



Co-operators Community Funds

2024 Annual Report

 co-operators

Chairperson's message

Communities are the foundation of our shared Canadian identity. They serve a fundamental purpose as a place where culture, camaraderie, industry and prosperity can flourish while harbouring a sense of connection and belonging that strengthens the social fabric of our country. However, their viability and flourishing is not guaranteed. Communities require collective and concentrated efforts to ensure they can withstand challenging times and continue to benefit the people who call them home.



Sean Geobey
Chairperson, Co-operators
Community Funds Board
of Directors

Today, Canadian communities face a range of challenges. Foremost among them is the continued fracturing of our society along social, political and economic lines. At a time when widespread consensus on how best to solve some of our most pressing problems seems further out of reach, the charitable and non-profit sector can serve as the reliable source of services that help meet the unmet needs of people from all walks of life. Integrating Canadians of many backgrounds into shared communities that recognize our diversity is a core strength of our country.

Unfortunately, less government funding for social supports, as well as weakening corporate and personal charitable donations and fewer volunteers, all multiplied by worker burnout and a lack of resources, has reduced the charitable sector's ability to act with strength. The current circumstances are particularly troubling given Canadians' increasing reliance on charities and non-profits to help them navigate personal hardships. According to Canada Helps 2024 - The Giving Report - a majority of charities say they are struggling to meet their funding targets, while acknowledging that people's general dependence on them has increased.

Many charities point to other escalating pressures, ranging from the mental health crisis to healthcare system shortcomings, to the soaring cost of living, including food, and housing insecurity, which all add pressure to their ability to respond. These concerns underscore the vital role Co-operators Community Funds (CCF) can play, to enhance community connectedness and change lives.

An Opportunity for Action

The downturn in reliable financial support is a call to action for innovative thinking from the business sector. It's also an opportunity for CCF, acting as a philanthropic arm of Co-operators, to step in with a meaningful response that meets these challenges and reflects our co-operative values.





Recognizing the complexities associated with large-scale economic changes, addressing the current funding shortfall faced by charities and non-profits is an increasingly urgent necessity.

The situation became more evident when CCF received a record number of funding requests from charities and non-profits in 2024. It was clear that CCF needed to consider how it could help meet increased funding demands both in the short and longer term, while accounting for CCF's long-term financial sustainability.

Realizing that an unprecedented increase in funding requests was very likely to continue, the CCF Board discussed how it could help meet the escalating need. The Board responded by approving new guidelines intended to provide some additional flexibility for a higher number of disbursements.

How we make a difference

Fully recognizing the blend of challenges that exist, CCF continued its course of generating positive community impacts in three ways:

1. Grant disbursements. With its vision of catalyzing a resilient and sustainable society, Co-operators has provided a total of \$30.6 million in capital contributions to CCF since 1995. That contribution was \$2.1 million in 2024 (up from \$1.8 million in 2023). In 2024, CCF provided \$1,389,000 to 59 organizations whose missions closely align with CCF's granting focus to support underserved youth and individuals with mental health challenges progress along their path to employability.
2. Special projects. Through targeted initiatives, CCF focuses on addressing specific challenges within our communities, especially those faced by young people who are burdened with significant barriers to employment. Our Indigenous Youth Employment Initiative (IYEI), for example, has been designed to enhance representation of Indigenous youth in the workforce and help them compete more effectively in the labour market.

3. Impact investing. The CCF Board is committed to positioning the CCF investment portfolio in ways that contribute to meaningful social and environmental impacts, alongside positive financial returns. In 2024, 63% of the CCF (Charity) investment portfolio's assets were managed in transition investments, impact investments and smaller-scale community impact investments.

This report highlights examples of the actions CCF took in 2024 to shape young lives and futures. I'm immensely proud of the work we continue to do on behalf of CCF to help underserved individuals build confidence and skills along their path to employability, which itself is a critical investment in the resiliency of our communities across Canada.

Sean Geobey

Chairperson, Co-operators Community Funds
Board of Directors

Introduction

CCF’s granting activities focus on organizations that assist with the skills development and increased employability of underserved youth and/or people with mental health challenges. This directly aligns with elements of Co-operators current corporate strategy, to bolster the Co-operative Identity area of the strategy, as well as the Inclusive Economy area of Co-operators Social Impact Framework.

