

2016 COMMUNITY INVESTMENT REPORT

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



Message from the Executive Director

In the Community Investment Report last year, I talked of a major milestone - hitting 20 years since the creation of our Foundation and donating \$20 Million through our Foundation over the same time period.

At a moment like this, as a Foundation board, you have the chance to pause and reflect. You have important conversations about what the next 20 years might look like and how you want to continue to operate. You set the stage for the future.

And that's what we did.

These strategic discussions solidified the framework we will use to move forward:

Proactivity

We will not wait for programs and projects to come to our attention. We have not accepted applications to our Foundation for several years, and will continue that trend. We will seek out opportunities to invest in Canadian communities in areas of impact.

Partnership

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

Participation

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

By following this framework, our granting in 2016 was focused, results-driven and aligned with the values of our organization's founder, Frank Cowan.



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Terry Reidel,
Executive Director,
The Cowan Foundation

Here are just a few highlights:

The Cowan Foundation enabled the Schlegel research enterprises, the Research Institute for Aging (RIA) and the Homewood Research Institute (HRI) to share key learnings and advance efforts in bringing evidence and practice together in aging, mental health and addiction.



Capacity Canada offered its first Board Governance Boot Camp in Hamilton sponsored by The Cowan Foundation in partnership with the United Way Burlington & Greater Hamilton, to provide non-profit boards from Hamilton, Brantford, Burlington and Niagara with the tools they need to be innovative decision-makers leading agile organizations that confidently try new ways of doing things.

By partnering with the City of Stratford and the Stratford Soccer Association, The Cowan Foundation supported Stratford's new community park project which aligns with one of our Foundation's mandates: to have a lasting positive impact by focusing on improving the health and wellness of Canadians, while adding value to community life.



The Perimeter Institute's Power of Ideas travelling exhibition is part of Innovation150, a national partnership celebrating Canadian innovation for the country's sesquicentennial in 2017. The Cowan Foundation is a lead sponsor of the exhibition that is currently on a Canada-wide tour. This tour is a collaboration of five Canadian science outreach and research organizations, led by Perimeter, and includes Actua, the Institute for Quantum Computing at the University of Waterloo, the Canadian Association of Science Centres, and the Canada Science and Technology Museums Corporation.

"It's an exciting time for our Foundation as we look forward to supporting additional meaningful work like this in the months and years to come. We are proud to be able to donate to a wide range of charities and the important initiatives they have underway in communities across Canada. I want to thank our clients and business partners for continuing to choose our companies to work with, which in turn allows our Foundation to give back."

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

Company Engagement 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.



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 2016, the tournaments raised a combined total of \$107,000 which includes a donation of approximately \$58,000 from The Cowan Foundation. These funds were directed towards youth mental health initiatives at Lutherwood in Waterloo Region and Youth Services Bureau (YSB) in Ottawa. To date, more than \$1 Million has been donated to a variety of Canadian charities through the Cowan Charity Classic thanks to the generous support of our insurance company sponsors, business partners and golf participants, with funding then matched by The Cowan Foundation.

15
Years Running

42
Organizations Supported

\$692,097
Foundation Contributions

\$1,276,173
Total Donations



Employee Engagement Programs

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.



\$489,500
Foundation Contributions

14
Years Running

228
Organizations Supported

32,560+
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 2016, participants raised almost \$5,000 for [Free the Children](#) specifically to assist them with the building of a school in Ecuador.



