



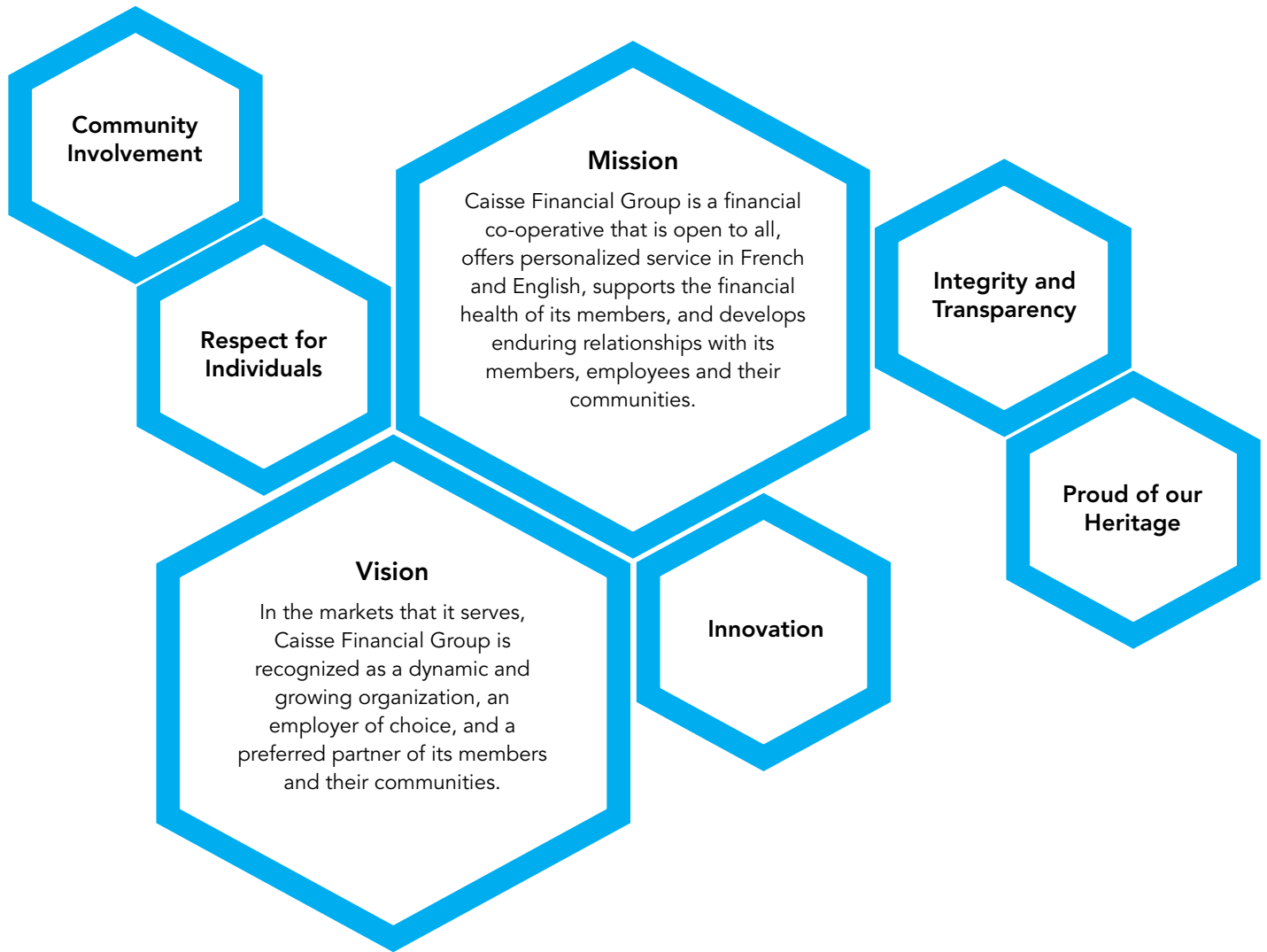
Annual Report 2013-2014

"Working Diligently"

October 1, 2013 to September 30, 2014



Caisse Financial Group's mission, vision and values are the driving forces that guide the intentions and actions of the entire Caisse team and inspire us to realize the full potential of our co-operative.



REPORT OF THE PRESIDENT AND CEO



Réal Déquier, President



Joël Rondeau, CEO

The theme of our annual report “Working diligently” is visually represented by the interior of a bee’s hive, symbolizing the level of activity that has been required of our entire staff over the course of this past fiscal year to keep moving forward with a multitude of strategic projects aimed at significantly improving our operations and services.

Caisse Financial Group is currently undertaking significant strategic projects that will increase our efficiency and allow us to improve the delivery of services to our members. Our staff has been actively involved in ensuring the success of these projects, while endeavoring to continue to offer quality service to our members. You can say that our hive has been buzzing with activity!

Our priority is our members’ satisfaction, as indicated by the 91.7% satisfaction rating received from the respondents of our 2014 Member Survey who were satisfied or very satisfied with their relationship with Caisse. This is an increase over the last survey completed in 2012 which indicated a satisfaction rate of 88.9%. However, according to the comments received from the respondents, it is imperative that we improve our suite of electronic services to allow our members to easily manage their finances online or via mobile applications.

We are currently implementing technology that will enable our members and employees to complete transactions in the most efficient way possible, which requires a high level of investment in our technological infrastructure and systems. Our staff is currently working on transferring all of our information technology systems to a cutting edge technological

platform that is capable of offering up to date online and mobile services, such as a new online banking system, mobile applications and many others. In the first phase of the project in 2015, our employees will be using a new banking system to complete all of our members’ transactions. This banking system is deployed in financial institutions across the world and Caisse Financial Group will be the first to utilize the most recent version of this system which includes a multitude of functionality that we currently do not have and which will alleviate our operational tasks significantly.