CCF is comprised of two separate funds:

- Co-operators Community Fund (Charity), which supports registered charities exclusively
- Co-operators Community Fund (Non-profit), which supports non-profit organizations, charities, social enterprises, and co-operatives

Both funds are collectively referred to as Co-operators Community Funds.

Co-operators contributes capital annually enabling the funds to further their interest in strengthening community resilience and sustainability.

Since 1995, the amount of Co-operators capital contributions now totals \$30.6 million. Throughout this time, \$12.4 million has been disbursed in grants to 267 organizations across Canada that are focused on providing employability skills training for underserved youth and individuals with mental health challenges who face barriers in their pursuit of meaningful work.

While the CCF Board makes all decisions regarding the strategic allocation of funds, all operational decisions are managed by the Co-operators Sustainability and Citizenship department.

Capital contribution for 2024

\$2.1 million

2023: \$1.8 million 2022: \$2.1 million

Cumulative total grant amount disbursed from CCF since inception



A photograph of a young man with dark hair and red-rimmed glasses, wearing a black jacket over a mustard-colored hoodie, smiling and looking at a woman. The woman has long dark hair and is wearing a dark puffer jacket. They are outdoors, and the man is holding an open notebook. The background is slightly blurred, showing a person in a blue jacket in the distance.

Support on the path to employability

Underserved youth and people experiencing mental health challenges encounter various barriers associated with obtaining gainful employment and financial independence. Layering in the lingering effects of higher inflation that have burdened the Canadian economy pose additional difficulties for those striving to overcome a tightening job market.

The costs related to food and shelter remain stubbornly high. Through a multitude of initiatives, CCF is helping those who need it most.

CCF supports a diversity of community service organizations

Charitable and non-profit organizations play an essential role in bolstering better health, vitality and harmony among the people in our communities. In 2024, CCF proudly supported 59 organizations (43 annual grants and 16 multi-year grants) that provide employability programs dedicated to underserved youth (aged 16-34) and/or individuals facing mental health challenges. The related skills training - offered across a collection of individual and group programs - is highly diverse: soft-skills training, which includes interpersonal problem-solving, teamwork, time management and effective communication, as well as technical skills training in a variety of trade, business, education and service roles.

Of the 59 organizations that CCF funded in 2024:

- 57% focused on underserved youth
- 24% focused on youth mental health
- 19% focused on non-youth mental health

Grant amount disbursed in 2024

\$1,389,000

(59 organizations)

2023: \$1,140,000 (42 organizations)

2022: \$900,000 (42 organizations)

\$12.4 million

Total amount disbursed since 1995

(267 organizations)



Organizations funded in 2024

Annual (one-year) grant recipients:

