

2023 Crusaders Rugby Club Annual Report

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Crusaders Rugby Club Sponsors

A special thanks to the generosity and support of our 2021 sponsors:































2023 Funding and Corporate Donors

A very special thanks to our government supporters and our corporate donors:

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President’s Message

2023 marked yet another splendid year for our club, undoubtedly owing its success to the profound dedication of our coaches, board members, staff, and volunteers. Our triumphs extended beyond the field, as we witnessed growth and the development of innovative programs. Our reputation and leadership within the province have been steadily flourishing. We have every reason to be immensely proud of our club and its remarkable achievements.

On the Field: The Senior Men’s 1st XV team had a remarkable season in 2023, finishing first in the Marshall South with an impressive 7-3 record. This year marked their first entry into the McCormick Cup in several years, where they faced narrow defeats against Waterloo on September 9, and later, Aurora in the consolation rounds.

The 2nd XV team also shone brilliantly, boasting a 10-2 record and clinching the top spot in their Marshall South league. Not to be outdone, our 3rd XV had an exceptional year, ending with a 7-2 record and securing 2nd place in the TRU Men B league, often competing against other clubs' 2nd teams.

Scott Hendry and his coaching team are set to return next year, aiming to further the progress of the 1st and 2nd teams, with a special emphasis on rebuilding the 3rd team.

The program continues to expand in size, depth, and on-field success after a challenging few COVID years and is back to 110 members. Kevin Brenders, Scott Hendry, and Geoff Bowman are at the helm of the Senior Men’s program, fostering a competitive and fast, attractive style of rugby. Notably, the program is showing consistent year-on-year improvements and is successfully incorporating a wealth of graduating junior players into the senior ranks. This integration has been key in overcoming historical challenges in retaining graduating U18s within club rugby. In 2023, our student numbers topped 46, a significant increase from 20 in 2019. With the continued rise in numbers and the quality of our junior players, the future looks exceptionally bright for Cru’s Senior Men.

The Senior Women's team celebrated yet another exceptional year, guided by the adept leadership of Kyle Knight and Calley Maeda. Their performances on the field have notably improved, signalling a promising trajectory for the program's growth and development. Kyle and Calley's strategy of internal rebuilding and a focused retention of junior players demonstrates their commitment to fostering a sustainable program.

Our junior boys and girls programs have also seen impressive enrollment and have consistently demonstrated top-tier performance on the field. These programs stand as a testament to excellence, continually evolving and reaching new heights. A heartfelt thanks goes to both Kevin and Calley for their inspiring leadership in 2023. Additionally, immense gratitude is owed to the Head Coaches and their assistants, whose dedication and time investment have been pivotal in shaping the outstanding quality of our Cru Junior programs.

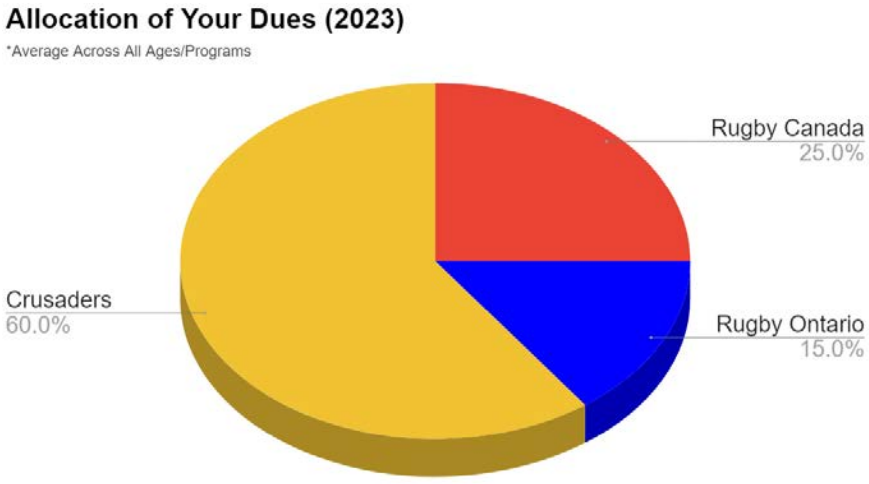
The Minis continue to thrive under Gary Goetsch’s leadership and the club continues to run the largest minis program in the province, and in combination with the minis summer camps, the future is bright. Our annual minis tournament was again a great success and remains a mainstay of every club’s calendar.

Growth: Our core membership numbers are back to close to pre-pandemic numbers and our overall participation numbers are up over 2022. Our core rugby membership was up 7% over 2022. In all, we

had 1,269 registrations for our various programs in 2023. The growth was not as strong as 2021 & 2022 but still positive and a great foundation for further growth in 2024.

Overall, full memberships in our senior programs increased by over 30% over 2022 - a testament to the incredible efforts Kevin, Calley, Scott, Kyle and their teams have put into developing our senior programs. Our core junior rugby programs grew 16% over 2022. Our minis program numbers were reduced by 20%, after incredible growth in 2022, but comparable to previous years.

2024 Dues & Capital Levy: 2024 will necessitate some changes and increases to our fees structure. A number of factors are putting pressure on rugby clubs: general inflation, quality/service expectations, aging facilities, regulatory/HST changes, increasing Rugby Canada and Rugby Ontario union dues, increasing referee costs, extraordinary increases in insurance costs, and in our case specifically, the need to grow our Capital Fund to support the replacement of our clubhouse within the next 7-10 years.



As a board and club, we work extremely hard to keep costs as low as possible and to ensure the sport is as financially accessible as possible. Keeping club rugby affordable has been, and remains, a fundamental club principle. Depending on the age/program, as much as 57% of the player membership dues collected at point of registration are payable to Rugby Canada and Rugby Ontario. In 2023, across all our programs an average of more than 40% of member dues were payable to Rugby Canada and Rugby Ontario. The average percentage has crept up over the past 20 years from less than 15% to the current 40%+ and is a consequence of the unions raising their dues somewhat aggressively and disproportionately to club increases, and the clubs (not just Cru) pushing their costs/revenues down to the maximum extent possible to keep overall member costs down. Comparable volunteer-driven soccer programs, lacrosse programs and football programs in our region are 60-250% more expensive (including the respective union/PSO/NSO dues) - and in those cases the PSO/NSO dues can be just 20% of rugby union/PSO/NSO dues. Rugby clubs in general have arrived at a place where their direct membership revenues, even with external support and cross-subsidization, no longer support the cost of quality programming, facilities and equipment.

Over the past years we've relied on bar surpluses, to the extent they were generated, to underwrite the club's core rugby activities. Since 2019, we've significantly diversified the clubs activities and are now increasingly reliant on other forms of funding (surpluses from offseason/camps programs, sponsorships, grants, etc) to further underwrite the widening revenue gap related to core summer rugby programming. Furthermore, expectations of the club's programs have increased: players and parents want a better overall and more organized experience and we have a decreasing pool of volunteers (this is a nationwide problem not unique to Cru or rugby) willing to give up time, evenings and slices of their weekends to the club.

Consequently, in 2024 we will be increasing dues across the board and introducing a Capital Fund Levy that will go some way to increasing the $140,000 that we have in that Capital Fund currently, funded by annual surpluses largely driven by the success of our camps, indoor and other/newer programs. The club now annually budgets to generate surpluses of 10-15% of revenues each year and will continue to allocate a substantial portion of generated annual surpluses not required for cashflow or cash reserves to the board-restricted Capital Fund.

Rest assured that the club remains committed to seeking external sources of funding, diversifying revenues that support the club's programming, managing expenses tightly, and lobbying for reduced union fees (and/or more value for those existing fees) and any other mechanisms to keep our membership dues as inexpensive as possible to support growth. As a club we are firmly committed to the traditions and ethos of a traditional rugby club however we also need to adapt to financial realities, the hand we are dealt by Rugby Canada and Rugby Ontario, demographic/lifestyle changes, as well as our membership's and community's changing expectations and act responsibly in laying the foundations for the long-term sustainability of the club.

2023 Grants: In 2023, the club secured a further $316,000 in funding from the Ontario Trillium Foundation to 1) provide volunteer support in the form of full-time personnel and volunteer development/supports, and 2) provide capital funding to allow us to water all our fields by extending the regional water supply to the club property and acquiring a irrigation system that can water all our fields. The club will continue to seek external sources of funding and grants in 2024 to improve our facilities and support our volunteers.



Grounds/Facilities: The club procured more than $150,000 in new field maintenance equipment in 2023 (tractor, UTV, roller, aerator, groomer, top dresser, power rake, top loader, mower, seeder, fertilizer) and implemented a comprehensive field maintenance program which includes a fertilization, aeration and seeding program, that has resulted in vastly improved playing surfaces for everyone. With the generous support of the Alumni Fund, the club purchased two overflow changeroom sheds for busy club days which double as winter storage sheds for equipment. We invested in updating our main field irrigation system to draw well water and reduce our costly reliance on trucked-in water, upgraded the irrigation control system and repaired the main field lighting system. The club also remodelled the areas to the east and west of the main parking lot to reclaim parking and make those areas more attractive.

The grounds/fields have never looked better - and we're going to continue to put a focus to this. The weather/rain helped but the new equipment and the effort put forth by people to develop a sustainable and effective field management program undeniably paid off. Improving our fields will remain a top priority in 2024 - and we aim to introduce a club-wide irrigation solution to water the fields throughout the summer which should further improve field conditions substantially.



General Manager: In August, the club hired a full-time General Manager, Silviu Butnaru, to help drive the club forward. Silviu comes to us from the Rosedale Moore Park Association and has more than 30 years' sports and club management experience. Silviu has already made a massive impact on the club by taking on a wide range of operational responsibilities that our somewhat overloaded board members have historically had to perform, freeing up some board capacity to focus on more

impactful activities. The club has grown substantially in these past 4 years, has become more time-consuming and complex to manage - having a professional GM on board will help us continue to grow, improve our organization and member experience.

