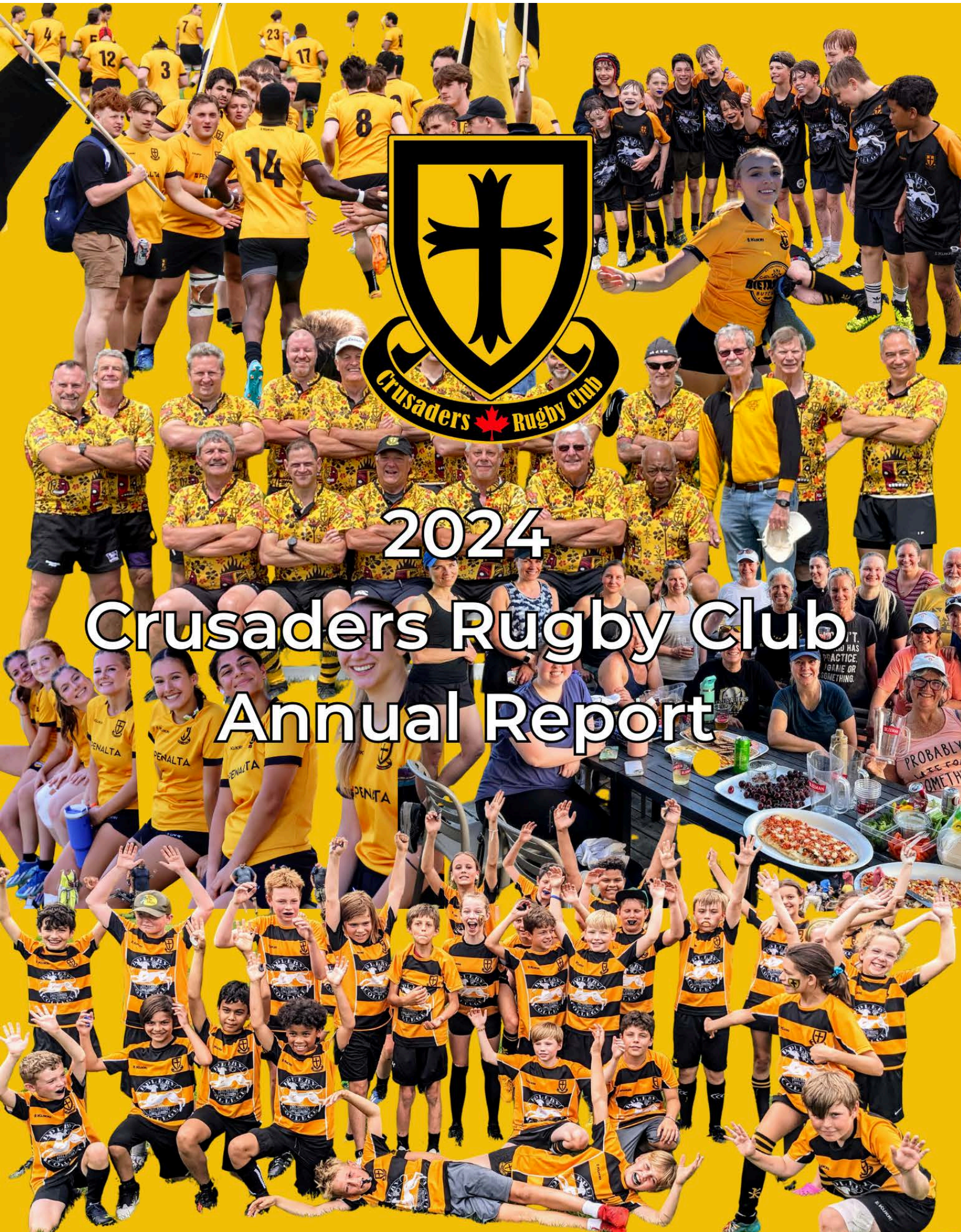


2024 Crusaders Rugby Club Annual Report

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Crusaders Rugby Club Sponsors

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































2024 Funding and Corporate Donors

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

OAKVILLE

Ontario Trillium Foundation
Fondation Trillium de l'Ontario
An agency of the Government of Ontario
Un organisme du gouvernement de l'Ontario

Canada

Ontario
Ministry of Tourism, Culture & Sport

SPORT OAKVILLE

Google

President's Message

2024: A Year of Growth and Success for the Club

The year 2024 marked another milestone in the club's journey of growth and development, both on and off the field. Our reputation as one of Canada's premier rugby clubs continues to strengthen, supported by numerical growth and the expansion of our programming offerings.

