

OUR COOPERATIVE DIFFERENCE

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Desjardins Caisse populaire de Notre-Dame-de-Grâce

Leader in a changing world

We are very proud to present our 2009 cooperative difference report. At the Caisse populaire Desjardins de Notre-Dame-de-Grâce, we use the power of cooperation not only to provide our members with a wide range of financial services and to protect their interests, but also to contribute to the economic and social development of our community. Every day, the Caisse allows its members to take charge of their financial future and change their environment. Cooperating to create the future: that's what happens at all levels and with every person involved in the Caisse:

- Members with the P.A.C.T.E. program (Programme d'Actions Communautaires, Témoin de notre Engagement)
- Officers through the Community Development Fund
- Employees with the 'Pay It Forward committee'

and also through our targeted involvement in the Mouvement Desjardins various activities. Cooperation is as tangible as the dividends paid to our members each year.

Member Dividends

For the Caisse, payment of dividends is a time to celebrate Desjardins's cooperative difference. The dividends are a portion of the surplus earnings that are paid to members based on their use of products and services offered by the Caisse over the course of the fiscal year. Once the surplus is determined, the members meet at the Caisse's Annual General Meeting and decide how to distribute dividends to members.

⇒ Dividends voted for by members in April 2009	:	300 000\$
⇒ Dividends paid over the last ten years	:	6 100 000\$

Community Development Fund

The Community Development Fund is tangible proof of the Caisse's involvement in its community. The Act respecting financial services cooperatives allows Caisses to establish and maintain a community development fund using their annual surplus. Officers work hard to target the needs of our area.

⇒ Amount granted to the Fund voted by members in April 2009	:	50 000\$
⇒ Amount allocated to the Fund in the last eight years	:	360 000\$

In 2009, the Caisse granted 56 368\$ to the support of several projects, including:

Study support pilot program

This pilot program, in collaboration with the *Club de judo Shidokan* and *l'école secondaire Saint-Luc*, is offering 15 young people a cooperative experience of study support by practicing judo. Ten (10) young people from a challenging area are paired with five (5) young, competition-level judokas. This program is based on the values and practices of cooperation, coaching, and mentoring, and is intended as a complement to the educational development of the students. In the photo: At left, Mr. Hiroshi Nakamura, 8th Dan and Technical Director of Club de judo Shidokan. At right, Mr. Stéphane Chrétien, 4th Dan and Teacher at the Club. In the centre, Ms. Sylvie Thibault, Community liaison Agent at the Caisse surrounded by the five youngsters who participated in the program.



Les ateliers «Boîte à lunch»

In this program, more than 180 young people from 11 primary and secondary schools in Notre-Dame-de-Grâce participate in educational workshops in which they prepare the contents of a healthy lunchbox. Families also have the opportunity to meet in neighbourhood parks and community centres to prepare and share nutritious meals. Improving the nutritional health of young people, enhancing self-esteem and autonomy, and supporting parents as first educators and people in charge of the well-being of their children are just some of the objectives of this program.



Les Ateliers « Boîte à lunch »



Action communiterre

«Ensemble, du jardin à l'assiette » (From the Garden to your Plate) is an intergenerational program that brings together young and elderly people to cook and share tasty, nutritious meals. Numerous program objectives include reducing the isolation of elderly people, facilitating the transmission of culinary and cultural knowledge from one generation to another, and learning to develop life skills that lead to independence. In the photo: young and old share the meal they made together.



MAKING A P.A.C.T.E.?

Programme
d'Actions
Communautaires,
Témoign de notre
Engagement



Becoming a member of the Caisse also means supporting our community!

Being a member of the Caisse means being co-owner. You exercise your decision-making power on your very first visit by choosing from among three suggested organizations the one to which you would like to donate \$5. This sum is deducted from the Community Development Fund and is delivered, in your name, to the organization you choose. It's a way to participate in the community life of the Caisse with a gesture of cooperation that starts when you open your account.

