

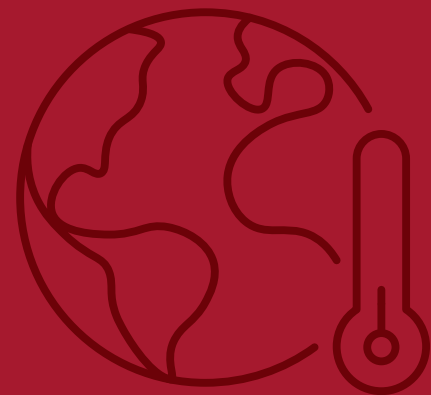
Funding the Common Ground: Investing in Collaboration across the Canadian Charitable Sector

By Chantelle Moore, Manager, Social Impact & Gaby Polanco Sorto, VP Purpose, Sustainability and Office of CEO

Driving excellence in mutual insurance—for brokers and Canadians

For over 185 years, Gore Mutual has been protecting Canadians as one of the country's first property and casualty insurers. From our humble beginnings in the Gore District of Upper Canada to a national presence today, we've grown into a modern mutual insurer—protecting Canadians with resilience, innovation, and a commitment that's endured since 1839. Insurance that does good isn't just what we do—it's why we exist.

Today, we stand at the edge of something truly transformative. The culmination of our bold Next Horizon journey has brought us to this pivotal moment. With our intent to merge with Beneva in 2026, we'll unite two well-established, financially strong and trusted brands to become a national mutual that reflects the best of Canada: inclusive, community-focused, and built on trust. This evolution positions us to lead with purpose, deliver meaningful solutions, and continue shaping the future of insurance in Canada.



In 2024, Gore Mutual proudly invested \$1.65 million in communities across Canada, with a focus on the intersection of climate and equity—two areas where the need for collaborative action continues to grow.

Since its inception 27 years ago, Gore Mutual Foundation has seen firsthand the transformative power of funding bridges rather than reinforcing walls.

The charitable sector is one of Canada's greatest assets for social and economic resilience, especially in times of crisis. Yet sector-wide research shows a stark reality: charities are chronically

under-resourced, stretched thin, operating in silos, and often pitted against one another for limited funding opportunities. As climate disruption accelerates and equity gaps widen across Canada, one truth is undeniable: no single organization, sector, or solution can tackle these intersecting crises alone.

We came to realize that to meaningfully address the dual challenges of climate justice and social inequity, Canadian corporate granters have a uniquely powerful opportunity to unleash the full potential of the charitable sector. How? By diversifying our funding streams to incentivize collaboration, versus competition.



“Most funding opportunities go to direct services, while the work of foresight often gets lost in the shuffle. Gore Mutual’s grant allows for planning ahead and makes them a pioneer in the world of funding. This is also the first time a funder has invested in community-centred resilience and the Connected Community approach. And that’s groundbreaking.”

Anne Gloger
Founder of Catalyst Circle

Consider a few facts:

- The World Economic Forum's Global Risks Report 2025 warns that severe weather events have become more intense and frequent over the last 20 years, with risk expected to worsen by 2035.
- According to the Insurance Bureau of Canada, over the last decade, more than 87,000 businesses in Canada have suffered financial losses from severe weather and natural disasters. When severe weather strikes, it doesn't just affect homeowners. It affects entire communities—businesses, nonprofits, health systems, and the social fabric we rely on.
- In 2023, Ipsos reported that 1 in 5 Canadians were accessing charitable services, with 7 in 10 of these individuals doing so for the first time. This surge in demand is putting charities under pressure to scale their services to address the needs of their communities despite facing limited resources.
- The CanadaHelps 2025 Giving Report highlights that, out of 24 issues charity workers were surveyed on, staff burnout ranked as the second-highest concern for charities today, with inflation being the first.

We know that collaboration matters. The question is: what role will Corporate Canada play in supporting it? When the stakes are as high as they are today, simply telling charities to “work together” without investing in the infrastructure of collaboration is not enough.



“The corporate community is not always focused on how it impacts the community in which it operates, but resilience is a localized problem that requires collaboration, and our role is to understand the barriers encountered by corporates working in collaboration with communities so that they don't unintentionally create maladaptation.”