Concurrently, capital requirements for financial institutions will increase significantly over the course of the next few years, therefore we must simultaneously increase our profitability in order to achieve the level of capital required. This in light of the recent tax changes that have imposed an additional million dollars of taxes payable to Caisse over the next five years. In addition, the regulation of financial institutions is increasingly demanding, which reduces the financial risk for its clients, but also increases the level of resources that are required to satisfy all the requirements on a continual basis.

Therefore, we are taking all necessary measures to maintain or reduce our expenses by becoming more efficient, such as the promotion of online statements that would save hundreds of thousands of dollars annually if members opted to receive their monthly statements online versus by mail. Our new information technology systems will also improve our efficiencies through increased automation of our operations at all levels of our organization.

Increased efficiency is necessary to attain the level of capital required but also to continue to offer competitive rates and services to our members and to continue to support our communities via our Community Support Program.

Caisse complies with the capital requirements as of September 30th 2014, with a capital of 7.06% versus the requirement of 5.0% and a risk-weighted capital of 10.82% versus the requirement of 8.0%. However, the requirement for risk-weighted capital will increase from 8.0% to 10.5% over the next few years. In light of this situation, the Board of Directors has prudently decided not to declare a patronage refund for the 2013-2014 fiscal year in order to satisfy future capital requirements.

Caisse's current financial situation is positive, as indicated by our 2013-2014 financial results. Despite interest rates that remain historically low and a very competitive market, our assets reached \$1,192,509,810 as of September 30, 2014, an increase of 6.45% from last year. By offering excellent investment rates to our members over the course of the year, Caisse realized an increase in deposits of 8.01% in an extremely difficult investment period. We would like to sincerely congratulate all our staff for all their efforts to encourage deposit growth at the Caisse. Our loan growth continues to be very strong, increasing 10.56% from last year, fueled by our Best Rate Mortgage, commercial lending and our excellent staff that provide exceptional service to our membership. Our net operating expenses increased 3.84% from last year. Overall, our net income totaled \$6,210,478, which represented a decrease of 5.87% from last year. The decrease is due to the allowance for impaired loans of \$360,000, reflecting the strong loan growth realized over the last few years, as well as the lower return on our investments and member loans. In spite of this, our net income exceeded our budget projections for this year.

Nevertheless, the Caisse maintained its level of financial support to community projects and activities over the course of the year, approving \$223,275 in donations and sponsorships for more than 130 projects and activities as well as 21 bursaries to deserving graduates. The list of our recipients can be found in this annual report and on our website.

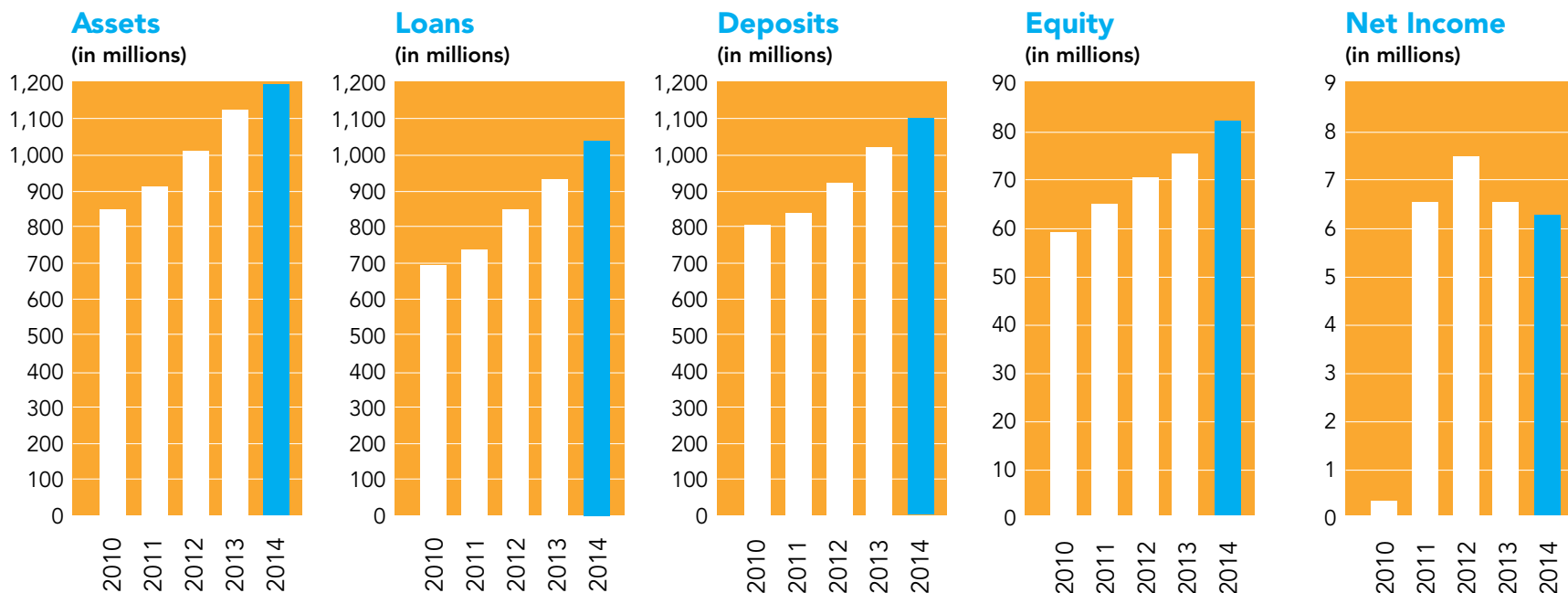
Among our recipients, we would like to highlight our excellent community partners. Our partnership with the Université de Saint-Boniface and its sports teams, Les Rouges, heightened the profile of its

sports program and increased their recruitment efforts and overall team spirit. Our partnership with the Conseil de développement économique des municipalités bilingues (CDEM) in our joint school program titled 'In The Know About Money' succeeded in reaching 1,270 primary and secondary students in 14 immersion and francophone schools in Manitoba to teach them about healthy financial habits. Our continuing partnership with Francofonds and the Classique Caisse raised \$42,500 in support of local communities. Our partnership with the Corporation archiépiscopale catholique de Saint-Boniface assisted in raising approximately \$75,000 at the Annual Archdiocesan of St. Boniface Gala. In effect, the over hundred community projects and activities we sponsored throughout the year all enriched our communities and the quality of our lives.

