

Community Involvement Program



2026 Application Guidelines

Kawartha Credit Union exists to support the financial success and well-being of our members and the communities we serve. As a co-operative financial institution, **our credit union gives back a portion of our profits through our Community Involvement Program.**

To date, we have disbursed **over \$4 million in funding to causes that make positive impacts in our branch communities.** The causes we support fall under the following pillars: *Health & Wellness, Youth & Families, Education & Financial Literacy, and Environmental Sustainability.*

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At Kawartha Credit Union, we're proud to support local organizations that are making a difference in our communities.

Eligibility

Who can apply?

You are eligible to apply for funding through Kawartha's Community Involvement Program if you are a:

- **Registered charity**
- **Not-for-profit organization** registered at the provincial or federal level

We do not consider applications from:

- Individuals or private businesses
- Political parties or organizations
- Religious organizations, unless offering non-denominational programs open to the public
- Organizations that discriminate on the basis of race, ethnicity, religion, gender identity, sexual orientation, age, ability, or any other protected characteristic.

What initiatives/projects are eligible for funding?

To be eligible for funding, the project or initiative must support one (or more) of the key pillars of our program.

**Health &
Wellness**

**Youth &
Families**

**Education &
Financial Literacy**

**Environmental
Sustainability**

We will not consider applications for the following:

- Ongoing operational expenses (e.g., utilities, rent, insurance).
- Expenses already incurred (retroactive funding)
- Debt reduction or deficit funding

The project or initiative **must directly support one or more** of our branch communities:

Northern District: Bracebridge, Burk's Falls, Huntsville, Parry Sound, South River

Kawarthas District: Bancroft, Keene, Kinmount, Lindsay, Little Britain, Peterborough

Eastern District: Brockville, Cobourg, Cornwall, Kingston, Napanee, Smiths Falls, Trenton

Evaluation Criteria

Our review team considers several factors when evaluating funding requests.

1. Alignment With Focus Areas

We fund projects and initiatives that align with our key pillars:

- Health & Wellness
- Youth & Families
- Education & Financial Literacy
- Environmental Sustainability

Tip: Be specific about how your project connects with one or more of these focus areas.

2. Community Impact

We prioritize projects and initiatives that clearly demonstrate how they will benefit local residents or communities. Strong applications will:

- Address a relevant and pressing community need
- Reach a large number of people or make a deep impact on a specific group
- Foster long-term or sustainable positive change
- Serve vulnerable, at-risk, underrepresented or marginalized groups
- Be led by or involve people from the communities they serve

Tip: Show us the “why” behind your project. Who will it help, and how?

3. Kawartha Credit Union Member Status

As a cooperative, we give priority to:

- Organizations that are members of Kawartha Credit Union
- Projects that provide visibility or engagement opportunities for Kawartha
- Opportunities to build long-term community relationships with Kawartha

Tip: Share your Kawartha Credit Union story with us – past, present or future!

4. Project Feasibility

We look for well-scoped projects with realistic goals and budgets.

- Clarity of the project or initiative’s objectives, timeline and outcomes
- Defined budget with appropriate use of funds

Tip: Provide a clear outline of how the project will be executed.

Please note that we receive many more applications than we can fund in any given year. While we review every application, alignment with these criteria does not guarantee funding.

Submitting Your Application

2026 Application Timeline



The application window for 2026 funding through Kawartha Credit Union's Community Involvement Program opens on August 25, 2025.

Applications will be accepted until 11:59 p.m. on October 3, 2025.

Once the application window has closed, Kawartha will begin a formal review process of the applications received. A formal proposal for 2026 funding will be presented to Kawartha Credit Union's Board of Directors in December 2025.

In January 2026, all applicants will be notified about the decision of their funding application.

Funds will be disbursed to successful applicants in March 2026.

Ready to Apply?

To apply for funding, please complete the 2026 Community Involvement Program [online application form](#).

Please note that you will also need to submit the following. Annual Reports are preferred. Send these documents to communications@kawarthacu.com upon submission of your online application. You may also include an outline of your project/initiative, if you would like to include further details beyond the form.

- Detailed outline of the organization's mandate and goals
- Most recent financial statements
- List of current members of your Board of Directors

Frequently Asked Questions

Can I apply at my local branch or via mail?

We do not accept applications through branches or via mail. All applications must be submitted through the [online application form](#).

