



2017
Community Investment Report

Message from the Executive Director



As we celebrate the success of our 23rd year, we are excited to see what's in store for The Cowan Foundation in 2018 and beyond. This past year offered a number of compelling philanthropic opportunities and led us to make an unprecedented investment in the future of our community. The Foundation continues to support children and youth programs, as well as health and well-being initiatives with a special focus on seniors. We collaborated with like-minded Canadian partners to strengthen our engagement in our communities and some beyond our borders.

In October, we announced a \$4 million investment in the expansion and redevelopment of Conestoga College's Waterloo campus. This gift was the single largest from a private donor in the college's 50-year history and an investment that truly aligns with our goal to make a positive difference in the lives of Canadians. It marked the launch of *Transforming Together*, the College's initiative to help build a bright and prosperous future for individuals and businesses in Waterloo Region and beyond.

We truly believe in the work Conestoga College does to attract, develop and retain talent to our area, and we look forward to seeing the influence this investment will have on the next generation of graduates.

For a second year The Foundation partnered with Ducks Unlimited, this time for the re-naturalization of nearly 400 acres of land at Hodges Pond in Norwich Township. The project partnership also included Oxford County, Stewardship Oxford, the Upper Thames River Conservation Authority (UTRCA) and the Ministry of Natural Resources and Forestry (MNR). What makes this gift significant is that it will restore wetlands, improve water quality for the Thames River watershed, provide habitat for wildlife, and offer opportunities for people to engage with nature.

At the heart of The Cowan Foundation is our commitment to make a positive difference in the lives of Canadians and the broader well-being of our communities. Our charitable interests continue to expand in scope while supporting our operating companies as they in turn support The Foundation.

Continue reading to learn about the many programs and initiatives we supported in 2017 with your help. It was truly a remarkable year. Thank you!

A handwritten signature in cursive script that reads "Terry Reidel". The ink is dark and the signature is fluid and legible.

Terry Reidel,
Executive Director, The Cowan Foundation

About Us

Since its inception, The Cowan Foundation has focused on making a positive difference in the lives of Canadians and the broader well-being of communities across the country. In doing so, The Foundation actively seeks to partner with charitable organizations which are mutually aligned with our goal of improving the lives of Canadians.

Projects and programs supported by The Foundation:

- Provide innovative solutions to significant social/community challenges.
- Align with The Foundation's strategic areas of focus.
- Positively support the brand of The Cowan Foundation, Princeton Holdings Limited and its associated operating companies.
- Reflect our business philosophies and values of innovation, collaboration, commitment, and integrity while being client-focused and results-driven.

Our Investment Strategy

The Cowan Foundation takes an innovative approach to address emerging and ongoing needs in Canadian communities.

When considering investments, two priority areas are in focus that enable The Foundation to maximize the impact of our contributions and make a real difference in the lives of Canadians.

- Transformational programs for those under 25 years of age that teach valuable life skills and expand leadership capabilities. Specifically, we are focused on programs that assist at-risk children and youth, and programs that encourage excellence.
- Programs focused on improving the health and wellness of individuals in our communities, with particular attention to seniors.

The Framework of The Foundation

Proactivity We proactively seek out programs and projects that fit our strategic mandate. We have not accepted applications to our Foundation for several years, and will continue to do that.

Partnership We continue to embrace the power and potential of collaboration, whether it is with other foundations, government organizations, charities, business partners or clients of our group of companies. When we work together, we learn from each other and maximize the investment of resources (financial or otherwise) towards common goals.

Participation We support a culture across the Princeton Holdings group of companies that encourages community involvement among employees in areas that matter to them.

By following this framework, our granting in 2017 aligned with the values of our organization's founder, Frank Cowan.

Note: Community needs and their solutions do not always fall into specific categories. There will be situations where we choose to provide support to organizations that have a special interest or specific need that falls outside of these areas of focus.



Engagement Programs

The Cowan Foundation recognizes the importance of engaging our companies, employees and clients in meaningful ways. To support this initiative, we've developed various engagement programs intended to boost philanthropic participation. Together, our impact is greater, our connections are stronger and the bar is set higher.

