



It's more than just a donation - it's an investment in community.

Message from the Executive Director

It felt appropriate this year to pause and reflect on the history of our Foundation because 2015 marked a momentous year for The Cowan Foundation as we celebrated two significant milestones - 20 years of building community and \$20 million in donations.

Our Foundation was originally named The Frank Cowan Foundation, since it was created in honour of our organization's founder. In 2009, we changed the name to The Cowan Foundation because it aligned more with our overall corporate brand, but the principles of giving that were established at the onset to align with Frank's values stay true to this day.

Over the past 20 years, we have had the great fortune of supporting over 460 charitable organizations by providing approximately \$21 million to initiatives throughout Canada, with a major focus in Ontario. There are so many examples to share but I would like to highlight four because of their longer term impact on communities:

The Cowan Foundation donated over \$2 million towards the "[Restart a Heart, Restart a Life™](#)" program to assist, through [Heart and Stroke Canada](#), with the purchase and installation of automated external defibrillators (AEDs) in

communities across Canada, as well as the associated training to use the AEDs.



In the fall of 2011, a new 70,000 square foot state-of-the-art Health, Life Sciences and Community Services Centre opened on [Conestoga College's](#) Doon Campus. The Cowan Health Sciences Centre was designed to promote high-impact, technology enhanced learning for individuals interested in health care and related careers to receive the training required to serve the rapidly growing healthcare needs.



In 2013, The Cowan Foundation partnered with the [Schlegel-UW Research Institute for Aging](#) (RIA) for the first time to launch a new memory program to improve the lives of those affected by memory loss and their families. By donating \$100,000 to this program, we supported an important initiative that

impacted the communities of Kitchener, Guelph, Etobicoke and Whitby directly and communities across Canada, through shared learning.



[Cowan Park](#), is a community facility located in Woodstock Ontario that includes 16 regulation soccer pitches, 6 mini fields, a lit premier pitch, an indoor soccer facility, elevated walking track and multi-use hall. Howie Jasper, the Executive Director of The Frank Cowan Foundation helped this project come to fruition in 2007 by partnering with the Woodstock Soccer Club and the City of

Woodstock. Today, the facility continues to thrive as a vibrant and critical part of the community.

An important goal of The Cowan Foundation is to help support a culture across the Princeton Holdings group of companies that encourages employee community involvement. Our employees continually rise to the challenge and actively participate in charities and other organizations that matter to them, our business partners and our clients, and that contribute to the well-being of our communities. You see evidence of this involvement in our Community Volunteer Program that has been going strong since 2003, with over \$445,000 going to 216 well-deserving charitable organizations.

Looking to the future, I am excited about the initiatives we will embark upon. We will continue



to align our foundation with our companies, because it is due to their ongoing success that we are able to invest in Canadian communities. Our strategic focus remains the same – to proactively partner in areas of impact. Together, let's see what the next 20 years brings!

Terry Reidel, Executive Director
The Cowan Foundation



About Us

The Cowan Foundation is dedicated to improving the lives of Canadians by actively seeking charitable organizations to partner with and support. Our goal is simple – to make a positive difference in the lives of Canadians and the broader well-being of our communities.

Projects and programs supported by The Foundation:

- Provide innovative solutions to significant social/community challenges
- Align with our Foundation's strategic areas of focus
- Align with 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. They are also client-focused and results-driven.