Financial/Compliance: The club had another successful financial year and has completed its journey to full reporting/tax/CRA compliance, clearing the backlog of all remaining “shouldas” we shoulda done in the past. Candace Carroll, our new Treasurer, led us through our second successful and gruelling financial audit - and we are proud to be the only club in Canada that submits itself to provide that degree of transparency into our financials, as well as our management and administration of the club. The importance of maintaining that high degree of rigour and compliance cannot be overstated: the club is uniquely positioned to attract substantial and transformational financial support from government and non-governmental sources who demand a high degree of transparency and evidence of excellent management practice; and the audit further imposes financial and management discipline, best practices and ongoing improvement upon us which in turn helps support the club’s sustainability in the long-term. The audit and all the practices in place to support it are costly both financially and in terms of considerable volunteer time/effort but undeniably worth the ongoing investment.

Member Survey: The board conducted another survey of our membership in 2023 - thanks to the many members and parents who responded. The survey has provided more excellent input into the board’s prioritization of projects and issues. Overall the responses were overwhelmingly positive but it wasn’t exclusively all rainbows and unicorns: we know we have some challenges to address. After the survey, the board completed a review/refresh of our 2022-2025 Strategic Plan aimed to incorporate the most salient feedback. The plan is available in the Governance section of the website and we continue to welcome ongoing feedback and suggestions.

Future Facilities: The club continues to discuss our future facilities, post the expiry of our current lease in 2033, with the Town of Oakville and the Mayor Rob Burton. We’ve made good progress and expect to have a much clearer idea in 2024 of where and when the club may move (likely in the 2029-2033 timeframe). The options we are discussing are exciting for the club in that they will provide much-improved and plentiful facilities - more to come as those discussions lead to a plan we can share.

Social: On the social side, our May fireworks event was attended by a record 1,200 people and our pyromaniac/pyrotechnic team put on an enthralling and exhausting 35 minute display. The club co-hosted Safella, a new event that we hope to continue with in 2024 and beyond, attended by over 1,500 people. Safella had the benefit of showing us the art of the possible for larger events and we hope to repeat the size/scope of that event in future. We want to reestablish many of the older traditions/events that were impacted by COVID (prom dress, alumni day etc.) and add new events in 2024 - and we sincerely hope the membership will help organize, participate and make them a success. We are so fortunate to have our facilities, a clubhouse, our beautiful grounds, a great community and fantastic events - and perhaps we don’t collectively take full advantage. That’ll be a priority for 2024.

Sponsors: None of what we accomplished would be possible without our generous supporters and sponsors:

- The Town of Oakville
- The Ontario Trillium Foundation
- Penalta
- Appleby College
- Dietrich’s Butcher & Marketplace

- Sleeman Breweries
- Pommies Cider
- Athletacare
- RBC Global Asset Management
- Muldoon's Hand Roasted Coffee
- Yapalong
- Soble Rickards and Associates
- Henderson Partners
- F45 Training
- OnePlumb Plumbing
- Imperial Woodworks
- Gitten Creative
- Stephenson's Rental Services
- TD
- CIBC

A few special thanks:

- The coaches and volunteers, whose names are liberally scattered throughout this report, without whom this club fundamentally could not exist. On behalf of the players, kids and parents who benefit from your commitment to the club, love of the game and enthusiasm, a massive "thank you for all you do"!
- The Alumni Fund which provided $13,5000 to purchase two new overflow changesheds which have been installed on the Archery pitch.
- Many thanks to the Alumni, and in particular Alan Kouba, for leading a fundraising effort in the winter/spring for the field water project.
- Our departing board directors, David Walker, Calley Maeda, Jillian Bowman, Jonathan Carrol, Zach Rayner and David Nelson: on behalf of the club, thank you for your service to the club and its membership. You're never thanked enough, your contributions never acknowledged enough, nor your success recognized enough! You've all made enormous and generous contributions in time, effort and expertise to the club to the benefit of its members and rugby. A most sincere thank you.
- Drew Warnock – stickhandling many projects and managing the minis summer camps
- Dana Flatt – another great year leading our team of athletic therapists to support our athletes.
- Chris Clark - who continues to commit very significant amounts of his time mowing fields, organizing things, hosting things and being a hugely positive contributor to the club.

Looking Forward: The club will continue to focus on growing, not just numerically, but in terms of quality programming, on-field excellence, and providing the best overall rugby club experience to our members and participants. We'll continue to improve our facilities, our volunteer supports, our overall level of organization, focus on the experience, our programming, social events that bring us all together, and uplift our engagement with the community. We're going to continue to measure ourselves against world-class rugby clubs and aspire to be better!

Lastly, I'd like to thank our highly committed board members. This is often a thankless job - and for an organization of our size and growing complexity to be run largely by volunteers is remarkable. I've thoroughly enjoyed working with all of you and am immensely impressed and proud of the teamwork, dedication and commitment the board displays and puts forth.

If you've managed to stick with this all the way to the end, one ask of you: please take time to show our generous army of volunteers for all they do.

Thank you all for a great 2023! Here's to a fantastic 2024! There are more positive changes afoot, an enthusiasm amongst the board, coaches and volunteers and we look forward to sharing more successes on and off the field!

Please reach out any time with your suggestions/ideas/feedback/questions or concerns: president@crusadersugby.ca

Chris Tudor Price, President

Board of Directors

Current Board of Directors

ROLE	NAME	EMAIL
Executive Directors		
President	Chris Tudor Price	president@crusadersrugby.ca
Vice President	Christopher Warren	vice.president@crusadersrugby.ca
Treasurer	Candace Carroll	treasurer@crusadersrugby.ca
Secretary	David Walker	secretary@crusadersrugby.ca
Non-Executive Directors		
Men's Rugby	Kevin Brenders	mens.rugby@crusadersrugby.ca
Women's Rugby	Calley Maeda	womens.rugby@crusadersrugby.ca
Mini Rugby	Gary Goetsch	minis.rugby@crusadersrugby.ca
Facilities	Phil Cartwright	facilities@crusadersrugby.ca
Fundraising & Sponsorship	Open	fundraising@crusadersrugby.ca
Events & Tournaments	Jonathan Carroll	social.director@crusadersrugby.ca
Communications	Jillian Bowman	communications@crusadersrugby.ca
Director-at-Large	Pat Daniels	pat.daniels@crusadersrugby.ca

2023 Board Meeting Attendance Record

Nine Board Meetings were held in the 2023 Fiscal Year.
A quorum of Directors was present at all meetings.
Average attendance by Directors was 76%.

	Feb	Mar	April	May	June	July	Aug	Sept	Oct
Chris Tudor Price	✅	✅	✅	✅	✅	✅	✅	✅	✅
Christopher Warren	✅	✅	✅	❌	✅	✅	❌	✅	✅
Candace Carroll	✅	❌	✅	✅	✅	✅	✅	✅	✅
Zack Rayner	✅	✅	✅	❌	❌	❌	Resigned		
David Walker	✅	✅	✅	✅	✅	✅	✅	✅	✅
Kevin Brenders	❌	✅	✅	✅	✅	❌	✅	❌	✅
Calley Maeda	✅	✅	✅	❌	❌	❌	❌	❌	❌
Gary Goetsch	✅	✅	✅	❌	✅	✅	✅	✅	✅

	Feb	Mar	April	May	June	July	Aug	Sept	Oct
Phil Cartwright	✅	❌	❌	❌	✅	✅	✅	✅	✅
Pat Daniels	✅	✅	❌	✅	✅	✅	✅	✅	✅
Jillian Bowman	Appointed	✅	❌	✅	✅	✅	❌	✅	✅
Jonathan Carroll	Appointed						✅	✅	❌

2023 Board Positions

At the 2023 AGM (January, 2023) six board members will be elected for a two (2) year term spanning 2024-2025 as follows:

Two Club Executive positions:
Vice-President
Secretary
In addition four directors will be elected to take responsibility for the following portfolios:
Women's Rugby
Facilities
Marketing & Communications
Social & Events

Fundraising and Sponsorship are key activities for preserving the financial viability of the Crusaders Rugby Club. A director for the **Fundraising and Sponsorship** portfolio, with a one (1) year term, will be voted on at the 2023 AGM.

In August 2023, following the resignation of the Treasurer, Candace Carroll was appointed to the position of Treasurer.

A motion will be voted on at the 2023 AGM to confirm the appointment of Candace Carroll as **Treasurer** for a one (1) year term ending at the 2024 AGM.

Eligibility

Both club members and non-members (18 years and older) are eligible for election to the Crusaders Board of Directors.
In order to be eligible for election a candidate must be proposed and seconded by an existing voting member of the Club and receive a simple majority of the votes cast by voting members at the AGM.

Please send nominations or expressions of interest for election to the Crusaders Rugby Club Board to David Walker at secretary@crusadersrugby.ca.
For more information please contact secretary@crusadersrugby.ca.

David Walker, Secretary

Vice President's Message

Emerging from the challenges of the pandemic, rugby is back and Cru continues to grow and thrive once again!

The Club is recognized across Canada as being a leader in the growth of rugby, offering a comprehensive range of programming for persons of all ages and abilities. It is important that, with immense gratitude, we recognize the tireless efforts of all of our dedicated volunteers and coaches who truly are making a difference in the physical and emotional well-being of countless individuals and families in our community - thank you! More broadly, we remain committed to being a welcoming and inclusive community, supporting all participants who seek that intangible and rewarding sense of positive community and camaraderie on and off the pitch, and who aspire to reach their fullest potential, including national and provincial representation.

