



Grant Program Terms and Conditions

- 2027

These terms and conditions have been developed to provide clear guidance and direction to applicants and grant recipients on the requirements and expectations of the program. It is important to thoroughly review and understand these terms and conditions before accepting a grant award. The terms and conditions outline the eligibility criteria, application process, reporting requirements, and other important details regarding the use of grant funds.

By accepting a grant from the BCM Community Grant Program, you are agreeing to abide by these terms and conditions. We appreciate your commitment to improving the community and look forward to working with you to achieve your goals.

GRANT TERMS AND CONDITIONS

Bertie & Clinton Mutual Insurance Co. ("BCM") is pleased to offer a grant to your organization. The grant is subject to your acceptance of the following terms and conditions:

1. General

- Upon the terms and conditions stated herein, and any special conditions noted in the attached schedules, and upon the signing of the Grant Charter, BCM shall provide the Grantee with funds in accordance with the payment schedule.
- The period of the grant is as stated in this Grant Charter or as subsequently altered by BCM.

2. Special Conditions

- This grant may be subject to the fulfillment of special conditions, if any, set forth in Schedule A attached hereto.

3. Use of Grant Funds

- This grant is made only for the purposes described in the Grantee's grant application and any revision of the purposes that must subsequently be approved in writing by BCM.
- The grant may not be used for any other purpose without prior written approval of BCM. In the absence of express permission from BCM, expenses charged against this grant must be incurred after the date set out in this Grant Charter. Any part of the grant not expended or committed for the purposes approved by BCM and within the period for which the grant is given shall be returned to BCM within sixty (60) days of the end of the grant period or any authorized extension thereof.

4. Modification

- BCM is committed to monitoring all grants to ensure that funding is used for the purposes for which it was approved. Close monitoring and prudent decision-making concerning the use of BCM's funding by grantees ensures BCM's accountability for, and appropriate use of the grant.
- BCM will consider a request for reallocation of grant funds, provided the grant is in good standing, expectations have been met, and that the reallocation request is within the scope of the originally approved outcomes for the grant. Reallocation requests must be submitted to BCM in writing.
- The grantee must report any budget reallocation in their next progress and/or final reports (see attached schedules).

5. Violation of Charter

- In the event that the program or project funded by this grant is canceled or substantially modified, in the absence of specific agreement to the contrary, approval for the grant shall be deemed to be withdrawn and any installments paid to the Grantee shall be refunded to BCM forthwith.

6. Records

- The Grantee is responsible for the expenditure of the grant and for maintaining adequate supporting records that clearly show the receipt of grant funds and how the money has been spent.
- All records and supporting documentation will be available for inspection by BCM.
- Records of grant receipts and expenditures will be kept for at least six (6) years after the grant ends. Copies of all reports and supporting documentation submitted to BCM will also be kept for at least six (6) years after the completion of the Grant.

7. Reports

- Within thirty (30) days of completion of the Special Project/Event the Grantee shall send BCM an Impact & Accountability Report (IAR) for the project or programs. This includes a financial report detailing the expenditure of the grant (see template attached).
- BCM may ask the Grantee to submit an IAR, as set forth in the Schedule A, attached hereto, which the Grantee will provide.
- BCM may terminate this Grant Charters if any such report is not received within sixty (60) days of the date on which it was due.
- Failure to submit the IAR in a timely manner (or omittance of the IAR) will impact future eligibility of the BCM Grant Program.

8. Evaluation and Audit

- BCM may conduct or commission an evaluation or audit of the grant. The Grantee will participate in any such evaluations or audits and make the Grantee's records, books supporting documentation, and reports available to BCM personnel or consultants.

9. Copyright

- Published materials resulting from this grant may be copyrighted by the Grantee or by the author in accordance with the policies of the Grantee. BCM reserves the right to use such publications without payment of royalties. The Grantee shall notify any potential publisher of this right.
- See attached the Media Release Forms that outline the use of digital and print media between BCM Insurance and the Grantee.

10. Recognition of BCM Grant

- The Grantee has received and read BCM's Community Grant Recognition Policy (Schedule B) attached hereto, as may be amended from time to time, and the Grantee agrees to comply with this policy.

11. Compliance with Applicable Legislation

- In carrying out the Special Event / Project funded by this grant the Grantee agrees to comply with all applicable legislation including federal and provincial laws and municipal bylaws, and including, without limiting the generality of the foregoing, the Charter of Rights and Freedoms, federal and provincial human rights legislation, and applicable employment legislation.
- Failure to comply with the condition set forth in this paragraph shall constitute default and BCM shall have no further obligation to provide any balance of the grant and BCM shall also have the right to reclaim in its entirety all grant advances forwarded to the Grantee in connection with this grant.

12. Payment of Grant Funds

- BCM will pay grant funds according to the Payment Schedule stated in Schedule A attached hereto.
- BCM will not release the payment until the appropriately signed signature page(s) of this Grant Charter is received.
- BCM may temporarily withhold grant payments or terminate this Grant Charter if, in BCM's opinion, it:

- is not satisfied with the Grantee's progress.
- determines that the Grantee is unable to complete the Grant in a satisfactory manner.
- determines that the Grantee is not complying with one or more of the grant criteria or specified conditions that relate to the Grant, or.
- determines that continuing the Grant is not in the community's best interest.