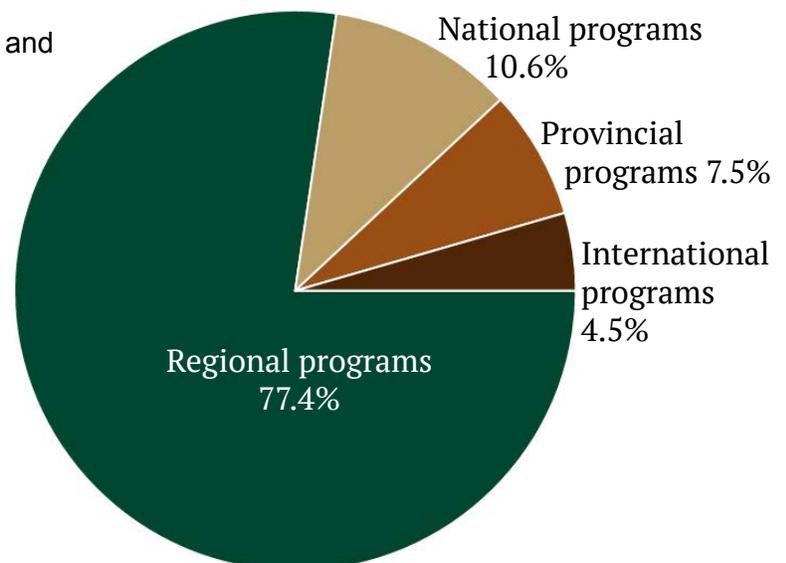
Our Investment Strategy

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

Two priority areas are focused upon in order 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 assisting 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.

Note: Since community needs and their solutions do not always fall into specific categories, we will actively seek out opportunities to provide support to organizations that have a special interest or specific need that falls outside of our areas of focus.



Company Directed Programs

The competitiveness of a company and the success of its business partners and the communities in which it operates are mutually dependent. Our Foundation's goal is to include one or more of [our companies](#) as an active partner in everything we support.

Cowan Charity Classic

Funding under this program is a result of The Foundation's commitment to match funds raised by events initiated, organized, and run by one or more of the Princeton Holdings group of companies. The [Cowan Charity Classic](#) is an example of this program in action. The annual charity golf tournament is organized by Cowan Insurance Group and has been supporting charitable organizations across Canada since 2002. In 2015, the tournaments raised a combined total of \$124,000 which includes a donation of \$68,000 from The Cowan Foundation.



These funds were directed towards [KW Counselling Services](#) in Waterloo Region and [The Royal's Campaign for Mental Health](#) in Ottawa. Thanks to generous contributions from Cowan Insurance Group's insurance company sponsors, business partners, golf tournament participants and annual matching by The Cowan Foundation, more than \$1 million has been donated to a variety of Canadian charities.

\$633,430

Foundation Contributions

40

Organizations Helped

14

Years Running

\$1,169,173

Total Donations

Community Volunteer Program

The Community Volunteer Program annually distributes funds to charities selected by volunteering employees and their families. Employees meeting the eligibility requirements, which include 50 hours of volunteer work in the program year, select the qualified organization that will receive a \$750 donation per participating employee.



\$448,750

Foundation Contributions

13

Years Running

216

Organizations Supported

29,760+

Volunteer Hours

Read-a-thon

Through this initiative, The Foundation offers employees and their young readers the opportunity to participate in the distribution of funds through The Cowan Foundation by engaging the children in their lives in a summer reading program. For every 10 pages read, The Foundation donates \$1 towards a national or international organization with a focus on education. In 2015, participants raised almost \$5,000 for [Free the Children](#) specifically to assist them with the building of a school in Ecuador.



\$76,096

Raised

92

Participating Employees

163

Readers

6

Years Running

Holiday Card Program

Funding under this program occurs in the spirit of giving during the holiday season. The recipients of the program are determined annually. [YMCA Canada](#) was selected as the recipient of the 2015 Holiday Card



Program with funds being directed towards programs that focus on children and youth.