Throughout 2023, your board has met consistently, and collaborated to deliver high quality and accessible rugby programming, host fantastic and well-attended social events and tournaments, elevate our community and stakeholder engagement, and improve the effectiveness and transparency of our governance by developing and now implementing a multi-year strategic plan and by establishing an audit committee of the board. We remain committed to keeping all members engaged and informed, and value your input on what's working, what's not, and what can be done differently. Feel free to reach out any time - vice.president@crusadersrugby.ca

Always focused on how we can better serve our members, deliver on our mission and vision, and build upon our historic club's legacy with a view to our future growth and prosperity, in 2024 we will continue to proactively engage in meaningful discussions with Oakville Mayor Rob Burton, Oakville MP Anita Anand, Oakville MPP Stephen Crawford, Oakville's 14 Town and Regional Councillors, Town senior staff, and key external stakeholders to build and leverage the relationships we need to secure our future, with renewed facilities, in Oakville.

In order to prudently prepare for these future investments in enhanced facilities, the club will be introducing a modest Capital Fund Levy this year and on a go forward basis. We are also very excited to have welcomed Silviu Butnaru as the club's first full time GM - this represents a tremendous leap forward for the club as we sharpen our operations with a focus on continuous improvement in the member experience and quality of programming. Taken together, these two initiatives well position us on a stable growth footing and your club leadership team is very excited about our bright future together - from strength to strength.

I look forward to continuing to advance these conversations, and help realize a bold vision for the our future in the years to come with a vastly expanded clubhouse, indoor artificial turf, dedicated strength & conditioning space, and a significant number of outdoor pitches, all of which will strategically position the club to meet the demands of our fast-growing membership, and realize our ambition to host more tournaments, and be a central hub for rugby in Ontario.

Christopher Warren, Vice President

Mens/Boys Rugby



It was another growth year for our Junior and Senior Men's programs.

Our U14s were again very well led by Sonny Karunarasn. The U14s as a group were not the physically largest group we had put through, but they evolved into a dynamic, pacey group by season end. Sonny and coaches have again proven themselves to be patient teachers and the boys really came on as the season concluded to have two sides considered amongst the better teams in the province.



Our U16s had a very good year, not unlike our other grades, we split the group into two balanced teams. Both teams did well in a very competitive ORU West division with one making the Top 4 for playoffs and qualifying for the Ontario FInals. Their draw placed them against a very talented Waterloo County side. Despite an advantage in territory and possession, the boys fell 2 tries to none to the eventual and deserving Ontario Champions.

Thank you to Don Kroes and the group who again led the U16 age group, and were wonderful role models for the boys.

U18s also had two balanced teams, with one in each division. Both sides finished top of the table in league play. With Rugby Ontario rules stating a club can only have one team qualify for the Finals, the Cru were placed as top seed in the Ontario Finals. The boys performed well and took the Championship for the fourth consecutive tournament. Well done to all and we wish the graduating boys well as they move into the Senior Grades next Season having won two in a row. Thank you to the coaches for their commitment to the boys' success.



Our Senior programs saw the return of Colts or U23 Rugby for the first time in a number of years and we hope and look for the support to do more of these matches in future years. The Cru 3rd Grade also returned in 2023 to field a side in the TRU 2nd Division and finished tied for 1st with an 8-1 record. They lost their playoff match to league Champions Belleville in the semi-final.

2nd Grade finished with the top record in Ontario for the 2nd consecutive season and again played an attractive and open brand of rugby. With an average age in the very early 20s, many of these players will be contributing at the First Grade level this season and the next few seasons.

2023 was a big step forward for our young first graders, as they captured first place in their pool and a Top 4 ranking after the regular season. They qualified for



the League Final after a bruising encounter with the Toronto Scottish however fell in the Finals away to a very mature and talented Brantford Harlequins.

The club fulfilled its mandate of being a great level of high end amateur rugby while also welcoming and supporting a number of the Pros back to the club when they needed a place to find competitive games of rugby. Thank you to our coaching group at the Senior level for developing all of the grades, and three sides finishing so high on the respective tables is a very difficult thing to achieve.Well done all.

Marshall South - 1st XV Team - (Mens)

POS	TEAM	PLD	W	D	L	PF	PA	DIFF	PTS
1	Crusaders Rugby Club	10	7	0	3	386	216	170	36
2	Burlington Centaurs	10	6	0	4	362	205	157	34
3	Toronto Nomads	10	1	1	8	174	371	-197	11
4	Vaughan Yeomen	10	1	0	9	131	483	-352	5

Marshall South - 2nd XV - (Mens)

POS	TEAM	PLD	W	D	L	PF	PA	DIFF	PTS
1	Crusaders Rugby Club	12	10	0	2	515	209	306	53
2	Burlington Centaurs	12	10	0	2	504	200	304	51
3	Toronto Nomads	12	7	0	5	435	227	208	30
4	Vaughan Yeomen	10	0	0	10	66	664	-598	2

2023 Club Championship

I'm pleased to announce that the Crusaders are making advances in the club championship - where both the 1st and 2nd team competition points are counted equally towards a Club Championship. The winner is based on total 1st XV and 2nd XV points. All 10 rounds of regular season play and 2 playoff weeks are counted.

Club	1st XV Points	2nd XV Points	Total Points
Balmy Beach	40	53	93
Crusaders Rugby Club	36	53	89
Toronto Scottish	50	38	88
Brantford Harlequins	45	41	86
Burlington Centaurs	34	51	85
Oshawa Vikings	37	47	84
Peterborough Pagans	27	35	62
Waterloo County	37	25	62
London St George	30	28	58
Aurora Barbarians	21	22	43
Barrie RFC	16	26	42
Ajax Wanderers	21	20	41
Toronto Nomads	11	30	41
Guelph RFC	14	6	20
Vaughan Yeomen	5	2	7
Markham Irish Canadian RFC	1	-2	-1

Looking forward, many Cru players are now in demand and we expect a little turnover to our young sides. That having been said, we are confident the next group will be just as good in time and expect to challenge again for League Championships. It's up to us and to our supporters to make Cru Park a fantastic place for our players to play at and a difficult place to visit as an opponent.

Finally, we'd like to acknowledge the Rugby Match Officials who again, despite being asked to do a large number of fixtures, did so very capably and in good humour in 2024. Without them there is no game and they need us to continue to support them.

Kevin Brenders, Mens Rugby

Womens'/Girls' Rugby



2023 was an unbelievable year that consisted of development and growth at the senior level. We welcomed back some past years players and 12 new players, some of whom have never played rugby before.

Cru finished 3rd in the league with a record of 4-4. Considering 2022 saw a brand new team finishing 5th in the same league, this is a massive improvement! This is all due to the hard work of our senior women who each week continue to develop on and off the field.



The energy that was brought from all the girls throughout the year really showed in our last 2 games, which gave us 2 u18 debutants: Julia Kata & Izzy McPhee.

Some of our Senior Women also enjoyed a great weekend away at New York 7's. This tournament was a joint tour with a Men's team also heading down. The Women's team came back across the border with some American silverware by winning the Plate Final in the Social Division.

I'd like to thank all of the girls that showed up during the season, without you this team would not be what it is! I look forward to growing the program in 2024 with you all and welcoming the u18s that are coming through.



Last shout out goes to Jeffrey Rumple who once again sponsored the senior women. His support provided us with summer tank tops for the entire squad. Your continued support is appreciated and is a testament to your commitment to women's rugby in Oakville.

U14 Girls



The U14 Girls had amazingly strong results on the field and a wonderful camaraderie off the field. They may have only lost 3 or 4 times in festival format all year. The Girls got along so well as a group and if they stick together, they have the potential to be a very strong cohort. The offseason focus will be on Try Rugby Days and building up their numbers and their depth for next season.

U16 Girls

The U16 Girls were a group to celebrate in 2023, led by an experienced coaching group their numbers ballooned to pre

pandemic size and they ran two teams. Both teams competed very well in the Rugby Ontario Central Division finishing first and fourth with only 3 losses between them and a whopping +353 pts difference. As a club can only place one side in the Finals tournament, the Gold team entered the Ontario tournament.. In the end they finished Silver Medalists to Oshawa Vikings and Ontario Runners up after a hard fought and tense final. Congratulations to all of the players and Coaches on an unforgettable summer. What a great group to watch this year with the best yet to come.



U18 Girls

Our U18 Girls built a lot of momentum this summer and although the record didn't always reflect it, competed quite well on a week to week basis. They finished the season with a -35 pts total , and 2-8 record, however as the youngest side in the league picked up valuable experience. With the graduation of a number of u16s and the work the group are putting in during winter training, this group looks to contend very strongly in next season's competition.

Female Participation

Growth in female participation in the club's core programs has improved somewhat since 2018 and remains around the 30% mark in terms of the total club participation.

In addition to the growth of our senior women ranks in 2023, our U16 numbers were excellent (thanks to Angela Jackson's efforts to promote the club) and our U18 program has rebounded. Our U12 and U14 numbers, likely influenced by lower female numbers in U12 and U10 during COVID, are lower than expected and will be a focus for 2024.

As has historically been the case, the club has only a few female coaches and needs to do all it can to support the growth and development of female coaches, board members and encourage more women into club leadership roles to help drive further growth in female participation.

Age/Division	2018	2019	2020	2021	2022	2023
U6	1	3	3	10	6	8
U8	2	5	3	6	9	8
U10	12	10	7	7	10	12
U12	18	18	14	10	9	9
U14	17	28	20	27	26	17
U16	32	38	15	19	29	49
U18	44	38	15	15	22	26
Senior Student	14	4	4	13	23	21
Senior	19	22	7	7	5	18
Senior And Coach		3	3	2	1	
Board			4	3	2	2
Coach	6	3	2	8	4	4
Medical Staff				3	2	2
Team Manager	1				1	
Total	**169**	**172**	**104**	**175**	**163**	**178**
% of Club	**28%**	**28%**	**32%**	**38%**	**30%**	**30%**
Notes:						

Age/Division	2018	2019	2020	2021	2022	2023
- excludes temporary memberships and all camp-related memberships for accuracy/comparison						
- odd-year memberships from 2018/2019 (U5, U7, etc) shifted up (to U6, U8) for comparative purposes						

Calley Maeda, Women's Rugby

Minis Rugby



The 2023 Minis season was filled with enthusiastic players at all the age groups with fantastic outings at the various Minis Festivals in which we represented the Oakville Crusaders with flying colors. We remain one of the strongest contenders in Ontario, seeing many skilled players showing their grit during games against competing clubs such as Burlington, Toronto Dragons, Guelph, Waterloo, Aurora, Brantford and Fergus. The club attended 6 Festivals, unfortunately the weather turned against us on the weekend of the Crusaders Festival. Enthusiasm from nearby clubs enabled a season ending “Friday Night Lights U12” tournament hosted by Toronto City which was a great success with many tightly contested games where the teams got to show off the skills they had gained during a great season of training.