In conclusion, we can truly say that all the efforts invested by our employees over the course of the year resemble the level of activity you could imagine inside an active bee hive, each bee completely immersed in the task at hand which contributes to the level of production of the whole hive. We would therefore like to congratulate all our employees for what they do each and every day. To our members, we send our heartfelt thanks for choosing to do business with the Caisse; your unified show of confidence propels us to continuously improve our products and services. And finally, a very special thank you to our Board of Directors for your indispensable guidance and support. Together, all of our efforts will bear fruit.



FINANCIAL RESULTS



As of September 30

(in thousands)	2014	2013	2012	2011	2010 ⁽¹⁾
Assets	1,192,510	1,120,243	1,014,296	913,564	866,348
Loans	1,028,558	930,316	845,131	736,767	691,549
Deposits	1,100,623	1,019,121	925,823	840,148	801,759
Equity	82,764	76,692	70,515	64,359	59,424
Net Income	6,210	6,598	7,483 ⁽²⁾	6,447	285 ⁽³⁾

⁽¹⁾ In accordance with pre-changeover Canadian GAAP (Generally Accepted Accounting Principles).

⁽²⁾ Includes gain on sale of two properties totalling \$2,286,565.

⁽³⁾ The newly merged Caisse Financial Group commenced operations on September 1, 2010, therefore the fiscal year 2010 includes only one month of results.



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Report of the Independent Auditor on the Summary Consolidated Financial Statements

To the members of Caisse Populaire Groupe Financier Ltée

The accompanying summary consolidated financial statements, which comprise the summary consolidated balance sheet as at September 30, 2014 and the summary consolidated statements of comprehensive income, and changes in members' equity for the year then ended, are derived from the audited consolidated financial statements of **Caisse Populaire Groupe Financier Ltée** for the year ended September 30, 2014. We expressed an unmodified audit opinion on those consolidated financial statements in our report dated December 11, 2014.

The summary consolidated financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary consolidated financial statements, therefore, is not a substitute for reading the audited consolidated financial statements of **Caisse Populaire Groupe Financier Ltée**.

Management's Responsibility for the Summary Consolidated Financial Statements

Management is responsible for the preparation of a summary of the audited consolidated financial statements on the basis described in Note 1.

Auditor's Responsibility

Our responsibility is to express an opinion on the summary consolidated financial statements based on our procedures, which were conducted in accordance with Canadian Audit Standard (CAS) 810, "Engagements to Report on Summary Financial Statements".

Opinion

In our opinion, the summary consolidated financial statements derived from the audited consolidated financial statements of **Caisse Populaire Groupe Financier Ltée** for the year ended September 30, 2014 are a fair summary of those consolidated financial statements, on the basis described in Note 1.

BDO Canada LLP

Chartered Accountants

Winnipeg, Manitoba
December 11, 2014

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CAISSE POPULAIRE GROUPE FINANCIER LTÉE

Summary Consolidated Balance Sheet

As at September 30	2014	2013
	\$	\$
Assets		
Funds on hand and on deposit	106,423,006	103,542,824
Other assets	2,215,269	1,362,305
Investments	33,346,316	63,876,516
Loans to members	1,028,558,191	930,315,926
Property and equipment	17,408,380	17,970,678
Intangible assets	4,558,648	3,174,958
	<u>1,192,509,810</u>	<u>1,120,243,207</u>
Liabilities and Members' Equity		
Other liabilities	7,715,081	7,033,250
Borrowings	-	16,011,599
Members' deposits	1,100,623,334	1,019,020,487
Members' shares	1,407,639	1,485,408
	<u>1,109,746,054</u>	<u>1,043,550,744</u>
Members' Equity		
Members' shares	9,881,863	10,018,983
Accumulated other comprehensive income	(17,772)	(15,707)
Retained earnings	72,899,665	66,689,187
	<u>82,763,756</u>	<u>76,692,463</u>
	<u>1,192,509,810</u>	<u>1,120,243,207</u>

Approved on behalf of the Board of Directors:

M. Heulles - Bentrall Director

A. Hébert Director

The accompanying notes are an integral part of these summary consolidated financial statements.

CAISSE POPULAIRE GROUPE FINANCIER LTÉE

Summary Consolidated Statement of Comprehensive Income

For the year ended September 30	2014	2013
	\$	\$
Revenue		
Interest from loans to members	39,902,361	38,025,541
Investment income	3,031,998	3,984,586
	<u>42,934,359</u>	<u>42,010,127</u>
Cost of Funds		
Interest paid to members	19,947,485	19,498,954
Interest from borrowings	156,415	231,612
	<u>20,103,900</u>	<u>19,730,566</u>
	<u>22,830,459</u>	<u>22,279,561</u>
Financial Margin		
Operating Expenses		
Personnel	13,352,338	12,952,368
Administration	3,803,795	4,032,306
Occupancy	3,016,666	2,986,894
Members' security	1,158,152	1,139,401
Organizational	791,633	597,628
Gross operating expenses	22,122,584	21,708,597
Less other income	(6,662,272)	(6,820,124)
Net operating expenses	15,460,312	14,888,473
Net income before other items and income taxes	7,370,147	7,391,088
Other items		
Allowance for impaired loans	360,000	-
Net income before income taxes	7,010,147	7,391,088
Provision for income taxes	799,669	793,057
Net income for the year	6,210,478	6,598,031
Other Comprehensive Income (Net of Tax)		
Change in unrealized losses on cash flow hedges	(2,065)	(34,943)
Total comprehensive income for the year	<u>6,208,413</u>	<u>6,563,088</u>

The accompanying notes are an integral part of these summary consolidated financial statements.

