

# Investment policy

of the Caisse Desjardins de Vaudreuil-Soulanges





# 1 Foreword

**The mission of Caisse Desjardins de Vaudreuil-Soulanges is to:**

- Meet members' needs by offering adapted services.
- Promote the cooperative, economic, financial and democratic difference, while remaining profitable and competitive.
- Encourage and support local and regional development in partnership with various community stakeholders.

The Caisse contribute to the economic and social well-being 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.

## 2 Purpose and objectives

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 rigour in the cooperative enterprise
- Solidarity with the community
- Intercooperation

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

- 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 major projects.
- Promote the cooperative difference and the democratic participation of members.
- Promote members' access to funding by setting clear criteria.





### 3 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)**

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.
- Have a lot of added value for people and the community, empowering them to take charge of their development and their ability to act.



## **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.

## **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.

## **VOLUNTEERING**

The caisse may occasionally offer the time and expertise of its staff and board members.





## 4 Use of the Community Development Fund

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.









## 5 CDF investment priorities

The caisse always does what's best for its members. Therefore, after consulting members and partners, it has identified the following investment priorities.

Investment priorities	Details
Young people's social and academic success	<ul style="list-style-type: none"> <li>• Keep the Caisse's flagship events.</li> <li>• Support scholarships for schools in the Caisse's territory or for specific projects.</li> <li>• Establish partnerships with local organizations.</li> </ul>
Community services and food security	<ul style="list-style-type: none"> <li>• Pay particular attention to organizations that offer proximity services to segments of the population dealing with quality-of-life issues.</li> <li>• Assist local food supply organizations to support and promote food security for vulnerable persons.</li> </ul>
Health care and social services	Provide financial and moral support to non-profit organizations and foundations as they deploy charitable projects aiming to maximize the Vaudreuil-Soulanges population's access to health care and proximity services.
Intercultural relations and the Vaudreuil-Soulanges identity	Actively participate in initiatives created by Vaudreuil-Soulanges organizations and municipalities that are driven by projects that promote social and cultural inclusion.
Sustainable development	Prioritize sustainable development initiatives by taking part in events led by well-known community organizations.







## 6 Eligibility and selection criteria (CDF, donations and sponsorships)

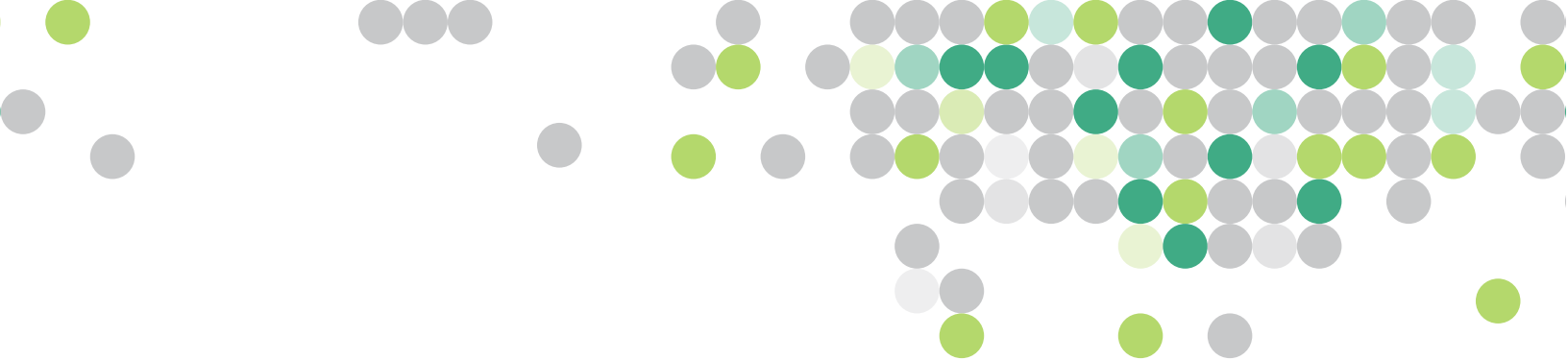
Desjardins member organizations will be given priority for funding. However, the caisse will consider applications from organizations that are not members, taking into account their contribution to the community.

