



2012 Community Investment Report

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



We care about what you care about.



“As I travel through the Cowan communities, working with people and organizations on behalf of The Cowan Foundation, I am constantly reminded that the strength of communities are enhanced when businesses, charitable entities and government agencies work closely together. The more interdependent communities are, the healthier they are.”

- Terry Reidel, Executive Director
The Cowan Foundation

The Cowan Foundation (The Foundation) is pleased to provide you with this report on our philanthropic activities for 2012.

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.

In 2012, The Foundation primarily focused on supporting Cowan’s local Communities:

Brant County	City of Stratford
City of Hamilton	Oxford County
City of Ottawa	Region of Waterloo
	Wellington County

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

Our Investment in Communities

The Cowan Foundation has established 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 our Communities

Requests for funding from registered charities within our communities focused on the priority areas listed below so our investments can have a bigger impact and make a real difference in people’s lives.

- Programs assisting at risk children and youth, under the age of 24
- Programs that encourage excellence in children and youth, under the age of 24
- Programs focused on improving the health and wellness of individuals in our communities, with particular attention on seniors

(2) Donations Extending beyond Cowan Communities

The Foundation does not accept solicitations for donations from organizations outside of Cowan Communities. 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 may extend beyond Cowan Communities, and may 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:

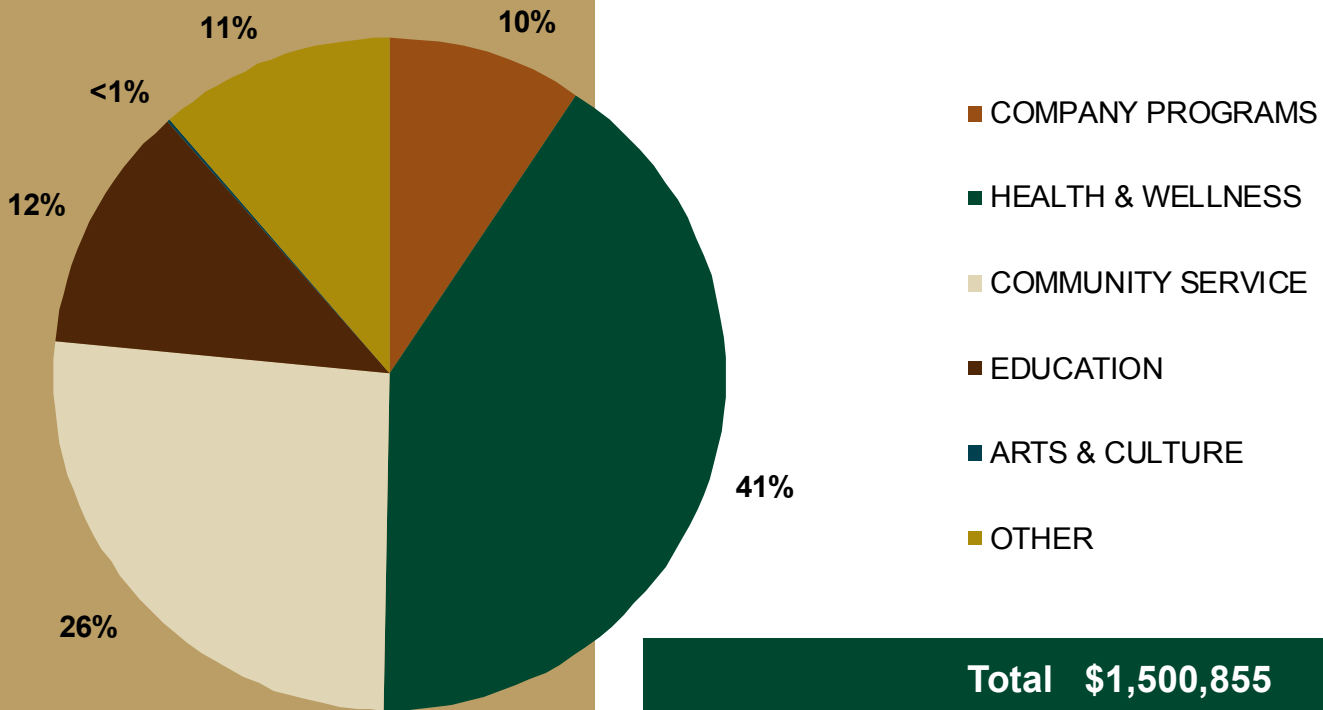
Matching Gifts Program - Funding under this program is a result of The Foundation agreeing to match funds raised by events initiated, organized and run by one or more of the Princeton Holdings companies. The Cowan Charity Classic is an example of this program in action. Since 2002, Cowan Insurance Group has organized an annual golf tournament that raises funds through generous support provided by our business partners, community partners, clients and other participants. These funds are then matched by The Cowan Foundation. In 2012, the Heart and Stroke Foundation was selected as the recipient of the Cowan Charity Classic and received \$100,000 for the Restart a Heart, Restart a Life Program. To date, approximately \$875,000 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 10 years, donations totaling more than \$330,000 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 close to \$350,000 to a variety of Canadian charities. For 2012, funds were donated to local agencies of the Children's Aid Society's "Adopt-a-Family" programs.



