

COMMUNITY INVESTMENT REPORT

2019



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OUR MISSION

The goal of The Cowan Foundation is to make a positive difference in the lives of Canadians and the broader well-being of our communities.

OUR FOCUS

We address emerging and ongoing needs in Canadian Communities, with a special focus on the priority areas listed below:

Children and Youth

Transformational programs for those under 25 years of age that teach valuable life skills and expand leadership capabilities. Specifically, programs assisting at risk children and youth and programs that encourage excellence.

Health and Well-being

Programs focused on improving the health and wellness of individuals in our communities, with Particular attention on seniors.

OUR VALUES

The Foundation's focus on community investment aligns with the corporate values of Princeton Holdings Limited:

- Innovation
- Commitment
- Collaboration
- Integrity
- Client-Focus
- Results-Driven

A MESSAGE FROM THE EXECUTIVE DIRECTOR AND CHAIRMAN OF THE BOARD

2019 was an exciting time of change for The Cowan Foundation as the Foundation welcomed Mary D'Alton as its new Executive Director. With change comes the opportunity to re-focus and re-engage with community partners, clients and employees, while always maintaining our core values and commitment as a driving force in allocating donations that will have a lasting impact for years to come.

In this report, we are pleased to share with you some of the meaningful programs and innovative research projects that received support from The Cowan Foundation this past year. Whether it's helping those experiencing poverty access affordable housing (Indwell Community Homes), providing opportunities for youth to harness their creative talents in nature (Focus on Nature), or supporting mental health care for children and youth (Children's Mental Health Ontario & Lutherwood), we appreciate the incredible opportunity we have to support charities who are changing lives and communities for the better. We sincerely thank all our donation recipients who are on the front lines of bringing awareness, skills, support, and hope to the lives of those they serve.

We also take this opportunity to acknowledge the success of our Company Engagement Programs, including

our past support of the Frank Cowan Company Home Town Program and The Guarantee Regional Arts Program. The Foundation's participation in these programs made a lasting difference to the awarded municipalities and charities they served. We look forward to evolving our Company Engagement Program with Cowan Insurance Group, Cowan Asset Management, and Fountain Street Finance in the coming years.

2019 was a record year for giving, with donations provided totalling in excess of \$1.8 Million to 123 charitable projects and programs. Our commitment to make a positive difference in the lives of Canadians has remained at the heart of the Foundation since 1995, and is made possible through the support of the Princeton Holdings group of companies.

As we begin a new decade, we celebrate 25 years of charitable giving. On behalf of The Cowan Foundation Board of Directors and all the employees of the Princeton Holdings group of companies, we couldn't be more proud knowing the cumulative impact we have made together.

Sincerely,

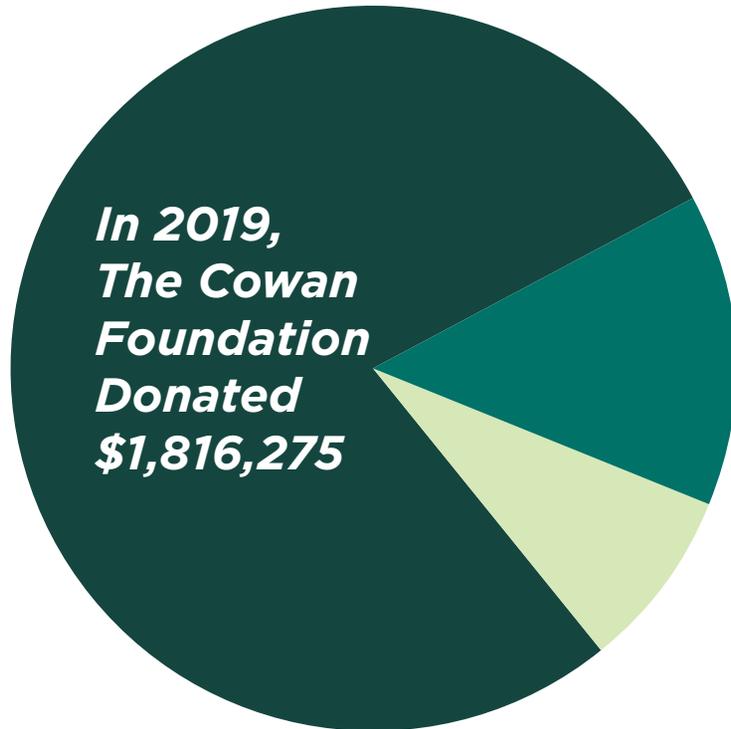
Mary D'Alton
Executive Director

Maureen Cowan
Chairman of the Board

“With over \$27 Million in donations since 1995, and over \$1.8 Million provided in 2019 alone, The Cowan Foundation continues to be a driving force in changing lives and communities.”

