



# Co-operators Community Funds

2025 Annual Report

 co-operators

# Chairperson's message

Canada's communities are the fertile ground of our national identities and cultures. They are the spaces where fellowship, industry, and prosperity converge and where a deep sense of solidarity between people can form. Yet, the fundamentals that underlie their strengths cannot be guaranteed. Like people, communities need to be nourished with knowledge, resources and time for them to organize and respond to both challenges and opportunities. It is with the spirit of co-operation that our communities thrive.

As the Chairperson of Co-operators Community Funds (CCF) Board of Directors, I am deeply aware of the challenges facing many different communities across Canada. Many commonly struggle without the engagement of key partners, including the philanthropic and business sectors, which help form collective roots and cultivate vibrant communities.

Dramatic ruptures in institutional norms are shifting our social, political, and economic climate, posing deep consequences for financially constrained community-based organizations. Today, these organizations are facing an increased reliance of people on charitable and non-profit sector services.

Unfortunately, many charities and non-profits are grappling with reduced funding and donations, fewer volunteers, and personnel burnout, all while community needs continue to increase. Complex systemic issues, such as those in healthcare, together with the impact of the rising cost-of-living on mental health, and the ongoing work of reconciliation, remain vitally important. However, the organizations closest to these issues are often stretched so thin by day-to-day demands that they cannot focus on the long-term solutions required.

## Responding to community needs

Co-operators understands the desire for innovative funding solutions to tackle immediate and longer-term challenges. In 2025, CCF received another record number of funding requests from charities and non-profits, reflecting the urgency to meet the needs of diverse groups. It is within this difficult environment that CCF, as the philanthropic arm of Co-operators, seized the opportunity to fulfill our co-operative values and respond to community needs that are exposed by financial shortfalls. We took action and approved an annual grant disbursement rate from CCF (Charity) that was 42% higher than the Canada Revenue Agency's 5% minimum disbursement quota requirement. We also leveraged 60% of CCF's invested assets to achieve positive social and environmental impacts.



**“Dramatic ruptures in institutional norms are shifting our social, political, and economic climate, posing deep consequences for financially constrained community-based organizations.”**

Sean Geobey, Chairperson, Co-operators Community Funds Board of Directors

## Key initiatives

While we continually monitor what is happening on the ground, we are changing the way we work in response. The CCF Board is committed to enabling the conditions that allow CCF to meet the needs of more organizations and to help support positive community impacts in a variety of ways, including:

### 1. Grant disbursements

In 2025, CCF supported 68 organizations targeting underserved youth and individuals facing mental health challenges. A total of \$1.72 million, (the highest single-year amount ever), was granted, bringing total disbursements to \$14.1 million for 301 organizations across Canada since 1995. Co-operators has contributed more than \$32.9 million to CCF, including \$2.3 million in 2025, up from \$2.1 million in 2024.

### 2. Special projects

Funding made available through special projects like our Indigenous Youth Employability Initiative helps facilitate solutions in specific areas of focus. Partnerships have been forged with four organizations that offer unique entry points for youth in terms of program delivery and ultimately aim to cultivate conditions that heighten Indigenous youth representation in the workforce. Key programming partners include:

- RIEL Institute for Education and Learning
- The Circle Project
- The Howl Experience
- First Nations University of Canada



### Sean Geobey

Chairperson, Co-operators Community Funds  
Board of Directors

### 3. Investing with impact

The CCF Board oversees an investment portfolio that generates social and environmental benefits alongside financial returns. In 2025, 60% of the CCF investment portfolio was allocated to transition investments, impact investments, and community impact investments (CII's), the latter of which are typically smaller-scale, direct placements addressing specific localized needs.

CCF participated in a community bond campaign in 2025 with Quebec City-based adapted enterprise Groupe TAQ. This is an example of a community impact investment that is creating meaningful outcomes for individuals contending with a breadth of employment barriers. CCF's contribution to Groupe TAQ's community bond was complemented by a larger investment from Addenda Capital (the asset management company of Co-operators), reinforcing the potential that can be unlocked through innovative financing models in the charitable and non-profit sector.

### Improving lives

This report illustrates how CCF activities are helping to improve the livelihoods and futures of underserved individuals. We take great pride in our commitment to fostering sustainability, resilience and innovation, emboldening our communities to achieve a brighter future. I trust you will enjoy learning about what we accomplished together in 2025.