- MakeWay Charitable Society (Northern Youth Leadership) (Yellowknife, NT)
- Cultivate Canada Society (Sponsor of Sole Food Street Farms) (Vancouver, BC)
- Dan's Legacy Foundation (New Westminster, BC)
- EYA Environmental Youth Alliance Society (Vancouver, BC)
- Mission Possible Compassionate Ministries Society (Vancouver, BC)
- Muslim Food Bank and Community Services Society (Surrey, BC)
- Pioneer Community Living Association (New Westminster, BC)
- Qmunity (Vancouver, BC)
- Calgary Quest Children's Society (Calgary, AB)
- Centre for Autism Services Alberta (Edmonton, AB)
- Elevated Experience Camping Society (Drayton, AB)
- Fresh Start Recovery Centre (Calgary, AB)
- CHEP Good Food Inc. (Saskatoon, SK)
- OUTSaskatoon (Saskatoon, SK)
- New Directions for Children Adults and Families Inc. (Winnipeg, MB)
- Brands for Canada (Toronto, ON)
- Canadian National Institute for the Blind (Toronto, ON)
- Children's Aid Foundation of Halton-Burlington (Burlington, ON)
- Do Good Donuts and Café (Toronto, ON)
- Elephant Thoughts Educational Outreach (Durham, ON)
- Environment Network (Charitable sponsor: Elephant Thoughts Educational Outreach) (Collingwood, ON)
- Homeless Connect Toronto (Toronto, ON)
- iSisters Technology Mentoring Inc. (Ottawa, ON)
- MakeWay Charitable Society (East Scarborough Storefront) (Scarborough, ON)
- Museum of Contemporary Art Toronto Canada (Toronto, ON)
- Muslim Social Services Kitchener Waterloo (Kitchener, ON)
- Neurodivergent Futures Co-op (Markham, ON)
- Oddside Arts (Toronto, ON)
- Operation Come Home (Ottawa, ON)
- Paris Presbyterian Church (aka: Paris Community Church) (Paris, ON)
- Sketch Working Arts (Toronto, ON)
- St. Joseph's Healthcare Foundation (Hamilton) (Hamilton, ON)
- The Nameless Harm Reduction and Outreach Services (St. Thomas, ON)
- VIBE Arts (Toronto, ON)
- Accès Santé Mentale Cible Travail (Montréal, QC)
- Coopérative Vallée Bras-du-Nord (Saint-Raymond, QC)
- Trans Canada Trail Foundation (Montréal, QC)
- Centre for Youth Care Inc. (Saint John, NB)
- Youth Impact Jeunesse Inc. (Moncton, NB)
- The Eastern Front Theatre Society (Dartmouth, NS)
- YWCA Halifax (Halifax, NS)
- The Open Door Community Youth Network Inc. (Gander, NL)
- YWCA St. John's Inc. (St. John's, NL)



Multi-year grant recipients

Solid State Community Industries - Surrey, British Columbia

Solid State, a non-profit organization, nurtures the development of worker co-operatives that support racialized and underserved youth, by connecting them with mentors, advisors and community partners. Efforts help participants find employment opportunities, while assisting communities in building economic self-reliance through co-operative development.

Zero Ceiling Society of Canada - Whistler, British Columbia

Zero Ceiling Society's Work 2 Live program offers subsidized housing, supportive employment, land-based programming, and ongoing professional support to underserved youth who are experiencing or are at risk of homelessness.

On Site Placement Services Association - Edmonton, Alberta

On Site Placement's temporary employment agency, Dility, operates using a social enterprise model. It connects with local employers to secure temporary employment for individuals with cyclical disabilities.

Prospect Human Services Society - Calgary, Alberta

Prospect Human Services Society's Career Links employment program provides individuals with mental health challenges the opportunity to gain pre-employment skill development, followed by work placement opportunities and ongoing job retention supports.

Autism Resource Centre Inc. - Regina, Saskatchewan

The Autism Resource Centre (ARC) helps autistic youth realize their potential, achieve independence and gain a sense of connection and engagement within their community. The Autism at Work employment readiness program helps participants develop skills in a variety of fields.

Artbeat Studio Inc. - Winnipeg, Manitoba

A peer-led and -directed community-based organization, Artbeat provides social supports, studio space and mentorship to individuals living with mental illness for the purpose of recovery and empowerment.

BUILD Inc. - Winnipeg, Manitoba

BUILD Inc. (Building Urban Industries for Local Development) is an Indigenous, non-profit social enterprise contractor that provides underserved youth with paid training in the trades.

Water First Education and Training Inc. - Creemore, Ontario

Water First works in partnership with First Nations communities to resolve local water challenges. By way of education, training and meaningful collaboration, young Indigenous adults gain technical skills and hands-on work experience related to water treatment.

Rise Asset Development - Toronto, Ontario

Rise Asset Development works with individuals who are motivated to be entrepreneurs and who self-identify as having mental health challenges.

Stella's Place Assessment and Treatment Centre - Toronto, Ontario

Stella's Place offers free, comprehensive, integrated mental health services for young adults, aged 16-29. Their unique support model places an emphasis on peer co-design paired with evidence-informed best practices.

Productions Jeun'Est - Montreal, Quebec

Productions Jeun'Est (PJE) provides stage technician training to underserved youth. Through its placement agency, Prodigium, it helps participants gain the necessary training to become stage technicians.