Ana Gonzalez Guerrero

MaRS' Senior Manager for Climate and Cities, and Vice Chair of Tamarack's Board of Directors

From Lab Launch to Funded Climate and Equity Collaborations

In 2023, Gore Mutual Foundation was the inaugural funder of the Climate and Equity Lab in partnership with Social Innovation (SI) Canada and York University's Faculty of Urban Change and Environment. The goal was to understand how climate change disproportionately affects vulnerable populations in urban centers, with a focus on three areas—Waterloo Region, the Greater Toronto Area, and Vancouver.

We had three objectives for investing in the Lab:

- Influence collaboration within the Canadian charitable sector
- Influence change at a municipal policy level
- Influence corporate funders to see climate and equity issues as interconnected

It was evident that the societal and economic implications of this crisis required a unified effort to mitigate the negative impacts on those most at risk. We wanted to understand the value we could bring to the table.

By July 2024, SI Canada completed the first phase of the Lab (Discovery Phase) and released its Phase 1 Public Findings Report. Gore Mutual Foundation amplified the release by issuing a national call for proposals to the Canadian charitable sector for organizations working together in the intersecting areas of Climate and Equity, with a \$250,000 granting envelope.

Five collaborative initiatives were funded, each receiving \$50,000, plus an additional \$2,500 to monitor and evaluate the impact of the collaboration.

"This collaborative model is already setting a new standard for climate resilience planning in Canada. It prioritizes community wisdom."



Leah Connor

Social Development Centre,
Waterloo Region

Our working theory was simple but bold: If you fund the space between organizations, they will close the gap themselves. And that is exactly what happened.





The Five Collaborative Projects:

A recap

To learn more about the five collaborations, please click on the individual titles to read their full stories.

Crow Shield Lodge & Wisahkotewinowak

Crow Shield Lodge is an Indigenous nonprofit based in the Waterloo Region, committed to land-based healing for all nations and built upon four pillars: education, healing, reconciliation and land stewardship. When the organization's leadership identified a gap in its land stewardship practices, they tapped into the expertise of Wisahkotewinowak, an urban Indigenous Garden collective.

Together, they're working on community-based land survey projects to help Crow Shield Lodge fill that gap while pursuing equitable climate adaptation. Their partnership blends Indigenous knowledge with environmental science, demonstrating

that climate adaptation is not only technical but cultural. It's a powerful example of what happens when land-based Indigenous healing meets urban Indigenous food sovereignty, creating resilience grounded in ceremony, ecological stewardship, and reconciliation.

"There's something special about being able to steward the land together. It's a community effort," shares Wisahkotewinowak program manager, Hannah Wellings.



"And it's great that Gore Mutual is a part of it because it's through partnership that we're able to continue to have that sustainability with the land."



Tamarack Institute, Good Neighbour Kitsilano & MaRS Discovery District

After the 2021 heat dome in British Columbia – which marked Canada’s deadliest weather event to date, with over 600 heat-related deaths – a sobering truth emerged. The coroner’s report revealed that most fatalities occurred in homes lacking adequate cooling systems, disproportionately affecting older adults living alone in socio-economically deprived neighbourhoods.

For Sylvia Cheuy, Consulting Director at the Tamarack Institute (Tamarack), the findings struck a nerve. For her, the most haunting part of the coroner’s report, was the conclusion that many of those lives lost could have been saved if a neighbour had simply knocked on their door.

The organization partnered with Good Neighbour Kitsilano & MaRS Discovery District to bring neighbours together to activate grassroots-led emergency preparedness. At the centre of this approach is the role of “block connectors”: trusted residents who serve as champions of connection and emergency action.

“It’s not what’s in your emergency preparedness kit but who is in your emergency preparedness kit,” explains Ksenia Stepkina, founder of Good Neighbour Kitsilano. “It’s about ensuring no one is left behind during a crisis.”



East Scarborough Storefront, Catalyst Circle & University of Toronto's Dalla Lana School of Public Health and Munk School of Global Affairs & Public Policy

In the Kingston-Galloway Orton Park (KGO) neighbourhood, one of Ontario's most socially and economically vulnerable communities, climate-related emergencies are accelerating.