Both senior programs have shown steady year-over-year improvements, successfully integrating a strong pipeline of graduating junior players into the senior ranks. This focus has addressed a long-standing challenge of retaining U18 graduates in club rugby. In 2024, our student membership reached an impressive 73, a dramatic increase from just 24 in 2019. With rising membership and an ever-improving pool of junior talent, the future of the Cru programs shines brightly.

We extend heartfelt gratitude to Scott Hendry and Kyle Knight for their exceptional leadership of the senior men's and women's programs over the past several years. Under Scott's guidance, the men's program has flourished, while Kyle has played a pivotal role in rebuilding the senior women's program. Both have been instrumental in shaping not only the performance of their teams but also the culture and community of the club.

The junior boys and girls programs have also experienced healthy growth in enrollment and consistent success on the field, embodying excellence and innovation. Sincere thanks go to Kevin and Erika for their outstanding leadership in 2024, as well as to our dedicated coaches whose time and commitment continue to elevate these programs.

Our minis program, led by Gary Goetsch, remains the largest in the province and continues to thrive. Combined with the success of our minis summer camps, the foundation for the club's long-term success is solid.

In 2024, core (summer) membership grew by 3% compared to 2023, with total registrations across all our programs reaching 1,376 - a 13% increase year-over-year. Summer camps and touch rugby programs saw significant growth, and we remain committed to expanding our programming to engage even more participants.

2024 Progress Highlights

- Steady growth of our core 15s summer programs
- Continued growth of our camps programs and offseason/indoor programs to record numbers
- New operations manager hire to assume many day-to-day club running responsibilities
- Additional summer staff to assist with camps, athletic therapy and groundskeeping
- Continued operating surplus and growth of Capital Fund
- Big improvement in club communications with introduction of Cru Chronicles
- $120,400 OTF grant for clubhouse renovation
- Installation of municipal water irrigation to all our fields, and purchase of full-field irrigation water reel
- A refined, structured and budgeted field maintenance program: seeding, aerating, fertilizing, weed control, watering schedule
- Approval of a liquor license for the 4 acres outdoors surrounding the clubhouse
- Upgraded clubhouse water system to provide potable water

- Repaired and upgraded septic system
- New North Field steps - many thanks to our NOMFTA flag football friends for their donation to cover the entire cost of this, and Peter Kijak for his expert help.
- Great and positive feedback in our annual member survey, indicating that we're improving on many fronts and suggesting some areas for improvement
- ...and more! 2024 was a busy and successful year!

Strategic Progress

Amongst our many initiatives in the strategic plan, the board has been particularly focused on three key initiatives over the past couple of years, achieving substantial progress:

1. **Enhancing Member Experience**: Delivering better rugby and diverse programming options.
2. **Strengthening Financials**: Operating with a surplus, building cash reserves, and creating a capital fund.
3. **Improving Fields and Facilities**: Addressing long-standing concerns about field quality and safety.

Field improvements have been a major focus, and the results are transformative. Thanks to funding from the Trillium Foundation, club members, alumni, donors, and support from the Town and Region, significant investments have been made:

- $173,000 in 2023 for new and upgraded field maintenance equipment.
- $205,000 in 2024 to connect the club to municipal water, install irrigation piping, and purchase a mobile irrigation unit.
- Doubling the annual maintenance budget to $40,000 for fertilizers, sprays, and seeds.

These improvements have dramatically enhanced field quality, safety, and durability. Additionally, upgrades to the water and septic systems and a donation-funded renovation of the north field steps were completed.

Looking ahead to 2025, we'll begin minor clubhouse renovations, addressing critical needs such as improved toilet and shower facilities, flooring upgrades, and new furniture. With 30% of our members being female, these changes are vital to providing inclusive and adequate facilities.

In August, we welcomed Georgia Smith as our full-time Operations Manager. Georgia has already made a tremendous impact, taking on key operational tasks previously handled by our overextended board, freeing up capacity for strategic initiatives.