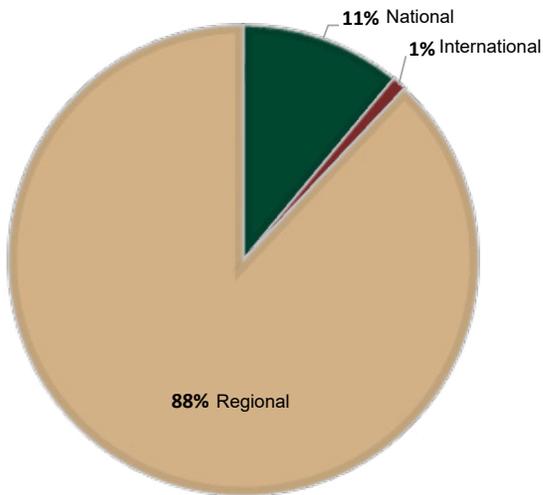
\$80,959
Foundation Contributions

7
Years Running

101
Participating Employees

180
Readers

2016 Donations



2016 donations were approximately **\$1.4 Million** helping a total of **94** organizations.

Since its inception in 1995, contributions through The Cowan Foundation total over **\$22.5 Million**.

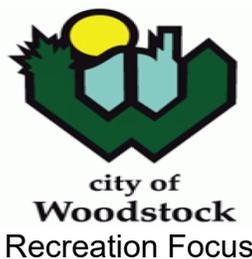
\$100,000+



\$50,000+



Elmira Developmental Support Corporation



\$25,000+

Capacity Canada	Ducks Unlimited
City of London Neighbourhoods Initiative : Family Centre Westminster	Innovation Guelph
Community Living St. Catharines	Kitchener-Waterloo Art Gallery
Deafblind Ontario Services	Princeton Legacy Park
Dixon Hall Neighbourhood Services, Toronto	Stratford Fitness Park

\$10,000+

Canadian Opera Company	Municipality of South Bruce : Mildmay-Carrick Recreation Complex
Eva's Initiatives for Homeless Youth, Toronto	Shaw Festival Theatre
Hamilton Downtown Family YMCA	St. Joseph's Health System - International Outreach Program
Hospice Renfrew	Stratford Perth Community Foundation
L'Arche London	Youth Service Bureau of Ottawa
Lisaard House, Cambridge	

Under \$10,000

MS Society, Grand River Chapter	Stratford Festival
Interfaith Community Counselling Centre, New Hamburg	WE Charity (Free the Children)

\$750 - Community Volunteer Program

Autism Speaks Canada	KW Water Polo Club
Big Brothers Big Sisters of Waterloo Region	Leukemia & Lymphoma Society of Canada
Brant County SPCA	New Hamburg Hockey Association
Brant Waterways Foundation	Pineview Public School
Canadian Cancer Society, BC	Princeton Legacy Park
Canadian Mental Health Association	Ray of Hope
Capacity Canada	Rosie Animal Adoption
Centraide of Greater Montreal	Scouts - 32nd Kitchener Group Committee
Cheryl's Hope Golf Tournament	South Bruce Minor Hockey Association
Children's Health Foundation	South Gate Centre
Children's Hospital of Eastern Ontario	Spiritus Ensemble Inc.
Dominican Advance Canada	St. Gabriel's Catholic Elementary School
Junior Achievement, Waterloo	The Museum of Ontario Archaeology
Fiddlesticks Community Centre	The Princess Margaret Cancer Foundation
Food Bank of Waterloo Region	The Salvation Army, Hamilton-Wentworth
Friends of the Orphans, Canada	Theatre Woodstock
Girl Guides - Camp Woolsey	YMCAs of Cambridge & Kitchener-Waterloo
Grand River Hospital	Township of North Dumfries
Grand Valley Trails Association	United Way of Cambridge & North Dumfries
Heart & Stroke Foundation, NS	United Way of K-W & Area
Heart and Stroke Foundation, London	Wheels of Hope Golf Classic
Hospice Wellington	Women In Insurance Cancer Crusade
Ingamo Homes	Women's Resources of Kawartha Lakes
Innerkip Minor Ball	Woodstock Minor Baseball Association
Family & Children's Services of the Waterloo Region	TopSpin Table Tennis Club of Kitchener-Waterloo

The Cowan Foundation and our Group of Companies

The Cowan Foundation was created in 1995 in honour of Frank Cowan, the founder of 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:

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