2023 Community Impact Report





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A Message from the Chair of the Board and the Executive Director

Our Community Impact Report shares highlights of the work done by The Cowan Foundation in 2023. Through the pages in this report and with the inclusion of video links, you will see and hear why we have supported the programs and how they align with our areas of focus.

All of the initiatives that we supported had a common focus of being a force for positive change, and in some cases, truly transformational change.

Empowering, supporting and building communities with an educated work force in all sectors ensures economic strength and growth. Additionally, by improving access to education, health and social supports, opportunities are provided for individuals to achieve independence, and become contributing, active community citizens.

The Cowan Foundation has also invested in research for those suffering various life challenges. This research has involved both prevention and promising therapies. We often invest by acting as a bridge and in others as a catalyst, for what we hope will be successful clinical trials and outcomes and opensource sharing.

Thank you to the many partnerships which have made this possible. It takes a village.

Sincerely,



Mary D'Alton Executive Director The Cowan Foundation



Maureen Cowan Chair of the Board The Cowan Foundation

Our Mission

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



Our Focus

We address emerging and ongoing needs in Canadian communities. with a special focus on the following priority areas:

Children, Youth, and **Disadvantaged Populations**

Transformational programs that encourage excellence, teach valuable life skills and expand leadership capabilities. Specifically, we are focused on programs assisting at-risk children/youth and disadvantaged populations.

Health and Well-being

Initiatives 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 our corporate values:

Integrity Respect

Client-focus

Collaboration



2023 Donation Impact Overview

How we are addressing the needs of our communities for today and future generations.

Shaping the future of healthcare

by increasing capacity to educate frontline care professionals, lab technicians and biotechnology professionals to mitigate skills shortages.

Supporting education & training

by increasing the capacity to educate more students in skilled trades.

Improving the well-being of our communities

by supporting transformative programs and research.

Caring for disadvantaged members of our community

to support them in becoming active, independent and contributing members of our community.

The Cowan Foundation has donated over \$35 Million to 650 charities since 1995.

Caring for the environment

by engaging our employees to participate in ecosystem restoration.

Donation Highlights Education



Supporting the healthcare system: by increasing education capacity and removing barriers for frontline care professionals.

Cowan Centre for Medical Sciences and Biotechnology

A \$2.5M donation to Conestoga College was directed to the Centre of Medical Sciences and Biotechnology.

The biotechnology and life sciences sectors stand at the forefront of helping reduce skills shortage crucial for community well-being and the advancement of healthcare to enhance individuals' quality of life.



Visit Cowan Centre for Medical Sciences and Biotechnology.

Conestoga College Personal Support Worker (PSW) Program:

In the third year of a \$5M Cowan Foundation commitment, 2,250 students have graduated from this program since funding initiated.

Nearly 500 PSW students have been able to study close to home, thanks to five Cowan-funded Ontario Mobile Sites for Integrated Training and Experiential learning labs (OnSITE) located in hospitals and retirement homes in small/remote communities. Additionally, 11 simulation videos have been used by over 1,500 PSW students to learn how to prioritize care in different environments.



Visit Conestoga College Personal Support Worker Program



Creating employment opportunities that will support the well-being of our communities.

Students immersed in an environment that enhances healthcare, research & patient care.

> **Cutting edge** lab equipment, technology and software.



Education (CONT'D)

Skilled trades shortage: mitigating the shortage of personnel by increasing capacity to educate through technology and research.

Conestoga College Skilled Trades campus:

The Cowan Foundation investment in the new Skilled Trades campus in Cambridge has created more pathways to postsecondary education, as well as industry capacity to address the shortage of skilled trades workers in Ontario. Phase 1 is a spectacular state of the art campus providing new skills on the latest equipment and providing opportunities to upgrade.



Visit Conestoga College Skilled Trades Campus

Housed in this campus is the Canadian Institute for Safety, Wellness & Performance (CISWP). CISWP is one of the top international institutes where practical application of research can help to transform the workplace, creating new standards of safety and wellness for those in the workforce.