\$491,154

Donated

24

Communities Assisted

12

Years Running

2015 Donations

\$100,000+



\$50,000+



\$25,000+

Deafblind Ontario Services (Waterloo Region)

Nova Vita Domestic Violence Prevention Services (Brant)

Focus on Nature (Waterloo / Wellington)

Ottawa Regional Cancer Foundation

Grand River Conservation Foundation

Rare Charitable Research Reserve (Waterloo Region)

KW Counselling Services

Shepherds of Good Hope (Ottawa)

Lisaard House (Waterloo Region)

The Royal (Ottawa)

\$10,000+

Accelerator Centre (Waterloo Region)	Kitchener Waterloo Community Foundation
Boler Mountain (London)	Ontario 4-H
Camp Quality	Phoenix Place (Hamilton)
Canadian Power Squadrons Foundation	Second Harvest (Toronto)
Children's Aid Society (Oxford)	Shaw Festival Theatre
Christie Lake Kids (Ottawa)	Stratford Perth Community Foundation
Enable Haiti	Strong Start (Brant Haldimand Norfolk)
Food Bank of Waterloo Region	United Way of K-W & Area
International Outreach Program - St. Joseph's Health System	Woodstock and District Developmental Services
Junior Achievement (Waterloo Region)	Youth Net (Ottawa)

Under \$10,000

Dufferin Child & Family Services
Free the Children
MS Society, Cambridge
Stratford Festival
YMCA Stratford Youth Centre



\$750 ~ Community Volunteer Program Recipients

Autism Speaks Canada	KW Water Polo Club
Big Brothers Big Sisters of Waterloo Region	Marillac Place
Brant Waterways Foundation	Mary Phelan Catholic School
Cambridge Memorial Hospital Foundation	MS Society, Oxford
Canadian Cancer Society, BC	New Hamburg Hockey Association
Cheryl's Hope Golf Tournament	Ray of Hope
Children's Hospital of Eastern Ontario	Rosie Animal Adoption
Christie Lake Kids	Scouts - 32nd Kitchener Group Committee
CityKidz	South Bruce Minor Hockey Association
Clarington Concert Band	South Gate Centre
Dominican Advance Canada	St. Gabriel's Catholic Elementary School
Eastwood Collegiate Integrated Arts Program	The Cedars Cancer Institute
Family & Children's Services, Waterloo	The Fabrys Charity Association
Fiddlesticks Community Centre	The Salvation Army, Hamilton
Friends of the Orphans, Canada	The Salvation Army, Paris
Girl Guides, Camp Woolsey	Theatre Woodstock
Grand River Conservation Foundation	TopSpin Table Tennis Club of KW
Grand River Hospital Foundation	United Way of Cambridge & North Dumfries
Grand Valley Trails Association	William Michael Hajdu Fund
Heart & Stroke Foundation, NS	Women In Insurance Cancer Crusade
Hospice Wellington	Woodstock Minor Baseball Association
Ingamo Homes	Woodstock Minor Hockey Association
Innerkip Minor Ball	YMCA of Woodstock
Junior Achievement of Waterloo	

The Cowan Foundation: 1995 - 2015

2015 marked a momentous year for The Cowan Foundation as we celebrated two significant milestones - 20 years of Building Community and 20 Million Dollars in donations.

Over the past 20 years, The Cowan Foundation has made a significant impact in Canadian communities, supporting approximately 450 charitable organizations. We look forward to continuing to partner with, and support, charities that matter to our employees, business partners, and clients, and that contribute to the well-being of Canadian communities.

It has been a busy two decades full of partnership and positive impact, however our anniversary is not only about remembering the past, it is also about shaping the future. As part of our 2015 donations, Cowan recognized the important milestone of our foundation's 20th anniversary by donating \$20,000 to ten charitable organizations in Canada. The profiles of the organizations we supported in 2015 follow:

The CPS Foundation

Since 1975, The CPS Foundation has acted as the charitable arm of the Canadian Power and Sail Squadrons



(CPS-ECP), providing funding to enhance projects and programs that make Canadian waterways safer for all boaters. Through the support of The CPS Foundation, CPS-ECP's network of trained volunteers provide quality education to its members, and the broader public, in safe boating practices. Recently, a new device called the Boating Skills Virtual Trainer was developed.