The Cowan Foundation - 2012 Donations



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 the delivery of results, allows us to invest back in communities where we live and work. Since its inception in 1994, contributions through The Cowan Foundation total over \$17 Million.

2012 Donation Recipients

\$ 100,000+

Heart & Stroke Foundation of Canada
Conestoga College (Kitchener)
Children's Aid Society (Brant, Hamilton, Ottawa, Oxford, Stratford, Waterloo)

\$ 50,000+

Brant Waterways Foundation
Good Shepherd Centre (Hamilton)
House of Friendship (Ontario)
Langs (Cambridge)
Lutherwood (Waterloo)
SunBeam Residential Development Centre (Kitchener)

\$ 25,000+

Boys & Girls Club (Brantford, Hamilton, Ottawa)
Brant Twin Pads Arena
Canadian Museum of History (Ottawa)
Capacity Waterloo Region
Centre Psychosocial (Ottawa)

Creative Enterprise Initiative (Waterloo)
Easter Seals Ontario
Grand River Conservation Foundation
Ottawa Regional Cancer Foundation
Perimeter Institute (Waterloo)
Rygiel - Supports for Community Living (Hamilton)
Shepherds of Good Hope Foundation (Ottawa)
United Way of Ottawa
YMCA/YWCA - National Capital Region

\$10,000 +

Big Brothers Big Sisters / Fusion Youth Centre (Ingersoll)
Business & Education Partnership of Waterloo Region
Canadian International Hockey Academy (Ottawa)

Kitchener Waterloo Community Foundation
OPP Youth Foundation
Strong Start - Brant Haldimand Norfolk
Wesley Urban Ministries (Hamilton)
Why Not City Missions (Brant)
Youth Service Bureau of Ottawa

Under \$10,000

Brant Historical Society
Children's Hospital of Eastern Ontario Foundation
Marillac Place (Kitchener)
MS Society, Cambridge
Stratford Festival

Community Volunteer Program Recipients (\$750)

47th Hamilton Scout Group
Alternatives to Violence Project Canada
Alzheimer Society of Perth County
Big Brothers Big Sisters of Grand Erie
Caledon Parent Child Centre
Cambridge Chaplin YMCA
Canadian Cancer Society, Vancouver
Children's Hospital of Eastern Ontario Foundation
City Kidz
Clarington Concert Band
Community Justice Initiatives of Waterloo Region
Drumbo Agricultural Society
Easter Seals Ontario
Elora Community Theatre
Embros & Zorra Agriculture Society
Family & Children's Service of the Waterloo Region
Fiddlesticks Community Centre
Girl Guides - Simcoe Chapter
Girl Guides of Canada - Camp Woolsey
Grand River Hospital Foundation
Grand Valley Trails Association
Guelph Rowing Club
Guelph-Wellington Women in Crisis
Heart & Stroke Foundation of Ontario, Kitchener Office

Hospice Wellington
Ingamo Family Homes
Junior Achievement of Waterloo Region
Junior League - Hamilton/Burlington
Kitchener Ringette
Knox Youth Dinner & Food Bank
Mildmay-Carrick Minor Hockey
M. S. Society, Hamilton
Norfolk Hammerheads Aquatic Club
Plattsville & District Minor Hockey
Princeton Minor Ball
Ray of Hope Inc.
Salvation Army - Hamilton/Wentworth
Scouts - 32nd Kitchener Group
Solidarity in Action Inc.
South Gate Centre
St. Gabriel's Catholic Elementary School
Stedman Community Hospice
The Children's Foundation of Guelph & Wellington
Theatre Woodstock
Tillsonburg District Memorial Hospital Foundation
TopSpin Table Tennis Club of Kitchener-Waterloo
William Michael Hajdu Fund
Woodstock Minor Baseball
Woolwich Community Services - Youth Centre



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