Visit Canadian Institute for Safety, Wellness & Performance



Equipping our communities to face future challenges.

Shaping careers & building futures.

Creating healthier & safer work environments.



Health/wellness/ prevention

MINT Memory Clinic:

This year saw the third and final installment toward a \$330,000 commitment in support of a 2-day educational and networking event called the Cowan Conference for MINT Memory Clinics: Building our Community of Practice. This event continues to be a great opportunity for MINT Memory Clinic team members and supporting specialists to update knowledge and skills, and to further develop collaborative working relationships in the field of dementia care. Over the past 2 years, nearly 1,000 healthcare professionals across Canada have attended the Cowan Conference Days. The work of these professionals is a game changer not only for the early detection and support for patients, but for their families impacting the guality of their lives.



Improve the lives of people living with Alzheimer's now and in the future through ongoing research.





From left to right: Guy Chartrand, President & CEO, Bruyère; Mary D'Alton, The Cowan Foundation; France Beaulieu, Director, International & Partnership Program, Cowan Insurance Group; Stephanie Leblance, Consultant, Cowan Insurance Group; Tom Hewitt, President, Bruvère Foundation

The Bruyère Memory Program

Bruyère is Eastern Ontario's only dedicated medical clinic specializing in the assessment, diagnosis, and treatment of cognitive impairment, dementia, and Alzheimer's disease. It connects patients, their families, and caregivers with community support services to help patients maintain quality of life for as long as possible. The Cowan Foundation's \$150K donation to The Bruyère Memory Program will go a very long way in contributing to the ongoing research to help people living with Alzheimer's disease.

The Bruyère Memory Program is associated with various active research teams involved in clinical drug trials, new treatments, and diagnostic tools with the goal of slowing and even stopping the progression of the disease.

Bruyère is part of a research study that recently experienced a significant and promising breakthrough in dementia research and new treatments for **Alzheimer's disease** that are slowing cognitive decline and improving quality of life. This is a monumental turning point that will provide a renewed sense of hope for people living with Alzheimer's.

From left to right: Guy Chartrand, President & CEO, Bruyère; Dr. Veronique French, Medical Chief Dept of Care for the Elderly, Bruyère; Mary D'Alton, The Cowan Foundation: Dr. Andrew Frank, Cognitive Neurologist, Bruvère,



Research to inform the future

Mental illness or substance use disorders will affect **1 in 3** Canadians in their lifetime.

People diagnosed with a substance use disorder are **3x more likely** to suffer from depression.

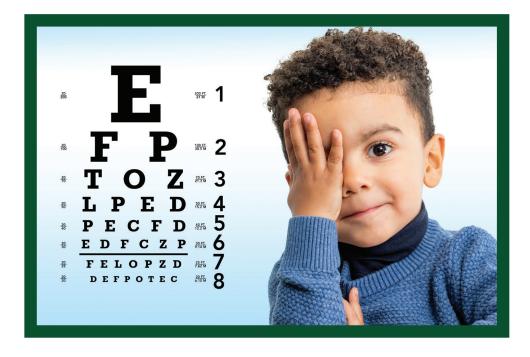


Homewood Research Institute

Through education, training, and implementation strategies, Homewood Research Institute (HRI), ensures the application of knowledge into practice. Their access to clinical environments is unique and positions them to do real-time research and impact treatment outcomes. They research, evaluate, and then translate that knowledge, so it is available to all.

Our latest donation will be directed to concurrent mental health conditions. This new area of research will focus on the links between substance abuse, trauma, and depression. Sadly, these co-morbidities are the rule rather than the exception for so many. Despite the knowledge that substance abuse, trauma and depression frequently co-occur and can be life-altering, they are under researched, under diagnosed and under treated.

By working with HRI to initiate this research, we hope to help bridge that gap.



University of Waterloo School of Optometry & Vision Science:

A second-year donation of \$40,000 was provided to match the Lions Clubs International Foundation donation in support of a vision screening program for Senior Kindergarten students.