CAISSE POPULAIRE GROUPE FINANCIER LTÉE

Summary Consolidated Statement of Changes in Members' Equity

For the year ended September 30, 2014

	Accumulated Other Comprehensive Income	Members' Shares	Retained Earnings	Total
	\$	\$	\$	\$
Balance at September 30, 2012	19,236	10,404,230	60,091,156	70,514,622
Total comprehensive income (loss) for the year	(34,943)	-	6,598,031	6,563,088
Net redemption of members' shares	-	(279,766)	-	(279,766)
Transfer to liabilities	-	(105,481)	-	(105,481)
Balance at September 30, 2013	(15,707)	10,018,983	66,689,187	76,692,463
Total comprehensive income (loss) for the year	(2,065)	-	6,210,478	6,208,413
Net redemption of members's shares	-	(214,889)	-	(214,889)
Transfer from liabilities	-	77,769	-	77,769
Balance at September 30, 2014	(17,772)	9,881,863	72,899,665	82,763,756

Notes to Summary Consolidated Financial Statements

1. Basis of Presentation of the Summary Consolidated Financial Statements

The summary presented includes only the summary consolidated balance sheet, summary consolidated statement of comprehensive income, and summary consolidated statement of changes in members' equity, and does not include the notes to the consolidated financial statements. The summary consolidated financial statements do not present the references to the notes to the consolidated financial statements. The summary consolidated balance sheet, summary consolidated statement of comprehensive income, and summary consolidated statement of changes in members' equity, are presented in the same detail as the audited consolidated financial statements, except that deferred income tax asset has been grouped with other assets, and income taxes payable and derivative financial instruments have been grouped with other liabilities.

Copies of the audited consolidated financial statements are available at www.caisse.biz or at your local branch.

2. Compliance with Minimum Capital and Liquidity Requirements

The Caisse is in compliance with the capital and liquidity reserve requirements at September 30, 2014 established by the Regulations to The Credit Unions and Caisses Populaires Act of Manitoba.

Readers of the summary consolidated financial statements are advised that in order to appropriately interpret the Caisse's compliance with minimum capital and liquidity requirements, the reader must refer to the audited consolidated financial statements including notes for the year ended September 30, 2014, which contain the information detailing the calculations.



Since 2012, Caisse Financial Group has undertaken a major technological transformation in order to offer our employees and our members leading-edge technological tools and electronic services to process financial transactions as efficiently as possible.

Over the course of the 2013-2014 fiscal year, the project advanced to the implantation step, which involves comparing the functionality of the new systems with that of our existing systems, configuring the new systems, transferring data to the new systems, testing the new systems and planning for the actual conversion to the new systems.

A team of Caisse employees and our technology partners are working diligently to ensure that the first phase of our project is a complete success.

The first phase of our transformation project will only impact the operating systems used by our employees to process internal transactions and member transactions. Therefore, as of the conversion in 2015, members will continue to complete their transactions as usual, using their existing Caisse debit cards and our existing online banking system, e-Caisse as well as our telephone banking system, Tele-Caisse. However, within our organization, Caisse employees will benefit from new features that will make their daily tasks much more efficient therefore the speed and quality of member service should improve as our employees master the new technology at their disposal.

This initial phase is critical as it will provide us with a technological platform capable of offering electronic, online and mobile services that our members require to easily manage their finances.

In the next phases of our technological transformation, members will be offered a complete suite of electronic services, including a new online banking service, electronic transactions via smartphones, mobile applications and more.

With this technological transformation, the Caisse will be positioned to offer what our members will need to manage their Caisse accounts on a daily basis and to make their financial decisions easier than ever.



Au courant de l'argent

Une éducation financière pour les jeunes

Caisse
Groupe Financier



En partenariat avec
CDEM
www.cdem.com

IN THE KNOW ABOUT MONEY

Financial education for youth

59 CLASSROOM PRESENTATIONS • 14 SCHOOLS • 1,270 STUDENTS

Caisse Financial Group, in partnership with the Conseil de développement économique des municipalités bilingues du Manitoba (CDEM), teaches financial management in French to elementary and high school students in francophone and immersion schools across Manitoba via our program « Au courant de l'argent » (In the Know About Money).

The objective of the program is to ensure that youth learn about finances at a young age in order that they become aware of their responsibility towards their finances and are better prepared to make sound financial decisions when they will be required to do so. According to studies, youth do not have sufficient knowledge about finances, including interest, investments, loans, credit cards, preparing budgets, credit rating, managing money, financial fraud and more. Our program is offered free of charge, in the classroom, in order to ensure that as many students as possible obtain practical knowledge concerning their finances.

Over the course of the year, our program was delivered to 1,270 students in 14 schools. The objective is to reach 6,000 students.

Presentations were delivered in the following schools:

Collège Béliveau
Collège Louis-Riel
École Christine-Lespérance
École Dugald
École Lacerte
École Lagimodière
École Morden
École Pointe-des-Chênes
École Précieux-Sang
École Provencher
École Réal-Bérard
École Regent Park
École Robert H. Smith
École Saint-Joachim

BURSARY PROGRAM

Education is one of our core values and a large part of the Caisse's history, so it is fitting that Caisse Financial Group offers bursaries of \$500 each to deserving graduates every year.

Our recipients, high school graduates from schools in our communities, have demonstrated leadership, collaboration and a commitment to their communities.