How much funding can I apply for?

Funding amounts vary depending on the scope of the project and available resources. While we don't publish a strict range, most grants fall between \$1,000 and \$5,000. We encourage you to request the amount your project needs.

Will I receive the full amount of funding requested?

Not necessarily. While we encourage you to request the amount your project needs, funding amounts may be adjusted based on the overall number of applications we receive, the size and scope of your project, and how many applications we receive from your community. Our goal is to support as many impactful initiatives as possible, so we may offer partial funding to help more organizations make a difference.

When will you notify me about whether my application has been successful?

All applicants will be contacted by January 31, 2026 about whether their application for funding has been successful.

Do we need to be a member of Kawartha Credit Union to apply?

No, but we give priority consideration to organizations that are members of Kawartha Credit Union. If you're not a member yet, we encourage you to consider joining.

How can I learn more about opening an account at Kawartha?

We offer a range of accounts and services designed for charitable and not-for-profit organizations. For more information, please reach out to Catherine Freve at cashmanagement@kawarthacu.com, or [visit your nearest Kawartha branch](#).

Will you provide feedback if our application is not successful?

Yes! While we may not be able to offer detailed feedback to every applicant, we're happy to provide general guidance on request.

Additional questions? Please contact us at communications@kawarthacu.com.

2025 Recipients

A Place Called Home
Abbey Gardens Community Trust
Almaguin Community Hatchery Program
Alzheimer's Society Muskoka
BGC Kawarthas
BGC South East
Big Brothers Big Sisters of KFL&A
Big Brothers Big Sisters of Leeds and Grenville
Big Brothers Big Sisters of Peterborough
Big Brothers Big Sisters of South-West
Durham and Northumberland
Black Mental Health Canada
Camp Kawartha
Camp Quality Canada
Canadian Federation of University Women -
Northumberland
Committee for Innovative Thinking for Youth
Community & Primary Health Care - Lanark,
Leeds & Grenville (Senior Support Services)
Community Care Foundation
Community Care Peterborough
Community YWCA of Muskoka
Co-Unity Education Co-operative Charity
Cross Town Impact
Down Syndrome Association of Peterborough
Earth Rangers
Employment + Education Centre
Farms at Work
Five Counties Children's Centre
Food For Kids City of Kawartha Lakes
Food For Kids Peterborough and County
Food4Kids-Muskoka
Friends of Ecological and Environmental
Learning
Frontenac Arch Biosphere Network (FABN)
Globus Theatre
Habitat for Humanity Cornwall & The Counties
Habitat for Humanity Peterborough and
Kawartha Region
Habitat for Humanity Thousand Islands
John Howard Society of Peterborough
Junior Achievement of Northern and Eastern
Ontario
Kawartha Food Share
Kawartha-Haliburton Children's Foundation
Kawartha Lakes Food Source
Kawartha World Issues Centre (KWIC)
Kawartha Youth Orchestra

Kingston Symphony Association
Kinmount District Health Services Foundation
Little Blue Cabins Inc.
New Canadian Centre
Northumberland Food For Thought
Northumberland United Way
One City Peterborough
Otonabee-South Monaghan (OSM) Food
Cupboard
Otonabee-South Monaghan Public Library
Our Daughter's Home
Parry Sound Forest School
Peterborough Gleans
Peterborough GreenUP
Peterborough Risk Watch Network
Peterborough's Dragon Boat Festival
Plant Kawartha
Quilts for Cancer Peterborough County
River Institute
Sandy Pines Wildlife Centre
Scientists in School
Shine Through the Rain Foundation
Smith School of Business at Queen's University
South River Machar Union Public Library
St. Joseph's at Fleming
St. Lawrence College of Applied Arts and
Technology
Sustainable Capacity Solutions
The Agape Centre
The Dragonfly Collective
The Drop Parry Sound
The Grove Theatre
The Hastings and Prince Edward Learning
Foundation
The Hub for Beyond 21 Foundation
The Land Between (and the Turtle Guardians
program)
The Peterborough Academy of Circus Arts
The SPACE Upstairs
Trent University Financial Sciences Scholarship
University Hospitals Kingston Foundation
(Hospice Kingston)
Vogue Charity Fashion Show
Watersheds Canada
Wintergreen Studios
Women's Resources of Kawartha Lakes
YES Shelter for Youth and Families
YMCA of Central East Ontario