To ensure children have optimal vision for learning, Lions Clubs and Cowan volunteers and friends, along with third and fourth year UWOVS interns, are conducting vision screenings to more than 7,500 SK children in 250 schools in the Region of Waterloo, Haldimand-Norfolk and Huron Perth. The objective is to identify gaps in the current system by providing data for researchers.



20% of children

aged 3-6 years have vision problems.

> Vision screening now available in Waterloo region, Haldimand-Norfolk, Huron-Perth.

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Youth/Disadvantaged Populations

Providing opportunities for education in alternate ways.



Toby Struewing, Account Executive, Cowan Insurance Group (pictured in centre) presents the donation to ABLE Network staff and participants.

Argus - Residence for Young People

Through its partnership with Cowan, Argus has been able to provide support over a three-year period to disadvantaged youth. This support has included financial literacy counselling, tutoring, and mentorship. Last year, 85% of youth (ages 15-30) secured employment or returned to school within three months following intervention with Argus, which was a spectacular outcome.

Argus believes it is essential to raise the bar and move young people past 'budgeting to survive', so they see future possibilities for themselves.

The ABLE Network

The ABLE Network is a registered charity providing quality programming for young adults with Intellectual Disabilities in York Region. ABLE inspires its participants to be active, contributing citizens through access to better living and employment. The \$20,000 donation made by the Cowan Foundation went towards providing programming for participants within the ABLE Network Community. ABLE is a fee-for-service agency however they try to keep the fees affordable to families by fundraising 50% of their costs. ABLE Network supports over 40 participants as they navigate their community through work, transit training, recreation, volunteering, and continuing education activities.

"Our participants are supported in our five core programs of work, travel and safety training, recreation, continuing education, and community service activities. Each participant has an individualized schedule. Our program is based on strong principles and research that states that inclusion of persons with an Intellectual Disability in natural settings provides them with an equal opportunity to make a contribution to the health and well-being of their community.

ABLE is extremely grateful to The Cowan Foundation for their generous support in helping us to open our fourth, York Region location in Newmarket. Thank you, because of you, We are ABLE!" Barb Allan Board Chair, The ABLE Network

Inspiriting the next generation of critical thinkers.



Perimeter Institute

A Cowan Foundation donation of \$45,000 over 3 years was committed to renew support as an Educational Outreach Champion. This donation will allow for the continuation of professional development for teachers and the creation of new digital resources. Perimeter Institute's digital resources are free and designed to help teachers explain a range of cutting-edge physics and science topics to students in classrooms across Canada and the world. More than 4,500 teachers have been trained on Perimeter Institute's digital resources, which have been used in more than 125 countries to inspire and nurture the next generation of critical thinkers.

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Company Engagement Program

Annual Cowan Charity Classic

The Cowan Charity Classic golf tournament is an event that is organized annually by Cowan Insurance Group in support of Canadian charitable organizations. The Cowan Foundation generously matches funds raised at the tournament each year. With the support of company sponsors, business partners, golf tournament participants, plus a \$70,000 donation from The Cowan Foundation, the 2023 tournament raised \$140,000. Homewood Research Institute (HRI) was chosen as the charity of choice for 2023, and funds raised will support research on concurrent mental health conditions, to advance early identification, and tailored treatment, for people living with concurrent mental health conditions.



From left to right: Marcus Morson, Underwriter, Zurich Canada; Adam Veldpaus, Commercial Account Executive, Cowan Insurance Group; Mike Critelli, Business Development Advisor, Economical Insurance; Carolina Molder, Business Development, Group Division, **Economical Insurance**



From left to right: Dwayne Kuiper, Miller Thomson LLP; Janet Peddigrew, Past President, Cowan Insurance Group; Mary D'Alton, The Cowan Foundation



From left to right: Kaili Hilkewich, Manager, Revenue Development, HRI; Janet Peddigrew, Past President, Cowan Insurance Group; Sidney Kennedy, HRI Executive Director; Mary D'Alton, The Cowan Foundation; Heather Froome, Director of Operations, HRI.