Productions Spectrum - Montreal, Quebec

Productions Spectrum, a charitable arts organization and social enterprise, is committed to advancing the social, cultural and economic inclusion of individuals with Autism Spectrum Disorder (ASD). It supports and promotes autistic creative talent in film and media production.

The Reach Foundation - Charlottetown, Prince Edward Island

The Reach Foundation focuses on marginalized youth who are recovering from mental health and/or addiction issues. Experiential learning opportunities are provided through its social enterprise, which focuses on soap and wood products manufacturing.

Pathways to Employment Society - Sydney, Nova Scotia

Pathways to Employment, which caters to individuals living with mental health challenges, offers an employment skills training program that helps participants find and maintain meaningful employment.

LakeCity Employment Services Association - Dartmouth, Nova Scotia

LakeCity Works is a multi-service social enterprise that employs people living with mental illness. Using an inclusive, people-centred approach, it seeks to reduce the stigma of mental illness, providing opportunities to underserved individuals through fair-wage employment.

Autism Society of Newfoundland & Labrador - St. John's, Newfoundland & Labrador

Through ASNL's social enterprises, youth with Autism Spectrum Disorder gain valuable social and work-related skills, which support them in their efforts to achieve and maintain future employment.



Responding to growing community need

As part of the Spring 2024 application process, CCF received an unprecedented number of grant requests, with 101 applications received, the most ever in a single year.

The initial influx of grant requests was a topic of discussion at the CCF Board of Directors meeting in March 2024.

In light of the challenges confronting the charitable and non-profit sectors, the Board saw an opportunity to make a meaningful impact by increasing funding disbursed during the year beyond the minimum disbursement of 5% required of charities by the Canada Revenue Agency.

A total of \$1,389,000 (equal to a 6.4% disbursement rate) was approved for distribution to 59 community organizations whose missions are closely aligned with the stated interests and aims of CCF.

The Board's decision to approve an increased disbursement enabled CCF to support more organizations and programs. More than \$260,000 in additional funding was made available to help meet the programming needs of charities, non-profits, co-operatives and social enterprises that CCF supports.

Putting lived experience to work

Stella's Place Assessment & Treatment Centre is a Toronto-based CCF multi-year grant recipient (2024 to 2026) that offers free, comprehensive, integrated mental health services for young adults, aged 16-29.

The unique support model puts an emphasis on peer co-design paired with evidence informed best practices. The co-design model used by Stella's Place has been a forerunner for adult-driven, community-based mental health services in Canada that looks at mental health through the lens of lived experience.

The Peer Support Training Program (PSTP) called My Next Chapter (which is the program CCF is supporting) was co-designed by curriculum development experts and young adults with lived mental health experience. It's a free, four-month, comprehensive training program that helps participants build their personal peer support practice based on the pillars of compassion, cultural inclusivity and understanding, and community building. Those who complete My Next Chapter learn skills and acquire training that helps prepare them to work in the peer support field, rejoin the workforce and continue their journey of recovery. There's also a paid internship component of the program that is designed to empower them with additional practical, employable skills that they can apply to other workplace settings.

What is Peer Support?

Peer support is a practice in which a person who has lived experience of mental health either themselves, as a family member, or a caretaker, intentionally supports other people on their recovery journey.

What is PTSP?

A Peer Support Training Program (PTSP) is an evidence-based, scalable model that can be replicated and shared with other community and organizational partners.

[This brief video features a closer look at the unique services and support offered at Stella's Place.](#)





Working to improve employment outcomes for Indigenous youth

The main objective of the Indigenous Youth Employability Initiative (IYEI) is to create and cultivate conditions that increase representation of Indigenous youth in the workforce, and to help youth compete in the labour market.

Unique entry points for Indigenous youth

CCF has committed financial support for employment training and cultural competency and comfort for youth and employers. In 2024, partnerships with four unique organizations were established as part of our IYEL, each fostering positive environments where Indigenous youth feel present, respected, safe, and able to develop meaningful skills and connections that ultimately will help build their employability toolkit.