Together with our partner schools, Caisse Financial Group awarded 19 bursaries to the following recipients who are pursuing postsecondary education:

Adrien Carrière, École communautaire Aurèle-Lemoine

Brittany Labossière, Centre scolaire Léo-Rémillard

Christian Toupin, École commuautaire Gilbert-Rosset

Danica Champagne, École Pointe-des-Chênes

Désirée Laroche, École communautaire Réal-Bérard

Jessica Jaman, Ste Anne Collegiate

Jessica Kirby, Collège Lorette Collegiate

Jessica Préfontaine, Institut collégial St. Paul

Julie DePauw, Collège régional Notre-Dame

Kelsey Conrad, Prairie Mountain High School

Kirsten Remillard, École Saint-Joachim

Lianne Bérard, École régionale Saint-Jean-Baptiste

Lindsay Baudry, Institut collégial Saint-Pierre

Matt Schneider, Warren Collegiate

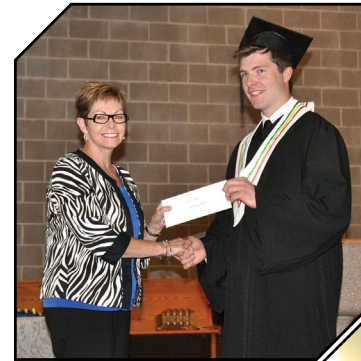
Matthieu Boulet, Collège Jeanne-Sauvé

Mélonie Gosseye, Complexe scolaire Saint-Claude

Nathasha Chartier, Collège régional Gabrielle-Roy

Riley Dakota Ducharme, St. Laurent School

Sophie Poirier-Cole, Collège Louis-Riel



Christian Toupin

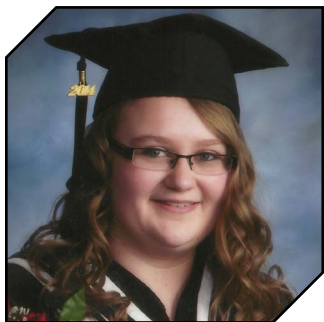


Lianne Bérard

Caisse Financial Group also awarded a bursary of \$100 to two graduates from Collège Louis-Riel, Catherine Lemoine-Courcelles and Martine Singa, to recognize their participation in the Caisse Riel program during the school year.



Brittany Labossière Brittany has shown us that there are many ways to actively support your community. She coaches a female hockey team, volunteers at elementary schools and at the Siloam Mission and has participated in a humanitarian mission to the Dominican Republic.



Julie DePauw Throughout her high school years, Julie DePauw divided her time between her studies, various school committees, extracurricular activities and volunteering in the community. *“My education has always been very important to me. I have always wanted to do my best in school. I pushed myself to be better in each of my courses. It is also important to me to help others, my community and the environment”.*



Matt Schneider Commitment to his studies and to his community made Matt an excellent candidate for a Caisse bursary. He demonstrated leadership, community and philanthropic values as well as a desire to learn continuously. *“I learned a lot from my experience with the “Student Voice” group in my school, including how to organize and motivate a group and how to conduct meetings. I especially learned how rewarding it was to give back to the community”.*



Natasha Chartier It is clear that Natasha is proud of her Franco-Manitoban heritage and does not hesitate to lend her energy to all types of activities within the community. *“I became passionate about the French language throughout my schooling and I became involved in all sorts of activities to discover how the French language is integral to life in Manitoba. Whenever I could help, I did.”* Social justice, choir, jazz, sexual identity alliance, homeless night, humanitarian group, prevention against tobacco, improvisation, graduation committee and in-class activities with disabled youth are just a few examples.

OUR COMMUNITY COMMITMENT 2013-2014

Caisse Financial Group is proud to support many community projects and activities every year. It is most rewarding to see projects transition from an idea to reality. We would like to congratulate all the recipients for their efforts and their commitment towards their communities. The results of our partnerships make all our lives ever so sweet!



Festival du Voyageur
Caisse Financial Group Sugar Shack



SFM Trade Fair



Cheyenne Days



Dairy Farmers of Manitoba Golf Tournament



Chefs en plein air - Francofonds

This year, Caisse Financial Group supported over 130 community organizations, activities and projects. Here is the complete list of our 2013-2014 recipients:

100 Nons Inc.
Accueil francophone / Société franco-manitobaine
Alliance Chorale Manitoba
Aréna Notre Dame et Brigade à feu Notre-Dame
Aulneau Renewal Centre nouveau Aulneau
Bibliothèque Père-Champagne Library
Cartier Senior Citizens Support Committee
Centre culturel franco-manitobain
Centre de la francophonie des Amériques
Centre Flavie-Laurent
Centre Lumière des Prairies
Centre récréatif Notre-Dame Recreational Centre
Cercle Molière
Chambre de commerce francophone de Saint-Boniface
Chambre de commerce Saint-Malo
Chevaliers de Colomb Conseil Saint-Martyrs
Club amical de Saint-Adolphe
Club sportif de La Broquerie

Club sportif Saint-Malo
Collège Louis-Riel
Comité culturel de Sainte-Anne
Comité culturel de Saint-Eustache
Comité de recherche historique Saint-Lupicin
Conseil de développement économique des municipalités bilingues (CDEM)
Coopérative Communautaire Transition Saint-Boniface Community Coop Inc
Corporation archiépiscopale catholique de Saint-Boniface
Corporation de développement communautaire - Sainte-Agathe
Corporation de développement communautaire - Sainte-Anne
Corporation de développement communautaire Lourdon inc.
Corporation de développement communautaire St-Claude
Community Development Corporation
Division scolaire franco-manitobaine
Dynamite Cup Tournament
East Borderland Community Housing Inc.