"HRI is thrilled to receive this \$140K donation," said Sid Kennedy, HRI Executive Director. "This generous gift will help launch a much-needed program of research focused on identifying the most effective treatments for people experiencing concurrent mental illness and substance use issues. We are deeply grateful to the Cowan Foundation and Cowan Insurance Group for their continued support and partnership."

Sidney Kennedy HRI Executive Director

> The 2023 tournament raised \$140,000 for the Homewood **Research Institute.**

Employee Engagement Program

Community **Action Days**

Community Action Days are organized by the Cowan Foundation. These events bring together organizations, community partners and our employees to make a difference through group volunteerism. In 2023, there were 2 Community Action Days.

Providing the opportunities to engage with nature, while at the same time building on the tenets of resiliency and sustainability, are important to us at Cowan.

320 Trees Planted at Onondaga Farms

On Saturday, May 27th, the Cowan Foundation, along with Cowan Insurance employees, and their families and friends, joined Ducks Unlimited and the Tim Hortons Foundation at the Tim Hortons Camp at Onondaga Farms, located just outside of St. George.

This event, which brought together over 100 volunteers, resulted in the planting of 320 trees which will play a role in ensuring the environmental health of this property is maintained for years to come along with the Fall 2023 restoration of the swimming pond at the summer camp.

Onondaga Farms is one of seven Tim Hortons Foundation camps that help youth from underserved communities achieve their full potential. Located on 400 acres of farm and wetlands, this unique property underwent wetland restoration work by Ducks Unlimited in the Fall of 2023 thanks to a donation from The Cowan Foundation. Tree planting is one of the ways to ensure the environmental health of this property is maintained for years to come and is how our employees helped to make a difference!

The second Community Action Day of 2023 took place on Saturday, September 16th at Brick Ponds Wetlands in Woodstock. With the Cowan Foundation once again leading the charge, Cowan Insurance employees, along with their family and friends, were joined by Ducks Unlimited and the City of Woodstock, to refurbish wood duck nests, assemble turtle logs, and plant trees. This vital wetland restoration will aid in rejuvenating this invaluable ecosystem so it can continue to help filter water, shelter wildlife, and retain spring floodwaters.

Brick Ponds is primarily owned by The City of Woodstock and is one of Canada's largest urban wetlands. Ducks Unlimited Canada has been restoring the health of this ecosystem since 2018.



More than 100 employees as well as family and friends





320 Trees planted

Rejuvenating



Brick Ponds Wetlands Restoration

Community Volunteer Program



Tracey Price Presenting to Theatre Woodstock



Laura Cassidy Presenting to Simcoe and **District Humane** Society



Teresa Weeks Presenting to Blenheim Public Schoo

The Community Volunteer Program celebrates employees, retirees and their families who volunteer in the community. A pro-rated donation of up to \$1,000 is provided to the charity of their choice based on the number of volunteer hours completed during the program year.

In 2023, The Cowan Foundation was pleased to donate a total of \$19,750 to the following organizations as selected by participating employees:

- Blenheim District Public School Thames Valley District School Board
- Brampton Meals on Wheels
- Cambridge & District Humane Society
- Cambridge Food Bank
- Canadian Mental Health Association Brant Haldimand Norfolk
- Elora House
- Falls Food
- Food Bank of Waterloo Region
- Girl Guides of Canada Ontario Council (125th Nepean Guides)
- Guelph Humane Society
- Hope Haven Therapeutic Riding Centre
- Kitchener Public Library
- Kitchener Stray Cat Rescue
- KW Water Polo Club
- Lisaard House Hospice
- Mary Phelan Catholic School Wellington Catholic District School Board
- Nova Vita
- Oxford County Animal Rescue
- Princess Margaret Cancer Foundation: Cheryl's Hope
- Simcoe and District Humane Society
- St. Columban's School Huron Perth Catholic District School Board
- St. Stephen's Elementary School Brant Haldimand Norfolk Catholic District School Board
- Strong Start
- Supportive Housing of Waterloo
- The Raw Carrot
- The Terry Fox Foundation
- Theatre Woodstock
- Walkerton & District Food Bank
- Winchester District Memorial Hospital Foundation
- Woodstock Kitten Nursery & Rescue

Since 2003, \$648,000

has been donated to employee-directed charities through the Community Volunteer Program.