13. Signing Grant Charter

- Once the Grant Charter is signed by the appropriate signing authorities, please scan and forward electronically to: bsingleton@bcminsurance.com

SCHEDULE A - Budget, Payment, Reporting and Special Conditions

GRANT RECIPIENT: _____

GRANT AMOUNT: \$5,000 CAD Dollars

EVENT NAME: _____

EVENT DATE: _____

PERIOD OF THE GRANT: March 1, 2027 - December 31, 2027

GRANT RECIEPTENT CHEQUE INFORMATION (Grantee to fill out):

Name: _____

Address: _____

Attention: _____

Contact Information: _____

GRANT BUDGET:

Grant funds may only be spent for the items and/or activities pertaining to the Special Project/Event.

Sample Budget Breakdown:

Tables and coverings \$2,000.00

Marketing material \$100.00

Fundraising activity \$2,200.00

Grantee Representative Name & Title: _____

Signature: _____

Date Signed: _____

BCM Insurance Media Release Forms

PRINT, VISUAL AND VIRTUAL COMMUNICATION

BCM Insurance Company is requesting access to print, visual and other virtual communication pieces such as:

1. Links
2. Logos
3. Photos
4. Videos

As they pertain to the grant and Grantee activity. This release form allows BCM access to essential print, visual and virtual communications to be used at BCM Insurance's discretion to cross promote and / or publicize grant program activity.

This media release form also ensures that any photo or video that is used by BCM Insurance has been vetted and approved by the Grantee before distribution. This release form ensures that any person or persons in any print, visual, and virtual communication has been made aware and given consent on behalf of the Grantee wherever possible. BCM Insurance recognizes that any and all print, visual, and virtual communication rights of ownership remain with the Grantee and this form acts as an extension of permissible use **NOT** ownership of any publication asset.

Types of print, visual and virtual communication publications can include, but are not limited to:

- Public announcements
- News releases
- Award presentations
- Acknowledgement on websites, and through social media
- Special events

It is a request from BCM Insurance that all annual reports, newsletters, news releases, exhibits, or other means of communication – print, visual or virtual – dealing with the activities or achievements of the work of the grant shall acknowledge the BCM's support and include BCM's logo and website URL: [Bertie & Clinton Mutual Insurance Co. – Welland Insurance Company \(bcminsurance.com\)](https://www.bcminsurance.com) or related hashtags: #BCMGrant #BCMInsurance #BCMCommunity #CommunityImpact #SocialImpact #EconomicImpact #EnvironmentalImpact #Niagara #NiagaraCommunity #BCMNiagara wherever possible.

BCM Insurance has the following social platforms:

1. Instagram (<https://www.instagram.com/bcminsurance/>)
2. Facebook (<https://www.facebook.com/bcminsurance/>)
3. LinkedIn (<https://www.linkedin.com/company/bcminsurancecompany/>)
4. Twitter (X) ([BCM Insurance \(@BCM_Insurance\) / X](#))
5. TikTok ([BCM Insurance \(@bcm.insurance\) | TikTok](#))

It is a subsequent request that all logo placements on websites and social media be tagged back to BCM Insurance, or have a hyperlink to the BCM Insurance webpage: [Bertie & Clinton Mutual Insurance Co. – Welland Insurance Company \(bcminsurance.com\)](https://www.bcminsurance.com)

CERTIFICATES AND SIGNAGE

All grantees will receive a grant certificate, which is required to be posted in an appropriate high traffic/visible location. Once the grant is complete, BCM may provide project signage/decals to be displayed on or near the project, if applicable. The costs of recognition signage will be funded by BCM.

BCM may identify opportunities for recognition related to outdoor projects, including festivals, cultural events, sporting events, access ramps, heritage building, parks, and trails. Grantees involved in outdoor projects may request or be requested to provide project signage to be posted in appropriate high traffic and visible location.

APPROVED WORDING AND LOGO

All recognition certificates, plaques, signs, and other forms of recognition will follow an approved wording and graphic standard and will acknowledge BCM. The approved wording to be used in publicity and promotional materials is:

“Supported by a grant from the BCM (Bertie & Clinton Mutual) Community Grants Program”.

The official BCM logo, which is available from the Community Grants Committee at request to bsingleton@bcminsurance.com, is in copy-ready format, and shall appear along with the acknowledgement, as may be appropriate.

GRANT ANNOUNCEMENTS

BCM requires grantees to observe a news blackout period after they are notified of their grant. This period enables BCM to coordinate communications and notify key stakeholders about BCM board decisions. During this period, grantees must not make any public announcements about their grant.

The initial grant announcement will be made by BCM. Subsequent announcements will be done in partnership with the grant recipients and BCM.

MEDIA EVENTS

All grantees are required to contact BCM at bsingleton@bcminsurance.com regarding plans to hold a media event, create a photo opportunity or distribute a news release to recognize their grant.

BCM will identify opportunities for highly targeted recognition or unique marketing strategies for organizations receiving high-impact grants with significant recognition potential and will work with grantees to develop a recognition/media strategy tailored to their grant.

Grantee Representative Name & Title: _____

Signature: _____

Date Signed: _____