

Sponsorship, donation and community development fund policy for Caisse populaire Desjardins de Brome-Missisquoi and Caisse Desjardins de la Pommeraie

Putting money to work for people

Desjardins is actively involved in members' and clients' communities. Through our investments in charitable initiatives and sponsorships, we promote education, health and encourage healthy lifestyle choices.

We also associate ourselves with initiatives that reflect the interests of our members and clients and our business development priorities. We believe in using our resources—both human and financial—to give back. It's our way of contributing to the economic and social well-being of the people and communities we serve.

1. Description

This policy provides guidelines for handling sponsorship and donation applications submitted to Caisse populaire Desjardins de Brome-Missisquoi and Caisse Desjardins de la Pommeraie. It provides a framework for distributing donations and sponsorships in a way that meets caisse goals and community needs.

2. Objectives

- Implement standardized procedures related to applications for donations and sponsorships.
- Ensure the sums distributed reflect the social, economic and educational impact Caisse populaire Desjardins de Brome-Missisquoi and Caisse Desjardins de la Pommeraie want to make in the community and for their members.
- Provide accessible and transparent information about donations and scholarships to members.
- Promote Desjardins and Desjardins's mission to members and in their communities in a way that makes a connection with the cooperative difference.
- Encourage business relationships.

3. Definitions

Sponsorship

A sum of money granted for an activity, event or project as part of a business relationship, in exchange for an added-value commercial opportunity that contributes to caisse business growth. The caisse achieves visibility with a target audience identified in the business plan and with members of the caisse and the community.

Sponsorship is a communications channel that draws on advertising, the promotion of products and services, public relations and media and business relationships.

Donation

Financial and/or material support provided to a group, organization or association. Donations foster a business relationship and/or public recognition not available through sponsorship.

Community development fund (CDF)

Fund for paying out sponsorships or donations to encourage cooperative, economic and financial education; mutual assistance, community development and support for community groups. The fund is classified as a community dividend and is supplied by a portion of surplus earnings decided on by a vote by caisse members during the annual general meeting.

Contributions from the fund must contribute to key projects that stimulate growth and improve the well-being of the community served by the caisse.

Agreements for contributions from the fund last no longer than three years.

4. Eligibility

GENERAL ELIGIBILITY CRITERIA

Applications should meet most of the following criteria. However, funds may be granted for a project that doesn't meet all of them:

- The project is focused on one of the six priority sectors and the purpose contributes to improving the overall well-being of the community or of a group within the community.
- The business account must be held with Desjardins.
- The project must reflect Desjardins's mission and priorities for action and focus on reaching a target audience and achieving business priorities.
- The number and the communities of project, activity or event participants, as well as any media coverage, must justify participation from Caisse populaire Desjardins de Brome-Missisquoi and Caisse Desjardins de la Pomerai e.
- Caisse involvement must be beneficial to Desjardins's position and image in the

community.

- Any Desjardins brand visibility must be approved prior to the event.
- Project organizers must be able to demonstrate sound financial management and administration.
- Only one application can be submitted to any Desjardins component.

SPECIFIC SPONSORSHIP CRITERIA

Applications must meet the following criteria:

- Desjardins Group must be the only sponsor from the financial institution category or one of the following areas: banking, insurance and credit cards, except in the case of a cooperative sponsorship.
- The initiative must target one or more of caisse target audiences/markets.
- The initiative must provide visibility or win-win business opportunities that yield specific and measurable results (Appendix 1 – Visibility).
- The initiative must contribute to economic growth.

SPECIFIC CRITERIA FOR CHARITABLE PARTNERSHIPS

Applications must meet the following criteria:

- The organization must be a registered charity or non-profit organization.
- The application must include a copy of the organization's latest annual report and financial statements.
- A majority of the organization's activities must be volunteer-supported.
- The organization must be able to demonstrate self-sustainability.

EXCLUSIONS

The following projects are ineligible (non-exhaustive):

- Personal projects that only concern a single individual
- Trips or excursions
- Projects connected to political parties or candidates of political parties, religious groups or lobbies
- Applications presented as flyers or generic reply coupons

PRIORITY SECTORS

Philanthropic activities and sponsorships are reserved for initiatives that reflect our values and strategic objectives. We prioritize investment in the following six sectors:

• Economic development

Support for organizations or events that contribute to regional economic development through tourism, business, industry, agriculture, agri-food or other growth sectors. Desjardins's support increases visibility and brand recognition and contributes to business objectives.

- **Education**

Support for educational initiatives, including organizations promoting financial security, financial literacy, skills development, research and innovation, and economic development.

- **Cooperation**

Support for initiatives promoting the cooperative model and personal commitment. Desjardins maintains a presence in the region and is a cooperative leader.

- **Health and healthy lifestyles**

Support for health and healthy lifestyle habits includes funding for programs designed to improve quality of life and promote physical and mental wellness.

- **Culture**

Support for cultural events that enrich cultural awareness among youth, encourage creativity and prepare the next generation of artists.

- **Humanitarian aid and community services**

Support for humanitarian and/or community organizations that bring various services to the communities they serve (e.g., United Way, Make a Wish Foundation).

ANALYZING APPLICATIONS

The caisse board of directors decides on an annual budget for donations and sponsorships.

The community development fund is a community dividend. The amount contributed to the fund is determined by a member vote at the caisse annual general meeting.