Securing the Club's Future

The club has been in discussions with the Town of Oakville and Mayor Rob Burton regarding future facilities, as our current lease expires in 2033. Progress has been promising, and by 2025, we expect to have a clearer picture of where and when the club may relocate. These potential new facilities offer exciting opportunities for growth, with plans for modern, expanded spaces to meet our evolving needs.

With the momentum of 2024, we are confident that the Cru's programs and community will continue to thrive in the years to come.

Sponsors and Supporters

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
- F45 Training
- OnePlumb Plumbing
- Imperial Woodworks
- ...and the many individual donors to our water project fundraising efforts.

Lastly, and most importantly, I'd like to thank our highly committed coaches, volunteers and board members who have, once again, dedicated a lot of time and effort to sustaining, improving and growing the club - and I hope that the membership will take time to thank you all for your very considerable contributions.

Looking to 2025

The impact of COVID and its aftermath, though deeply disruptive, has ultimately left us with a stronger, more resilient club than ever before. This transformation is thanks to the tireless efforts of our board members, coaches, and volunteers, who have dedicated the past 3-4 years to "rebuilding better." Since 2021, the club has made incredible strides in countless areas. While there's always more to achieve, the progress we've seen has been both significant and far-reaching.

As we look ahead to 2025, with many of the critical facility, financial, organizational, and other key projects now behind us, I'm excited for us to focus more on what we love most: playing rugby, coaching, growing our club, expanding our volunteer base, organizing social events, and celebrating the unique culture and community that makes rugby clubs — and especially Cru — so special.

We are fortunate to have an amazing community, a stunning facility, and a shared love for the best sport there is. Combined with our fantastic and distinctive culture, it's time to share what makes Cru so extraordinary with the rest of Oakville — and beyond!

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	Pat Daniels	secretary@crusadersrugby.ca
Non-Executive Directors		
Men's Rugby	Kevin Brenders	mens.rugby@crusadersrugby.ca
Women's Rugby	Erika Daniels	womens.rugby@crusadersrugby.ca
Mini Rugby	Gary Goetsch	minis.rugby@crusadersrugby.ca
Facilities	Phil Cartwright	facilities@crusadersrugby.ca
Fundraising & Sponsorship	Craig Du Plessis	sponsorship@crusadersrugby.ca
Events & Tournaments	Chris Snyder	events.director@crusadersrugby.ca
Marketing	Rikki Wright	marketing@crusadersrugby.ca
Alumni Director	David Mastel	alumni@crusadersrugby.ca

2024 Board Meeting Attendance Record

Nine Board Meetings were held in the 2024 Fiscal Year.
A quorum of Directors was present at all meetings.
Average attendance by Directors was 77%.

	Feb	April	May	June	July	Sept	Oct	Nov	Dec
Chris Tudor Price	✅	✅	✅	✅	✅	✅	✅	✅	✅
Christopher Warren	✅	❌	✅	✅	✅	❌	✅	❌	❌
Candace Carroll	✅	✅	✅	✅	✅	❌	✅	✅	❌
Pat Daniels	✅	✅	✅	✅	✅	✅	✅	✅	❌
Kevin Brenders	✅	❌	✅	✅	✅	✅	✅	✅	✅
Erika Daniels	✅	✅	✅	❌	✅	✅	✅	✅	✅
Gary Goetsch	❌	✅	✅	❌	✅	✅	✅	✅	✅
Chris Snyder	✅	✅	✅	✅	✅	✅	✅	✅	✅

	Feb	April	May	June	July	Sept	Oct	Nov	Dec
Phil Cartwright	✅	✅	✅	✅	✅	❌	❌	❌	❌
Rikki Wright	✅	✅	✅	✅	❌	❌	❌	✅	✅
Dave Mastel	❌	❌	❌	✅	✅	✅	❌	❌	❌
Craig Du Plessis	Appointed					✅	✅	✅	✅

2024 Board Positions

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

Two Club Executive positions:
President
Treasurer

In addition four directors will be elected to take responsibility for the following portfolios:
Men's Rugby
Sponsorship & Fundraising
Alumni Relations
Minis Director

In September 2024, following the resignation of the Fundraising and Sponsorship Director, Craig Du Plessis was appointed to the position.

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 Patrick Daniels at secretary@crusadersrugby.ca.

For more information please contact secretary@crusadersrugby.ca.

Patrick Daniels, Secretary

Vice President's Message

Our 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 2024, 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 continued 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.