Cowan Charity Classic – Habitat for Humanity Canada

Each year, Cowan Insurance Group hosts the Cowan Charity Classic golf tournament in Southwestern Ontario and Ottawa Region. All funds raised at the events are matched by The Foundation. Since its inception, the Classic has raised more than \$1.3 million to support programs and causes in Canadian communities.

In 2017, we were pleased to support Habitat for Humanity Canada's *Every Youth Initiative* – a program to equip Canadian youth with the required skills and experience to thrive, while also contributing to their mission to solve the affordable housing crisis in Canada. As founding partners, The Cowan Foundation and

Cowan Insurance Group successfully raised \$125,000 for the program.

For the second year, Habitat for Humanity Canada will be the recipient of the funds raised at the 2018 Cowan Charity Classic. We're pleased to continue our contributions to the *Every Youth Initiative!*

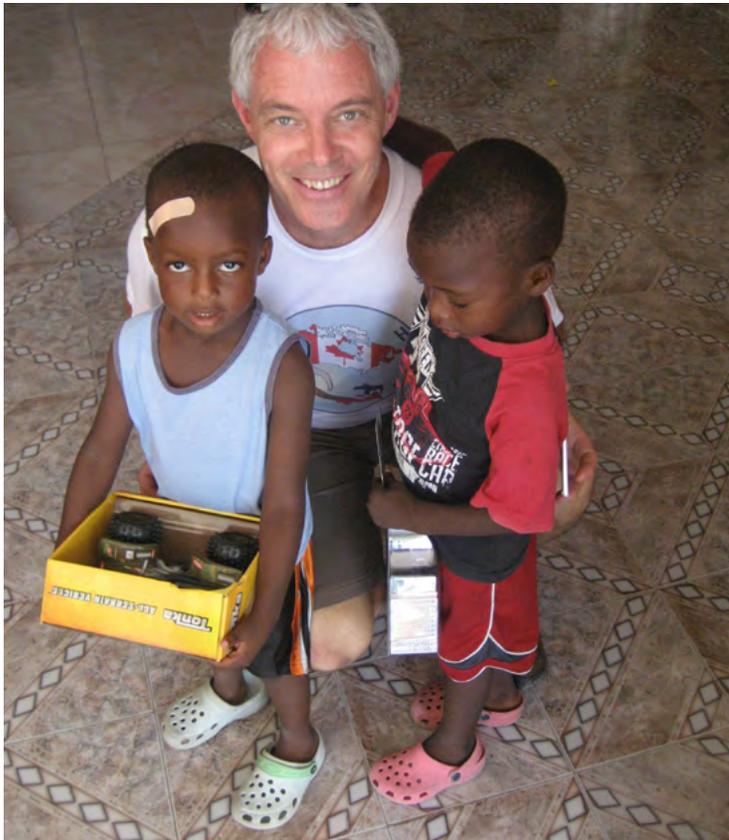


Home Town Program

Introduced by Frank Cowan Company in 2017, the Home Town Program lends its support to municipal clients' grassroots initiatives across Canada that help to improve safety and quality of life in their respective communities. Through a collaborative effort between Frank Cowan Company, its business partners, and The Cowan Foundation, recipients of the program are awarded a donation of \$5,000, or more with local broker participation, for their project.

In 2017, 38 municipal initiatives received contributions through the Home Town Program:

- Village of Atholville
- Bonfield Township
- City of Brantford
- City of Campbellton
- City of Kawartha Lakes
- City of Stratford
- Municipality of Clarington
- Town of Collingwood
- Township of LaVallee
- Town of Fort Frances
- Municipality of Bayham
- Municipality of Machin
- Municipality of Wawa
- Municipality of North Grenville
- Town of Oakville
- Municipality of Perth West
- Municipality of Southwest Middlesex
- City of Greater Sudbury
- Tay Valley Township
- Town of Arnprior
- Town of Bancroft
- Town of Bridgewater
- Town of Caledon
- Town of Pelham
- Town of Petawawa
- Town of Sackville
- Town of Shediac
- Town of St. Marys
- Town of Whitby
- Township of Blanford-Blenheim
- Township of Brock
- Township of Champlain
- Township of East Zorra – Tavistock
- Township of Frontenac Islands
- Township of Madawaska Valley
- Township of North Dumfries
- Township of Selwyn
- Village of Salisbury



core projects of the organization is the support of an orphanage for children who lost their parents following the earthquake. More than 900 children have been positively affected by the program.