Receiving and processing applications

Full and complete applications will be analyzed according to an existing evaluation grid and processed within 90 days of their receipt.

Incomplete applications will be returned to the sender for completion and resubmission.

There are four annual submission dates. Applications must be received no later than:

February 20

May 15

August 21

November 20

Appendix 1: Visibility

Appendix 2: Desjardins values

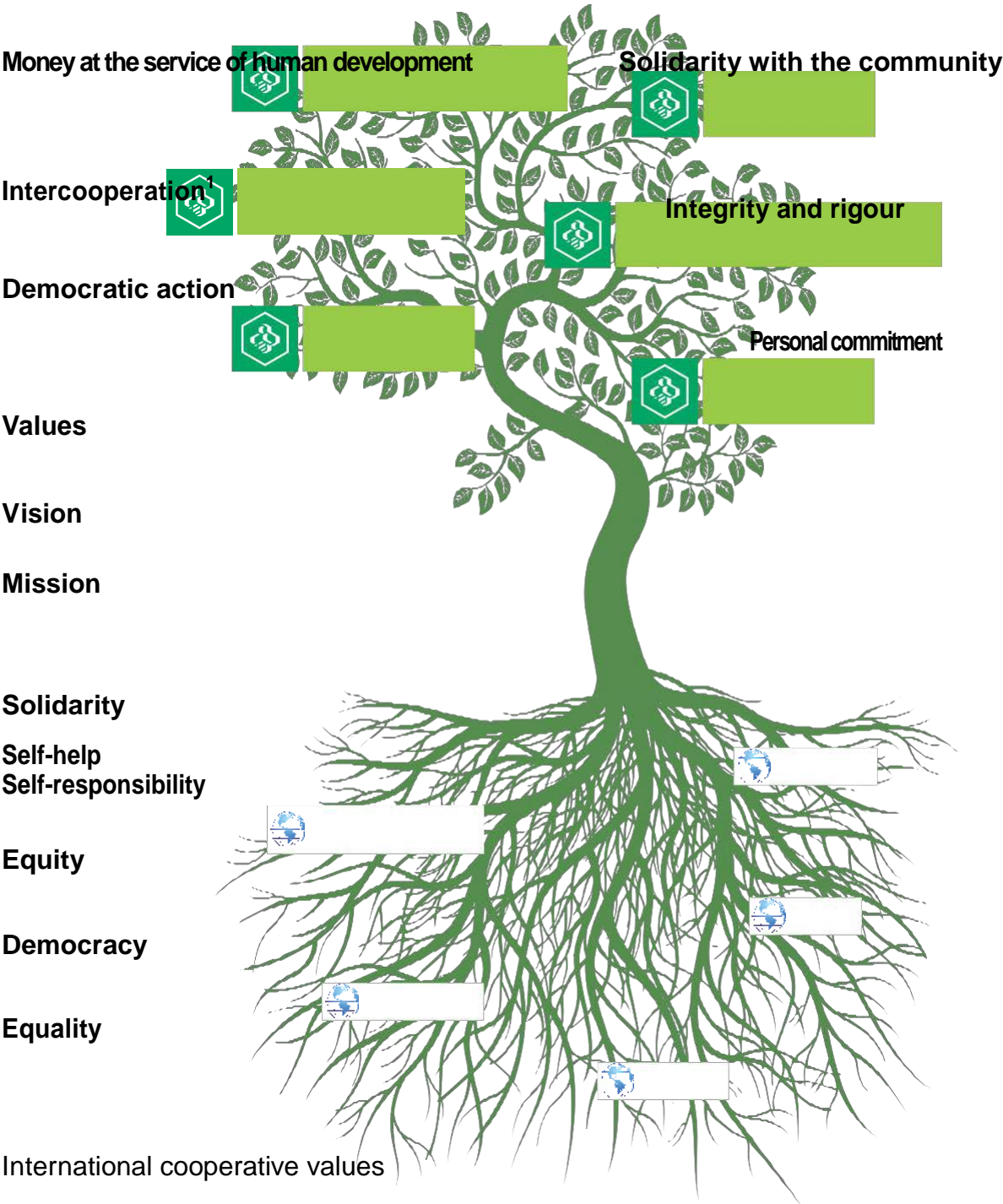
APPENDIX 1 – Visibility

SUGGESTED VISIBILITY

- Print the Desjardins logo on event documents that don't include the list of sponsors.
- Print the Desjardins logo on the list of sponsors.
- Print the Desjardins logo on passes or badges distributed to participants.
- Print the Desjardins logo on all event ads.
- Install or hang posters, banners, signs, etc. at strategic locations on the event site.
- Invite the caisses to press conferences and relevant project events.
- Invite a caisse representative to make a short speech at the event banquet, press conference or other event activity.
- Thank Desjardins when presenting an award or other token of recognition.
- Give out a promotional Desjardins item.
- Allow the caisses to include a press release explaining their participation in the event press kit.
- Allow the caisses, when distributing promotional materials, to promote certain financial products to adults during the event.
- Feature Desjardins's contribution on the event and/or organization website(s) and/or social media sites.

APPENDIX 2 Desjardins values

Desjardins values



Desjardins

1. Adopted as a new permanent value at the 21st Congress of Elected Officers, 2013



Coopérer pour créer l'avenir