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.

	CDF	SPONSORSHIP	DONATION
Eligibility criteria	<p>Be a non-profit corporation, cooperative, association, organization or group.</p> <ul style="list-style-type: none"> <li>• Individuals and private-sector businesses considered for caisse-specific programs only, such as scholarships and support for entrepreneurs (microcredit for businesses, Créavenir Youth Entrepreneurship Program, etc.)</li> <li>• Project or event taking place in the caisse's territory or in cooperation with other caisses or Desjardins entities</li> <li>• Aligned with the caisse's investment priorities</li> </ul>	<p>Be a non-profit corporation, cooperative, association, organization or group or a municipal corporation.</p> <ul style="list-style-type: none"> <li>• Celebrations, festivals, popular events or economic development activities taking place on the caisse's territory or in cooperation with other caisses or Desjardins entities.</li> </ul>	<p>Be a non-profit corporation, cooperative, association, organization or group or a municipal corporation.</p> <ul style="list-style-type: none"> <li>• Foundations, charitable activities and/or events, fundraising or awareness campaigns.</li> </ul>
Specific selection or analysis criteria	<p>Contribute to the communities' sustainable development in conjunction with local organizations and institutions.</p> <p>Support major local initiatives in terms of socio-economic development and buoyancy, environment, cooperative and financial education, based on the caisse's investment priorities.</p> <p>Sanction with a protocol or an agreement.</p>	<p>Provide the caisse significant visibility or business opportunities through a reciprocal business relationship.</p> <p>Fall in line with the caisse's business objectives.</p> <p>Offer several sponsorship arrangements.</p> <p>Include an exclusive relationship in the financial services sector for a reasonable period.</p> <p>Sanction with an agreement annexed to the visibility and activation plan.</p>	<p>Underscore the financial contribution when supporting the organization in its communications.</p>





	CDF	SPONSORSHIP	DONATION
Not eligible	<ul style="list-style-type: none"><li>• Funding cannot be used to support the regular operations of a public sector entity or government body.</li><li>• Funding cannot replace government financial aid programs, but they can be part of the community's share or outlay, as required by the program.</li><li>• Organizations that receive support from the caisse must not compromise Desjardins Group's values.</li><li>• Projects cannot be political in nature.</li><li>• Funding cannot be used to pay back debt or invested in a reserve.</li><li>• Organizations that have been involved in fraud or whose activities could negatively affect the caisse's reputation will not be considered.</li></ul>		

## 7 Submission and analysis procedure

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

The Caisse requires the applicant to provide information that will vary according to the magnitude of the request. Incomplete applications will be returned to the applicants. They will have to be submitted again and will be processed only when all required documents have been received.

### 7.1 Project submission and deadlines

#### 7.1.1 Community Development Fund

Applications must be submitted using the following form: [www.caissevaudreuil-soulanges.com](http://www.caissevaudreuil-soulanges.com).

Applications can be submitted on an ongoing basis. Once all the requested documents have been received, the caisse will meet with the applicant, after which the caisse will set a date by which the analysis of the application must be completed.

Following the Cooperation Committee's analysis and recommendation, the board of directors will give the final approval. Applicants will then be informed of the caisse's decision.



### **7.1.2 Donations and sponsorships**

Applications for donations and sponsorships can be submitted at any time of year using the following form: [www.caissevaudreilsoulanges.com](http://www.caissevaudreilsoulanges.com). All applications will be reviewed and processed within 90 days after they are received, provided they are complete.

After analysis, applicants will be informed of the caisse's decision.

### **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's *Code of Professional Conduct*, including the provisions on confidentiality and conflict of interest management.



## 8 Recipient's commitment

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 to 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 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 for inclusion in the caisse's annual report.

### **8.6 Activity review and reporting**

For the purpose of continuous improvement and reporting, upon conclusion of its project, activity or event, 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.