



2014 Community Investment Report

*"It's more than just a donation...
It's an investment in our communities."*



The Cowan Foundation (The Foundation) is pleased to provide you with this report on our philanthropic activities for 2014.

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 Company of North America](#), [Millennium CreditRisk Management](#) and [Cowan Asset Management](#). The Foundation is dedicated to improving the lives of Canadians by actively seeking charitable organizations to partner with and support. Whenever possible, The Foundation directs donations to the highest level of the organization (i.e. national or provincial) in order to benefit the widest sector of the public. 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 has separate programs, each with its own mandate, in order to focus our support in clear, meaningful and directed ways.

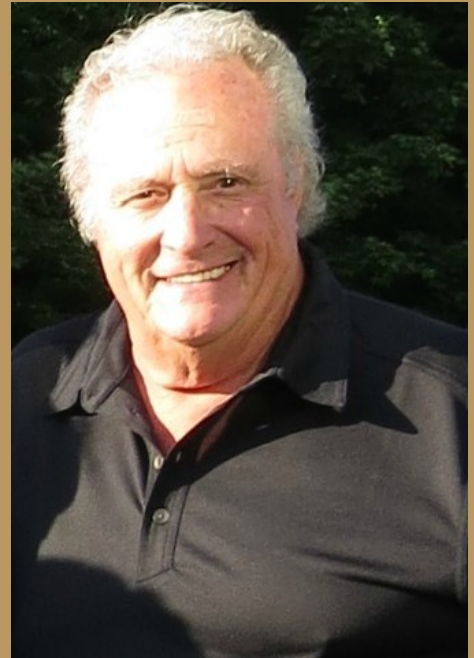
(1) Direct Grants to Organizations in Focus Areas

Grants to registered Canadian charities focused on the priority areas listed below so our investments are able to have a bigger impact and make a real difference in people's lives.

- 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.

(2) Donations Extending beyond our Areas of Focus

If there is a special interest or a specific need to be address that falls outside our areas of focus, we will actively seek out opportunities to provide support to organizations fulfilling those specific needs and objectives.



“An important goal of The Cowan Foundation is to help support a culture across the Princeton Holdings Limited group of companies that encourages employee involvement in the communities where we do business. Our employees continually rise to the challenge and actively participate with charities and other organizations that matter to them, our business partners and our clients, and that contribute to the well-being of our communities.”

-Terry Reidel,
Executive Director



(3) 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.

One way to achieve this goal is through the continuation of the following Company Directed Programs:

Matching Gifts Program - Funding under this program is a result of The Foundation agreeing 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. Since 2002, Cowan Insurance Group has organized an annual golf tournament that raises funds through generous support provided by our business partners, community partners and clients. In 2014, the tournaments raised \$57,500; which was matched by The Cowan Foundation for a total donation of \$115,000. These funds were directed towards [KW Counselling's](#) Walk In Counselling Clinic and [The Royal's](#) Campaign for Mental Health in Ottawa. To date, more than \$1 million has been donated to a variety of charities located in communities where Cowan Insurance Group has offices.

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. Over the past 12 years, donations totaling more than \$400,000 have been directed by employees through the Community Volunteer Program.

Read-a-thon - In 2014, The Cowan Foundation engaged employees and their young readers in a summer read-a-thon program. For every 10 pages read, The Foundation donated \$1 towards a national or international organization with a focus on education. Participants raised \$2,818 for [Free the Children](#) to help build a school in Ecuador.

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. Since inception in 2004, the program has donated more than \$440,000 to a variety of Canadian charities. In 2014, funds were donated to [Girl Guides of Canada](#) for a new programming initiative focused on Threat Risk Assessments (TRA) and Managing Risk E-Learning Training for volunteers.

Since its inception in 1995,
The Cowan Foundation
has donated more than
\$19 Million.