Mary D'Alton
Executive Director
The Cowan Foundation

2019 DONATIONS



COMMUNITY DONATIONS
\$1,420,000

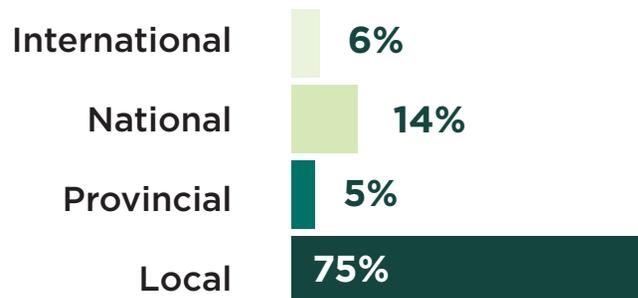


**COMPANY ENGAGEMENT
PROGRAMS**
\$262,500



**EMPLOYEE ENGAGEMENT
PROGRAMS**
\$133,775

GEOGRAPHIC SPEND



**SINCE 1995, THE COWAN
FOUNDATION HAS DONATED
MORE THAN
\$27 MILLION**

2019 DONATIONS RECIPIENTS

\$100,000+



\$50,000+



\$25,000+

Accelerator Centre
 Child and Nature Alliance of Canada
 City of Stratford - Festival Hydro Community Park
 Ducks Unlimited Canada
 Family & Children's Services of Waterloo Region
 St. Joseph's Health Care Foundation, London
 YMCA of Canada

\$10,000+

Algonquin College
 Carizon Family & Community Services
 Focus on Nature
 Guelph Neighbourhood Support Coalition
 MINT Memory Clinics
 Montreal Museum of Fine Arts
 Perimeter Institute
 Shaw Festival Theatre
 Special Olympics Ontario
 The Bateman Foundation
 The Raw Carrot
 The Stratford Festival

Under \$10K

Cure Foundation
 Mohawk College Foundation
 M.S. Society, Grand River
 Princeton District Museum Library Association
 Prostate Cancer Canada
 Stedman Community Hospice

**See Frank Cowan Home Town Program and Community Volunteer Program recipients*

TYPES OF PROJECTS AND PROGRAMS SUPPORTED IN 2019



COMMUNITY DONATION HIGHLIGHTS



INDWELL COMMUNITY HOMES

A \$400,000 donation over 2 years was committed to redevelop the former Royal Oak Dairy site in Hamilton into two affordable housing apartment buildings. An additional \$250,000 was provided for an affordable housing building project in Kitchener. Indwell provides permanent affordable housing with various levels of supports for tenants who were formerly homeless or living in precarious situations, often as a result of mental illness, addiction or other disabilities.



CONESTOGA COLLEGE

The Foundation's \$4 Million commitment over 10 years to Conestoga College continues to make a difference for students and clients who use the Welcome Centre space for programming, career exploration and job hunting.



LUTHERWOOD

\$50,000 was provided to support the Emergency Department Diversion Team (EDDT) Project Pilot in Waterloo Region. Grand River Hospital and Lutherwood partnered to pilot a solution to address excessive wait times for child and youth mental health care at hospital emergency departments. The program diverts children and youth from the ER and ensures appropriate community services are provided.

COMMUNITY DONATION HIGHLIGHTS



L'ARCHE CANADA FOUNDATION

A \$50,000 donation was made in support of a Social Purpose Enterprise Strategy project. This project will be the basis of many work opportunities for people living with intellectual disabilities.



PERIMETER INSTITUTE

\$37,500 over 3 years was committed as an Educational Outreach Resource Partner. The funds will be used to support the production of free digital resources that makes cutting-edge science education available to educators and their students in classrooms across Canada and the world.



ST. JOSEPH'S HEALTH CARE FOUNDATION, LONDON

Development of the Pacing and Planning App to help individuals manage post-concussion symptoms is well underway. Now in the second year of a 3-year commitment totalling \$120,000, this App is expected to launch in 2020 as a tool to help manage symptoms following a concussion by guiding users to effectively pace and plan their daily activities.

COMPANY ENGAGEMENT PROGRAMS

The Cowan Foundation is committed to supporting fundraising events or community programs organized by PHL's group of companies that align with the goals of the Foundation. Together, our impact is greater, our connections are stronger and the bar is set higher.

18TH ANNUAL COWAN CHARITY CLASSIC

Since 2002, Cowan Insurance Group has organized the annual Cowan Charity Classic golf tournament in support of Canadian charitable organizations. In 2019, the tournament took place in Southwestern Ontario and raised a record amount of \$175,000 from company sponsors, business partners, golf tournament participants and a \$87,500 donation from The Cowan Foundation.