The Circle Project/ RIEL Institute for Education and Learning

Wrap-around supports and skill-building

- Entry point for youth to help meet basic needs
- Build personal resilience and confidence as a starting point for future success

The Howl Experience

Experiential learning

- Transformative experiences to help determine individual purpose and passions
- Discover abilities through community volunteering, cultural-based learning and micro-credentialling

First Nations University

Work-Integrated Learning (WIL)

- Enhance experiential learning through WIL facilitated through FNUUniv Career Centre
- Increase professional credentials and experience through formal job placements, mentorship and career counselling
- Develop cultural competency training for employers

The Circle Project

Located in Regina, Saskatchewan, and created from an inclusive, grassroots process that involved Elders and community members (including youth), Circle Project is built upon a foundation that recognizes the importance of principles, values, beliefs, and Indigenous world views that are tailored to work effectively in and for, the community.

Circle Project is focused on working with Indigenous people, offering self-development programs and counselling services within a culturally respectful framework.

Circle Project's overarching IYEI-programming related goals:

- Circle Project's Stepping Stones for Youth Success program seeks to provide Indigenous youth with confidence and skills that serve as a starting point for future success.
- Delivered in a culturally safe environment, key programming modules aim to increase self-esteem, motivation and living lifestyles that are consistent with success in employment.

RIEL Institute for Education and Learning

Based in Calgary, Alberta, RIEL Institute offers Indigenous youth education and training opportunities that enable them to participate in the workforce in a fulfilling and economically viable way.

RIEL Institute's overarching IYEI-programming related goals:

- RIEL's Indigenous Youth Connections Program is delivered in a supportive atmosphere with emphasis on cultural knowledge and pride and building self-esteem.
- The program caters to Indigenous youth (18 - 30 years old) who are unemployed and lack job skills needed to enter the workforce, while providing a unique, Indigenous approach to learning.
- Programming includes a 12-week in-class component followed by a 14-week supported work experience phase.



The Howl Experience

Situated near Canmore, Alberta, The HOWL Experience offers transformative, experiential learning opportunities that enable Indigenous youth to hear their own voice and see themselves as a meaningful part of their communities.

The organization provides unique entry points that enable participants to take steps that honour their current situation in life. The approach to learning is different from traditional educational systems in that it respects each person's individuality and culture. The programs are focused on inspiring youth to develop career pathways and participate in mentorship opportunities that can help them build confident, community-based lives.

Howl recognizes the importance of celebrating and sharing success stories of individual youth who have benefitted from the experience to reach others with the hope of providing similar opportunities to more young people.

Howl's overarching IYEI-programming related goals:

- Enable more Indigenous youth to find meaningful education and employment.
- Provide unique, culturally respectful entry points for Indigenous youth.
- Create mentorship opportunities for youth (and staff).

Celebrate success stories, such that pathways for serving youth continue to grow.

"Co-operators, through CCF, recognizes and supports the complex work we do to provide Indigenous youth with land and culture-based learning experiences. As a partner, they take the time to authentically listen to the needs of youth, and this investment is creating transformational opportunities for youth across the country."

Adam Robb, Co-founder and Co-Executive Director, The Howl Experience



FIRST NATIONS
UNIVERSITY
OF CANADA



First Nations University of Canada

As Canada's only national First Nations-owned Indigenous post-secondary institution, FNUUniv seeks to achieve transformative impacts by bridging Indigenous ceremonies, knowledge keepers, languages, and traditions with the delivery of high-quality post-secondary education.

In October 2024, Co-operators, through its philanthropic arm (Co-operators Community Funds), launched a partnership with First Nations University of Canada (FNUUniv) in Regina, Saskatchewan, with a goal of transforming the Indigenous student experience in ways that help chart a path to gainful employment.


This partnership supports the establishment of a Career Centre and Work-Integrated Learning Initiative that will connect Indigenous students with essential career development tools and skills in a way that aligns with their teachings and values. The University will prioritize workplace readiness by creating connections between Indigenous youth and employers.

FNUUniv's overarching IYEL-programming related goals:

The FNUUniv Career Centre will empower students with knowledge, wellness, and professional development using a work-integrated-learning approach and practical assistance, such as job coaching, resume workshops, interview coaching, mentorship, networking events, career guidance, and a job opportunities board.

