

The Caisse d'économie solidaire is the leading financial institution in Quebec specializing in social and solidarity economy, responsible investment, and the financing of cooperatives and nonprofit organizations.

It is the financial cooperative of social movements, collective enterprises, and citizens engaged in social transformations to advance the common good.

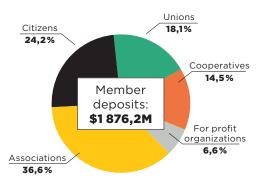


Money Flow at the Caisse d'économie solidaire

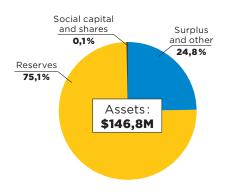
(as of December 31st 2022)

Money's Origins

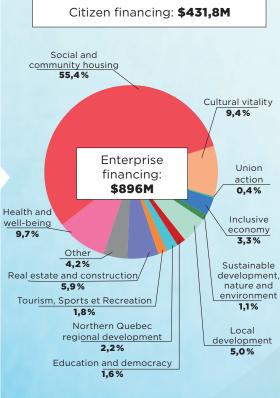




Loans and others: **\$60,8M**



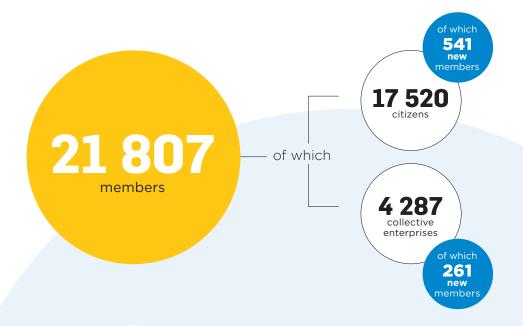
Total origins: \$2 083,8M



Available funds and investments: **\$683,3M**Others: **\$72,8M**

Total usage: **\$2 083,8M**

Highlights



3,6 B\$in **business volume**↑ of 4,2% (since 2021)

\$2,1B in assets ↑ of 5,7%

\$1,3B in loans 1 of 6% (since 2021) \$1,6M in collective dividends, donations and sponsorships \$\triangle\$ de 6,7% (since 2021)

\$1,87B

\$458K
in member
dividends

We invest your savings in the collective enterprises and community organizations of Quebec.

Responsible Investments and the Caisse

Our experts tailor-make your investment portfolios by means of diversification while following a profitable business model.

They chose the Caisse d'économie solidaire



After being granted financial aid by the *Caisse* d'économie solidaire to start an NPO in Rimouski. this division of Desigrdins came to mind for their expertise and investment know-how. I am happy that these investments can now be used for other local and socially beneficial projects.>>>

- Aurélie Chayer



Personally, I chose the ecosolidarity RRSP from the Caisse d'économie solidaire because, yes! There exists a Desjardins branch whose mission is fully inline with the socioecological transition!>>>

> - Mélissa de La Fontaine, Speaker/Consultant for Zéro déchet

Collective Enterprises and the Caisse



No less than 144 different enterprises shared a total of **\$207.8 million** in financing. In 2022, we financed very small projects of \$10K as well as very large ones of up to \$19M.

Savings and Financing

Collective Enterprise Members (as of December 31st 2022)

			Savings		Loans*	
Type of members	Amount	%	\$ (million)	%	\$ (million)	%
Citizens	17 520	80,3%	453,4	24,2%	431,8	32,5%
Enterprises	4 287	19,7%	1 422,8	75,8%	896,0	67,5%
Total	21 807	100,0%	1876,2	100,0%	1327,8	100,0%

^{*}After allowance for credit losses.

Sample of projects funded in 2022 $\stackrel{\textstyle <}{\sim}$





The Fédération des coopératives du Nouveau-Québec (FCNQ) received \$43M from the Caisse to support its projects.

SDG-UN Contribution





Type of Enterprise





Impacted Area





Parc Aventures Cap Jaseux in Saint-Fulgence received authorized funding of nearly \$2M in order to expand its innovative tourist attraction.



3 GOOD HEALTH AND WELL-BEING



Impacted Area

Parc Aventures Cap Jaseux

Region











(CSO) in Rigaud received \$1,8M to support its operations.

SDG-UN Contribution

3 GOOD HEALTH AND WELL-BEING



Type of Enterprise



Impacted Area



Region



Diapason-Jeunesse in Laval received \$800K to continue its work promoting education and personal autonomy.



3 GOOD HEALTH
AND WELL-BEING



Impacted Area



Type of Enterprise







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The Coopérative funéraire des Deux Rives received \$2,5M to support its postpandemic restructuring.

SDG-UN Contribution



Type of Enterprise



Impacted Area



Local Development

Region



Art3 advances the Ateliers 3333 project located in the Saint-Michel neighbourhood. The NPO received \$3,8M in funding to finance its renovations work.

SDG-UN Contribution







Type of Enterprise



Impacted Area





Community **Housing and** the Caisse

Contribute to providing access to decent housing for everyone in Quebec

With 834 members, the social and community housing sector is our largest. As of December 31st 2022, this area represented over half (55.4%) of all funding by the Caisse.