# Introduction

CCF's granting activities focus on organizations that assist with the skills development and increased employability of underserved youth and people with mental health challenges. This aligns with Co-operators purpose of financial security for Canadians and our communities."

## CCF is comprised of two separate funds:

- Co-operators Community Fund (Charity), which supports registered charities exclusively.
- Co-operators Community Fund (Non-profit), which supports non-profit organizations, charities, social enterprises, and co-operatives.

Both funds are collectively referred to as Co-operators Community Funds.

Co-operators contributes capital annually, enabling the funds to further their interest in strengthening community resilience and sustainability.

Since 1995, the amount of Co-operators capital contributions now totals \$32.9 million. Throughout this time, \$14.1 million has been disbursed in grants to 301 organizations across Canada that are focused on providing employability skills training for underserved youth and individuals with mental health challenges who face barriers in their pursuit of meaningful work.

While the CCF Board makes all decisions regarding the strategic allocation of funds, all operational decisions are managed by the Co-operators Sustainability and Citizenship department.

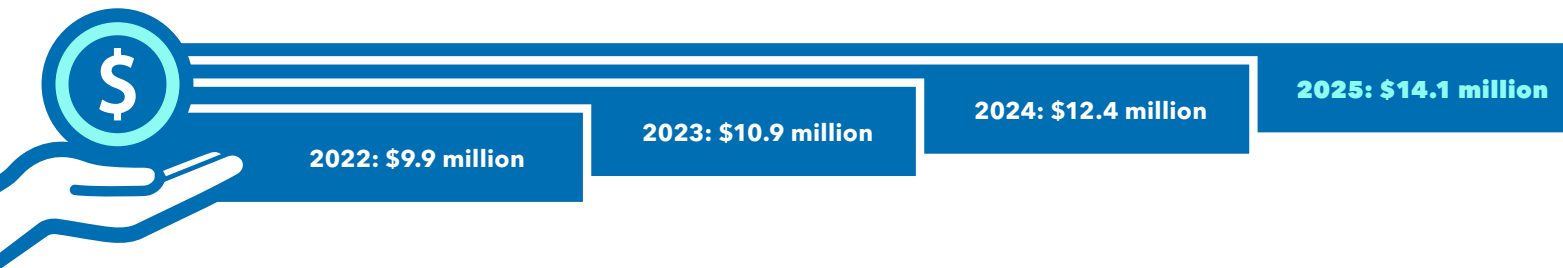
---

## Capital contribution for 2025

# \$2.3 million

2024: \$2.1 million 2023: \$1.8 million

## Cumulative total grant amount disbursed from CCF since inception



# Supporting communities in a time of growing need

Our Spring 2025 application intake marked another year of unprecedented demand for funding support. Through this year's application process, CCF received 132 grant applications, representing a 30% increase from 2024 and a 128% increase from the 2019 to 2023 period average. This rising trend underscores the heightened needs that exist in our communities and the pressures confronting charitable and non-profit organizations to meet sustained increases in demand for their services. This also reinforces the essential role CCF and the broader philanthropic sector has in supporting organizations that are strengthening our communities.



# Responding to sector need through increased disbursement

Building on the increased need for community support from 2024, CCF continued to respond to the growing challenges facing charitable and non-profit organizations by prioritizing increased funding support in 2025.

CCF's charitable entity had a grant disbursement rate of just over 7% in 2025. This resulted in \$1,515,000 being distributed in support of community-based organizations aligned with CCF's mission and priorities.

Disbursements through CCF's non-profit entity enabled a further \$205,000 to be distributed in support of non-profits and social enterprises. While these funds do not count toward the charitable disbursement quota, they reflect CCF's broader commitment to addressing pressing needs across the sector.

In total, \$1,720,000 was disbursed to 68 organizations in 2025. The decision to approve an increased disbursement resulted in \$444,500 in additional funding being made available beyond what would have been otherwise distributed, allowing CCF to extend its reach and deepen its impact across the communities it serves.