To tackle that growing problem, East Scarborough Storefront partnered with Catalyst Circle and researchers from the University of Toronto's Dalla Lana School of Public Health and Munk School of Public Policy to launch Bouncing Forward.

The initiative is designed to help KGO residents prepare for, respond to, and bounce forward from a climate-related emergency. Integral to the project is recognizing communities as instrumental players in their own resilience through a Connected Community Approach.

That focus on co-operation is essential. "We're building the social fabric that's important to preparing for these kinds of emergencies," Sahar Vermezyari, Director of East Scarborough Storefront shares, explaining that even as the plan evolves, the relationships remain central. "When we need to action a plan, everyone will know their role and will have had a part in developing it."

From heat-wave preparedness to civic participation, from systems design to local action, Bouncing Forward is reimagining what equitable climate action can look like. But perhaps most importantly, it is proving that when communities lead, and when funders bridge the divide by supporting collaboration instead of merely outcomes, then real change becomes possible.

"We need to ensure that folks who are most vulnerable to these negative impacts are active participants in the planning and response to these kinds of climate emergencies," shares Sahar Vermezyari.



Social Development Centre Waterloo Region & VERiS Research Centre (Wilfrid Laurier)

Historically, climate adaptation and resilience efforts are mostly led by municipalities with little meaningful engagement from community members, especially those from marginalized groups.

For the Social Development Centre Waterloo Region and the VERiS Research Centre, the approach undermined the efficacy of any climate strategy. After all, the impacts of climate change are often more acute for the people overlooked, whose voices should be integral to strategy development.

The urgency of this approach is echoed by Dr. Manuel Riemer, Director at Wilfrid Laurier's Viessmann Centre for Engagement and Research in Sustainability (VERiS), a key partner in the initiative. "The project is about recognizing that there are gaps in the formal climate strategies and that community-led initiatives are often overlooked," he explains.



Hoping to fill that gap, the two organizations developed a Climate Resilience Strategy that starts with grassroots and scales up from there. The goal of the project is to identify, map, and uplift grassroots initiatives already in development and then determine how to help them.

At the heart of the strategy is a focus on lived expertise, with the belief that firsthand experience offers a uniquely important perspective. "It's foundational to our work," says Leah Connor of the Social Development Centre Waterloo Region. "And it's been monumental."



Praxis Spinal Cord Institute, Technology for Living

People with disabilities, including those with spinal cord injuries (SCI), face greater risks during heatwaves, a reality compounded by physiological vulnerabilities and systemic gaps in emergency response planning. The team at Praxis Spinal Cord Institute was determined to address indoor heat risks for people with SCI without negatively impacting the planet. The question was how.

It turns out the answer was found in a partnership with Technology for Living (TFL) - a B.C. - based organization working with people who have severe physical disabilities - and Praxis.

They asked a crucial question: how can we address indoor heat risks for people with SCI while avoiding high-energy or emissions-heavy solutions? The team wanted to find an answer that addressed the issue of temperature regulation, but that had a low impact on the planet.

To source the most effective, scalable solution, Praxis held a global pitch competition to identify innovative, low-impact cooling technologies. Applicants proposed a range of options, from water and carbon dioxide to thermoelectric



cooling using nanoparticles. “The one that we finally selected uses thermoelectric materials without any moving parts,” explains Tathagata Ray, Innovation Manager at Praxis.

The goals extend beyond innovation for innovation’s sake. Praxis wants to demonstrate to policymakers and funders that safer, climate-friendly alternatives do exist - if we are willing to invest in them.

“One of the project’s goals is to demonstrate to policymakers and other decision makers that viable alternatives that don’t harm the environment exist,” says Ray.



27 Years of Proven Leadership: Lodestar Foundation

Canada is not alone in this journey, but we are far behind our U.S. counterparts. In the U.S., the Sustained Collaboration Network (SCN) –seeded by the Lodestar Foundation –has shown what happens when funders underwrite the true costs of collaboration. Their network of sustained collaboration funders is a nationwide movement with one goal in mind: helping nonprofits, large and small, get the help and support they need to collaborate. To that end, they are dedicated to bringing technical support and funding to nonprofits. By supporting strategic partnerships and collaboration, they are forging a future where joint efforts build nonprofit capacity.