New commitments and funding





Supporting the Movement



[...] since the launch of our initiative last summer, we already have one project underway and five others under assessment in different regions of Quebec. The Desjardins Group can count on the Caisse d'economie solidaire's solid expertise of a dedicated team in the affordable housing and collective enterprise sectors as well as the proactive approach of all Caisse service centers throughout Quebec to work alongside local players and find innovative solutions. Our goal? To collaborate with the community in order to speed up the completion of several affordable housing projects. We are aiming for upward of 1,000 affordable housing units in areas with good quality of life. This is the commitment we made with the Government of Quebec last summer.*

- Guy Cormier

Contribute to providing access to decent housing for all

Sample of projects funded in 2022

Innov Habitat Drummond

Over \$5M in order to meet a desperate need for people on a low income – 150 housing units acquired in Drummondville.



d'habitation Drummond (OHD), Stéphanie Lacoste, mayor of the city of Drummondville, and David Bélanger, Director-General of the OHD, visited the Villa du Parc de-la-Paix construction site.

SDG-UN Contribution

11 SUSTAINABLE CITIES AND COMMUNITIES



Type of Enterprise



Impacted Area





SDG-UN Contribution

11 SUSTAINABLE CITIES



Housing Center for the Chinese Community

Over \$2,5M to allow **seniors** in Montreal's Chinatown to continue to have **decent housing in their community** – a renovation of 83 housing units.

Type of Enterprise



Impacted Area



Region



SDG-UN Contribution





Type of Enterprise



Impacted Area



Region



Han-Logement

Over \$3M to build 33 adapted housing units for persons with reduced mobility in Windsor, Valdes-Sources, Sherbrooke, Cowansville, and Magog.



SDG-UN Contribution





La Joie de Rosemont Housing Cooperative

Over \$18,8M for the conversion and expansion of the Domus Medica clinic in order to create **55 housing units for families**.

Type of Enterprise



Impacted Area





Exclusive to the Caisse

La Garantie solidaire

La Garantie Solidaire is a financial tool exclusive to the Caisse d'économie solidaire that supports the development of social economy and community action. It allows for financial arrangements in the areas of social and community housing as well as specialized accomodation. It exists thanks to an unprecedented partnership with three private foundations. Acting as endorsers, these foundations have contributed to the following projects:

- Résilience Montréal for people experiencing homelessness Montreal, Sud-Ouest borough
- Village Urbain Montreal, Lachine borough
- Han-Logement Eastern Townships
- Société Patrimoine Angus Montreal, Pointe-aux-Trembles borough
- Native Women's Shelter of Montreal Montreal, Sud-Ouest borough
- Groupe de ressources techniques Habeo Lanaudière
- Groupe de ressources techniques CDH Montreal

The François-Saillant Prize in collaboration with the Front d'action populaire en réaménagement urbain (FRAPRU): Save Mont-Carmel

The 2022 François-Saillant prize, aimed at recognizing collective action that promotes the advancement of the right to housing in Quebec, was awarded to the Montreal collective Sauvons le Mont-Carmel (Save Mont-Carmel)



for its fight against the eviction of tenants living at Mont-Carmel's private residence for seniors (RPP). The collective aimed to ensure that such a situation. does not reoccur in other residences across Quebec. This exceptional contribution to the defense of RPP residents' rights was thus highlighted.

The Community Development Fund (FADM) – Our Collective Dividend

Sample of projects supported in 2022

- La Place Commune, solidarity cooperative

 in support of the Parc-Extension food and community development project by means of a collective garden and neighbourhood fruit picking
- Le Rempart, accommodation and reception center
 to support vulnerable women in times of a socio-health crisis
- Nature Québec for the continuation of the Ruelles Vertes project
- The Carrefour d'animation et de participation à un monde ouvert (CAPMO) - to support the development of an intergenerational integration strategy and the fight against racism
- Mothers Step In in support of: Du pain et des forêts, march for the future of our children and grandchildren.

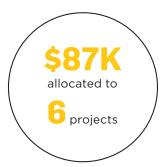
As of December 31st 2022, the Fund has used

\$1,3M allocated to 120 projects



Le Fonds de transition socioécologique, from the FADM

Launched in 2021, Le Fonds de transition socio-écologique is intended for our members and amounts to \$250K spread over 3 years. The first phase allows the calculation of a carbon footprint and the second phase, to transform practices in a sustainable manner. The recipients of \$20K grants during the second year are:



- Ambioterra for its project setting up the first regional nursery in the Suroît area
- Éco-Réno to support a new service for the re-use of building materials



- Le Grand Dialogue pour la transition socioécologique au Saguenay—Lac-Saint-Jean – to support this citizen initiative of social transformation and self-determination for the region
- Cuisine collective Hochelaga-Maisonneuve for its project to increase the production of fruits
 and vegetables in their urban farm



The **ActivCoop** rehabilitation clinic and the **Spira** independant film cooperative both received a grant to calculate their carbon footprint.

The Laure-Waridel Bursary – this 12th edition sheds light on the socio-environmental impacts of fashion

Équiterre and the Caisse d'économie solidaire are proud to have awarded the 2022 Laure-Warldel bursary to Noémie Videaud Maillette, a master's student in environmental management and circular economy. She was awarded a \$10,000 grant to support her research project on postindustrial and post-consumer textile waste.







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