



# Western Emergency Support Fund

Emergency grant funding for Canadian organizations in crisis

*Applicant Guide (2026)*

## OVERVIEW

Across Canada, communities are facing more unexpected challenges than ever before, whether from extreme weather events to rising demand for essential services. In these moments, local organizations are often the first to respond and the most at risk of disruption.

As we mark 25 years of supporting communities, we are proud to announce the **\$100,000 Western Emergency Support Fund**, to provide **fast, trust-based funding of up to \$10,000** to registered Canadian charities and qualified donees facing urgent, unforeseen challenges. This includes both **community crises and internal operational emergencies** that threaten the continuity of essential services.

Our goal is simple: Help organizations stay operational and continue supporting their communities when it matters most.

### Funding Focus

We support Canada Revenue Agency (CRA) registered charities and qualified donees responding to:

#### 1. Community Emergencies

- Climate disasters (floods, wildfires, severe weather)
- Short-term spikes in demand (food banks, shelters, crisis services)
- Sudden community shocks (evacuation, infrastructure failure)

#### 2. Organizational Emergencies

- Unexpected loss of funding
- Facility damage (fire, flood, vandalism)

- Critical equipment failure
- Sudden staffing disruptions impacting service delivery

## Funding Details

- **Grant amount:** Up to \$10,000\*

*\*partial funding may be provided for less than the requested amount at the Foundation's discretion, based on documented need, available reserves, and eligibility of proposed costs.*

- **Decision timeline:** 5-8 business days, and as quickly as 48 hours for fast-tracked applications
- **Funding use:** Immediate needs only (0–90 days)
- **Application intake:** Rolling, year-round, up to \$100,000 cap

## Why This Matters to the Western Communities Foundation

At Western, we believe in being there in moments that matter.

As part of a national insurance brokerage, we see firsthand how quickly unexpected events can disrupt lives and organizations. Just as insurance helps individuals recover, this grant exists to support the organizations that hold communities together during times of crisis.

This program reflects our commitment to:

- Community resilience
- Rapid response support
- Keeping essential services running when they are needed most

## ELIGIBILITY

Applicants must:

- Have annual revenue **under \$1.5 Million** (reflected in the most recent tax filing or financial statement)

- Be a registered Canadian charity with a valid CRA number, municipal or public bodies performing a function of government in Canada registered as qualified donees
- Be delivering services in Canada an offer face-to-face engagement as a core part of their work.
- Be located within 50 km of a Western Financial Group branch or serve a community within that area. [Check if you're in our community.](#)
- Demonstrate an *unexpected, time-sensitive* crisis
- Show that funding will address **immediate needs**

### **Not eligible:**

- Individuals
- For-profit organizations
- Organizations that are NOT a registered charity or qualified donee according to Canada Revenue Agency definitions
- Planned or ongoing program funding
- Deficit reduction unrelated to a specific crisis

### **HOW TO APPLY**

**Applications are submitted online**, designed to be completed in **under 15 minutes**.

You will be asked to provide:

1. Short organization overview (~ 200 words)
2. What emergency are you responding to? (brief description of the crisis, ~200 words)
3. How urgent is this situation right now (critical at immediate risk within 24-72 hours; high urgency where services are disrupted or at risk within days; or stable but urgent can continue temporarily but needs support soon).
4. Who is affected and how many people?

5. How will funds be used immediately?
6. What happens if funding is not received?
7. Amount requested (up to \$10,000)

**Required:**

- CRA charity number, qualified donee or municipal business registration number
- Banking info

**Optional:**

- Budget snapshot, photo, estimate, support letter

**HOW ARE APPLICATIONS ASSESSED****Criteria**

Applications are assessed using a rapid-response, trust-based model:

- **Urgency:** Is there immediate risk to people or services?
- **Impact:** How many people are affected and are vulnerable populations involved?
- **Fast Track decision & Criticality:** Is there an immediate crisis, such as services being halted or at serious risk within 48–72 hours, requiring urgent funding to sustain critical operations or ensure safety? Will this funding keep essential services running?
- **Feasibility:** Can the need be addressed effectively with this grant?
- **Equity:** Does this support underserved or high-need communities?

**After You Apply**

- Applications are reviewed on a rolling basis
- You will receive a decision in **5-8 business days, and as quickly as 48 hours** based on urgency of need
- Approved funds are distributed quickly to support immediate needs

## FREQUENTLY ASKED QUESTIONS

### Who can apply?

Canadian charities or qualified donees registered with the Canada Revenue Agency, that operate or serve communities in areas where Western Financial Group has operations, have annual revenue below \$1.5 million, and are facing an unforeseen, urgent crisis are eligible to apply. To check if you're in our community, [visit here](#).

### I'm not a registered charity. Can I apply?

Only Canada Revenue Agency registered charities or qualified donees can apply. Please review the full eligibility criteria.

### How much funding is available?

Eligible organizations may request **up to \$10,000** in emergency funding to address urgent needs arising from a crisis or operational emergency.

Partial funding may be provided that is less than the amount requested. Final grant amounts are determined at the Foundation's discretion based on demonstrated need, available funds, and eligible expenses.

### Can funding be used for anything?

Funding should be directed toward urgent, crisis-related needs like emergency repairs, temporary staffing, essential supplies, or restoring critical services. Although some funds may cover general operations or administrative costs, the main goal of the grant is to respond to an urgent crisis or emergency. This funding is not meant for ongoing operational expenses, long-term projects, or planned programs.

### How quickly will funding decisions be made?

We aim to make decision within 5-10 business days after receiving a complete application, or as quickly as 48 hours for fast-tracked applications needing immediate funding.

### What kinds of situations does this fund support?

This fund supports both community and operational emergencies, including:

- Climate disasters such as floods, fires, or severe weather
- Sudden increases in demand for services

- Unexpected shocks that impact service delivery
- Staffing disruptions that impact service delivery

### **How do I apply?**

Applications are submitted online through a short form that takes approximately 15 minutes to complete. You will be asked to briefly describe the situation, the impact, and how the funding will be used. A valid CRA charitable registration number, municipal or qualified donee business registration number is required.

### **Will all eligible applicants receive funding?**

No. Total funding is limited to \$100,000 per year, and individual grants are up to \$10,000.

All eligible applications are reviewed based on urgency and impact. However, funding is limited and not all eligible applicants will receive support. Priority is given to the most urgent and high-impact needs, and grants are awarded while funds remain available throughout the year.

### **Will feedback be provided on unsuccessful applications?**

We review a high number of applications and while we aim to be transparent in our process, we are not able to provide individual feedback to all applicants.

### **If my application is unsuccessful, can I reapply in the future?**

Yes. Applicants who are not approved are welcome to reapply in the future. We recognize that circumstances, urgency, and organizational needs can change over time, and a future situation may better align with the fund's eligibility criteria and current priorities. We encourage organizations to reapply if a new or significantly changed emergency arises.

### **If our organization has received funding, can we apply again?**

Yes, but this fund is intended to provide short-term, immediate relief for unexpected crises. Organizations must wait a minimum of 12 months from the date of their last funding decision before reapplying. A new application will be considered only if the organization is facing a new or significantly different crisis that meets the fund's criteria.

## **PROGRAM CONTACT**

If you still have questions about eligibility or the application process, please reach out to [CommunitiesFoundation@westernfg.ca](mailto:CommunitiesFoundation@westernfg.ca).