The Career Centre has the unique advantage of being created, used and managed by Indigenous students and staff, offering a genuine, tangible way to bridge the gap between Indigenous students and graduates and meaningful learning and rewarding career opportunities.

Co-operators pledged \$390,000 to the project, over three years - plus a commitment to hire two graduates from First Nations University each year, from 2025 to 2027. Co-operators will also facilitate internships, develop financial literacy resources, and co-create mentorship programs that will link students and graduates with employers.



"At First Nations University, we recognize that education is not a singular path, but a journey rooted deeply in the interconnectedness of our histories, cultures and communities. The establishment of the Career Centre and Work-Integrated Learning Initiative will be more than a centre and a program. It will help in creating a bridge between tradition and innovation, and it will ensure that our students are equipped with the academic skills and holistic tools to thrive in a contemporary, fast-paced and ever-changing work environment. This space will honour our students' cultural identities and prepare them for professional readiness and growth in the workplace."

Dr. Jacqueline Ottmann, President, First Nations University of Canada

A photograph of two women standing outdoors in a field of tall grass. The woman on the right, wearing a yellow t-shirt and jeans, is smiling broadly and has her hand on the shoulder of the woman on the left. The woman on the left is wearing a dark top and is also smiling. The background is a bright, sunny outdoor setting with a white diagonal line separating the image from the text area.

Generating positive impacts

Aligned with the CCF Investment Policy, the Board remains committed to a sustainable investing approach, with an emphasis on leveraging invested assets in ways that achieve positive impacts associated with the transition to an inclusive, sustainable, resilient and low-emissions society.

Approximately 63% of CCF's assets are held in impact, transition and community impact investments.

Impact investments:

intentionally seek to create both compelling financial returns and address environmental and/or social challenges in a measurable way.

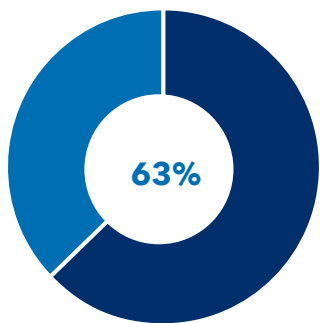
Transition investments:

investing in companies that have made climate transition commitments, and that regularly report on their progress.

Community impact investments:

smaller-scale impact investments that are managed by the Sustainability & Citizenship team, and distinct from the broader portfolio management services provided by Addenda Capital.

The percentage of impact investments within CCF's portfolio decreased by 7% in 2024, compared to 2023. This was the result of a purposeful rebalancing of the portfolio's assets, to increase the equity weighting while proportionately reducing the fixed income weighting. As the fixed income component was held in Addenda Capital's Impact Fixed Income Fund, the reduction in fixed income weighting had the effect of reducing the overall percentage of the portfolio in impact investments.



Percentage of CCF's invested assets currently held in impact, transition and community impact investments



The impact investment themes within the CCF portfolio include:

Climate change

With these investments, our goal is to help curb carbon emissions and contribute to economic and community resilience. The focus is on renewable energy; low carbon emissions energy; clean transportation; and energy efficiency.

Community development

With these investments, our goal is to support resilient societies and communities including equitable access to financing and housing. Key focus areas for this theme include credit unions and financial services co-operatives; development finance; and affordable housing. This theme also encompasses a focus on Indigenous economic opportunities.

Education

With these investments, our goal is to improve access to quality education, given that access to knowledge and skills is typically concentrated in developing markets. The focus is on school boards; and higher education (including Canadian universities and colleges).

Health and wellness

With these investments, our goal is to invest in health services for Canadians (noting the fact that Canadians are increasingly living with chronic disease and mental illness). The focus is on hospitals, and non-profit seniors' housing and services.

Water

In 2024, a new theme for Water was added, recognizing that societies and economies depend on access to freshwater systems to thrive. The primary focus of this theme will be on fresh water, targeting projects that improve access to drinking water and sanitation; invest in water efficiency technologies such as leak prevention, drip irrigation and smart water metering; strengthen nature-based solutions such as wetland and watershed restoration; and support the improved delivery and treatment of water, waste and stormwater in communities.