The Cowan Foundation 2014 Donations

Donation Recipients

\$ 100,000+

Conestoga College
Muskoka Lakes Nursing Station
Schlegel-UW Research Institute for Aging

\$ 50,000+

Brantford & Area Sports Hall of Recognition
Family & Children's Services (Waterloo Region)
Girl Guides of Canada
Good Shepherd Centre (Hamilton)
Lutherwood (Waterloo Region)
St. Leonard's Community Services (Brant)

\$ 25,000+

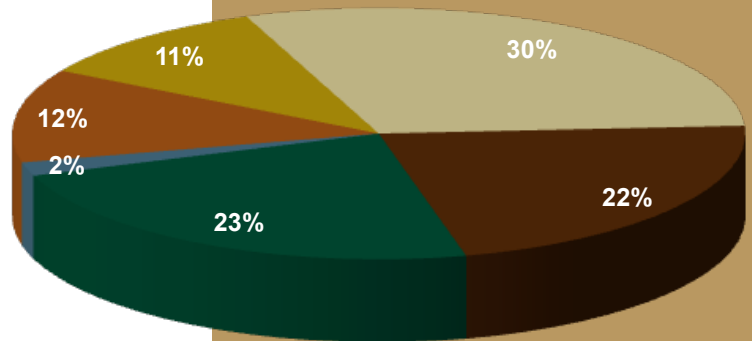
Innisfree House (Waterloo Region)
KW Counselling Services (Waterloo Region)
YMCA Stratford Youth Centre
Youth Service Bureau (Ottawa)
Capacity Canada
Ottawa Regional Cancer Foundation

\$10,000 +

The Royal (Ottawa)
Shaw Festival
The Working Centre (Waterloo Region)
Creative Enterprise Initiative (Waterloo Region)
Kitchener Waterloo Community Foundation
Strong Start (Hamilton)
Christie Lake Kids (Ottawa)
Ottawa Museum Network

Under \$10,000

MS Society, Cambridge
Children's Aid Society of Oxford County
Ottawa-Carleton Lifeskills
Community Living Fort Erie
Free the Children
Stratford Festival
Hamilton-Wentworth District School Board
SickKids Foundation (Toronto)



- Company Programs
- Health & Wellness
- Community Service
- Education
- Arts & Culture
- Other

Total: \$1,412,148



The Cowan Foundation is a proud supporter of Conestoga College's state-of-the-art Health, Life Sciences and Community Services Centre located in Kitchener, Ontario. Click the image above to view a video overview of the great work being done at Cowan Health Sciences Centre.

Community Volunteer Program Recipients (\$750)

Alternatives to Violence Project

Autism Speaks Canada

Ayr Rockets

Big Brothers Big Sisters, Waterloo

Brant Waterways Foundation

Cambridge Self Help Food Bank

Canadian Cancer Society, BC

Canadian Cancer Society, Waterloo

Cheryl's Hope Golf Tournament

Children's Hospital of Eastern Ontario Foundation

City Kidz

Clarington Concert Band

Cobblestone Home & School Association

Community Support Connections

Dominican Advance Canada

Eastwood Collegiate

Family & Children's Services, Waterloo

Fiddlesticks Community Centre

Friends of the Orphans, Canada

Girl Guides of Canada

Grand River Conservation Foundation

Grand River Hospital Foundation

Heart & Stroke Foundation, Toronto

Heart & Stroke Foundation, NS

Hospice Wellington

Ingamo Homes

Junior Achievement of Waterloo

KidsAbility Foundation

KW Water Polo Club

Lisaard House

MS Society, Oxford

Ray of Hope

Sakura House

Salvation Army, Hamilton

Salvation Army, Woodstock

Scouts - 31st Hamilton

Scouts - 32nd Kitchener

South Gate Centre

St. Gabriel's Catholic Elementary

St. Mary's General Hospital

The Cedars Cancer Institute

The Elora Festival

Theatre Woodstock

TopSpin Table Tennis Club of KW

United Way of Cambridge & North Dumfries

United Way of Kitchener Waterloo & Area

William Michael Hajdu Fund

Women In Insurance Cancer Crusade

Women's Crisis Services of Waterloo Region

Woodstock Minor Baseball Association

Woolwich Community Services

YMCA of Woodstock





About Us

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, Frank Cowan Company, The Guarantee Company of North America, Millennium CreditRisk Management and Cowan Asset Management. Together they provide insurance and risk management products and services for individuals, businesses, organizations and public entities as well as assist employers with their group benefits, retirement and health and disability management plans.



It's more than just a donation...
It's an investment in our communities.

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,
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