This new equipment provides simulated events that a boater will encounter in real life, giving instructors the opportunity to enhance classroom and on-line educational efforts. Support from The Cowan Foundation will assist in the provision of additional units for the use of our Squadron volunteers, at approximately 150 training facilities across the country.

<http://www.cpsfoundation.ca/>



Second Harvest

Since 1985, Second Harvest has worked to nourish people in need and prevent waste by rescuing fresh, surplus food and delivering it daily to a network of more than 200 social service agencies across Toronto. The food that would otherwise go to waste is donated by grocery stores, manufacturers, distributors, farmers, restaurants and hotels, and feeds people experiencing hunger across Toronto.

Since inception, Second Harvest has rescued and delivered over 100 million pounds of food and prevented 50 million pounds of greenhouse gases from entering the atmosphere. For every dollar donated, two meals are provided. Second Harvest's annual

[Hero Workplace Fundraiser](#) campaign



invites thousands of people across the GTA to be Second Harvest Heroes and engage in fun and rewarding activities to raise funds for food rescue. The Cowan Foundation's support of this campaign will provide 40,000 meals for children, adults and seniors experiencing hunger. www.secondharvest.ca



Accelerator Centre

Dedicated to building and commercializing technology startups, the Accelerator Centre, located in Waterloo, provides rigorous mentorship focused on growing strong, sustainable companies. The Cowan Foundation funds will support [AC Momentum](#), a new program designed to help early-stage start-ups validate their idea and set the foundation for a successful business. This 9-12 month in-house program guides young and/or new entrepreneurs through a structured market validation process that includes world-class mentoring, a dedicated incubation support team, educational sessions, rich networking environment, and professional office space at the AC.

<http://acceleratorcentre.com>



The Food Bank of Waterloo

The Food Bank of Waterloo Region works to channel the community's energy to ensure that no one goes hungry. One of the ways they support this vision is through food sorting activities. On an annual basis, more than 1000 people and 85 corporate and community groups participate in food sorting activities at the Food Bank of Waterloo Region. 5500 hours of volunteer service is an essential part of ensuring that more than 600,000 pounds of food donations are prepared for distribution to community food programs. The Cowan Foundation's investment in this program helps to provide a safe work environment for community volunteers, ensures a level of service excellence, and timely food service delivery to member agencies and programs. www.thefoodbank.ca/en/



Stratford Perth Community Foundation (Brain & Mind Matters Community Fund)

The Stratford Perth Community Foundation enriches the lives of people in Stratford, St. Marys and Perth County now and for generations to come by providing support to charitable organizations through grants made possible by responsible stewardship of endowment funds and by sharing their unique understanding of



community needs. The Cowan Foundation's contribution will be directed to the Brain & Mind Matters Community Fund (BAMM) at the SPCF that was created to assist with outpatient care and ongoing support in concert with leading organizations for mental health and traumatic brain injuries.

www.spcf.ca



STRATFORD PERTH
COMMUNITY
FOUNDATION
It all comes back to you

Phoenix Place

Phoenix Place has been aptly named the “Starting Over House” for women and their children who have been affected by domestic abuse. Their commitment is to counsel, empower, educate and house their clients as well as provide them with a safe, caring environment in which to start their healing process – to help them put their lives back together. The Cowan Foundation funding will not only support the work they do with in-house clients, but will also help to provide outreach services to many women in the Hamilton community who are struggling with issues of domestic abuse. Recent statistics indicate that 97% of women maintain an abuse free life after leaving Phoenix Place. In the words of one of their clients, “Phoenix Place put me on the path to peace”.

