



2013 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 2013.



“Community sustainability is really about partnerships in order to maximize investment of time, talent and resources; partnerships between businesses, charitable entities, government agencies and other community stakeholders. The more interdependent communities are, the healthier they are.”

- Terry Reidel
Executive Director
The Cowan Foundation

The 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 and Millennium CreditRisk Management.

Priority areas for The Cowan Foundation will evolve as the Princeton Holdings group of companies, that support the Foundation, expands nationally.

Our Investment Strategy

In 2013, The Cowan Foundation had 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 were 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 on seniors

(2) Donations Extending beyond our Areas of Focus

The Foundation does not accept solicitations for donations from organizations outside our areas of focus. However, there may be specific instances where The Foundation has a special focus area of interest, or a specific need we wish to address. In these cases, we actively seek out opportunities to provide support to organizations fulfilling those specific needs and objectives. The populations served by these programs often include Provincial or National programs.

(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:

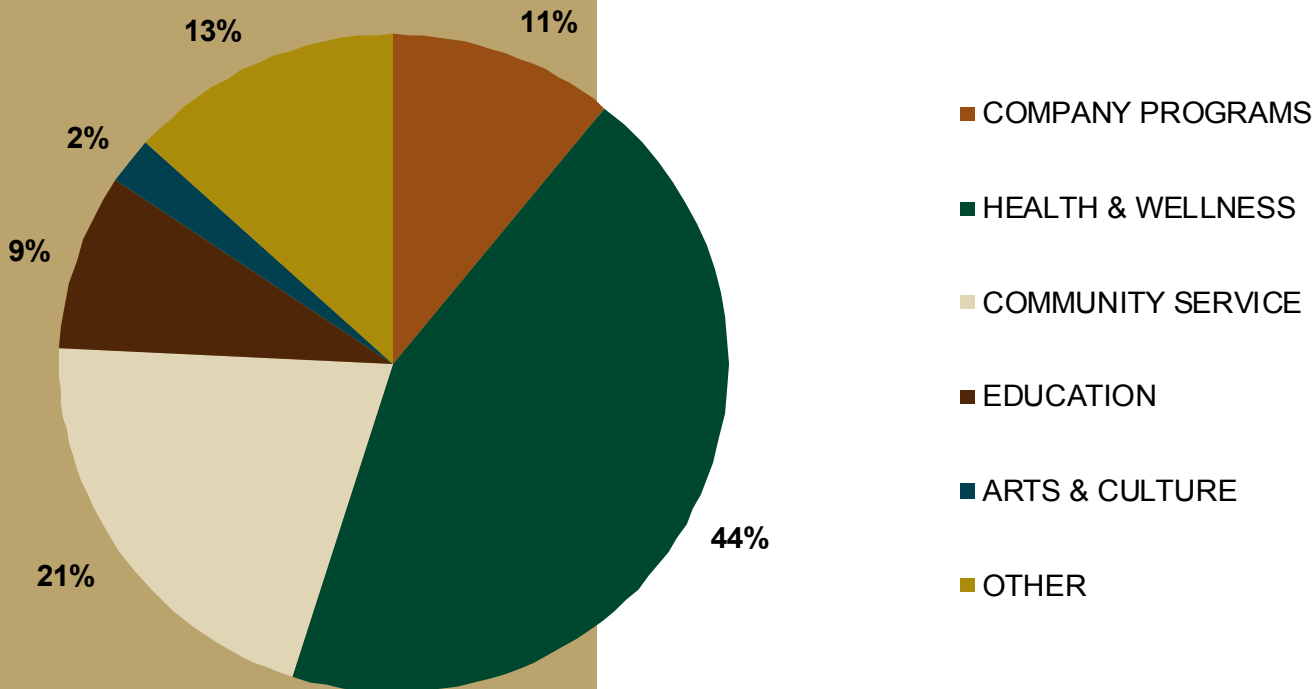
Matching Gifts Program - Funding under this program is a result of The Foundation agreeing to match funds raised by events initiated, organized and run by one or more of the Princeton Holdings companies. The Cowan Charity Classic is an example of this program in action. Since 2002, Cowan Insurance Group has organized an annual golf tournament that raises funds through generous support provided by our business partners, community partners, clients and other participants. In 2013, the tournaments raised \$50,000; which was matched by The Cowan Foundation for a total donation of \$100,000. These funds were directed towards iSisters Technology Mentoring Career Connections Program in Ottawa and House of Friendship's Under One Roof campaign in Waterloo Region. To date, approximately \$975,000 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 11 years, donations totaling more than \$370,000 have been directed by employees through the Volunteer Program.

