

The Cowan Foundation Granting Guidelines

Overview

The Cowan Foundation is sustained due to the ongoing success of the Cowan companies. These companies include Frank Cowan Company and Cowan Insurance Group including its wholly owned subsidiaries.

Their continued success enables us to contribute to the broader well-being of our local communities. The focus of our giving is in communities where we have a Cowan Company office. Throughout this document we call these "Cowan Communities".

Currently, all Cowan Communities are in Ontario, Canada. They include:

- Brant County
- Oxford County
- City of Hamilton
- City of Ottawa
- City of Stratford
- Region of Waterloo
- Wellington County

Eligibility Criteria

Funding requests will only be considered if the applicant is a registered Canadian charity or an incorporated non-profit organization.

Cowan will not consider the following types of applications:

- Organizations without registered charitable status in Canada
- Projects outside of "Cowan Communities"
- Individual applicants or individual pursuits
- Political parties
- Religious or fraternal organizations
- Third parties raising funds for a charity and/or commercial solicitors
- Service clubs
- Advocacy or lobbying groups
- Organizations who have received funding within the past 5 years by submitting an application to the Community Betterment Committee

Cowan will not consider applications for funding for:

- Feasibility studies
- Deficit financing
- Endowment funds
- Museum, collection or library acquisitions
- Recording or film projects

In addition, **Cowan does not:**

- fund operating expenditures on an ongoing basis.
- wish to fund the hiring of consultants.
- wish to fund subsidies for travel, training or conferences.
- generally partner with organizations having significant unrestricted or internally restricted reserve funds or accumulated surplus, whether those funds are in the organization itself or an associated Foundation
- fund activities completed or already incurred prior to approval of the request to The Foundation.
- provide funding as the “required match” to meet other organization’s granting requirements. (Our view is that “matching” is generally undertaken to gather funds from a wider variety of sources that normally would not be donating to the activity/charity if “matching” had not been promoted.)
- partner with organizations facing chronic indebtedness and annual deficits.

Assuming the Eligibility Criteria are met, what types of projects does Cowan prefer to support?

Organizations

We prefer to support projects where the nature of the organization is:

- conducive to community building.
- able to demonstrate the need for service in the community which is not addressed by other community organizations. Note: If there are other organizations providing service to this need in the community, the organization should provide an assessment of those organizations and the service they provide and if applicable - indicate where and how the various organizations will collaborate to service the need in the most efficient and effective manner.
- strategic, creative, sustainable, accountable and results-focused.

Projects or Programs

- We prefer to support programs or projects that benefit the widest sector of the public as possible rather than a small number of people with a particular need or interest, and where our support makes a difference to the well-being of our communities.

Priority will be given to **“Transformational Programs”** that provide avenues to better education and an enhanced quality of life.

To be considered for funding, transformation will occur in one or more of the following ways at the Community, Organization and/or Individual Level.

- (1) COMMUNITY
 - Addresses the impact the project or program will have in a Cowan Community.
 - Addresses a demonstrable need for service in the community.
 - Adds value to community life, and has a lasting positive impact.

- (2) ORGANIZATION
 - Addresses how the organization does its work.
 - Provides organizational development through the provision of tools and skills that assist a Board and staff to run a non-profit organization effectively and efficiently.

- (3) INDIVIDUAL
 - Addresses what the organization does to service the individual.
 - Provides choice to people who would otherwise see no choice.
 - Actively engages the individual in the solution.
 - Provides tools and skills necessary to assist the disadvantaged to independently chart their own future.
 - Enables and empowers individuals to be independent and live a life of contribution to society.

To be eligible, Transformational Programs must:

- bring transformation to communities by advancing clear and compelling positive change that extends to all aspects of society.
- produce clear and measurable results.

Current Areas of Focus

Currently the Cowan Community Program is focusing on two major areas where we consider transformational programs in Cowan Communities:

- Programs assisting Children and Youth under the age of 25
- Programs aimed at improving the Health and Well-being of families and seniors in Cowan Communities.

Other Considerations

In addition to the above organizations and projects/programs, Cowan will consider:

- start-up operating costs for organizations meeting new or emerging needs or opportunities as well as start-up operating costs for similar new initiatives by existing organizations.
- short-term grants which may become the determining factor in the continuation of a worthwhile charitable organization provided that there is a demonstrable prospect for sustainability.
- short-term grants to facilitate partnerships and mergers between charitable organizations serving the same constituency, provided that such an arrangement can clearly demonstrate improved efficiency and effectiveness in addressing the community need and the expenses incurred to effect the partnership or merger is reasonable given the expected improvements in efficiency and effectiveness.
- supporting capital grants where there is an essential need demonstrated, alternative approaches to addressing the need in the community have been assessed, and it can be demonstrated that this is the most efficient and effective approach.

Note: All qualified applications are considered according to their merit and the availability of funds for distribution across all Cowan communities.

How does our organization apply for funding?

A downloadable application form is available at The Cowan Foundation website:

www.cowanfoundation.ca.

Completed applications and support material can be sent by email to:

info@cowanfoundation.ca.

Alternatively, submissions can be sent by mail or fax to:

Community Betterment Committee
The Cowan Foundation
705 Fountain Street North
PO Box 1510
Cambridge, ON N1R 5T2

Fax: 519-650-6369

Your application will be assessed as quickly as possible, and if further information is required, you will be contacted.

When should I expect to receive a response to my proposal?

Annually, proposals received by the 15th of the months of March, July and October will be considered at the Community Betterment Committee (CBC) approximately 1 month after the deadline. Their recommendations will be reviewed at the Foundation Board meeting held in the months of May, September and December respectively.

We appreciate your funding request but, due to the volume of requests we receive, we will only respond to those we wish to pursue. If we are able to support your request, you will hear from us following the respective Board meeting at which your proposal was reviewed.

Reporting Requirements

Funding recipients may be required to report on the project/program for which they receive funding. The frequency and nature of the reporting will be indicated at the time the funding is provided.

Other Requirements

If funding is provided, the organization receiving the funds may not refer to Cowan verbally or in any written material without the expressed consent of Cowan and approvals of any materials where reference is given to Cowan.