<https://phoenixplacehamilton.wordpress.com/>



Woodstock & District Developmental Services

(WDDS) is a non-profit agency that provides opportunities and support for people with developmental disabilities to help them live full lives within the community. With a vision of “a community where everybody belongs,” they strive to seek a wide array of options that meet individual preferences and choices in areas of employment, accommodation and day programs. The Cowan Foundation’s funding will help WDDS’s capital campaign which is focused on expanding and retrofitting their current facility to accommodate the shift from sheltered workshops to community engagement through learning, training, and placements. The retrofit will include 5 learning spaces, a larger commercial kitchen, increased meeting and training space, and additional washrooms. By minimizing isolating situations, these changes will help increase community acceptance and social inclusion. <http://wdds.ca>



Nova Vita

Research and empirical evidence indicates two important facts: 1) domestic violence is intergenerational in nature and, to stop the cycle of domestic violence, it is essential that we intervene early; 2) the impact on children of witnessing domestic violence (either directly or indirectly), especially children 0 to 6 years of age, is very damaging to the cognitive, emotional and psychological development of a child. With the support of The Cowan Foundation, Nova Vita, in Brantford, is able to employ an Early Childhood Educator (E.C.E.) who works to help minimize the impact of witnessing domestic violence on children. Equally as important, the E.C.E. provides the opportunity for mothers to learn appropriate play activities, parenting skills and structure for their children, and offers much needed respite during an extremely stressful time in their lives. <http://novavita.org/>



Youth Net

Youth Net/Réseau Ado (YNRA) is a bilingual, mental health promotion, intervention and support program run for youth by youth, using authentic youth engagement approaches. Based at CHEO in Ottawa, YNRA supports youth aged 13 to 20 through programming run in-house, in schools and in the community, with the key objective of helping young people develop and maintain good mental health and utilize healthy coping strategies for dealing with stress, all while decreasing the stigma associated with mental illness. Youth Net was developed based on a body of research conducted by Dr. Simon Davidson and Dr. Ian Manion that suggests adolescents are much more likely to talk to their peers (aged 20-30) about mental health, than to adults. The Cowan Foundation's contribution will support YNRA's six early intervention programs, each of which bring 12 youth together over an 8-10 week period to talk about mental health, take part in healthy activities and develop resiliency.

All programs are backed by a clinical social worker.

<http://www.youthnet.on.ca>



YMCA Canada

As a charity, the YMCA provides vital community programs and services that have a positive impact on some of Canada's most important social issues – chronic disease, poverty, social isolation, inequality, and more. For more than 160 years, the YMCA has been dedicated to the health of individuals and communities, with a special focus on the 1.35 million children, teens and young adults they serve each year. The funding provided by The Cowan Foundation will support program development and ensure access to programs for low income children and youth. Their goal is to provide as many children as possible the opportunity to go to camp, to learn to swim, to play, to graduate high school and get a job, regardless of their background or financial situation.

The YMCA is a place where kids can feel like they belong. That matters because when kids feel connected and accepted, they become stronger and healthier.

<http://www.ymca.ca>



The Cowan Foundation and our Group of Companies

The Cowan Foundation was created in 1995 in honour of Frank Cowan, the founder of Cowan Insurance Group and Frank Cowan Company.

The Cowan Foundation is sustained by the ongoing success of the Princeton Holdings group of companies including Cowan Insurance Group (and its subsidiaries: The Williamson Group, Millennium CreditRisk Management, Wentworth Financial Services and Cowan Financial Solutions), 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.





The Foundation’s focus on community investment aligns with our corporate values of innovation, commitment, collaboration, integrity, client-focus and being results-driven. At all times we recognize the importance of building and maintaining strong companies that collaborate with business partners and clients – and through delivery of results, allows us to invest back in Canadian communities.



For more information, please contact:

Terry Reidel, Executive Director or
Christine Cowan, Research/Executive Assistant

705 Fountain Street North, PO Box 1510, Cambridge, ON N1R 5T2
Phone: 519-650-6365 or 1-866-912-6926 ext 31207

Email: info@cowanfoundation.ca

 [@cowanfoundation](https://twitter.com/cowanfoundation)

www.cowanfoundation.ca