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 \$390,000 to a variety of Canadian charities. In 2013, funds were donated to Girl Guides of Canada for 'Girls First': an initiative to ensure that their programs are current, relevant and meet the expectations of girls and women across Canada.



The Cowan Foundation - 2013 Donations



Total \$1,277,995

Since its inception in 1995, contributions through The Cowan Foundation total over \$18 Million.

2013 Donation Recipients

\$ 100,000+

Heart & Stroke Foundation of Canada
Schlegel-UW Research Institute for Aging
Conestoga College - Health Sciences

\$ 50,000+

Brantford & Area Sports Hall of Recognition
Family & Children's Services (Waterloo Region; Guelph-Wellington)
Girl Guides of Canada
Good Shepherd Centre (Hamilton)
Lutherwood (Waterloo Region)

\$ 25,000+

Brant Twin Pad Arena
House of Friendship (Waterloo Region)
Capacity Waterloo Region
Ottawa Regional Cancer Foundation
YMCA/YWCA - National Capital Region

\$10,000 +

Burford Agricultural Society
Cambridge Shelter Corporation
Creative Enterprise Initiative (Waterloo Region)
iSisters Technology Mentoring (Ottawa)
Junior Achievement - Waterloo Region
Kitchener Waterloo Community Foundation
Shaw Festival Theatre (Niagara-on-the-Lake)
Wesley Urban Ministries (Hamilton)
Woodstock Art Gallery

Under \$10,000

Boys and Girls Club of Brantford
Community Justice Initiatives of Waterloo Region
Community Living Fort Erie
Dr. Bob Kemp Hospice Foundation (Hamilton)
MS Society, Cambridge
Stedman Community Hospice (Brantford)
The Foundation of Guelph General Hospital
The Local Community Food Centre (Stratford)

Community Volunteer Program Recipients (\$750)

31st Beavers
Alternatives to Violence Project
Ayr Rockets
Big Brothers Big Sisters of Grand Erie - Brantford
Cambridge Chaplin YMCA
Canadian Cancer Society, Vancouver
Cheryl's Hope Golf Tournament
Children's Hospital of Eastern Ontario Foundation
City Kidz
Clarington Concert Band
Community Justice Initiatives of Waterloo Region
Dominican Advance Canada
Drumbo Agricultural Society
Eastwood Collegiate Integrated Arts Program
Embros & Zorra Agriculture Society
Family & Children's Service of the Waterloo Region
Fiddlesticks Community Centre
Girl Guides of Canada - Camp Woolsey
Grand River Hospital - Cancer Centre
Hamilton/Burlington SPCA
Heart & Stroke Foundation of Ontario
Helping Hands Food Bank
Hockey St-Laurent
Hospice Wellington
Ingamo Homes

Junior Achievement - Waterloo Region
Kitchener Ringette Association
Knox Youth Dinner & Food Bank
KW Water Polo Club
Marillac Place
MS Society of Canada, Oxford
Orangeville Girls Hockey Association
Princeton Predator Minor Ball Association
Ray of Hope
Sakura House
Salvation Army - Hamilton/Wentworth
Salvation Army - Paris Food Bank
Scouts - 32nd Kitchener Group Committee
South Gate Centre
St. Gabriel's Catholic Elementary School
The Literacy Group of Waterloo Region
Theatre Woodstock
TopSpin Table Tennis Club of Kitchener-Waterloo
United Way of Cambridge and North Dumfries
United Way of Greater Toronto
United Way of K-W & Area
William Michael Hajdu Fund
Women In Insurance Cancer Crusade
Woodstock Minor Baseball Association
Woolwich Community Services - Youth Centre



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 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 and Millennium CreditRisk 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.



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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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