Other Significant Support:

The Caisse has also supported the following projects and organizations: *Women Aware*, whose mission is to support and educate women and the general public about domestic violence and its impact on the families that are its victims / *The Mosaik Family Resource Centre*, whose mission is to foster links between families in an environment of mutual support and respect so they can reaffirm their role in society and enrich themselves to have a better quality of life / *L'école Les-Enfants-du-Monde*. The Caisse has also supported *l'école Les-Enfants-du-Monde* with the purchase of tetherball equipment, contributing to the revitalization of the schoolyard.

Donations and Sponsorships

In addition, the Caisse has granted a sum of **\$15,000** in donations and sponsorships to support certain projects, including:

- Association de Bocce St-Raymond
- Fondation de l'école NDG
- Scout Troop 12 N.D.G.
- Fondation du Centre jeunesse de Montréal
- Head & Hands
- Centraide
- Société Élisabeth Fry

In 2009, we were there! Together with the ... Movement!



Festi-Faim



The Caisse recognizes the involvement of youth in its community!



The contest: **"Wii! Things are moving at my caisse!"** gave young people the chance to describe and share their cooperative actions to improve the quality of life in Notre-Dame-de-Grâce. Mr. Philippe Brossard-Jaimes is the lucky winner of a **Wii** console! Portrait of a young man involved in his community: read it on our Caisse web site. In the photo: Ms. Lise Drolet, General Manager of the Caisse, with the winner of the competition.

The Employee Contribution: The "Pay It Forward Committee"

For the staff of the Caisse, cooperating also means investing in their community. Employees are proud to support causes that are near to their hearts by participating in the activities of the "Pay It Forward Committee" that they created as an extension of the Caisse's mission and in connection with the Community Development Fund. Their projects include the distribution of Christmas baskets to several families in Notre-Dame-de-Grâce in collaboration with the elderly from the *Résidence de la Providence*, funding for the *Fondation pour la promotion de la pédiatrie sociale*, the fight against breast cancer, and many more! When the word **Action** rhymes with **Cooperation...!**

Our involvement with the Mouvement Desjardins

2 Fondation Desjardins bursary recipients in our area!



Ms. Lise Drolet, General Manager, accompanied by Ms. Janie Leclerc and Ms. Samia Ben Hassine, Personal Finance Advisors, present a bursary of \$10,000 to Ms. Natalie Huffels, a doctoral student in Humanities and Arts at McGill University, and a bursary of \$1,250 to Ms. Clara Tairraz, an undergraduate student in Administrative Sciences at the *École des Hautes Études Commerciales de Montréal*.



Congratulations to our two winners!

- Sunday,
June 7
2009 -
Desjardins,
Proud Sponsor
of the Mont-
real Bike Fest



On this occasion, Ms. Monique F. Leroux, President and CEO of the Mouvement Desjardins and Tour de l'Île participant, stopped to warmly greet the members, staff, and management of our Caisse who were encouraging the participants.

Overview of Cooperation Week 2009

Cooperation Week 2009, with the theme of "Cooperation means investing in our community" was a great opportunity to pause and reflect in order to remember the distinctive elements of the cooperative model.



Congratulations to Ms. Cécile Baulu, winner of the "Cooperatively Yours" contest. Ms. Baulu won a Saeco Odea espresso machine worth over \$750!

A MUTUAL ASSISTANCE FUND (P.E.S.O. or Prêt d'entraide du Sud-Ouest)

In partnership with the *Association coopérative d'économie familiale (ACEF) du Sud-Ouest de Montréal*, our Caisse, in cooperation with eight other Caisses, is actively involved in the Desjardins Mutual Assistance Fund. The Fund's objective is to help people in financial difficulties with consulting services to help them manage their budget and, **if needed**, a loan to tide them over. Those targeted have no access to conventional credit based on the usual criteria. In this way, the creation of the Fund has allowed us to help many people in our community who have had financial difficulties.