Contribution policy

Caisse Desjardins de l'Administration et des Services publics

June 2025

Contribution policy

BACKGROUND

As a cooperative financial group contributing to the development of communities, Desjardins uses its business model as a powerful force for community development.

Through its financial support and community involvement and partnership initiatives, Desjardins actively supports projects that benefit our members and clients.

1. DESCRIPTION

This policy aims to provide information to Caisse partners on the guidelines that govern how funding applications are handled. It enables the board of directors to direct financial support based on Caisse objectives and community needs.

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

- Money at the service of human development
- Personal commitment
- Democratic action
- Integrity and rigour in the cooperative enterprise
- Solidarity with the community
- Intercooperation

2. TYPES OF CONTRIBUTIONS

There are many ways the Caisse can enrich the lives of people and communities.

Donations

Donations include financial assistance, materials or services provided to non-profit or charitable organizations or foundations, without consideration. However, public recognition may be granted. Donations directly support the organization's cause.

Sponsorships

A sponsorship is a partnership with an organization or company for the purposes of business development. A sponsorship must include a plan that covers visibility, the benefits for members and clients, and how business objectives are to be achieved.

Community Development Fund (CDF)

The CDF is funded by each Caisse's annual surplus earnings. During each annual general meeting, Caisse members vote on how much to put into the CDF. This act of solidarity gives members the opportunity to support community development.
Money from the CDF is a key factor in getting many projects off the ground. Alongside other financial support mechanisms provided by local, regional or sector-specific organizations, the CDF supports 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
- Have a lot of added value for people and the community, empowering them to take charge of their development and their ability to act

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.

Members receive a community involvement report every year at the AGM.

3. CONTRIBUTION PRIORITIES

We defined these priorities based on consultations with our members and partners to ensure that contributions reflect the needs of members and the community.

Contribution policy

The members of the committee, mandated to analyze CDF applications, are guided by the following priorities:

CDF investment priorities	Description
Education and training	At our caisse, we define students more broadly than territory caisses. That's because we know that while some students study full time, others go back to school while working full-time in the public sector.
Employment and workforce	The public sector is currently facing a number of employment and workforce-related challenges, including labour shortages and attracting and retaining employees.
Humanitarian work and civic engagement	We want to meet the urgent needs of people in vulnerable situations and actively contribute to community well-being. Projects that improve local living conditions and have a positive impact on society are of particular interest.
Environment	Various ministries and organizations are committed to sustainable development. Our caisse is too, and we've made it an integral part of our vision. The environment is one of the three pillars of sustainable development.
Health and healthy lifestyles	This is a key focus area for ministries, organizations and unions. Our members have indicated that this focus area is essential to the long-term health of the population.

The Caisse also has a sponsorship budget for partnerships with organizations or companies in the context of business development. These partnerships are designed to provide benefits such as visibility and advantages for members and customers.

4. SUBMISSION AND ANALYSIS PROCEDURE

Any incomplete applications will not be analyzed and will be returned to the applicant for correction. The application will need to be resubmitted and will be processed only once all required documents have been received.

Community Development Fund (CDF)

There are 5 application periods each year as shown below.

Application period	Applications processed	Responses provided to applicants
Last Monday of October to last Sunday of December	February	First week of March
Last Monday of January to last Sunday of February	March	First week of April
Last Monday of January to last Sunday of May	June	First week of July
Last Monday of May to last Sunday of August	September	First week of October
Last Monday of July to last Sunday of October	November	First week of December

Funding applications must be submitted using the following form: Partnership Application | Desjardins

Following the Committee in charge of cooperation analysis and recommendation, the board of directors will give final approval. Applicants will then be informed of how much funding they will receive from the Caisse.

Donations and sponsorships

Applications for donations and sponsorships of less than 10 000$ can be submitted at any time of year using the following form: Partnership Application | Desjardins. All applications will be reviewed and processed within 30 days after they are received, provided they are complete.

Applications for donations and sponsorships of more than 10 000$ are processed and analyzed according to the CDF's yearly application schedule.

After analysis, applicants will be informed of the Caisse decision.

5. ELIGIBILITY AND SELECTION CRITERIA

Desjardins member organizations will be given priority for funding. However, the Caisse will consider applications from organizations that aren't members, taking into account their contribution to the community.

Partners that apply for funding from the Caisse must meet the following criteria.

GENERAL CRITERIA

Community Development Fund (CDF), sponsorships and donations

- Applications for funding must be submitted by the requester using the appropriate form and include the following documents:
  - Project or event budget.
  - Sponsorship plan describing the benefits and visibility for Desjardins. Donation applications don't need a recognition plan.
  - Summary of a similar prior event or project.
  - List of the organization's board members and organizing committee members.
  - The organization's most recent annual report and financial statements.
  - Any other relevant documentation.
- Applications must be submitted according to the application schedule. Any applications for projects that have already been completed or will be completed before the Caisse responds will be rejected.
- The application is aligned with the Caisse's investment or business priorities.
- The project or event must take place in the Caisse's territory.