This program had demonstrated a significant impact through smaller contributions. The partnership with Ground Effects and the engagement of our group of companies has dramatically widened that impact.

Dress Down Days – CURE Foundation & Prostate Cancer Canada

Each week, employees at the group of companies enjoy Casual Friday as part of the Dress Down Program which generates funds benefitting different not-for-profits each month. With the success of Casual Friday, two new annual initiatives were introduced to the Dress Down Program.

In 2017, employees participated in National Denim Day and Wear Plaid for Dad, raising \$3,944 for the CURE Foundation and \$3,758 for Prostate Cancer Canada. The Cowan Foundation matched the funds for a combined donation of \$7,888 and \$7,516 respectively.

Read-a-thon – Enable Haiti

Each year the employees of the Princeton Holdings group of companies have the opportunity to participate in a read-a-thon program by engaging the children in their lives in a summer reading program. For every 10 pages read, The Foundation donates \$1 to a national or international organization. In 2017, participants of the Read-a-thon program and The Foundation contributed \$100,000 to Enable Haiti.

This year we extended this program to a Cowan Insurance Group client – Ground Effects Ltd. who founded Enable Haiti. Following the devastating earthquake that hit Haiti on January 12, 2010, Ground Effects helped the people of Haiti accomplish their pursuit of living happy, productive lives. One of the





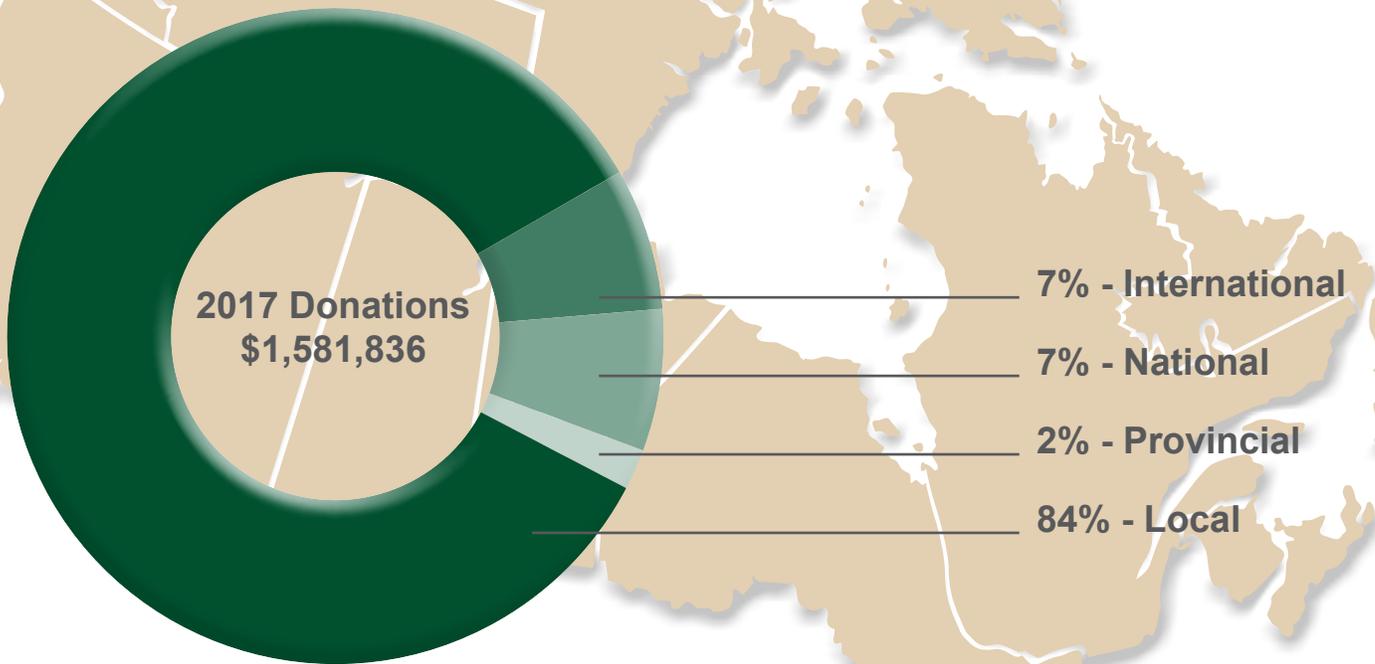
Community Volunteer Program

Community involvement is an initiative supported throughout our organizations and encouraged among employees. Annually, the Community Volunteer Program celebrates employees and their families who volunteer at least 50 hours during the program year. Once eligibility requirements are met, employees select their organization of choice to receive a \$750 donation from The Foundation.