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I volunteer because I believe I can positively impact the lives of people in my community. I know that even the smallest task (donating food or planting a tree) can have a significant influence in someone's life.

My hope is that through volunteer work and kindness I can make my little pocket of the world a better place

Laura Cassidy Commercial Account Representative Brantford

I volunteer to give back to a community that has been a great place to build my career and raise my family. It allows me to learn more about and get involved in organizations in the community while, at the same time, making new connections and having some fun.

These things positively impact my wellness by adding to my sense of purpose.

Teresa Norris-Lue SVP, Pension & Benefits Consulting Cambridge

I volunteer because our Charity (Cheryl's Hope) is in honour of my best friend who lost her 7-year battle with endometrial cancer at age 53.

So, for me it is very personal.

Gloria Smith Commercial Service Consultant Cambridge

I volunteer because I want to do more than enjoy my life day to day. I want to make a difference in the world in a positive way.

Karen Keast Principal Consultant. Pension & Retirement Consulting Cambridge





Handing that cheque over and knowing that I am helping feed the many children that walk past my house everyday fills my heart.

Teresa Weeks Sales Consultant **Brantford**

When Cowan started offering the CVP program, it was a total no brainer to participate.

It is so great to be able to present my charity with some much-appreciated donations. Already working on my CVP hours for next year.

Tracy Price Senior Technical Support, Personal Insurance Woodstock



I love that I am contributing to social events and improvements at the school for all youth who attend.

Amanda Linton Commercial Account Specialist Woodstock

I volunteer because I like helping people and making them smile and feel welcome. I like knowing that for a couple of hours those who come to St. Louis have a warm meal feel a little bit better.

Colleen McCabe Senior Pension Service Consultant Cambridge











I love to give back to my me but my time and I am glad to share.

Heather Durham. Sales Consultant, Commercial Insurance

I want to help make a difference.

Rhonda Di Cristofaro Director, Private Client Cambridge

I volunteer to make an

Shelly Redwood Principal Consultant Pension & Retirement Consulting Cambridge

I have always enjoyed volunteer work and even more so now that I am retired. I have the time to give back to the community and am able to do something that I really enjoy.

Brian Geffros Retiree

Gratitude: For as long as I can remember, I have practiced gratitude as a lifestyle. Gratitude is a powerful perspective to have when life throws curveballs. Gratitude gives us the keen awareness that "things could always be worse" and there are others who are not as fortunate. I believe gratitude motivates me to volunteer.

Louise Kitchen Brantford



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community as it makes me feel good, and I like to help others. I have volunteered in a number of different ways since I was in highschool. It doesn't cost anything from

impact in my community.

Cowan employees tell us their "why"

Senior Consultant, National Benefits

The Cowan Foundation

The Cowan Foundation was started in 1995 in honour of Frank Cowan, our founder. The success of the Princeton Holdings Limited group of companies which includes Cowan Insurance Group Ltd., Cowan Benefits Ltd., and Fountain Street Finance Inc., have enabled the Foundation to continue to make meaningful contributions to the wellbeing of our communities and the people who live there. Cowan Insurance Group have provided insurance and risk management solutions to clients since 1927.

For over 25 years, the goal of The Cowan Foundation is to make a positive difference in the lives of Canadians and enhance the broader well-being of our communities. For more information, please visit www.cowanfoundation.ca.

Contact us

705 Fountain Street North PO Box 1510 Cambridge, ON N1R 5T2

Phone519-650-6363 or 1-866-920-6363Emailinfo@cowanfoundation.caTwitter@CowanFoundationWebwww.cowanfoundation.ca