Our related investments have contributed* to the following projects and impacts:

- A renewable energy project that produced 2,223,000 MWh of renewable electricity (equivalent to the amount required to power 182,900 homes for one year).
- A community development initiative focused on affordable housing in Toronto, that approved 1,379 affordable rental homes.
- A university that conferred 12,707 degrees (York University).
- A hospital bond that plays an active role in promoting and improving health within the community and supported 64,686 patient admissions (The Ottawa Hospital).

Community impact investing

Our community impact investments are distinct from the broader portfolio management services provided by Addenda Capital and are managed by Co-operators Sustainability and Citizenship team.

They are characterized by being smaller in scale yet exhibit the ability to generate valuable social, environmental and financial benefits for people and communities. The following profile highlights one of CCF's community impact investments:

Carolinian Canada Coalition: Zone protection

Carolinian Canada Coalition is a registered charity with a mission to collaborate for healthy ecosystems in the spirit and practice of reconciliation in one of the most diverse and fragile ecoregions in Canada, known as the Carolinian Zone.

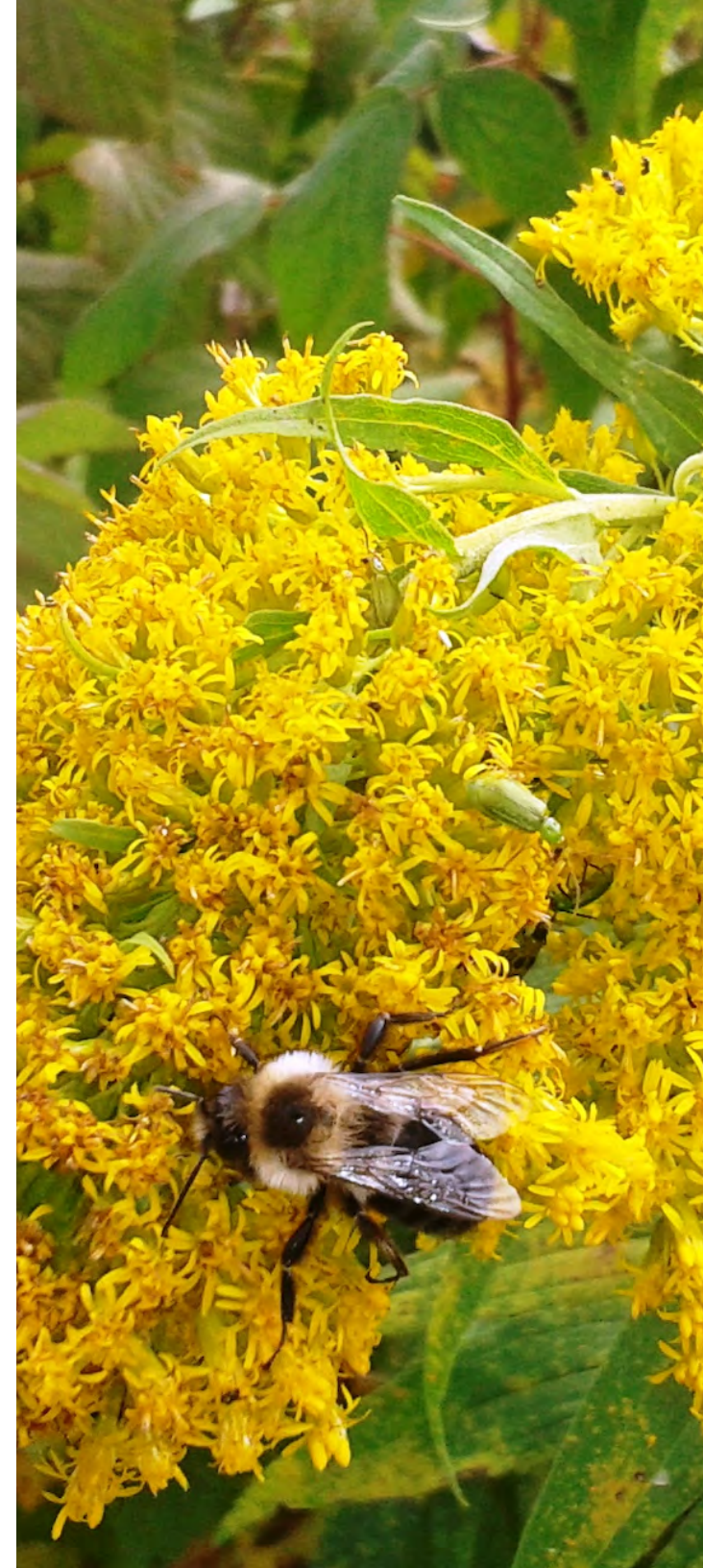
Covering just 1% of Canada's landmass, the Carolinian Zone is home to an estimated 25% of the country's Species at-Risk. The Zone stretches from Toronto to Windsor, and within it supports the most biodiversity with the least habitat, in the same area that features the highest population density in the nation.