Of particular note, I was pleased to be able to join with several members of our board and membership to delegate before a special meeting of Town Council on November 5th in order to lay out a compelling vision for our future, and I am proud to say we are firmly 'on the radar' of decision makers. To watch the full footage, see this link starting from timestamp 59:45
https://www.youtube.com/watch?v=cDz071Y8YSE









In order to prudently prepare for these future investments in enhanced facilities, the club will continue with the implementation of a modest Capital Fund Levy on a go forward basis. We are also very excited to have welcomed Georgia Smith as the club's second full time operations manager - 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.

U14



Our U14s were again very well led by Andre Hopley. 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. Andre 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 best teams in the province.

U16

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 league play with one making the playoffs and eventually qualifying for the Ontario Finals. The Finals (due to weather) became a Grand Final full game match. Our team fell to the Balmy Beach Club in a very close game, earning a Silver Medal.



Thank you to Attie Stander , Graham Bridges and team for their commitment to this group. It was great to see these teams progress so far.

U18

U18s also had two balanced teams, with one in each division. Both sides were competitive in league play however neither finished top of the table this year The U18 West team were the side that progressed from the Regional Playoffs, upsetting a Waterloo County team away to qualify for the Provincial tournament. At the Cup Finals event, the boys performed well and took the Championship for the fourth consecutive tournament. The Crusaders have either qualified for or won the competition every year played since 2017. 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.

Seniors



Our Senior Programs had an interesting campaign with 2024 a qualifier year for a Premier Comp in 2025. We also had a number of players look overseas for opportunities to play in different competitions and environments.

We weren't able to find fixtures for our Colts side this year and certainly this is something we'll need to address in 2025 and have the two fixtures agreed to currently for this group.

Our 3rd Grade were game all season, however with their promotion to the TRU A and also being away from the other two grades almost every week, it was a difficult season for this side. They finished bottom of the table having played all of their matches against other club's First Grade. A difficult ask of this side. We thank the boys for their commitment.

2nd Grade finished with the top record in Ontario for the 3rd 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.



2024 was a big step forward for our young first graders, as they gained promotion into the newly formed Top 8 Premier Competition. The average age of our tight five some weeks was 21, so lots of learnings and experience gained. We finished in 8th place out of 16, which was a step back from 2024, however we feel that in many ways we built a depth that will serve us well in 2025 and beyond.

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, Well done all.

2025 Senior Men Club Competition

After many years of discussion the 2025 Comp reverts back to a Top 8 Next 8 format. The season has reverted back to a Home and Away Round Robin of 14 regular season games. This is a format that served the Province well for a number of years.

The rationale for returning to the format is the smaller Marshall Clubs were not having the success needed to grow their programs. The same clubs finished Top 8 and Bottom 8 for three consecutive years. This was hurting some of the clubs and frankly the league stature had become diminished.

The change in format will allow the larger clubs to go Club on Club weekly, with 1st, 2nd and 3rd grade competitions; and the Next 8 Clubs to also go club on club with 1sts and 2nds. It will mean more rugby for players and supporters, a longer known schedule and matches that are more competitive week in week out.

The downside is that some clubs who we have worked quite well with, we won't see as often. As evidenced by a recent photoshoot, collaboration between the clubs is very high at the minute and the commitment is to work together to promote both Divisions equally as the clubs will in time move back and forth.

We also welcome Josh Allan to the role of Head Coach for our Seniors. Josh is a young coach with a semi-professional background. As a former Cru player and recently retired player, we feel he understands our culture and he and his group will elevate the experience for all of the players!

2024 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.

Looking forward, many Cru players remain in demand overseas and we expect a little turnover to our young sides. That having been said, we are confident that our Championship groups at U18 from the last number of seasons are maturing physically and expect our grade teams to again perform very well and our First Grade to compete for a League Championship. 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, Director of Men's Rugby

Womens' /Girls' Rugby



2024 was a new challenge for the Senior women. They decided to take the trip from the TRU to the NRU. This was a great choice for the team which, once again, grew to over 40 people. The team has evolved into its own & the girls are doing a great job in maintaining the team culture that they set in place.

Each training session led to around 25/30 attendees, which in turn allowed us each week to have a strong showing of 25+ on our rosters. This increase in numbers led us to bringing in some extra hands on the coaching staff. Tanisha Bryan who played for Oakville a few years back, McMaster Alumni, as a forward coach. New to coaching, Tan dived right in and helped our forward pack immensely. Proof was in the pudding with each scrum where we failed to go back 99% of the time. Many thanks goes to Tan for coming on board. We are looking forward to her return next season.



