



**Développement international
Desjardins**



 **Desjardins**
Développement international

50 years of history



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Développement international

Développement international Desjardins (DID) is celebrating its 50th anniversary this year.

Since 1970, DID has been working to adapt Desjardins Group's experience and know-how to the realities of developing countries, with the aim of strengthening the inclusive finance sector and improving access to financial services for all.



A proven model



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In Quebec, Alphonse Desjardins drew inspiration from European cooperative experiences before setting up the first caisse in 1900 - a time when the low rate of financial inclusion of the Quebec population was very similar to that seen today in many developing and even emerging countries.

In Quebec, the cooperative financial model did not take long to prove its success and relevance. Quickly and markedly, it has contributed to the socio-economic development of Québec and Quebecers.

DID was set up so that Desjardins could share this success and impact with disadvantaged countries.

 **1.7 billion adults without a bank account...**



... 56% of whom are women

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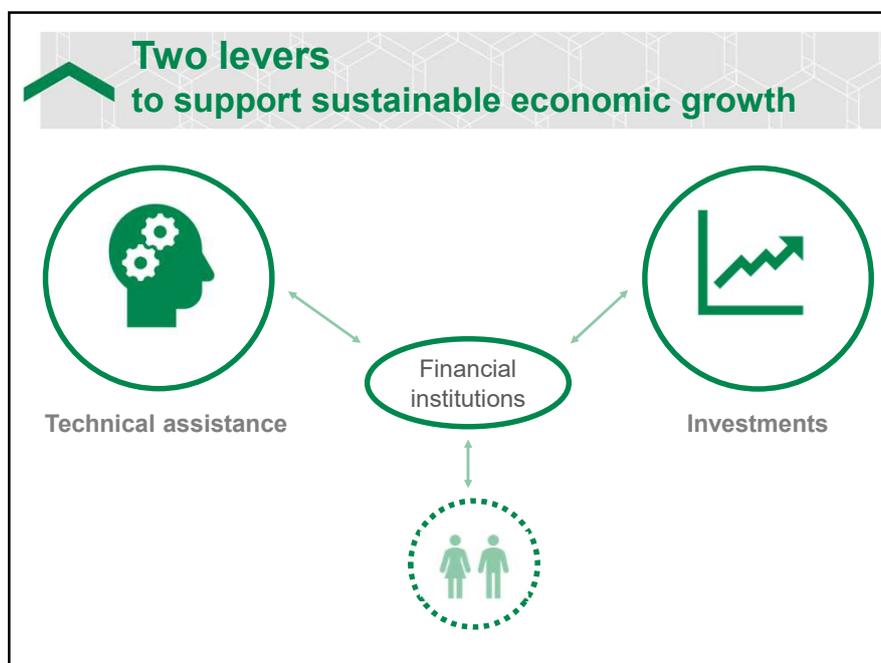
Much remains to be done in developing countries, where 1.7 billion adults still do not have a bank account to date (nor do they have access to financial services via mobile services).

And 56% of these unbanked people are women.



For 50 years, DID has been working to develop the inclusive finance sector in developing and emerging countries.

By doing so, DID aims at strengthening the economic autonomy of populations through financial inclusion.



DID's action is based on two development levers aimed at promoting better access to financial services. They are:

***Technical Assistance**, which covers a wide array of expertise:

- Transformation of agri-food systems
- Entrepreneur financing and coaching
- Gender Equality
- Youth Economic Empowerment
- Financial education
- Governance
- Environment and climate change
- Digital services

Over time DID carried out over 600 TA projects, in more than 65 countries

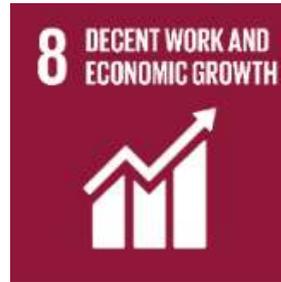
*** Investment**

We offer financial institutions a source of capital to be used for financing and investment. Our goal is to help these institutions pursue their growth, strengthen their governance and provide disadvantaged populations better access to financial services.



The Aequitas Fund: CAD 50 M to help reach SDGs

- ✓ Patient capital
- ✓ Aimed at smaller institutions often overlooked by larger funds
- ✓ Covering Africa, Latin America and Asia



DID has been active in the field of impact investment for over 20 years
A few days ago, we launched a new impact fund called Aequitas.
Aimed at reaching SDGs through financial inclusion
A good example of « blended finance »



A few examples



- In several West African countries, Haiti, Vietnam and Eastern Europe, we have helped build strong and inclusive financial cooperative networks.
- In Benin, Haiti, Zambia, Tanzania, Uganda, Tunisia and Panama, we have established financial centers specializing in micro and small business financing.
- In Colombia, Mali and Haiti, we have improved access to financial and non-financial services for smallholders.
- In Sri Lanka and Haiti, we supported reconstruction following the natural disasters that shook these countries.
- In West Africa, Mexico, the Philippines, Haiti, Morocco and Russia, we worked with central banks and other actors to help develop rigorous and inclusive regulatory frameworks.

In short, for 50 years now, Desjardins has been helping to increase the economic autonomy of populations by facilitating access to a diversity of financial services - around the world.



Over the years, DID has built solid and long-lasting relationships with dozens of partners, disseminated across 4 continents.

In 2006, many of these partners came together to create a network they called Proxfin. This network allows its members to share experience and practices, thus helping them increase their contribution to financial inclusion and local development in their own communities.