Many thanks to Appleby College for sponsoring the minis program in 2023 - your support is enormously appreciated.

Volunteers

To all the parent volunteers THANK YOU. It is not easy coaching energetic kids, but your help was greatly appreciated. A big thank you to Head Coaches Brendan Cunningham with Neil Kouba (U6), Sean-Michael Stevens with Andrew Bimm (U8), Mark Wilson with Denis Thomas and Elliot Walker (U10) and Dan Talbot with Kat Wytrykush and Bastie Walker (U12). Various parents stepped in when help was needed and we thank you for assisting and being a part of the Crusaders training squad when needed. We know the minis program does not run without your organization and knowledge. A special thank you to all our teen volunteers that were a tremendous help throughout the entire season.

Fields & Equipment

Recognition must be given to our Facilities and Maintenance lead and crew. The rainy season definitely assisted with lush fields for the 2023 season, thank you to everyone involved with keeping the fields in immaculate playing condition. We had ongoing feedback about the state of Crusaders Park and how superb our fields are to train and play on. Thanks to Graham for lining our fields for the tournament and Chris for the constant grass cutting.

U6

For the 2023 season we tried our hand at including the U6 age group in all the Festivals. Many of the clubs were delighted to have a large enough group of players to play successful games.
Some of the U6 players found this to be a little more than what they had signed up for but the coaching team handled the player apprehensiveness and fatigue as best they could and made the Festival days a fun outing for the players and their families. We had 23 players partaking in the U6 program with a lot of fun being introduced to the fabulous sport of rugby and learning new team sport skills. There was a good mix of boys and girls which will allow us to continue to have success in the future. Thank you to all the parents that were patient with their own children and stepped in to help the coaches organize this energetic group at all tournaments.



U8

The U8 had a dedicated group of 20-25 kids that showed up for at least 80% of practices. The skills of passing, catching, running forward and defensive alignment are reinforced at this age grade. The club attended 6 tournaments consistently entering 2 very competitive teams. The higher level of skill, organization and fitness compared to other clubs was evident.

U10

The U10 age group continued on the success of the 2022 season, with Mark, Denis and Elliot making sure the players had a great mix of skills and endurance training. This was evident in the club matches where the U10's consistently showed that the Crusaders are a club building strong, skilled rugby teams with growing structure and rugby sense. Well done coaches and parents for keeping the energy going. We fielded 2 - 3 teams in Festivals. Burlington, Fergus and Waterloo were clubs that offered stiff competition.



U12

The 2023 U12 age group enjoyed a really strong year with Crusaders consistently fielding 3 full, competitive sides in each of the Festivals in which we played. We had a good number of new players signing up for the exciting Crusaders rugby experience, these players grew in leaps and bounds feeding off of the team spirit of

the existing Crusaders players and coaches working hard to get them up to speed quickly. By the end of the season, the U12 program was performing near the top of the table at each tournament. Thanks to the dedicated U12 coaching team, focusing diligently on increased strength and fitness for the modified contact format of the game. With such a large, spirited group of talented players, the future of the junior Crusaders programs look very bright.

The girls had a very strong showing throughout the season, holding their own against the competing teams boys and girls and providing a fantastic comradery for the mixed format of the game. These games showcased the talent within our female ranks, having hard running, hard tackling athletes that foreshadows a continued dominance of NRU athletes in interbranch play.

Offseason/Indoor

The club continued the Minis indoor skills program specifically for 4-12 year-olds in 2023. The program was open to members and non-members and ran weekly indoors at Appleby College. We are focused on growing this program in future and look forward to providing an all year round opportunity for our players to enjoy.

2024

With the growing number of players at each age group we are looking to expand the number of assistant coaches for the 2024 season. It will be fantastic to have parents reach out should they be willing to form part of the coaching team.

We have a number of exciting initiatives in the pipeline for 2024 which aim to bring the Minis players and their families closer to the Junior and Senior formats of the game. We are working hard to build a tighter club experience where the Minis families have the opportunity to be more included in the various games and events hosted at Crusaders Park and allow them to experience what is in store for them as they progress through their membership journey at the club.

We look forward to a fun, sunny Crusaders Festival in 2024!

Gary Goetsch, Minis Director

Summer Camps Program



Our Summer Camps had a very successful year in 2023, with 219 camp spots filled during the 8 weeks of July and August. The numbers of registrations were down by 29% from 2022, after that big growth year, and more closely resembled the numbers from 2021.

The objective of the summer camps is to offer members a fun, rugby-oriented summer day camp experience during the summer and secondly to introduce rugby and all the club has to offer to young (4-11 year-old) non-members and beginners. 75% of the 2023 participants in the camps programs were non-members and a good proportion of those non-member participants have subsequently joined the club. We plan to run the camps again for 8 weeks in 2024 and look forward to continuing to grow and expand this program.

As many of the Town camps and other day camps restarted in earnest, we faced a lot more local competition. We also had marketing execution challenges and experienced difficulties attracting non-members as easily as we had in previous years. Furthermore, changes to the Google Ads algorithm hurt our visibility to the general public. There were definitely lessons learned in terms of marketing the camps more aggressively in 2024.

Thanks to Drew Warnock who led the minis camps this year and did a fantastic job; and her capable crew of dedicated counsellors: Nico Tissier, Lily Brown, Victoria Stuart and Bastie Walker.



Many thanks to Hugo Tudor Price and Sebastian Brenders who put together and led our Sports of All Sorts camp program and made it another success. Thanks also to Don Kroes for running the awesome Rugby and Leadership camp, ably assisted by Hugo Tudor Price.

Also thanks to The Hon. Anita Anand, MP for Oakville, who supported the club's application to the Canada Summer Jobs program which provided substantial funding for the camps. Also thanks to the Ontario Trillium Foundation for providing equipment and advertising funding.

To the 23 volunteers who gave their time to support the club and counsellors: we can't thank you enough for your generous and massively helpful contribution! Many thanks to: Gemma Goetsch, Owen Prince, Oliver Jackson, Isis Martinez, Matilda Boggs, Sean Bate, AJ Van Heerden, Rachael MacBeth, Simon Stander.

Chris Tudor Price, President
Kevin Brenders, Mens Rugby
Gary Goetsch, Minis Rugby

Facilities



We were fortunate to receive ample rainfall, ensuring the fields remained verdant until the conclusion of the season. It's crucial to sustain the field's well-being by implementing a rotation strategy for areas used during training sessions.

Acknowledgments to:

- Chris Clark – Maintaining an impressive average of at least 20 hours per week on grass-cutting duties, consistently organizing the shed, and unofficially managing waste disposal. Chris also adeptly liaises with other agencies during daytime hours.
- Graham Bridges – Reliable support for field lining
- Geoff Bowman – Assisting in crossing off items from the "to-do" list
- Kevin Benders – Persistently planting and strategically placing items in Chris's mowing path.
- Sean Ecclestone – Successfully fulfilling responsibilities under the Canada Summer Jobs grant, maintaining the grounds, and attempted to paint the new side-by-side white..
- Samantha Roy – Ensuring a continuous flow of snacks and beverages at the bar.
- Dave Haslam – Providing ongoing support across various tasks.
- Town of Oakville Mayor, Counsel, and staff for their unwavering help and support.
- Oakville MPP Stephen Crawford and office staff for securing Ontario grants.
- Oakville MP Anita Anand and staff for assisting in securing Canada Summer Job grants.

Highlights

- Addition of two changesheds on the Archery pitch to act as overflow changeroom, most generously funded by the Alumni Fund.
- Securing a $150K Trillium Foundation grant for establishing a water supply from Halton Region, with gratitude to Oakville MPP Stephen Crawford.
- Acquisition of a new Ventrac Tractor and attachments totaling $95,800.
- Acquisition of a new Toro UTV and attachments totaling $53,460.

- Development and implementation of a documented, year-round field maintenance program, with the support of professional groundskeepers, to more scientifically apply a maintenance schedule related to fertilization, overseeding, watering, aeration, top dressing, rolling, mowing and repairs. We saw enormous improvements in the fields this year - and aim for further improvements in 2024.
- Significant increase on expenditures on fertilizer, seed and introduction of a regular annual budget to support improved field maintenance.
- Upgrade of the main field irrigation pump and installed a cistern feed from the well, saving $8,000 in water purchase.
- Full-scale revitalization of the partnership with the Town of Oakville, which oversaw overseeding and top dressing of the fields in the fall, resulting in significant cost savings.
- Additional field health enhancements through overseeding, aerating, rolling, grooming and fertilising by CTP and others.
- Effective utilization of the Canada Summer Jobs grant to alleviate pressures on the volunteer base, maintaining the facilities in impeccable condition.
- Steady progress on the to-do list. If you notice anything requiring attention, please bring it to our notice at facilities@crusadersrugby.ca.
- Smooth operation with no flats or incidents with the tractor.
- Introduction of a new stove.
- Ongoing beautification efforts shaping up around the facilities.