The 2019 charity of choice was Children's Mental Health Ontario and the funds raised will go toward the development of an online resource to make it easier for children, youth and families to find local mental health services and resources.



KEY NOTE SPEAKER EVENT: WAR FOR TALENT

On November 26th 2019, the Ottawa Board of Trade hosted a speaker event on behalf of Cowan Insurance Group. Themed "War For Talent" with keynote speaker Seth Mattison, it was a great opportunity to engage with business leaders in the Ottawa community while learning about workplace shifts around talent management, change and innovation, leadership, and the future of work. The Cowan Foundation was pleased to present Algonquin College with a \$15,000 donation toward their School of Business SUMMIT program at the event.

"Giving back to the communities in which we live and work is at the core of who we are. That's why the choice to partner with CMHO with an end goal of helping to create an online resource for families with children dealing with mental health issues was a simple one."

Heather McLachlin

President
Cowan Insurance Group

BY THE NUMBERS



44 organizations supported

\$910,614

Total Foundation Contributions

\$1,759,500

Total donations

COMPANY ENGAGEMENT PROGRAMS

FRANK COWAN COMPANY HOME TOWN PROGRAM

The Frank Cowan Company 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 up to \$5,000, or more with local broker participation, for their project. The Cowan Foundation was pleased to support this program and watch its impact within communities grow from 2017 to 2019.

In 2019, \$210,000 was provided to 42 municipal projects, which includes \$10,000 from broker partners, \$100,000 from other business partners, and a \$100,000 donation from The Cowan Foundation.



2019 FRANK COWAN COMPANY HOME TOWN PROGRAM RECIPIENTS:

- City of Belleville
- City of Kawartha Lakes
- City of Kenora
- City of Oshawa
- City of Port Colborne
- City of St. Thomas
- County of Antigonish
- County of Cumberland
- County of Peterborough
- County of Simcoe
- Elizabethtown-Kitley Township
- Frontenac County
- Loyalist Township
- Municipality of Clare
- Municipality of Clarington
- Municipality of Kincardine
- Municipality of Lambton Shores
- Municipality of St. Peter's Bay
- Municipality of Tweed
- Niagara on the Lake Public Library
- Oxford County
- Radium Hot Springs
- Town of Caledon
- Town of Collingwood
- Town of Deep River
- Town of Deseronto
- Town of Grand Bay Westfield
- Town of Grand Valley
- Town of North Rustico
- Town of Petrolia
- Town of Shelburne
- Town of Tillsonburg
- Town of Westville
- Township of Alnwick Haldimand
- Township of Augusta
- Township of Champlain
- Township of North Frontenac
- Township of Ramara
- Township of Scugog
- Township of Selwyn
- Township of Uxbridge
- Village of Point Edward

“A contribution of \$5,000 through the Frank Cowan Company Home Town Program will allow us to purchase two commercial grade picnic tables and benches to be placed at the Emily Trudeau Splash Pad. The tables and benches will become an integral part of our growing recreation area for all members of the Tweed community to enjoy for many years to come. We are grateful that Frank Cowan Company and The Cowan Foundation are supporting this project right here in Tweed. Thank you!”

Mayor Jo-Anne Albert
Municipality of Tweed

COMPANY ENGAGEMENT PROGRAMS

THE GUARANTEE REGIONAL ARTS PROGRAM

The Guarantee Regional Arts Program is a unique program that consisted of a sponsorship commitment by The Guarantee Company of North America paired with a donation from The Cowan Foundation to charitable arts organizations across Canada. Receiving Foundation support between 2017 and 2019, this program provided a total of \$200,000 towards valuable educational programs offered by arts organizations.

In 2019, a total of \$75,000 was provided to 3 arts organizations; The Bateman Foundation, Shaw Festival Theatre, and The Montreal Museum of Fine Arts. The Foundation was pleased to support this program with a contribution of \$60,000.



Photo credit: Cosmo Condina



“Your support of arts education programming through the Guarantee Regional Arts Program is the single reason eight classrooms - over 250 students - were able to have a full day immersive experience at The Shaw during the 2019 Season; including a performance, tour, workshop and post show chat with the actors. Thank you for your role in helping spark their curiosity and interest in the arts.”

Cindy Mewhinney
Director of Advancement
Shaw Festival Theatre

EMPLOYEE ENGAGEMENT PROGRAMS

The Cowan Foundation is pleased to donate to charities that are important to employees. Through a number of company-wide employee engagement programs, over \$130,000 was provided in 2019 to charitable organizations.