Through its use of a unique financing tool called a Conservation Impact Bond (CIB), Carolinian Canada has attracted capital to support Indigenous leadership and steward climate-resilient healthy landscapes for the preservation and regeneration of wildlife and habitat across the Carolinian Zone. This place-based collaboration and financial instrument recognizes the value of nature-based services and systems as "natural climate-solution infrastructure" and enables their protection and enhancement.

CCF's investment in the Long Point Walsingham Forest Conservation Impact Bond (LCIB) aims to strategically accelerate wildlife and habitat conservation and ensure the ecosystem services intrinsic to this unique region are recognized and valued.

The LCIB is a pay-for-success finance model that welcomes "outcome payers," such as governments, public agencies and private businesses, with an interest in using capital funding to protect nature. An outcome payer accelerates financial investment towards measurable, high-impact outcomes in a Healthy Landscape Portfolio of projects that centers Indigenous leadership, advances the United Nations call to action for 30% ecosystem restoration, kick-starts an ethical restoration economy, and expands ethical space with deep green impact on the ground. When a Healthy Landscape Portfolio is successfully delivered, outcome payers commit to paying a pre-determined amount that help ensure nature-based services continue to flourish.

Impact investors provide the initial capital required to fund and generate healthy landscape outcomes. When targeted outcomes are achieved, impact investors receive their principal plus a return on their investment at the end of the agreed upon term. The model encourages private capital to flow, thereby complementing public funding with blended financing approaches, which have gained traction globally as powerful tools to address environmental challenges.



The LCIB Healthy Landscape Portfolio is expected to achieve high impact outcomes in four key areas:

- Lead the way with Indigenous steward, supporting Indigenous youth, land-based learning, a native plant nursery and expanding ethical space to heal the land.
- Save mature forest to protect an ecologically significant natural area in the Long Point Biosphere.
- Steward climate-adaptive seed orchards with St. Williams Conservation Reserve to support a restoration economy and protect habitat and genetic diversity.
- Seed and plant model forests and high-quality natural infrastructure with Long Point Region Conservation Authority and local landowners to increase resiliency of working landscapes for biodiversity, carbon sequestration, soil protection and weather resiliency.

CCF is proudly participating in this unique impact investing opportunity.

[To learn more about the Conservation Impact Bond, visit Carolinian Canada \(caroliniancanada.ca/cib\).](https://caroliniancanada.ca/cib/)



Purpose, Vision, Values

Our purpose

Financial security for Canadians and our communities.

Our vision

We will be a catalyst for a resilient and sustainable society.

Our values

Our co-operative identity comes to life through our values.

- Responsibility: We balance our care for society and the environment with our business success.
- Integrity: We treat all our members, clients, employees, advisors, and partners with honesty and respect.
- Inclusion: We achieve success by embracing the diversity of all Canadians. Resilient. Sustainable. Secure.



To learn more about Co-operators efforts around building a resilient, sustainable and equitable future, check out our 2024 Integrated Annual Report.

For more information on Co-operators Community Funds, including criteria and how to apply, visit cooperators.ca or email: the_cooperators_foundation@cooperators.ca.