Opportunities

- Still the same few people carrying the majority of the work.
- Steve Eastwood: accepting the challenge of welding a new north staircase.
- We continue to improve the health of our fields with the aid of the Town and new equipment.
- Continue to monitor and push for municipal water source
- Planning to Overhaul the showers / add female shower space
- Wishlist projects for new grants/sponsors
    - Replace deck

Phil Cartwright, Facilities Director

Social and Tournaments Report



2023 felt like the club was back in full swing. We had a busy social and events calendar throughout the year, with the successful hosting of the following events:

- May 24 Fireworks
- Mini's tournament (rained out)
- Alumni day
- SAFella
- Two rugby 7's tournaments
- Golf day
- Rugby World Cup
- Volunteer appreciation dinner
- Santa kids Christmas party
- Christmas Eve

All these events would not happen without the help and support of our volunteers. Thank you for your tireless commitment and effort! Our volunteers together with the help and support of Silviu, or new General Manager, the Bar and Facilities teams ensured that each event was a success. A special "Thank Yous":

- Silviu Butnaru – Quarterbacking the events to ensure they are run effortlessly and seamlessly;
- Candace Carroll – Tirelessly filling in the gaps;
- Chris Snyder – Our resident DJ;
- Chris Clark and the Sr Men's team – Ensuring our parking lots are well organized;
- Sam Roy, Ronda Nicolson and the bar staff – Always a friendly smile trying to keep things under control during our events;
- Phil Cartwright, Ryan Morrison and the facilities team - Ensuring the fields and all required to support the events is taken care of. The May 24 fireworks display says it all!
- All our volunteers – Without you, none of this is possible!



Whilst we still are learning to execute large, non-rugby events, our two largest events of 2023 (May 24 Fireworks Display and SAFella) demonstrated to all that we are able to bring together our local community with our rugby club in order to host successful events:

- **May 24 fireworks**: This annual event is growing from strength to strength and I suspect Phil Cartwright and Ryan Morrison put on one of the best fireworks display in all of Ontario. The day continues to welcome all from the local community in addition to new and returning club players and families. The entire evening was serenaded by our in-house DJ, Chris Snyder and MC'd by Rikki Wright. It was a long and eventful day.
- **SAFella**: A first for Crusaders and a fantastic way to bring together the local community into our club for a worthwhile charity cause (raising funds for Monique Mackie. There were many "firsts" that we had to overcome, together with some lessons learned, the event was an outstanding success and we look forward to hosting another event in 2024. The event included arts and crafts, local South African cuisine and music, rugby and continued will into the evening.

We look forward to re-establishing the annual dinner and dance event in 2024. We are always looking for new ideas for events and seeking more volunteers. Please reach out to events@crusadersrugby.ca for more information, provide us fresh ideas or want to support us with your time.

Jonathan Carroll, Social Director

Community Relations



We continue to proactively engage in meaningful discussions with Oakville Mayor Rob Burton, Oakville MP Anita Anand, Oakville MPP Stephen Crawford, Oakville's 14 Town and Regional Councillors, Town senior staff, and key external stakeholders to build and leverage the relationships we need to secure our future, with renewed facilities, in Oakville.

The indefinite long-term timeline related to access to water and sewer servicing on Ninth Line, together with our playing proximity to historic landfill sites, create key cost drivers and development considerations which will likely continue to constrain our ability to develop our current site to its full potential, and to support future membership growth with expanded/renewed facilities (ie. clubhouse, potential indoor field space, etc).

Therefore, we have been strongly encouraged by the Town to be open to new opportunities that may be presented by relocation to a suitable alternative site, that would be supported more immediately with the infrastructure needed, as well as engaging with the Town to support our long term aims with less risk.

We proactively participated in the public consultations in 2023 on the Town's soon to be updated Parks, Recreation and Library Facilities Master Plan, and we will continue to actively work with town Staff and their Consultants to ensure that the needs of rugby are included in any future plans. Our ultimate aim is to secure buy-in from both elected and non-elected Town officials and their financial support for the development of new and expanded facilities along 16 mile creek corridor , which will meet the needs of our fast-growing membership now, and in the future.

We will continue to a) develop and maintain positive relationships with key stakeholders, b) secure a land lease extension or suitable alternate location (with appropriate facilities and investment) that enables the club's future growth and sustainability, c) work collaboratively with other board directorships to consider novel partnerships with other public/private stakeholders, and d) identify opportunities to elevate Cru's community awareness.

Christopher Warren, Vice President

Fundraising and Sponsorship



2023 saw great success for the club in terms of fundraising, and saw not much activity related to increased sponsorship. The club's goal continues to be to build a mature, sustainable and repeatable sponsorship and funding capability to provide financial support to the club's operations and special projects. The club has moved towards longer-term (3+ years) sponsorship agreements with sponsors and made some good progress towards establishing more sophisticated sponsorship-based partnerships. The club remains eligible, thanks to our improved financial management and compliance, for external funding which has helped fund transformational projects to further the growth and improvement of the club.

Our strategic plan finalized in December 2021 identified further program development, volunteer/coach numbers and support, and coach development/training as key priorities. In 2022 we applied for $168,000 from the Ontario Trillium Foundation and were awarded that amount in 2023 to roll out volunteer support and coach training programs over two years.

Another key priority for the club identified in the strategic plan, and strongly reiterated in the 2023 membership survey, is to improve the condition and safety of the fields for our playing membership. The club was awarded $150,000 by the Ontario Trillium Foundation to cover roughly 75% of the cost of introducing regional water mains to the club and to purchase irrigation equipment, and we have embarked upon a direct ask campaign to fund the full project ($193,000). The Alumni Fund and the Annual Fund will additionally provide funding to support the project which we aim to complete in time for the 2024 season.

In 2023 we successfully applied for and received $35,084 from the Canada Summer Jobs program to employ youth in the summer, including camp counsellors, a groundskeeper, and an athletic therapist.

Many thanks: Stephen Crawford, MPP and Anita Anand, MP for their support.

Many, many thanks to our lead club sponsors: Penalta, Appleby College, Dietrich's Butcher & Marketplace

And many thanks to our general sponsors: Sleeman Breweries, Pommies Cider, Athletacare, RBC Global Asset Management, Muldoon's Hand Roasted Coffee, Yapalong, Soble Rickards and Associates, Henderson Partners, F45 Training, OnePlumb Plumbing, Imperial Woodworks, Gitten Creative, Stephenson's Rental Services, TD and CIBC.

Crusaders Annual Fund

The club operates the Crusaders Annual Fund, a charitable fund to support the annual operation and ongoing development and growth of the Crusaders Rugby Club. The fund is administered by the

Ontario Sports Network under the National Sports Trust Fund. Donors receive charitable tax receipts for donations.

The fund is mandated to address:

- Facilities and clubhouse upgrades
- Equipment needs
- Coach development
- Training facilities, including domes in winter and turf fields in Spring
- Player Development
- Video equipment, operation and analysis needs

The balance of the fund as at July 10, 2023 was $18,694.68 - the intention is to use a minimum of $11,000 of that fund in 2024 towards the field irrigation project.

For more information on the fund or to donate:
https://www.ontariosportnetwork.ca/nstf-projects/158-crusaders-rugby-club

Chris Tudor Price, President

Membership Report



Building on the success of program expansion begun in 2020 Crusaders continue to expand opportunities for year-round participation in rugby.
The Club now offers the opportunity for players to participate in leagues and tournaments organized by Rugby Ontario as well as participation in a variety of Club organized Camps, Winter Training and a growing in-house Touch Rugby program.

In 2023 this included:

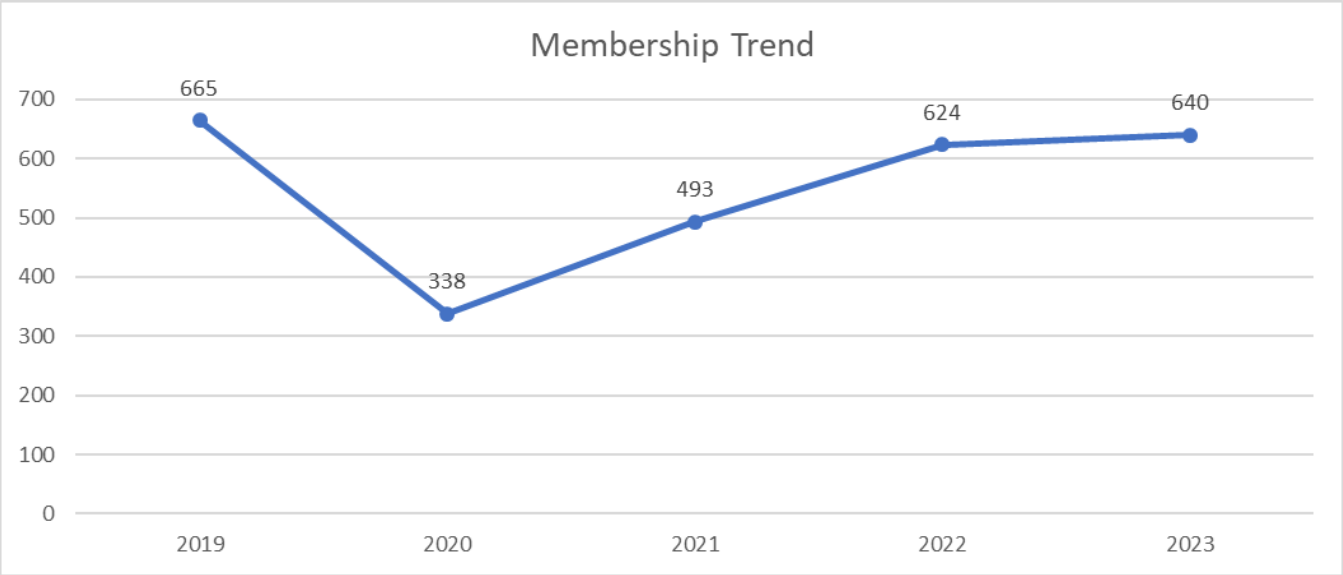
- Participation in Rugby Ontario leagues for Rugby 15s
- Participation in the Fall 7s competitions
- Minor rugby participation in tournaments
- In-house Touch Rugby programs for both men and women
- Summer Camp programs
- Winter Training programs
- Skills clinics

This resulted in significantly increased participation in rugby within our community and sets the stage for growth over the next 10 years.