# CCF champions community organizations that build skills and opportunity

Community-based charitable and non-profit organizations play an essential role in fostering inclusive economic participation and community well-being. In 2025, CCF proudly supported 68 organizations (50 annual grants and 18 multi-year grants) focused on employability programming for underserved youth (aged 16 to 34) and individuals facing mental health challenges. These programs go beyond traditional training, offering a wide range of skill-building opportunities - from interpersonal and problem-solving skills to hands-on technical training in trades, business, and service industries - helping participants gain tools and confidence.

---

## Grant amount disbursed in 2025

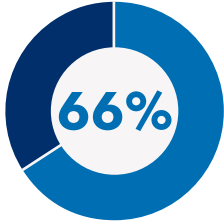
# \$1,720,000

(68 organizations)

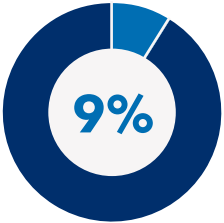
2024: \$1,389,000 (59 organizations)

2023: \$1,140,000 (42 organizations)

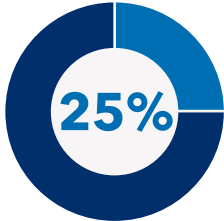
## Of the 68 organizations that CCF funded in 2025:



**Focused on underserved youth**



**Focused on individuals with mental health challenges**



**Focused on underserved youth with mental health challenges**

# Organizations funded in 2025



## Annual (one-year) grant recipients:

### British Columbia

- Cowichan Green Community Society (Duncan)
- Cowichan Valley Youth Services Society (Duncan)
- DIVERSEcity Community Resources Society (Surrey)
- FED Urban Agriculture Society (Victoria)
- Garth Homer Society (Victoria)
- Maple Ridge Pitt Meadows Community Services (Maple Ridge)
- Power to Be Adventure Therapy Society (Victoria)
- Student Energy (Vancouver)
- The Starfish Environmental Society (Victoria)
- YWCA - Metro Vancouver (Vancouver)

### Alberta

- Autism Society of the Regional Municipality of Wood Buffalo (Fort McMurray)
- EmployAbilities Society of Alberta (Edmonton)
- Iron and Earth (Edmonton)
- Junior Achievement Southern Alberta (Calgary)
- The Calgary John Howard Society (Calgary)
- Vecova Centre for Disability Services and Research (Calgary)
- YOUCAN Youth Services (Youth Canada Association) (Edmonton)
- Youth Central Society (Calgary)

### Saskatchewan

- Territorial Drive Alliance Church (operating as Territorial Youth Services) (North Battleford)
- West Flat Citizens Group - Communities Building Youth Futures (CBYF) (Prince Albert)
- YWCA Regina Inc. (Regina)

### Manitoba

- Career Trek (Winnipeg)
- Fort Whyte Alive (The Fort Whyte Foundation Inc.) (Winnipeg)

### Ontario

- Big Brother Big Sisters Ottawa (Ottawa)
- Breakaway Community Services (Toronto)
- Business in the Streets (Toronto)
- Canadian Gap Year Association (CanGap) (Burlington)
- Children's Aid Foundation of Canada (Toronto)
- Furniture Bank (Toronto)
- Home Suite Hope Shared Living Corp. (Oakville)
- Hope for Community Development (Kitchener)
- Indigenous Friends Association (Ajax)
- JAYU Festival Inc. (Toronto)
- Lay-up Youth Basketball (Toronto)
- MABELLEarts (Toronto)
- Multi-Service Centre (Tillsonburg)
- Nature United (Toronto)
- Pediatric Oncology Group of Ontario (POGO) (Toronto)
- Raising the Roof (Toronto)

- Regional Food Distribution Association of Northwestern Ontario (Thunder Bay)
- The Women's Centre Grey Bruce (Owen Sound)
- Theatre of the Beat Inc. (Toronto)
- Youth Employment Services (YES) (Toronto)
- Youth Opportunities Unlimited (London)

### Quebec

- Atelier Majuscule (formerly Imprime-Emploi) (Montreal)
- Katimavik Youth Services (Montreal)
- L'Arche Canada Foundation (Montreal)
- Sentier Urbain (Montreal)

### New Brunswick

- Autism Connections (Fredericton)

### Nova Scotia

- Boys and Girls Clubs of Greater Halifax (Halifax)

## Multi-year grant recipients:

### **British Columbia**

#### **Employ to Empower - Vancouver**

Operating within Vancouver's Downtown Eastside, Employ to Empower supports individuals facing complex barriers and mental health challenges through the use of entrepreneurship as a vehicle to build capacity, increase confidence, and cultivate belonging. Programming includes a tailored mentorship approach that enables participants to progress at their own pace.