In 2017, The Cowan Foundation was pleased to donate to the following organizations on behalf of the companies' employees:

- Alzheimer Society of Oxford
- Big Brothers Big Sisters, Waterloo
- Brant County SPCA
- Brant Waterways Foundation
- Cambridge Chaplin YMCA
- Canadian Cancer Society, BC
- Canadian Mental Health Association
- Capacity Canada
- Centraide of Greater Montreal
- Cheryl's Hope Golf Tournament
- Community Christmas Toy & Food Hamper Program
- Community Food Share
- Dominican Advance Canada
- Family & Children's Services, Waterloo
- Flamborough Dundas Soccer Club
- Food Bank of Waterloo Region
- Girl Guides, Camp Woolsey
- Hawkins-Gignac Foundation
- Heart & Stroke Foundation, NS
- Heart & Stroke Foundation, London
- Hospice of Waterloo Region
- Ingamo Homes
- Junior Achievement - Waterloo
- Kitchener Waterloo Humane Society
- KW Water Polo Club
- Leukemia & Lymphoma Society of Canada
- Lisaard House
- New Hamburg Hockey Association
- oneROOF
- PDP Lightning Minor Ball Association
- Pineview Public School
- Princeton & District Museum Library
- Rosie Animal Adoption
- Scouts - 32nd Kitchener Group
- South Gate Centre
- St. Denis Catholic School
- The Museum of Ontario Archaeology
- The Salvation Army - (Hamilton/Wentworth)
- Theatre Woodstock
- TopSpin Table Tennis Club of KW
- Tour for Kids Township of North Dumfries
- United Way Waterloo Region Communities
- Victim Assistance Services of Oxford County
- West End Food Co-op
- Wheels of Hope Golf Classic
- Women In Insurance Cancer Crusade
- Women's Resources of Kawartha Lakes
- Woodstock Minor Baseball Association

Since its inception in 1995,
The Cowan Foundation has
donated more than \$24 Million.



2017 Donations
\$1,581,836

7% - International

7% - National

2% - Provincial

84% - Local

2017 Recipients

\$100,000 +



CONESTOGA
Connect Life and Learning



city of
Woodstock

Southside Park East Ball Diamond;
East Woodstock Recreation Complex

\$50,000 +



Brantford and Area
Sports Hall of Recognition

\$25,000 +

Community Living St. Catharines
County of Brant – Pete Lavoie
Ball Diamond
Family & Children’s Services
Grand River Conservation
Foundation
Homewood Research Institute

House of Friendship
Pillar Non Profit Network
Stratford Perth Community Foundation
Stratford Fitness Park
The Able Network

\$10,000 +

Camp Maple Leaf
Innovation Guelph
Montreal Museum of Fine Arts
Foundation

St. Joseph’s International Outreach
Program

Under \$10,000*

MS Society, Grand River Chapter

Transformational Leadership - (CotE)

*see Engagement Programs for Home Town Program, Community Volunteer Program & Dress Down Days donations.



Group of Companies



The Cowan Foundation is sustained by the ongoing success of the Princeton Holdings group of companies including Cowan Insurance Group, Frank Cowan Company, The Guarantee, and Cowan Asset Management. Together, they provide insurance and risk management solutions to clients with a strong focus on chosen market segments where the organization has specialized expertise. Clients are offered property

& casualty, group benefits and retirement services, life and health, and wealth management services to meet their specific needs. All operating companies within Princeton Holdings Limited are strong thought-leaders in their chosen markets with expert knowledge of their industry and proven delivery of customized client solutions.

705 Fountain Street North, PO Box 1510, Cambridge, ON N1R 5T2 | Phone: 519-650-6365 or 1-866-912-6926

Email: info@cowanfoundation.ca | Twitter: [@cowanfoundation](https://twitter.com/cowanfoundation) | Web: www.cowanfoundation.ca