how the project will contribute to the well-being of the community.</p> <ul style="list-style-type: none"> <li>• To have sustainable collective benefits</li> <li>• Creating collective richness <ul style="list-style-type: none"> <li>- By responding to the needs of the community</li> <li>- By joining a significant number of people</li> </ul> </li> </ul>	<p>Provide the caisse with significant visibility or business opportunities in a reciprocal business relationship.</p> <p>Propose a project in conformity with the business development objectives of the caisse or the CDE.</p> <p>Allow various opportunities to exploit the proposed sponsorship.</p>	<p>Ensure that activities are largely volunteer-based.</p> <p>Demonstrate self-financing efforts and a capacity to exist in the medium term</p> <p>The donation must not be attached to the operating budget of the applicant organization or used to cover a deficit.</p>

	<ul style="list-style-type: none"> <li>- By encouraging the commitment of the community to the project</li> <li>• Contribute to the applicant's autonomy</li> </ul> <p>Provide the caisse with some visibility.</p>	<p>To permit the Caisse's message to be transmitted to an audience of its choice.</p> <p>Offer exclusivity for a reasonable period in the financial institutions sector.</p>	
<b>Exclusions</b>	<ul style="list-style-type: none"> <li>√ Contributions may not support the regular activities of any public organization or level of government.</li> <li>√ Contributions are not intended to be a substitute for government financial assistance programs, but may constitute the community share or down payment required by such programs.</li> <li>√ The sums must not be used for current operations, to balance the operating budget (e.g. salaries) or to cover a deficit.</li> <li>√ The organizations supported must not act contrary to the values of Desjardins Group.</li> <li>√ Organizations with a history of fraud or whose actions could damage the caisse's reputation.</li> <li>√ The organization cannot obtain two financial contributions in the same year for the same project.</li> </ul> <p><b>Non-eligible projects</b></p> <ul style="list-style-type: none"> <li>√ Lobbying and claiming activity</li> <li>√ Request of a political or sectarian nature</li> <li>√ Volunteer appreciation event</li> <li>√ Graduation ball and album of graduates</li> <li>√ Public relations campaign</li> <li>√ Colloquium/conference/symposium</li> <li>√ Private or personal event</li> <li>√ Pressure group</li> <li>√ Single individual project</li> <li>√ Trips and excursions</li> </ul>		

## 7. Project submission and analysis procedure

The caisse requires information from the applicant that will vary according to the importance of the request.

Any incomplete application will not be reviewed and will be returned to the applicant for correction or additional details will be requested. The application will be processed only when all required documents or information have been received.

### 7.1 Project submission and deadlines

- **To apply** for financial support, an eligible organization must send its application directly to the caisse and attach all the necessary documents (financial statements, annual report, budget forecast, visibility plan, etc.).
- Any organization or association wishing to request a donation or sponsorship from the Caisse must also submit a written request. The Caisse reserves a minimum of 30 days from the date of receipt of the request to analyze it and send its response to the requesting organization.
- The fact that the applicant organization is a member of the Caisse, that the application meets the eligibility criteria and that it is analyzed does not necessarily mean that it is accepted. Also, the fact that the application is accepted does not mean that it will be automatically renewed, year after year.

## **7.2 Code of ethics**

Any person called upon to act for and on behalf of the caisse within the framework of the policy is required to comply with the Desjardins Code of Ethics, particularly with regard to confidentiality and the management of conflicts of interest.

## **8. Beneficiary Engagement**

The relationship that is created by the granting of assistance is modeled on that of the caisse in its business operations. It may require that the organization make a written commitment, in a partnership agreement signed by both parties, to respect the obligations contained in the policy and in the application for assistance made, as well as those that may be requested by the caisse, as the case may be.

### **8.1 Respect**

The caisse and the organization are committed to respecting each other's missions.

### **8.2 Transparency**

The caisse and the organization agree to be as transparent as possible with regard to the support provided. In particular, the organization undertakes to notify the caisse of any changes that may affect the support provided by the caisse on the basis of the initial application.

### **8.3 Doing business with the caisse**

The organization agrees to promote the development of its own business with the caisse. It also agrees to encourage its members to do business with the caisse or, more generally, with entities that are part of the Desjardins Group.

### **8.4 Commitment and reporting to the caisse**

Persons or organizations receiving the amounts must demonstrate a commitment to use all resources made available to them. All assistance is conditional on the commitment and investment of the individuals or organizations applying to the Caisse.

### **8.5 Visibility**

Sponsorships and contributions from the Community Development Fund must include a detailed visibility plan to promote the caisse's involvement in its community. The caisse may also request that directors or employees be present at the event or project announcement.

Partners with multi-year financial involvement with the caisse must be able to report annually to ensure that the caisse continues to have an adequate level of visibility and that all terms of the agreement are being met.

The organization must also ensure that it can provide photos of the event, project or participants for inclusion in the caisse's annual report.

#### **8.6 Report on activities and accountability**

With a view to accountability and continuous improvement, the organization undertakes to submit to Desjardins a report presenting an analysis of the Project and its impact on the members and the community.

### **9. Review of the investment policy**

The caisse is committed to revising this policy as needed.