#### **Solid State Community Industries - Surrey**

Solid State, a non-profit organization, nurtures the development of worker co-operatives that support racialized and underserved youth, by connecting them with mentors, advisors and community partners. Participants receive comprehensive supports in establishing their enterprises, from ideation and planning to becoming a successful and sustainable organization.

### **Alberta**

#### **Prospect Human Services Society - Calgary**

Prospect Human Services Society's Career Links employment program provides individuals with mental health challenges the opportunity to gain pre-employment skill development, followed by work placement opportunities and ongoing job retention supports.

### **Saskatchewan**

#### **Autism Resource Centre Inc. - Regina**

The Autism Resource Centre (ARC) helps autistic youth realize their potential, achieve independence and gain a sense of connection and engagement within their community. The Autism at Work employment readiness program helps participants develop skills in a variety of fields.

### **Manitoba**

#### **BUILD Inc. - Winnipeg**

BUILD Inc. (Building Urban Industries for Local Development) is an Indigenous, non-profit social enterprise contractor that provides underserved youth with paid training in the trades.

### **Ontario**

#### **Guelph Community Health Centre (The SEED) - Guelph**

The SEED's Good Food Work Experience program offers hands-on experience, skills development, and personal one-to-one supports to underserved youth. The social enterprise model provides meaningful employment opportunities that aim to create pathways toward economic independence.

### **Indigenous Clean Energy - Ottawa**

Indigenous Clean Energy's programming creates space for Indigenous youth to gain a variety of skills through involvement in clean energy projects in their local community. Each programming cohort is culturally responsive to the needs of Indigenous youth and embeds traditional knowledge, customs, and ways of knowing and being.

### **Water First Education and Training Inc. - Creemore**

Water First works in partnership with First Nations communities to resolve local water challenges. By way of education, training and meaningful collaboration, young Indigenous adults gain technical skills and hands-on work experience related to water treatment.

### **Rise Asset Development - Toronto**

Rise Asset Development works with individuals who are motivated to be entrepreneurs and who self-identify as having mental health challenges.

### **Stella's Place Assessment and Treatment Centre - Toronto**

Stella's Place offers free, comprehensive, integrated mental health services for young adults, aged 16 to 29. Their unique support model places an emphasis on peer co-design paired with evidence-informed best practices.

## Multi-year grant recipients (continued)

### Quebec

#### **Bois Urbain - Montreal**

Bois Urbain supports the social and professional integration of participants who have been excluded from the job market. As a social enterprise that produces goods and services related to woodworking, Bois Urbain leverages its economic activity to fulfill its mission to its members through programming that prepares them for careers in woodworking, furniture painting, customer service and office maintenance.

#### **L'Équipe Entreprise - Dorval**

L'Équipe Entreprise delivers the Unlocking Pathways to Employment program to individuals living with mental health challenges, providing skill development for to enter or re-enter the workforce. Programming is delivered in a safe, flexible environment adapted to meet the skills and needs of individual participants, which helps improve their confidence and self-esteem.

#### **Productions Jeun'Est - Montreal**

Productions Jeun'Est (PJE) provides stage technician training to underserved youth. Through its placement agency, Prodigium, it helps participants gain the necessary training to become stage technicians.

#### **Productions Spectrum - Montreal**

Productions Spectrum, a charitable arts organization and social enterprise, is committed to advancing the social, cultural and economic inclusion of individuals with Autism Spectrum Disorder (ASD). It supports and promotes autistic creative talent in film and media production.

### New Brunswick

#### **TRC (Teen Resource Centre) for Youth in Greater Saint John, Inc - Saint John**

TRC offers programming targeted to youth facing barriers to employability. Programming provides job skills development and career path mentorship along with mental health and emotional well-being supports that strengthen community connections.

### Prince Edward Island

#### **The Reach Foundation - Charlottetown**

The Reach Foundation focuses on marginalized youth who are recovering from mental health or addiction issues. Experiential learning opportunities are provided through its social enterprise, which focuses on soap and wood products manufacturing.