Eastman Female Midgets Select AA Hockey
École catholique d'évangélisation / Catholic School of Evangelization
École communautaire Réal-Bérard
Economic Development Winnipeg Inc.
Fédération des aînés franco-manitobains
Festival du Voyageur
Fondation Hôpital Saint-Boniface
Fonds Hôpital Ste-Anne
Francofonds
Friends of the Park Inc.
Frog Follies
Good Neighbours Active Living Centre
Haywood Fall Supper
Hôpital Notre-Dame-de-Lourdes
La Liberté
L'Entre-temps des franco-manitobaines
Les petites grenouilles inc.

Festival Théâtre Jeunesse



Lobsterfest



Cercle Molière "Dieu du carnage"



An Evening with the Manitoba Chamber Orchestra



Mercredis en musique



Spirit Day: Canadian Pride



Grouille ou rouille

Letellier Volunteer Fire Department
 Lorette Community Complex
 Lorette Family Fun Group
 Maison des artistes visuels francophones inc.
 Manitoba Buckwheat Growers Association
 Manitoba Chamber Orchestra
 Manitoba Cooperative Association
 Mini Franco-Fun de Lorette
 Municipalité rurale de La Broquerie
 Musée St. Joseph Museum
 Niverville / Ste Agathe Clippers Hockey Association
 Notre Dame Skating Club
 Oak Point Community Club
 Parc Carillon Inc.
 Paroisse de Saint-Adolphe
 Paroisse Notre Dame de Lorette Parish
 Petits Choux Daycare
 Programme Jeunesse Ici Corp

Red River Wild Senior A Hockey
 Réseau action femmes
 Richer Rough Stock Rodeo
 Ross L. Gray School
 Rural Municipality of Cartier
 Municipalité rurale de Taché / Rural Municipality of Taché
 Salle du centenaire Notre-Dame-de-Lourdes
 Salut voisin / Howdy Neighbor
 Société Saint-Jean-Baptiste de La Broquerie inc.
 Sous le baobab
 St. Adolphe Community Club
 St. Adolphe Community Development Group
 St. Adolphe Curling Club
 St. Boniface / St. Vital Kiwanis Club
 St. Claude Broomball
 St. Claude Celebration
 St. Claude Fowl Supper
 St. Claude Minor Hockey Association

St. Jean ATV Derby
 St. Jean Got Ice 24 Hour Hockey Challenge
 St. Jean H.O.K (Helping Our Kids) Festival
 St. Laurent School
 St. Malo Senior Warriors
 St. Malo Summer Festival
 Ste. Anne Aces
 Ste. Anne Elementary School & Collegiate
 Taché Christmas Hamper Committee
 Taché Fire Department
 Tiger Hills Art Association
 UMCUYO Association
 Union nationale métis Saint-Joseph du Manitoba
 United Way Winnipeg
 Université de Saint-Boniface
 Ville de Ste. Anne / Town of Ste Anne
 Youth for Christ - St-Pierre

GOLF IN SUPPORT OF THE COMMUNITY

La Classique Caisse, presented by Francofonds in partnership with Caisse Financial Group, is an annual community golf tournament.

On September 11, 2014, the second edition of La Classique Caisse was held at Maplewood Golf Club in St. Pierre-Jolys. "La Classique Caisse is a very important activity from an economic level, networking level and community level, all while keeping the focus on la francophonie!" says Madeleine Arbez, Executive Director of Francofonds.

The success of La Classique Caisse is due in part to the special guest appearance at each tournament. This year, former Montreal Canadiens, Yvan Cournoyer, was the guest of honor. "Our guest star is always very popular and increases tournament participation. This year, la Classique Caisse enabled Francofonds to raise \$42,500 that we can reinvest in the community", says Madeleine Arbez.



Mr. Yvan Cournoyer



Caisse Financial Group Volunteers

VIP Night



Dinner after a round of golf



Madeleine Arbez, Mr. Yvan Cournoyer, Joël Rondeau and Solange Buissé
 Presentation of an original caricature of Mr. Cournoyer by Franco-Manitoban
 artist, Réal Bérard

ONE HUNDRED YEARS' WORTH CELEBRATING!

One of our core values is the pride of our heritage therefore Caisse Financial Group was pleased to support the centenary celebrations of the Rural Municipality of Cartier.

On June 13th and 14th, the Rural Municipality of Cartier held one of the largest community festivals in its history to celebrate the 100th anniversary of its incorporation on March 18th, 1914. Caisse has been serving the residents of Elie and surrounding communities since 1942 so we are in effect an integral part of this history.

"It was very special", says Estelle Thorson. "Some of our original residents, also centenarian pioneers, were our dignitaries. There was also a Hutterite choir representing the long-standing presence of Hutterites in our region."

Official Ceremony



Hutterites Choir

Rural Municipality of Cartier Centennial



A CONTRIBUTION TO WORLD HISTORY



For the Friends of the CMHR, such donations were essential to realize the construction of this unique and historic building. “Donations like those of Caisse Financial Group helped to build an architectural icon that represents the ideas and ideals about human rights”, says Kelly McArthur. “They have also helped to fill the Museum with exhibits and stunning galleries, in addition to educative programming,” continues Ms. McArthur.

“Thanks to donors like Caisse, visitors to the CHMR will receive an incredible and inspiring journey on human rights, which will encourage them to further promote and respect human rights and fundamental freedoms of all Canadians. This is a project that only happens once in a generation, and we are proud to have been able to count on the support of Caisse Financial Group to achieve it!”

Caisse Financial Group was an important contributor to the fundraising campaign for the construction of the Canadian Museum for Human Rights, which opened to the public in the fall of 2014.