COMMUNITY VOLUNTEER PROGRAM

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 charitable organization of choice to receive a \$750 donation from The Foundation.



IN 2019, THE COWAN FOUNDATION WAS PLEASED TO DONATE A TOTAL OF \$30,000 TO THE FOLLOWING ORGANIZATIONS AS SELECTED BY PARTICIPATING EMPLOYEES:

- Air Cadet League of Canada - 51 Squadron
- Autism Speaks Canada
- Brant Waterways Foundation
- Brain Canada Foundation
- Canadian Cancer Society, BC & Yukon
- Canadian Critical Incident Stress Foundation
- Cheryl's Hope Golf Tournament
- Children's Foundation of Guelph & Wellington
- Drumbo & District Heritage Society
- Family & Children's Services of the Waterloo Region
- Girl Guides of Canada - Ontario Council
- Heart & Stroke Foundation, Kitchener
- Heart and Stroke Foundation, London
- Highland Animal Relief Team
- Hospice of Waterloo Region
- Ingamo Family Homes Woodstock
- KW Water Polo Club
- MADD - Durham Region Chapter
- Municipality of Thames Centre - Thorndale Station Fire Department
- Nova Vita
- Nutrition for Learning
- Pancreatic Cancer Canada Foundation
- PDP Lightning Minor Ball Association
- Princeton & District Museum Library
- Rainbow Railroad
- Rosie Animal Adoption
- Sanguen Health Centre Foundation
- Scouts Canada - 32nd Kitchener Group
- Shepherds of Good Hope
- Social Planning Council of Ottawa
- The Community Foundation of Mississauga
- The Helping Hands Philippines
- The Museum of Ontario Archaeology
- The Terry Fox Foundation
- Theatre Woodstock
- United Way of Oxford
- Waterloo Region Track 3 Ski School
- Waterloo Regional Down Syndrome Society
- Woodstock Minor Baseball Association



"I started volunteering with the Air Cadets because I admire the program and it gave me the opportunity to positively influence many teenagers, including my own. Being close to my children's activities created an even stronger bond between us. Making friends of my own and expanding my social network were also additional gains. I am so proud that The Cowan Foundation recognizes and appreciates my volunteer efforts because it emphasizes the fact that I am working with an employer who, not only focuses on business growth and development, but on community involvement and improvement as well."

Hala Hassan

Medical Claims Examiner, Cowan Insurance Group
Proud Volunteer, Air Cadet League of Canada - 51 National Aviation Museum Squadron

EMPLOYEE ENGAGEMENT PROGRAMS

READ-A-THON PROGRAM

Employees of the Princeton Holdings group of companies had 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 donated \$1 to a national or international organization.

For the third consecutive year, employees of Ground Effects were invited to participate in the 2019 program. Their efforts combined with ours resulted in the maximum \$100,000 donation being reached for Enable Haiti, a charitable organization improving the lives of over 900 Haitian orphans.

We announced the retirement of this program on a high note knowing the incredible impact it made with over \$380,000 donated to charities since 2007.



EMPLOYEE DRESS DOWN DAYS

Each Friday, employees at the group of companies enjoy dress down days which generate funds benefitting various not-for-profit organizations each month. For the third annual year, The Cowan Foundation matched employee donations for National Denim Day and Wear Plaid for Dad, raising a total of \$2,328 for The CURE Foundation and \$1,447 for Prostate Cancer Canada.



2019

Read-a-thon Program (Final Year)



\$1 donated for every 10 pages read (max \$250/reader)



68 days to read



PHL Group of Companies:
18 participating employees
39 readers



Ground Effects:
713 participating employees
1,135 readers



Combined maximum donation reached of **\$100,000**



Combined total pages read **1,746,700**



Charitable recipient: **Enable Haiti**



\$380,959 donated to charities through the Read-a-thon Program since 2007



In partnership with:



“Your donation of \$300,000 over the past 3 years has clearly made a huge impact for so many Haitians. We could not have accomplished all that we have in Haiti without The Cowan Foundation’s support”

James Scott
Director & Founder, Enable Haiti

THE COWAN FOUNDATION AND OUR GROUP OF COMPANIES

The Cowan Foundation was started in 1995 in honour of Frank Cowan, our founder. The Foundation is sustained by the ongoing success of the Princeton Holdings group of companies including Cowan Insurance Group (and its subsidiary Cowan Financial Solutions), Cowan Asset Management and Fountain Street Finance. Together they provide insurance and risk management solutions to clients. The goal of The Cowan Foundation is to make a positive difference in the lives of Canadians and the broader well-being of our communities. For more information, please visit www.cowanfoundation.ca.



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