The Women's team placed 5th overall with a record of 2-4, but the playoffs pushed us up to a final 3rd place standing with a 2-1 record. (4-5 Overall). NRU is a tough league to break, with Burlington's dominance and Waterloo's University pull, but the team never gave up.

We would like to thank Kyle Knight for his dedication to the team over the past few years. He demonstrated strong leadership on and off the field. Kyle is stepping down from the role as head coach but will still remain on the coaching staff.

U14 Girls



The U14 Girls had a challenging season, with numbers leading them to merge with The Beach at tournaments. They had a strong season, coming 3rd in the finals. Not being able to train together with the Beach made it difficult to play as a team. Thank you to Dan Talbot for his time and commitment to the U14 girls team.
We have worked very hard to build up the women's program over the past few seasons, and it is very important to recruit more U14 girls so that we continue to grow.

U16 Girls



The U16 Girls have a lot to celebrate this year. There were 41 girls registered, with a ton of experienced players and a few new to the sport. The U16 girls were undefeated in the regular season with a record of 7-0. They continued the winning streak throughout the playoffs, securing a spot in the Provincial Championship. They had a hard semi-final game against Waterloo, but came out with a win. The Gold medal game was against Aurora. The girls dominated the game, coming away with a 31-7 win, naming them the U16 2024 Provincial Champions!!



During the 7's season, the girls did not disappoint once again. They were undefeated in many tournaments, which allowed them to participate in the 7's Provincial Championships. The girls played extremely well in the cold conditions in Barrie. They won the Gold medal game against Barrhaven, giving them the title once again as Provincial Champions!

The coaches would like to thank all players and parents for an unforgettable summer! The girls are very talented, and we are excited to see their talent continue next season! Thank you to Barb Robinson and Gary Goetsch for their continuous support of the girls program at CRU!



U18 Girls

Our U18 Girls had a strong showing this season. We had a consistent number of players of 25–30 girls. They finished second in the league with a 7-1 record, which qualified them for the playoffs. They won a home semi-final game but lost the divisional final to The Barbs. The girls played an exciting, expansive style throughout the year and dominated most teams. Many spectators were surprised at the skill and level of execution. We are very excited about the coming year as our overall talent level will increase with the addition of the u16 Ontario champions.

Thank you to Ryan Morrison and Danielle Spice for coaching the girls this past season.

Female Participation

Growth in female participation in the club's core programs has improved since 2018 and remains about 30% in terms of the total club participation.
In addition to the growth of our senior women in 2024, our U18 and U16 numbers were excellent due to the increase of players from 2023. Our U12 and U14 numbers, likely influenced by lower female numbers in U12 and U10, are lower than expected and recruitment will be a priority in 2025.

Traditionally, the club has fewer female coaches in our core programs. . We did increase our number by 2 this past season. . The club will 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	2024
U6	1	3	3	10	6	8	7
U8	2	5	3	6	9	8	5
U10	12	10	7	7	10	12	10
U12	18	18	14	10	9	9	9
U14	17	28	20	27	26	17	11
U16	32	38	15	19	29	49	42
U18	44	38	15	15	22	26	33
Senior Student	14	4	4	13	23	21	20
Senior	19	22	7	7	5	18	16
Senior And Coach		3	3	2	1		1
Board			4	3	2	2	2
Coach	6	3	2	8	4	4	6
Medical Staff				3	2	2	1
Team Manager	1				1		
Total	**169**	**172**	**104**	**175**	**163**	**178**	**175**
% of Club	**28%**	**28%**	**32%**	**38%**	**30%**	**30%**	**29%**
Notes:							
- 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							

Erika Daniels, Women's Rugby

Minis Rugby



As we embark on another promising year for the Crusaders Rugby Club Minis Program, we want to take a moment to reflect on the extraordinary successes of 2024. Our achievements this past year were made possible through the dedicated efforts of our coaches, the unwavering support of our parents, and the incredible commitment of our volunteers.

Additionally, we would like to extend our heartfelt gratitude to Appleby College for their generous sponsorship of the Minis program in 2024. Your support is instrumental in allowing us to provide a high-quality experience for our young athletes, and we are deeply appreciative of your commitment to fostering the growth of grassroots rugby. Your partnership plays a crucial role in the continued success and development of our program.