2023 Rugby Ontario Registration

2023 saw the recovery of registration numbers with the total registration (640) close to the pre-COVID level (665).

The graph below shows the trend in total Crusaders Rugby Club Rugby Ontario registration for the period 2019 to 2023.



In the 2024 season the Club will be implementing plans to continue growing membership numbers in all areas.

2023 Program Participants

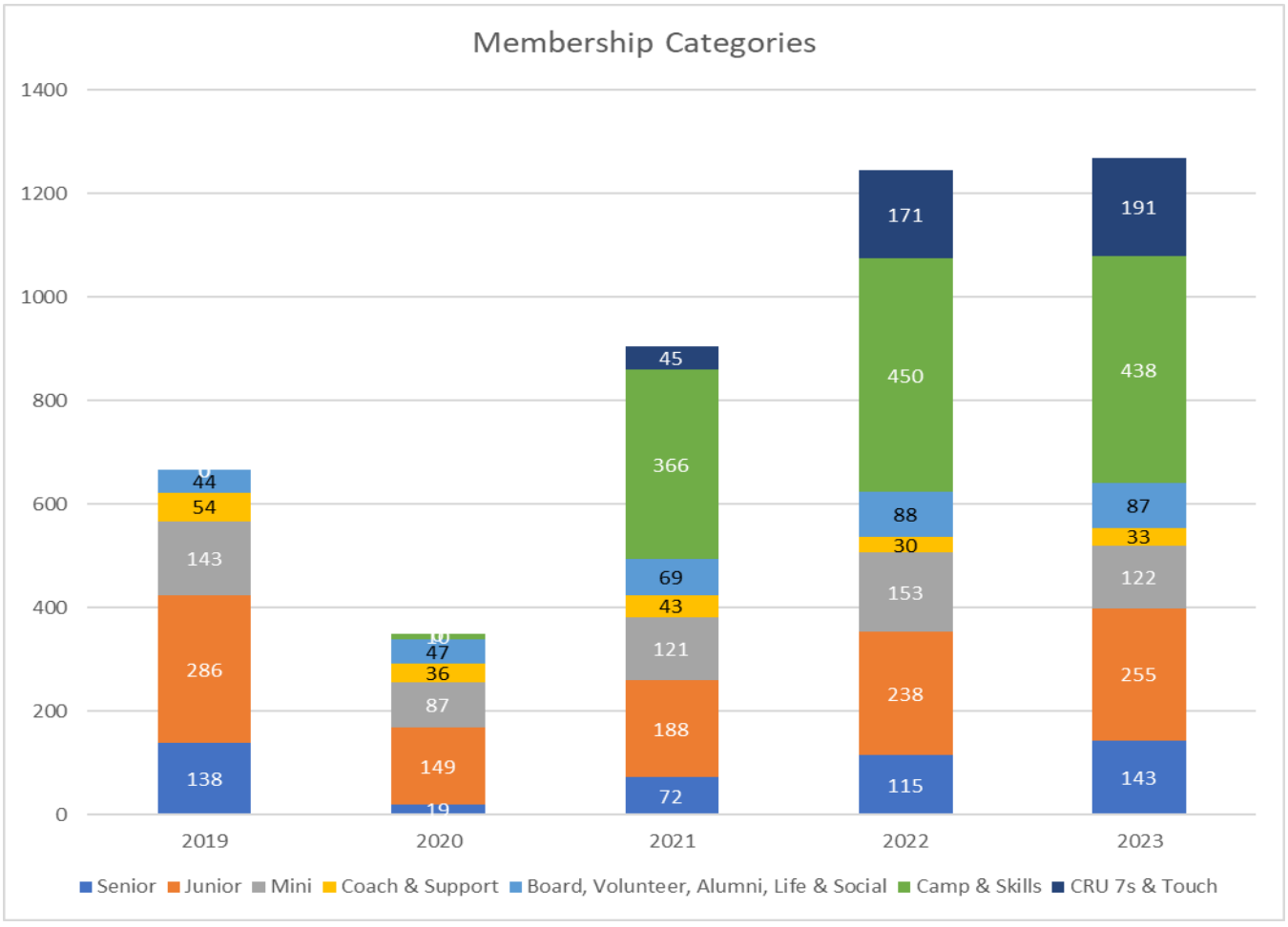
Crusaders now offer rugby programs year-round.
2023 saw significant growth in participation in programs other than 15s rugby.
Programs included:

- Summer Camps
- Skills Clinics
- CRU 7s
- Touch Rugby

Summer Camps and Skills Clinics complement the regular season programs.
The CRU 7s program for playing in the Fall has increased participation and the Touch Rugby program continues to be a success.

Building on the success of 2021 programs, 2023 saw a slight decrease in Summer Camp and Skills participants (450 down to 438). This was offset by an increase the Crusaders 7s and Touch Rugby programs (171 up to 191)

The chart below shows the breakdown by all Club membership categories:



Alumni and Social Memberships

Thousands of people have played for, or been associated with, the Crusaders Rugby Club over the past 55 years. Continued effort was made in 2023 to increase the participation in the Club by Alumni and Social members.

As the Club develops new programs and improves existing programs, Alumni and Social members can contribute to the overall atmosphere and fun of being a Club member.

The success of the Club in engaging past members and their families will contribute to the future of the “Cru”.

Please register as an Alumni or Social Member for 2024 to support your Club here.

Life Members

Dave Abrahams
Jim Anderson
John Barr
Graham Bridges
Chris Clark
Geoff Collett
Alf Connell
Peter Coy
Mel Crossfield
Bob Dack
Nigel Davenport
Keith Ekron
Joe Flaherty
Harry Forrester
Brian Gore
Bruce Harding
David Haslam
Wayne Homer
Phil Hunt
Jill Jutronich
Alan Kouba
Bill Lewis
Ian Maxwell
Jim McCann
Chris McCullough
Tom McInnes
Bob Miles
Jack Morrison
Sue Morrison
David Nelson
Bob Nye
Frank O'Meara
Steve Scott
John Slattery
Brian Timmons

Active Honorary National Player Members

These honorary memberships are offered to playing members for a period of 15 years from the date of selection to a Canada senior team:

Phillip Mackenzie
Andrew Wilson
Mike Scholtz
Jamie Mackenzie
Ray Barkwill
D'Justice Sears-Duru
Alistair Clark
Andrew Ferguson
Taylor Perry
Rob Wolfenden

David Walker, Secretary

Financial Report

2023 was another financially successful year for the club, building on the successes of 2022 and 2021. This was another record-breaking year with the club's revenues exceeding $500,000, largely driven by a record year in bar sales, sustained high levels of grant funding, and very significant growth of our program offerings and participation in them. The club realized a profit of $53 196 in 2023, $40 000 of which has been allocated to the Capital Fund for future use.

2023 continues to mark a financial milestone for the club in that our financials have been fully audited. As we grow the club, these audits will provide internal and external stakeholders with assurance that the financial statements accurately reflect the financial state of the club and that the club's finances are managed and controlled effectively.

We had a very impressive 211% increase in Club Revenues post Covid from 2019-2022, this year things are starting to normalize with increased revenues of 5.5%. Grant revenues decreased this year by 12% from $99,482 in 2022 to $87 065 for the current year, membership dues revenues increased by almost 16% to $139 192, bar sales increased by 12.61% to $130 131, programs income decreased by 7.9% to $96 057 and merchandise sales increased 18% to $26 665. We have seen a large increase in Donations this year to $15 924.

The club's overall expenses (see the 2023 Income Statement) increased by 7.9% this year mostly due to the increase in Food and Drink expenses which increased by 21% as well as an increase in insurance of 35%. You will see some fluctuations within the different expense categories.

Additionally, administrative expenses increased due to additional audit/accounting costs, legal costs, and Shopify-related card processing fees due to increased Shopify volumes. Grounds costs remained consistent with prior years. The depreciation expense has tripled this year due to our increased investment with the purchase of the new Ventrac Tractor and Toro UTV to keep our fields in great condition. As well as the addition of our 2 new Sheds to be used as additional change rooms for players.

With the support of the Canada Summer Jobs and Trillium funding in 2023, the club peaked at 18 part-time/seasonal employees and contractors during the summer months, including 7 camp counsellors, 5 food/drink staff, 2 athletic therapists, one groundskeeper and two senior coaches on annual honorariums/contracts.

The administration of the club has been very significantly improved these past few years with the objectives of enabling us to secure more external/public funds and to provide much more transparency into how the finances and assets of the club are managed. Those are simply table stake requirements for sustained grant funding and to ensure we have the trust of members, sponsors and donors. The turnaround since 2018 has been substantial and the club is arguably in the most financially stable position it has ever been and positioned for further sustained growth and health.

Lastly, the effort put forth by the board over this period has been extraordinary and to have come out of COVID in the position the club is in, far stronger and positioned for sustained health, improvement and growth, is a testament to everyone's drive, diligence, teamwork, focus and effort.