### Nova Scotia

#### **LakeCity Employment Services Association - Dartmouth**

LakeCity Works is a multi-service social enterprise that employs people living with mental illness. Using an inclusive, people-centred approach, it seeks to reduce the stigma of mental illness, providing opportunities to underserved individuals through fair-wage employment.

### Newfoundland and Labrador

#### **Autism Society of Newfoundland and Labrador - St. John's**

Through ASNL's social enterprises, youth with Autism Spectrum Disorder gain valuable social and work-related skills, which support them in their efforts to achieve and maintain future employment.

Grantee profile

# Creating pathways to employment through skilled trades

Founded in 1994 and based in Montreal, Quebec, Bois Urbain is a social enterprise with a human focus. Its mission is to promote the social and professional integration of young people who have been excluded from the job market by offering paid training and hands-on work experience in woodworking, furniture painting, customer service or office maintenance.

Bois Urbain supports youth facing mental health challenges, recognizing the barriers they experience are increasingly complex. Through its woodworking operations, the organization leverages meaningful work as a tool for skill-building, confidence development, and long-term employability.

## **What does Bois Urbain offer?**

Bois Urbain delivers a paid, 26-week training program that combines technical instruction in woodworking with real-world production experience. Participants gain practical skills while learning to navigate workplace expectations in a supportive, structured environment.

## **Why it matters**

By integrating social support with economic activity, Bois Urbain creates clear pathways to employment for its participants. Each year, the organization supports approximately 70 young people, helping them gain skills and confidence and embark on a fulfilling career path in the skilled trades.



# Strengthening employment pathways for **Indigenous youth**

The Indigenous Youth Employability Initiative (IYEI) aims to build inclusive workforce pathways by increasing the participation of Indigenous youth in employment and equipping them with the skills and supports needed to compete in today's labour market.





## Unique entry points for Indigenous youth

The Indigenous Youth Employability Initiative (IYEI) supports Indigenous youth in taking meaningful steps toward employment by offering flexible entry points that respect their current life circumstances and readiness to enter the workforce. All four IYEI programming partners are based in Western Canada, enabling a more targeted regional approach. Each partner delivers programming in distinct ways, creating multiple pathways that reflect the diverse needs and experiences of Indigenous youth.

Throughout 2025, in collaboration with our four programming partners, we focused on fostering supportive environments where Indigenous youth felt respected, safe, and valued, while developing meaningful skills and connections that build their employability toolkit.

# The Circle Project

Located in Regina, Saskatchewan, Circle Project takes a grassroots, culturally grounded approach to supporting Indigenous youth who face significant barriers to employment, stability, and long-term success. Programming emphasizes cultural safety, connection, and the development of confidence and motivation as the foundation for future pathways in education or employment.

## **Circle Project's overarching IYEI-programming related goals:**

- Help Indigenous youth build the confidence and foundational skills needed to set them on a path toward future success.
- Deliver programming modules in a culturally safe and supportive environment, focusing on strengthening self-esteem and encouraging lifestyles that align with long-term success in employment.
- Continue progressing through its four-phase program design to support youth facing significant challenges to workforce entry.

# The Howl Experience

Located near Canmore, Alberta, The Howl Experience offers transformative, experiential learning opportunities that help Indigenous youth connect with their own voice and understand their value within their communities.

The Howl Experience provides culturally respectful entry points for Indigenous youth that honour their current life situation while strengthening their confidence, resilience, and leadership capacity. Grounded in relationships, culture, and land-based experiences, Howl empowers Indigenous youth to not only pursue their educational and employment goals but also to envision long-term leadership roles within their communities.

In 2025, Howl engaged 220 Indigenous youth through its programming, and an additional 285 teachers, community members, business owners, and leaders participated in professional development sessions, workshops, and presentations focused on better supporting Indigenous youth in the workplace.

## **Howl's overarching IYEI-programming related goals:**

- Empower Indigenous youth through experiential, hands-on programs that allow them to build connections and find meaningful education and employment.
- Provide unique, culturally respectful entry points for Indigenous youth.
- Cultivate a variety of partnerships across sectors to build a shared understanding and coordinated approach to supporting Indigenous youth.

# First Nations University of Canada

As Canada's only national First Nations-owned Indigenous post-secondary institution, FNUntiv is committed to creating transformative educational experiences by integrating Indigenous ceremonies, knowledge keepers, languages, and traditions with high-quality academic programming.