At a total cost of \$351 million, the Canadian Museum for Human Rights (CMHR) would not have been possible without the financial support of the private sector. “Caisse Financial Group immediately demonstrated its support for the CMHR construction project,” says the Campaign Regional Director – Manitoba Friends of the CMHR, Kelly McArthur. “Caisse made its first contribution in 2005, when the CMHR was just an idea! Later, as the project evolved, the Caisse responded once again to our call to help us achieve our fundraising goals.”

COOPERATION AMONG COOPERATIVES

Caisse Financial Group enabled the return of the Youth Services Cooperative (YSC) in Notre-Dame-de-Lourdes this summer.

After being absent for the past two years, the youth in the Notre-Dame-de-Lourdes area formed a YSC once again, thanks to the financial support received by Caisse Financial Group.

“This year, we have been fortunate to recruit 19 young participants between the ages of 12 to 16!” says one of the facilitators of the program, Lise Comte. “The YSC officially started activities in early July.”

Youth get together to organize a cooperative with the help of facilitators in order to offer their services to the community. The nature of the services offered are based on people’s needs, often gardening. While working, youth also learn about the management of a cooperative.



Julie DePauw and Lise Comte



Matthew Dunham, Sylvie Reimer, Pio Hartnett,
Gabrielle Dupuis et Dielle Vielfaure

WORKING HARD PAYS OFF

This year during the Saint-Malo Catholic School of Evangelization camp fundraiser, Caisse Financial Group offered a donation matching program; for every \$5 of donations collected by the organization, Caisse would give them \$1 up to \$2,000.

The Catholic School of Evangelization accepted our challenge and reached the full matching amount, allowing them to purchase new canoes and equipment for future summer camps.

A NEW CARNIVAL FOR THE COMMUNITY

To celebrate its 35th anniversary, the Aulneau Renewal Centre, established in St. Boniface in 1979, invited the community to its first annual Dragonfly Carnival, the symbolism in relation to their logo in the shape of a dragonfly. "We launched the annual festival in order to raise awareness of the center in the community of St. Boniface", says the Director of Development, Dawn Isaac.

Throughout the day, the Aulneau Renewal Center's doors were open to the public. "Everyone could visit our center and attend workshops on art therapy or play therapy that are offered to our clients. Our mission is to help people improve their lives by building on their strengths," explains Dawn.



Caisse Kiosk



Fred Penner with children

TEACHING YOUTH ABOUT MONEY

Caisse Financial Group is fully committed to assisting young people gain financial knowledge by providing them with the tools and information needed to understand how to manage money at a young age.

In July 2014, Camille Hince took part in an entrepreneurial youth camp, BIZ Camp in St. Malo, where she had to create a product with a budget of \$20 for production materials. Following her grandmother's advice, Camille chose to make original bookmarks which she continues to sell in her free time.

"I was doing an entrepreneurial project and I had accumulated a lot of money. I did not want my money to do nothing and take up space. So my mother asked me if I wanted to open an account at the Caisse in Ile-des-Chenes and I said yes. I deposited my money in my Youth PLU\$ account rather than keeping it at home."



Claire and Camille Hince

MONEY KIT FOR STUDENTS

Free account for post-secondary students ages 18-25
Web site for students www.caisse.biz/kit
Unlimited transactions
3 draws of \$500 per year
Financial information and tools
High interest rate

YOUTH PLU\$

Free account for youth under 18 years of age
Educational website www.caisse.biz/plus
Unlimited transactions
Monthly draws of \$50 and \$100
Resources for youth, teachers and parents
High interest rate

WINNERS OF THE \$50 AND \$100 YOUTH PLUS MONTHLY DRAWS

Youth ages 5 to 17 with a Youth PLUS account can win \$50 or \$100 every month.

Here are this year's winners:

SEPTEMBER 2014: Sophie Lemoullec (Notre Dame de Lourdes) and Allison Dubois (Ste. Agathe)

AUGUST 2014: Cabrel Labossière (Lorette) and Ashley Schmidt (St. Malo)

JULY 2014: Théo Comte (Notre Dame de Lourdes) and Mario Bérard-Hochman (Winnipeg)

JUNE 2014: Chad Cianflone (Ste. Agathe) and Nicola Gosselin (St. Pierre Jolys)

MAY 2014: Aaliyah St. Godard (Winnipeg) and Katerine Aminot (Ile des Chenes)

APRIL 2014: Ethan Loxton (St. Adolphe) and Roland Bazin (Notre Dame de Lourdes)

MARCH 2014: Gillian Mattie Lussier (St. Claude) and Brandon Schmidt (Lorette)

FEBRUARY 2014: Griffin Ayotte (St. Jean Baptiste) and Mathew Brisson (La Broquerie)

JANUARY 2014: Layne Bourdeaud'hui (Notre Dame de Lourdes) and Sébastien Lachance (Ste. Anne)

DECEMBER 2013: Joël Plourde (Notre Dame de Lourdes) and Brianne Therrien-Vielfaure (Lorette)

NOVEMBRE 2013: Emily Cenerini (Notre Dame de Lourdes) and Dielle Therrien-Vielfaure (Lorette)

OCTOBER 2013: Shae-Lynn Lambert (St. Malo) and Janelle Verrier (La Broquerie)

WINNERS OF THE \$500 MONEY KIT FOR STUDENT DRAWS

Students ages 18 - 25 with a Student Savings Account can win \$500 three times per year.

Here are this year's winners:

JULY 2014: Breanne Rey (St. Claude)

MARCH 2014: Lise Comte (Notre Dame de Lourdes)

NOVEMBER 2013: Kelly Parker (St. Adolphe)



"The new student account allows me to manage my finances in order to save up for my tuition for the next school year". Kelly Parker

WORKING DILIGENTLY

Working together, our Board of Directors, executive team and management team ensure that Caisse Financial Group achieves its strategic objectives while providing a positive workplace for our employees and quality service for our members such that Caisse continually earns its place in the heart of its communities.