Big thank you's to:

- All our volunteers, as without them none of this would be possible
- Sam Roy and her team, who had another successful year at the Cru bar
- Drew Warnock, who took on much of the organization of the summer camps and the offseason programming

Candace Carroll, Treasurer

2023 Income Statement

Crusaders Rugby Club

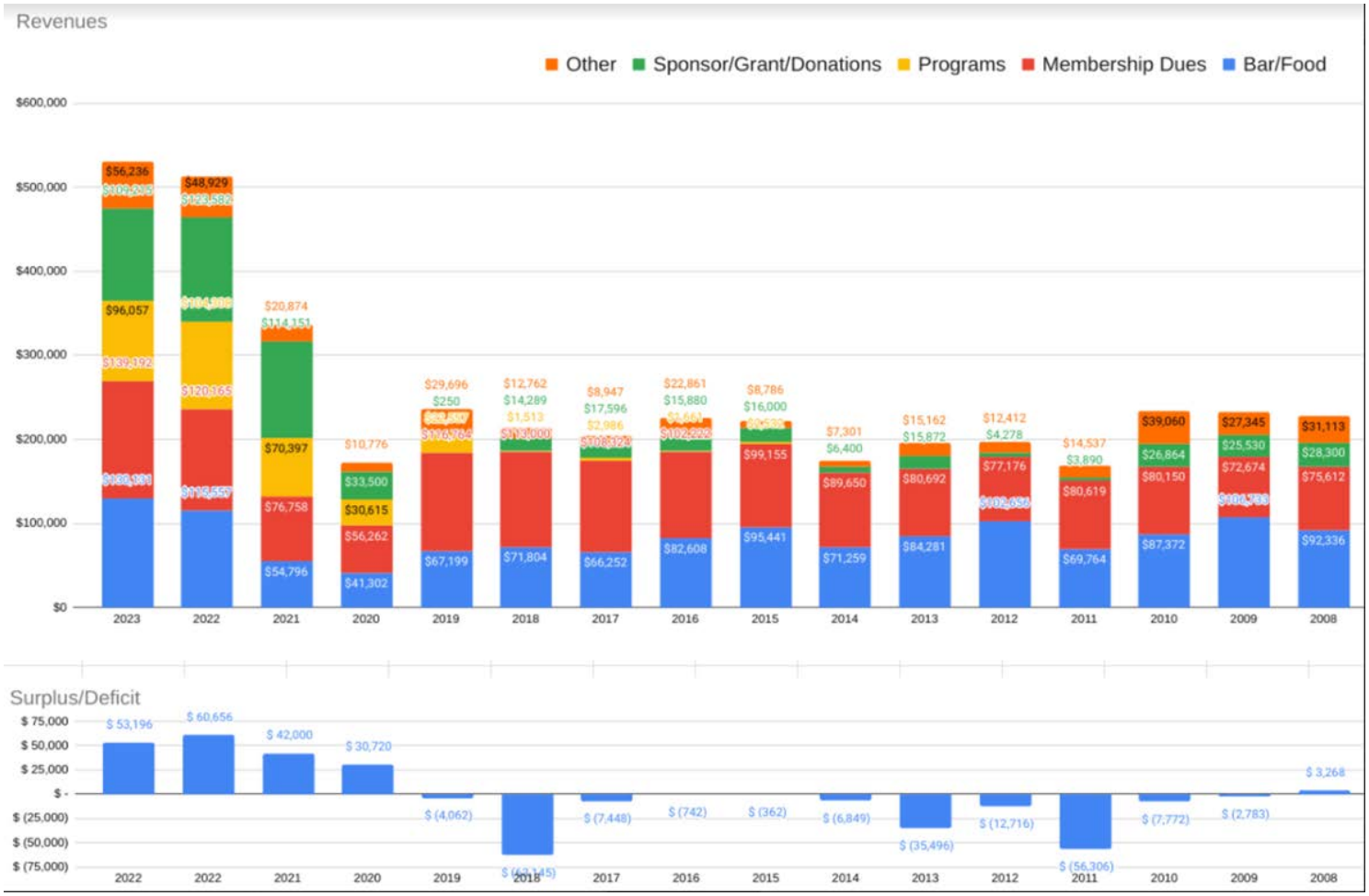
Profit and Loss

November 2022 - October 2023

	TOTAL			
	NOV. 2022 - OCT. 2023	NOV. 2021 - OCT. 2022 (PY)	CHANGE	% CHANGE
INCOME				
4100 Food and Drink Sales	130,131.38	115,557.09	14,574.29	12.61 %
4500 Club Membership Dues	139,192.09	120,165.44	19,026.65	15.83 %
4515 Fall 7s Fees	13,300.00	7,230.00	6,070.00	83.96 %
4520 Programs Income	96,057.50	104,308.76	-8,251.26	-7.91 %
4600 Grants Funding	87,065.19	99,482.35	-12,417.16	-12.48 %
4610 Donations	15,923.75	500.01	15,423.74	3,084.69 %
4650 Sponsorship Income	21,650.00	23,600.00	-1,950.00	-8.26 %
4700 Other Refunds/Revenues/Discounts	-7,483.38	0.00	-7,483.38	
4710 Merchandise Sales	26,665.68	22,448.06	4,217.62	18.79 %
4720 Rentals Income	5,448.69	9,662.92	-4,214.23	-43.61 %
4740 Club-held Tournament Fees	0.00	2,970.00	-2,970.00	-100.00 %
4760 Social Functions Revenue	10,823.00	6,619.25	4,203.75	63.51 %
4785 Interest Recceived	2,262.33		2,262.33	
Total Income	**$541,036.23**	**$512,543.88**	**$28,492.35**	**5.56 %**
GROSS PROFIT	**$541,036.23**	**$512,543.88**	**$28,492.35**	**5.56 %**
EXPENSES				
6100 Food and Drink Expenses	96,838.99	80,030.49	16,808.50	21.00 %
6200 Staff Expenses	44,982.96	44,283.58	699.38	1.58 %
6300 Playing Expenses	93,425.04	96,780.71	-3,355.67	-3.47 %
6400 Fall 7s Expenses	3,339.94	2,958.37	381.57	12.90 %
6405 Club-Held Tournament Expenses	2,351.49	4,619.23	-2,267.74	-49.09 %
6410 Program Expenses	74,264.74	76,385.86	-2,121.12	-2.78 %
6510 Grounds Costs	34,315.83	33,592.98	722.85	2.15 %
6520 Clubhouse	26,003.11	34,825.48	-8,822.37	-25.33 %
6561 Payroll Expenses	0.00	49.33	-49.33	-100.00 %
6700 General & Admin Expense	37,081.17	27,363.72	9,717.45	35.51 %
6750 Communications	9,653.91	7,186.25	2,467.66	34.34 %
6775 Insurance	22,972.96	16,955.81	6,017.15	35.49 %
6780 Donations Expense	1,117.48	708.50	408.98	57.72 %
6782 Volunteer Costs	2,414.54	2,659.83	-245.29	-9.22 %
6785 Sponsorships Expense	140.00	814.96	-674.96	-82.82 %
6790 Merchandise Expenses	19,150.21	11,090.85	8,059.36	72.67 %
6830 Social Functions Expense	6,456.91	4,857.93	1,598.98	32.91 %
6850 Special Events Expense	1,158.00	2,500.00	-1,342.00	-53.68 %
6900 Other Expenses	0.00	200.00	-200.00	-100.00 %
6970 Depreciation	12,164.23	4,042.73	8,121.50	200.89 %
Total Expenses	**$487,831.51**	**$451,906.61**	**$35,924.90**	**7.95 %**
OTHER EXPENSES				
6523 Reconciliation Discrepancies-1	-13.36	-18.96	5.60	29.54 %
6741 CRA Penalties and Interest	21.28		21.28	
Other Miscellaneous Expense		-0.54	0.54	100.00 %
Total Other Expenses	**$7.92**	**$ -19.50**	**$27.42**	**140.62 %**
PROFIT	**$53,196.80**	**$60,656.77**	**$ -7,459.97**	**-12.30 %**

Historical Revenues and Surpluses/Deficits

The chart below outlines the club's historical revenues and profitability for the past 15 years. Since 2019, the club has focused on the diversification of its revenues by significantly broadening programs (camps, clinics, academies, other programs) and by putting more focus on sponsorship, grants and donations. The club has more than doubled its revenues from pre-COVID levels and continues to grow.



2023 Audited Financials

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INDEPENDENT AUDITOR'S REPORT

To the Members of
Crusaders Rugby Club

Opinion

We have audited the financial statements of the Crusaders Rugby Club ("the Crusaders"), which comprise the balance sheet as at October 31, 2023 and the statements of operations and changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Crusaders as at October 31, 2023, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Crusaders in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide basis for our opinion

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Crusaders' ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Crusaders or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Crusaders' financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Crusaders' internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast doubt on the Crusaders' ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Crusaders to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



TORONTO, Ontario
January 10, 2024

Licensed Public Accountants

Crusaders Rugby Club
Balance Sheet

As at October 31,	2023	2022 (note 12)
Assets		
Current		
Cash	**$ 119,682**	$ 103,670
Guaranteed investment certificate (note 3)	**102,262**	100,000
Accounts receivable	**28,062**	6,699
HST receivable	**16,071**	-
Inventory	**30,596**	18,543
Prepaid expenses	**17,194**	5,555
	313,867	234,467
Capital assets (note 4)	**171,679**	15,272
	$ 485,546	$ 249,739
Liabilities		
Current		
Accounts payable and accrued liabilities	**$ 55,352**	$ 40,470
HST payable	**-**	1,477
Deferred fees (note 5)	**21,175**	6,020
Deferred contributions (note 6)	**33,664**	7,630
	110,191	55,597
Deferred capital contributions (note 7)	**128,014**	-
	238,205	55,597
Net Assets		
Internally restricted	**142,000**	102,000
Unrestricted	**105,341**	92,142
	247,341	194,142
	$ 485,546	$ 249,739

Commitment (note 10)

Approved by the Board of Directors

_____ Director _____ Director

The accompanying notes are an integral part of these financial statements.