With resources like the FNUntiv Career Centre and the Work-Integrated Learning Initiative, Indigenous students now have access to culturally grounded career development tools, education, and programming. Designed and led by Indigenous students and staff, the Centre provides an authentic and meaningful bridge between Indigenous learners, graduates, and employment opportunities.

## **FNUntiv overarching IYEI-programming related goals:**

- Strengthen culturally grounded career development supports for Indigenous students through the FNUntiv Career Centre by offering guidance, readiness support, and practical tools aligned with Indigenous teachings and values.
- Expand Work-Integrated Learning (WIL) opportunities to increase Indigenous youth representation in the workforce.
- Enhance student supports via dedicated Career Advisor and WIL staff to deliver coordinated career guidance, job readiness programming, and work-integrated learning pathways.
- Equip students with practical professional development approaches including resume workshops, job and interview coaching, mentorship, networking events, career guidance, and job board.

# RIEL Institute for Education and Learning

Based in Calgary, Alberta, RIEL Institute provides Indigenous youth with education and training opportunities that enable them to secure employment and participate in the workforce in a fulfilling way.

## **RIEL Institute's overarching IYEI-programming related goals:**

- Deliver programming in a supportive environment with emphasis on cultural knowledge, building self-esteem and strengthening cultural pride.
- Designed for Indigenous youth aged 18 to 30 who are unemployed and require job-ready skills to enter the workforce, delivered through a unique Indigenous approach to learning.
- Offer a 20-week, paid job training program with a 12-week in-class component.

Employability programming and supports delivered through the Indigenous Youth Connections program are in high demand within the community, as evidenced by the large number of applicants seeking to participate in the program, far surpassing available program placements.

**“The Indigenous Youth Connections Program has significant positive impact on the lives of our underserved, multi-barriered Indigenous youth. Programming provides them with the skills, time and space needed to create lifelong career and employment goals along with an opportunity to reconnect to their culture and community. Working with and learning from other Indigenous peoples enables youth participants to freely and comfortably explore their challenges and strengths.”**

Wendy Lindberg, Executive Director, RIEL Institute for Education and Learning



# Investing for good

Aligned with the CCF Investment Policy, the Board remains committed to a sustainable investing approach, with an emphasis on leveraging invested assets in ways that achieve positive impacts associated with the transition to an inclusive, sustainable, resilient and low-emissions society.



# Approximately 60% of CCF's assets are held in impact, transition, and community impact investments

## **Impact investments:**

Intentionally seek to generate both strong financial returns and measurable environmental and or social benefits.

## **Transition investments:**

Investments in companies that have made climate-transition commitments and regularly report on their progress.

## **Community impact investments:**

Smaller-scale impact investments managed by the Sustainability and Citizenship team, distinct from the broader portfolio management services provided by Addenda Capital.

The percentage of impact investments within CCF's portfolio decreased to 60% in 2025, compared to 63% in 2024 and approximately 74% in 2022. This change results from a purposeful rebalancing of the portfolio's asset mix over the past few years, shifting a greater portion of assets into the equity class while proportionately reducing fixed income holdings. Since the fixed income portion of the portfolio is invested in Addenda's Impact Fixed Income Fund, any reduction in fixed income weighting lowers the overall percentage of assets classified as impact investments.



# The impact investment themes:

## Climate change

With these investments, our goal is to help curb carbon emissions and contribute to economic and community resilience. The focus is on renewable energy; low carbon emissions energy; clean transportation; and energy efficiency.

## Community development

With these investments, our goal is to support resilient societies and communities including equitable access to financing and housing. Key focus areas for this theme include credit unions and financial services co-operatives; development finance; and affordable housing. This theme also encompasses a focus on Indigenous economic opportunities.

## Education

With these investments, our goal is to improve access to quality education, given that access to knowledge and skills is typically concentrated in developing markets. The focus is on school boards; and higher education (including Canadian universities and colleges).

## Health and wellness

With these investments, our goal is to invest in health services for Canadians (noting the fact that Canadians are increasingly living with chronic disease and mental illness). The focus is on hospitals, and non-profit seniors' housing and services.