“Since its inception almost 27 years ago, The Lodestar Foundation has supported nonprofits in their efforts to both explore the feasibility of creating long-term collaborations and to create such collaborations. Over the years, I have learned several important lessons from our work.

First, it doesn’t take a lot of money to support a collaboration, and the leverage factor is exponential—a small grant usually has outsized impact. Second, when thoughtful, collaboration is a strategic way to build organizational capacity and to maximize impact. Teaming up with the right partner can lead to enhanced programming, expanded

geographic scope, and stronger administrative stability.

Third, collaboration is a time-consuming and difficult process, requiring at least one champion (most often an executive director or a board member) who understands that focusing on mission is more important than sustaining a specific entity and that maximizing impact may necessitate changing organizational structures.

Finally, I have learned that funders can greatly enhance the collaboration process by convening nonprofits to help them develop trusting relationships; funding

collaboration expenses (either individually or through community-based funder collaborative established for that purpose); maintaining (or increasing) programmatic funding of nonprofits that choose to collaborate; and supporting efforts to educate the sector about the benefits of collaboration as a way to build capacity and maximize impact.”



Lois Savage
President, Lodestar
Foundation



From Niche to Model of Transformation: The Sustained Collaboration Network (SCN)

“Sustained collaboration funding offers a vision for the future of the nonprofit sector, based in trust, community, and deep, resource-sharing partnerships, rather than one driven by scarcity or competition. Once a niche subsector within U.S. philanthropy, sustained collaboration funds are now popping up all over the country, as funders are stretching out of traditional grantmaking strategies. There is an expanding library of positive examples and case studies that have helped make the case that this funding model is an innovative and creative solution to many nonprofit challenges. Ultimately, this is about supporting nonprofit missions - sustained collaboration funds provide the structure and creative space for nonprofits to evolve, equipping them to better deliver for their communities”



Emily Fischer

Managing Director for
the Sustained
Collaboration Network

The ROI for Canadian Corporate Leaders

Funding collaborative structures within the Canadian charitable sector is not just about philanthropy—it's about strategy. Supporting collaboration among charities can help Canadian corporate leaders achieve their mission in bigger, more impactful ways too.

For example:

- **Risk Mitigation:** Coordinated responses stabilize supply chains and workforces.
- **ROI on Social Dollars:** Collaboration funding multiplies impact, converting small grants into system-level improvements.
- **Reputation & Trust:** Community-centred collaboration strengthens trust and engagement between the charitable sector and corporate grantmakers – reinforcing trust-based giving.





Call to Action: Invest in the Common Ground

The next wave of impact in Canada's corporate granting sector will not come from funding siloed approaches with short-term outputs. It will come from a sustained commitment to financing the infrastructure underpinning charity collaboration in and of itself—funding the time, space and relationship-building that make it possible.

We invite you to join us in investing in the Common Ground. As demonstrated by the positive experience in the U.S., and by our own work so far in this area, we believe the potential outcomes are well worth the investment. That return will be measured in collective resilience, shared progress, and the certainty this African proverb holds, "If you want to go fast, go alone. If you want to go far, go together."



Built on a foundation of financial strength for more than 185 years, Gore Mutual Insurance Company is one of Canada's first property and casualty insurers. With offices in Cambridge, Toronto and Vancouver — a Canadian mutual company, offering competitive insurance products through trusted broker partners. Every decision and investment made is anchored in the long-term benefits to customers, members and communities. Insurance that does good – this is our purpose.

Grounded in our purpose and guided by our core values, at Gore Mutual, we believe that being good and doing good by our employees, customers and broker partners will benefit not only them, but also us— which in turn allows us to spread good in our communities and reward the good we see in others. This is what is driving our work to become a purpose-driven, digitally led national insurer.

To learn more, visit goremutual.ca/purpose or please contact us at purpose@goremutual.ca.

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