1

Crusaders Rugby Club
Statement of Operations and Changes in Net Assets

Year ended October 31,	2023	2022 (note 12)
Revenue		
Club membership dues	$ 136,578	$ 120,165
Food and bar sales	130,131	115,347
Programs revenue	107,232	111,689
Government grants (note 6)	80,079	92,439
Sponsorship revenue	35,530	30,643
Merchandise sales	23,198	22,448
Social functions revenue	10,823	6,619
Amortization of deferred capital contributions (note 7)	6,986	-
Rentals revenue	5,449	9,663
Other revenue	5,030	710
Special events revenue	-	2,820
	541,036	512,543
Expenses		
Food and bar	96,836	80,030
Office and administration	92,857	79,542
Program costs	77,605	79,344
Playing and equipment	53,162	74,097
Grounds costs	34,316	33,593
Therapists, coaching and referee	31,889	18,434
Clubhouse	26,003	34,825
Insurance	22,973	16,956
Merchandise	19,137	11,321
Amortization	12,164	4,043
Other expenses	10,789	6,910
Social functions	6,457	4,858
Club tours	2,351	4,619
Special events	1,158	2,500
Sponsorship	140	815
	487,837	451,887
Excess of revenue over expenses for the year	53,199	60,656
Unrestricted net assets, beginning of the year	92,142	63,486
Less: transfer to internally restricted net assets	(40,000)	(50,000)
Add: transfer to fund purchase of capital asset	-	18,000
Unrestricted net assets, end of the year	$ 105,341	$ 92,142

Crusaders Rugby Club
Statement of Cash Flows

Year ended October 31,	2023	2022 (note 12)
Cash provided (used) by operating activities		
Excess of revenues over expenses for the year	**$ 53,199**	$ 60,656
Items not requiring an outlay of cash:		
Amortization of capital assets	**12,164**	4,043
Amortization of deferred capital contributions	**(6,986)**	-
	58,377	64,699
Change in non-cash working capital items		
Accounts receivable	**(21,363)**	6,529
HST receivable	**(16,071)**	-
Prepaid expenses	**(11,639)**	(1,586)
Inventory	**(12,053)**	(4,590)
Accounts payable and accrued liabilities	**14,882**	22,891
HST payable	**(1,477)**	(462)
Deferred fees	**15,153**	6,020
Deferred contributions	**26,034**	(21,370)
Cash provided by operating activities	**51,843**	72,131
Cash used by investing activities		
Purchase of guaranteed investment certificate	**(2,262)**	(100,000)
Purchase of capital assets	**(168,569)**	(18,429)
Cash used by investing activities	**(170,831)**	(118,429)
Cash provided by financing activities		
Contributions received for purchase of capital assets	**135,000**	-
Increase (decrease) in unrestricted cash and equivalents	**16,012**	(46,298)
Cash, beginning of year	**103,670**	149,968
Cash, end of year	**$ 119,682**	$ 103,670

Crusaders Rugby Club
Notes to the Financial Statements
October 31, 2023

1 Nature of business

The Crusaders Rugby Club ("the Crusaders") is provincially incorporated under the laws of Ontario without share capital. The Crusaders are committed to providing a program for all players to develop both their rugby skills and their love of rugby.

The Crusaders is a not for profit club and is exempt from income tax under paragraph 149(1)(l) of the Income Tax Act (Canada), provided certain conditions are met.

2 Significant accounting policies

The financial statements have been prepared by management in accordance with Canadian accounting standards for not-for-profit organizations and include the following significant accounting policies:

(a) Revenue recognition

The Crusaders follow the deferral method of accounting for contributions.

Unrestricted contributions are recognized as revenue in the year received or receivable if the amount to be received can be reasonably estimated and collection is reasonably assured.

Restricted grants and contributions are recognized as revenue in the year in which the related expenses are incurred. Designated donations received and restricted for the purchase of capital assets are deferred and amortized into income at the same rate as the associated capital asset is amortized.

Membership dues are recognized as revenue over the playing season in which they are received.

Program fees are recognized as revenue over the program period.

Food and bar sales, sponsorship, social and special event revenues are recorded upon completion of the event to which they relate.

(b) Cash

Cash includes cash deposits in the bank and petty cash.

(c) Capital assets

The Crusaders records capital assets at cost.

When conditions indicate a capital asset no longer contributes to Crusaders' ability to provide services or that the value of future economic benefits or service potential associated with the capital asset is less than its net carrying amount, its net carrying amount is written down to its fair value or replacement cost. An impairment loss is not reversed if the fair value of the capital asset subsequently increases. As at October 31, 2023, no such impairment exists.

Capital assets are depreciated over their estimated useful lives using the straight-line method as follows:

Clubhouse	25 years
Fields	25 years
Machinery and equipment	10 years
Furniture and equipment	5 years
Parking lot	5 years
Computer equipment	5 years
Storage building & pergola	5 years

(d) Inventory

Inventory consists primarily of merchandise and food and bar maintained at the Crusaders' clubhouse and is valued at the lower of cost and replacement cost.

2 Significant accounting policies (continued)

(e) Financial instruments

(i) Measurement

The Crusaders initially measures its financial assets and financial liabilities at fair value.

The Crusaders subsequently measures its financial assets and financial liabilities at amortized cost.

(ii) Impairment

At the end of each reporting period, the Crusaders assesses whether there are any indications that a financial asset measured at amortized cost may be impaired.

(f) Management estimates

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the current period. Significant estimates include impairment of accounts receivable and the useful lives of capital assets.

All estimates are reviewed periodically and adjustments are made to the statement of operations as appropriate in the year they become known.

(g) Contributed materials and services

The value of goods and services is recorded as revenue and an expense in the financial statements when the fair value can be reasonably estimated and when the goods and services would otherwise be purchased if not donated.

Volunteers provide invaluable donated services to the Crusaders. Since these services are not normally purchased by the Crusaders and because of the difficulty in estimating their market value, these contributed services are not recognized in the financial statements.

3 Guaranteed investment certificate

The Crusaders acquired a one year cashable guaranteed investment certificate in the amount of $102,262 (2022 - $100,000) bearing interest at 4% (2022 - 2.25%) and maturing on August 14, 2024 (2022 - August 14, 2023).

4 Capital assets

As at October 31,	**2023**		2022	
	Cost	**Accumulated amortization**	Cost	Accumulated amortization
Clubhouse	**$ 260,826**	**$ (260,826)**	$ 260,826	$ (260,826)
Fields	**143,956**	**(143,956)**	143,956	(143,956)
Furniture and equipment	**140,862**	**(124,919)**	135,251	(120,851)
Parking Lot	**20,795**	**(20,795)**	20,795	(20,795)
Computer equipment	**3,669**	**(3,325)**	3,669	(2,797)
Storage building & pergola	**46,266**	**(46,266)**	46,266	(46,266)
Machinery and equipment	**162,960**	**(7,568)**	-	-
	$ 779,334	**$ (607,655)**	$ 610,763	$ (595,491)
Net book value		**$ 171,679**		$ 15,272

Crusaders Rugby Club
Notes to the Financial Statements
October 31, 2023

5 Deferred fees

Deferred fees consists of program fees received in advance for the next year.

6 Deferred contribution

The deferred contribution represents government grants received during the year that has yet to be spent as at October 31, 2023.

Activity for deferred contributions during the year is as follows:

As at October 31		2023		2022
Deferred contributions, beginning of period	**$**	**7,630**	$	29,000
Received		**106,113**		27,154
Amortized to revenue - grants		**(80,079)**		(48,524)
Deferred contributions, end of period	**$**	**33,664**	$	7,630

7 Deferred capital contributions

Deferred capital contributions related to capital assets represent the unamortized amount of grants received for the purchase of capital assets. The amortization of capital contributions is recorded as revenue at a rate corresponding with the amortization rate for the related capital assets.

Year ended October 31		2023		2022
Unamortized capital contributions, beginning of year	**$**	**-**	$	-
Capital contributions received		**135,000**		-
Amounts amortized to revenue		**(6,986)**		-
Unamortized capital contributions, beginning of year	**$**	**128,014**	$	-

8 Net assets - internally restricted

The Executive Board internally restricted an additional $40,000 (2022 - $50,000) to provide for the capital reserve. Resources in this fund are not available for operations without approval of the Executive Board. An allocation to acquire a capital asset in the amount of $18,000 was approved in the prior year.

9 Related party transactions

During the year the Crusaders employed staff related to members of the Executive Board to work as camp counsellors. Amounts paid under their employment total $11,731 (2022 - $12,750). The expense has been recorded in the Program cost expense line item.

These related party transactions are measured at the exchange amount, which is the amount of consideration established and agreed to by the related parties.

Crusaders Rugby Club
Notes to the Financial Statements
October 31, 2023

10 Commitment

The Crusaders entered a land lease with the town of Oakville that expires December 31, 2033 with no further right of renewal.

Under the lease agreement there are no annual rental payments required but the Crusaders must pay $30,000 to the town of Oakville to fund the demolition of the Crusaders' clubhouse and improvements. The funding of $3,000 per year commenced in 2019 for a period of 10 years. The funding obligation for the next five years is as follows:

2024	$	3,000
2025	$	3,000
2026	$	3,000
2027	$	3,000
2028	$	3,000
Total	$	15,000

11 Financial instruments

The Crusaders is exposed to various risks through its financial instruments. The following analysis provides a measure of the Crusaders' risk exposure and concentrations.

Credit risk

Credit risk is the risk that one party to a financial instrument will cause a financial loss for the other party by failing to discharge an obligation. The Crusaders is exposed to credit risk through its cash, investments and accounts receivable.

The Crusader's bank accounts are held at a large financial institution. Funds on deposit are within the maximum amount insured and hence the concentration of credit risk has been mitigated.

Fees and other accounts receivable are unsecured and therefore pose a higher risk of default.

Liquidity risk

Liquidity risk is the risk that the Crusaders will not be able to meet a demand for cash or fund its obligations as they come due. The Crusaders meets its liquidity requirements by preparing and monitoring detailed forecasts of cash flows from operations.

Market risk

Market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk is comprised of currency risk, interest rate risk and other price risk.

The Crusaders is not exposed to currency risk or other price risk.

Interest rate risk

Interest rate risk refers to the risk that the fair value of financial instruments or future cash flows associated with the instruments will fluctuate due to changes in market interest rates. The exposure of the Crusaders to interest rate risk arises from its interest bearing investments, which are subject to fluctuations in market rates of interest upon maturity.

Changes in risk

There have been no significant changes in the Crusaders' risk exposures from the prior year.

12 Comparative figures

Certain comparative figures for 2022 have been reclassified to conform with the financial statement presentation adopted in the current year.