## Water

With these investments, our aim is to expand and protect access to fresh water. We focus on projects that enhance access to safe drinking water and sanitation; deploy water-efficiency technologies such as leak-prevention systems, drip irrigation, and smart water metering; and strengthen nature-based solutions like wetland and watershed restoration. We also support initiatives that improve the delivery, treatment, and management of water, wastewater, and stormwater in communities across Canada.

# Examples of impacts generated:

- A hydroelectric project in which Indigenous partners hold a 25% equity stake, generating 2,048 GWh of renewable energy while delivering significant positive social and economic benefits to the local Indigenous community (Lower Mattagami Energy).
- Two social investments supporting the development and upkeep of 43,689 affordable housing units in the Toronto region.
- Supporting advanced major infrastructure and technology upgrades to the McGill University Health Centre (MUHC) and contributing to the admission of 32,239 patients.
- Strengthening infrastructure and research capacity across Canadian universities that collectively conferred 102,986 degrees.
- A green bond through which 315 projects were completed, covering 153,578 metres of wastewater assets and 180,409 metres of water assets, including five wastewater and three clean water projects delivered in partnership with Indigenous communities. (Government of Canada - Green Bond).

# Community impact investing



CCF community impact investments differ from the extensive portfolio management services provided by Addenda Capital and are managed by Co-operators Sustainability and Citizenship team. While smaller in scale, they generate substantial social, environmental and financial benefits for people and communities. The following profile highlights one of CCF's community impact investments in 2025.

## **Groupe TAQ**

Founded in 1979, Groupe TAQ is a non-profit organization and adapted enterprise that fosters the social and professional inclusion of people living with disabilities. Driven by the desire to provide a human-centred and fulfilling work environment to a

growing number of individuals, Groupe TAQ offers stable, permanent employment through their sub-contracting and manufacturing entrepreneurial activities. They specialize in creating quality jobs for people with physical and intellectual disabilities, autism spectrum disorder, and mental health challenges, with compassion and respect for their individual needs.

By joining Groupe TAQ, workers build self confidence, gain autonomy and develop valuable socio-professional skills to actively contribute to their local community and economy.

Guided by a mission rooted in social and professional integration, Groupe TAQ leverages a broad network of business partnerships to create inclusive employment opportunities for their employees. Today, Groupe TAQ operates across a wide variety of sectors - from food co-packing to snowshoe manufacturing through its Faber Division, Canada's leading snowshoe producer, supplying retail clients like Costco Canada and

Décathlon Canada. The organization now employs 310 people (81% of whom live with functional limitations), demonstrating an earnest, ongoing commitment to inclusive economic participation.

## **Community bond raise**

Groupe TAQ launched a \$5 million community bond raise that began in March 2025 and successfully completed in October. This initiative is one of the largest community bond campaigns ever conducted in Quebec. The primary objectives of the community bond raise were to:

1. Create a development and acquisition fund for new projects.
2. Rebalance short and long-term debt.
3. Build an engaged community of public supporters, businesses and institutions.

Addenda Capital joined CCF in the community bond raise, making it the first private investment management firm to participate in a community bond initiative in Quebec.

To learn more about the community bond visit [groupeetaq.com](http://groupeetaq.com) (community bond campaign).

**“We are truly grateful for the investment and commitment of Co-operators Community Funds in Groupe TAQ’s community bond campaign. CCF’s contribution, combined with the major investment from Addenda Capital, strengthened our capacity to advance our mission over the long term.”**

– Gabriel Tremblay, CEO, Groupe TAQ

# Purpose, Vision, Values

## Our purpose

Financial security for Canadians and our communities.

## Our vision

We will be a catalyst for a resilient and sustainable society.

## Our values

Our co-operative identity comes to life through our values.

- Responsibility: We balance our care for society and the environment with our business success.
- Integrity: We treat all our members, clients, employees, advisors, and partners with honesty and respect.
- Inclusion: We achieve success by embracing the diversity of all Canadians.



To learn more about Co-operators efforts around building a resilient, sustainable, and equitable future, check out our 2025 Integrated Annual Report.

**For more information on Co-operators Community Funds, including criteria and how to apply, visit [cooperators.ca](https://cooperators.ca) or email: [the\\_cooperators\\_foundation@cooperators.ca](mailto:the_cooperators_foundation@cooperators.ca).**