SPECIFIC CRITERIA

Community Development Fund (CDF)

- The applicant must be a non-profit corporation, cooperative, association, organization or group.
- Individuals and private-sector businesses can be considered for accredited Desjardins Group programs only, such as scholarships, the Desjardins Mutual Assistance Fund, the Desjardins Microcredit to Businesses Program and the Créavenir Youth Entrepreneurship Program.
- Funding cannot be used to support a project's or an organization's regular long-term operations.
- Funding cannot replace government financial aid programs but can be part of the community's share or outlay, as required by the program.
- The project must be a meaningful community project with a local or regional impact.
- The project must meet a shared need and add value to the organization's regular operations.
- The project must unite people from different backgrounds around a common goal (financial, material or human resources support).
- The applicant must show that the project provides a demonstrated contribution to the well-being of the community.
- The applicant must show that the project reflects the Caisse's mission, values and funding priorities and will have a positive impact.
- The Caisse will give special attention to project applicants that have taken sustainability and equity, diversity and inclusion (EDI) criteria into account.

Sponsorships

- Be a non-profit corporation, business, cooperative, association, organization or group.
- Individuals and personal projects are not eligible.
- Provide the Caisse significant visibility or business opportunities through a reciprocal business relationship.
- Propose a project that's in line with the Caisse's business development objectives.
- Offer different sponsorship arrangements.
- If possible, include an exclusive financial services relationship for a reasonable period.
- The Caisse will give special attention to project applicants that have taken sustainability and equity, diversity and inclusion (EDI) criteria into account.

Donations

- Have a head office in Canada.
- Be a registered charitable or non-profit organization.
- Be registered with the Canada Revenue Agency.
- Keep administrative fees at a reasonable level.
- Demonstrate efforts to self-finance.
- Demonstrate the ability to continue operating over the medium term.
- Individuals and personal projects are not eligible.

EXCLUSIONS

Community Development Fund (CDF), sponsorships and donations

Non-exhaustive list of exclusions:

- A leisure club activities. (The Caisse's involvement may include contributions to municipal recreation or leisure centres.)
- Sports teams. (The Caisse's involvement may include contributions to sports federations and/or associations.)
- School and class projects will be directed to the Desjardins Foundation Prizes and/or The Project Factory.
- Applications or organizations that already receive support from Desjardins Group or a Caisse.
- Organizations that receive support must not compromise Desjardins Group's values.
- Applications that are religious in nature or from a religious organization.
- Applications that are political in nature or from an organization with political objectives.
- Applications that encourage or promote drug or alcohol use.
- Applications of an activist nature.
- Applications that may cause reputational risk.
- Applications for funding to pay back debt or invest in a reserve.
- Applications for trips and excursions (even for charitable purposes).
- Organizations that have been involved in fraud or whose activities could negatively affect Desjardins's reputation.
- Applicants that are in a precarious financial situation.
- Projects that go against environmental protection, for example involving engines that use a lot of fossil fuels.

6. OTHER FUNDING OPTIONS FOR YOUR PROJECT

Desjardins Foundation Prizes

The Desjardins Foundation Prizes are open to anyone who works with a school or organization and would like to get financial assistance of up to $3,000 to carry out projects that make a difference for kindergarten, elementary or high school students.

La Ruche supported by Desjardins

La Ruche supported by Desjardins is a platform that helps local entrepreneurs, organizations and citizens propel promising projects that stimulate the economy and vitality of Quebec and its regions through crowdfunding.

The Project Factory

The Project Factory is a free fundraising platform for elementary and high schools across Canada. The platform is an educational initiative from Desjardins aimed at supporting young people by helping them make their school projects and extracurricular activities a reality.

GoodSpark Fund

The GoodSpark Fund was created to support regional and national projects that will make a lasting socioeconomic impact in our communities.

Desjardins Mutual Assistance Fund

The Desjardins Mutual Assistance Fund provides people experiencing financial hardship or dealing with emergency expenses with a free budget consultation, advice and, subject to certain conditions, a small loan with payment terms tailored to their situation.

Créavenir

The Créavenir Youth Entrepreneurship Program offers support, mentoring and financial assistance (line of credit and credit card with preferred interest rates, possible grants) to young entrepreneurs ages 39 and under who are starting a new business or growing an existing business that's less than 3 years old.

Desjardins Microcredit to Businesses

The Desjardins Microcredit to Businesses program provides self-employed workers and entrepreneurs ages 18 and over with financing, technical support and personalized coaching for their business project.

7. DESJARDINS CODE OF PROFESSIONAL CONDUCT

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

8. RECIPIENT'S COMMITMENT

For each financial contribution, the partner must agree, in writing, to sign a partnership letter or agreement. The purpose of this agreement is to describe the terms and conditions applicable to the partnership by specifying the rights and responsibilities of each party.

9. POLICY REVIEW

The Caisse agrees to review this policy, as necessary.