BOARD OF DIRECTORS

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Pierre Gagn  

District 2: St. Pierre-Jolys and Ste. Agathe

Carole H  bert, Second Vice-President

District 3: Lorette, St. Adolphe and St. Georges

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District 5: Ile des Chenes and the Winnipeg communities of St. Boniface, St. Vital and Southdale

Paul Prenovault

District 5: Ile des Chenes and the Winnipeg communities of St. Boniface, St. Vital and Southdale

St  phane Dorge, Vice-President

District 5: Ile des Chenes and the Winnipeg communities of St. Boniface, St. Vital and Southdale

Lise Deleurme

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District 8: Elie, Marquette, St. Francois Xavier and St. Laurent

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Diane Bilodeau, Vice-President, Marketing and Strategy

Sophie Ethier, Vice-President, Administration

Lorraine Farmer, Vice-President, Human Resources

Marcel Gauvin, Vice-President, Sales and Service

Bernard Marcoux, Vice-President, Information Technology

Francis Normandeau, Vice-President, Finance and Risk

Corporate Office

400-205 Provencher Boulevard
Winnipeg, MB R2H 0G4
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Branches

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Marquette, St. François Xavier, St. Laurent	
Ile des Chenes	Paulette Sarrasin, Branch Manager
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Winnipeg: 36 Lakewood Boulevard	Sylvie Préjet, Acting Branch Manager
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Western Region	Adam Boulanger, Director
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C Finance

200-205 Provencher Boulevard
www.cfinance.biz
Paul Sawchuk, Director



OUR EMPLOYEES

The employees of Caisse Financial Group work diligently, like bees in a hive, to serve our members to the best of their abilities.



CAISSE FINANCIAL GROUP

Adams, Andr a
Adjanhoun, Arnaud
Arbez, Nicole
Atwell, Sylvie
Audet, Danielle
Audette, Mona
Ayotte, Paulette
Badiou, M line
Balcaen, Natasha
Bartel, Alix
Bazin-Seidlitz, Louise
Beaudry, Carole

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B rard, Luc
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Bissonnette, Nicole
Boisvert, Dominique
Boisvert-Arbez, Roseline
Booz, Margaux

Bosc, Gis le
Bosc, Richard
Bouchard, Annette
Bouchard, Carmen
Bouchard, Suzanne
Boulangier, Adam
Bourdeaud'hui, Claire
Bradet, Guy
Brais, Jocelyne M.
Brochet, Guillaume
Bruce, Marlene
Bruneau, Jenna
Bruneau, Marc

Bruneau, Rachelle
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Brunette, Jeanne
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Campbell, Darian
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Chappellaz, Nathalie

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C t , Sylvie
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Courcelles, Nicole
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Deakin, Jessica
Dedieu, Danielle
Delorme, Dianne
DePauw, Roseline
D'Eschambault, Judith
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Dorge, Jodi
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Foidart, Gisèle
Fontaine, Brigitte
Forest, Joanne
Fouasse, Monique
Fournier, Pierre
Fréchette, Ginette
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Gagnon, Robert
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Gauthier, Krystle
Gauthier, Marcel
Gauthier, Natalie
Gauvin, Marcel
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Gérardy, René
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Gosselin, Raymonde
Gosselin, Rachelle
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Khattab, Mounia
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Lambert, Julie
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Laroche, Sylvie
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Laxdal, Roxanne
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Manness, Liane
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Marcoux, Bernard
McQuaid, Sarah

Meilleur, Angèle
Michaud, Colin
Mireault-Didcote, Lise
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Nadeau, Sophie
Nakata, Joël
Nault, Chantal
Ndeba, Claude-Marcel
Normandeau, Francis
Normandeau, Ivan
Normandeau, Jeanine
Painchaud, Christine
Pappel, Paulette
Pelletier, Christine
Perreault, Christeen
Perrin, Lisa
Philippot, Amanda
Piché, Ginette
Piché, Sylvie
Pilon, Rachel
Pineau, Pat
Pinette, Camille
Piper, Michèle
Pléa, Mohamed
Poirier, Benoît
Poirier, Christina
Poiron, Roland
Popiel, Monique
Potter, Mélanie
Potvin, Annick
Préjet, Martin
Préjet, Sylvie
Preteau, Judith
Proulx, Marc
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Rondeau, Joël P.

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Roy, Giselle
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Sarrasin, Paulette
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Simard-Nadeau, Gabrielle
Simon, Lynn
Smith, Mirielle
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Tarko, Lorraine
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Tétrault, Joanne
Théroux, Jacinthe
Tkachyk, Pamela
Touchette, Justin
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Tougas-Fiola, Michelle
Toupin, Diane
Trémorin, Doris
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Turenne, Rachelle
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Vincent, Nadine
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Sawchuck, Paul

We would like to acknowledge the employees who received their Years of Service Recognition during the past year and thank them for their dedicated service.

5 years

Claudine Lambert
Diane Bilodeau
Eric Lafrenière
Léa Catellier
Micheline Lazarenko
Nicole Courcelles
Roxanne Wiens
Suzanne Nadeau

10 years

Adam Boulanger
Christine Pelletier
Gisèle Bosc
Nicole Leclair
Pierre Fournier
Rachelle Trudeau
Suzanne Bouchard
Sylvie Préjet

15 years

Christine Sibilleau
François Lambert
Joanne Dupuis
Joël Rondeau
Lilliane Rosset
Shirley Marcotte

20 years

Daniel Robert
Diana Pohl
Colette Carrière
Marc Proulx
Michel Vandall

25 years

Brigitte Rivard
Denis Marcon
Gisèle Foidart
Lorraine Gosselin
Marc Rioux
Nicole Comte
Paul Trudeau
Sophie Ethier

30 years

Judith d'Eschambault

35 years

Lucille Bérard
Lynne Catellier
Marianne Joyal