We got our wish: "We look forward to a fun, sunny Crusaders Festival in 2024!"

A highlight of the season was the unforgettable Minis Rugby Festival hosted at Crusaders Rugby Club, where we welcomed 66 teams from across the province. With 544 players and coaches participating, the day was a true celebration of grassroots rugby. Blessed with perfect weather, the event proceeded without a hitch, thanks to the tireless efforts of our volunteers. Your contributions were invaluable, and this day would not have been possible without each one of you.

The enthusiasm and sportsmanship displayed by the teams at Crusaders Park were truly inspiring. We were thrilled to see such a strong turnout, with 8 teams in the U6 category, 17 teams in U8, 21 teams in U10, and 20 teams in U12. The festival featured an impressive 90 games of Minis rugby, highlighting the vibrant state of youth rugby in Ontario. The demand for participation exceeded our capacity, demonstrating the growing passion for rugby among our young athletes.

We owe a special debt of gratitude to our head coaches and their assistants. Your dedication to training, supporting, and guiding our players has been instrumental in the success of the Minis

program. Your presence at festivals, both at home and away, has not gone unnoticed, and we truly appreciate everything you do to foster a love for rugby and develop the skills of our young athletes.

Our sincere thanks also go out to the maintenance and grounds staff, along with the volunteers, who ensured that Crusaders Park remained in top condition throughout the season. The pristine fields provided a superb facility for our members to enjoy the game of rugby, and your hard work did not go unnoticed.

As we look forward to the 2025 season, we are excited to continue building on the solid foundation laid in 2024. Together, we will strive to make the Crusaders Rugby Club Minis Program even more successful, fostering a love for rugby and creating lasting memories for our young athletes. Thank you for being an integral part of our community.

Gary Goetsch, Minis Director

Marketing & Communications

Cru Chronicles

Historically, according to annual surveys, we have not had a great track record of communicating with our members. The biggest achievement last year was the introduction of the Cru Chronicles, a weekly snapshot of everything Crusaders. From gameday previews to match reviews, from promoting social events to celebrating our Crusaders alumni achievements, each of the 26 instalments from pre-season to post-season was packed with news... and way too many pleas for volunteers!



In addition to the regular content creators, we had several guest contributors from U6 head coach Brendan Cunningham keeping us up to date with our mini-est of Crusaders all the way through Gwen Morrison who kept us in the know around Junior girls. Many additional contributors, too many to mention,

Each edition was sent to over 3,000 Crusaders with each one being opened well over 1,000 times. If you missed it, check out the “News” page on the website for a full archive of each edition.

Other Initiatives

- Consolidated Alumni mailing list into main Crusaders list simplifying communication
- Strategic alliance with BurlOak Theatre Group including running contests co-promoting their shows and our minis programs and camps
- Used Curbex to strategically place signs around town to continue to promote camps and drive registrations and expose new families to our club



Social Media

Facebook, YouTube and Instagram continue to be our main social media platforms.

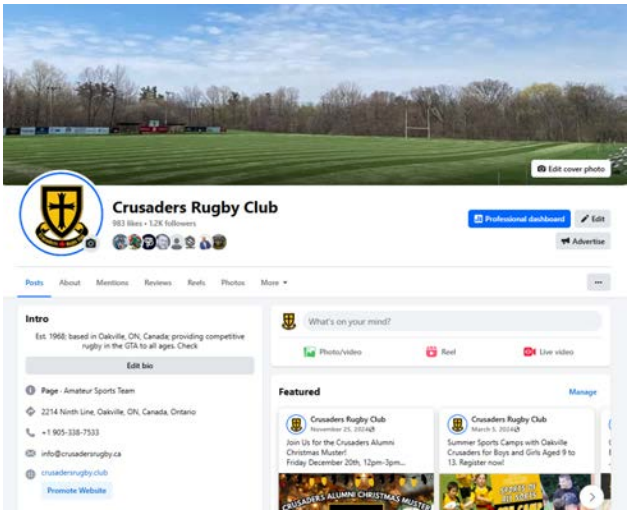
YouTube

- Over 80 videos posted including 30 live streams
- Over 30k views
- Over 3,300 hours streamed
- Over 150 new subscribers (an increase of 44%)



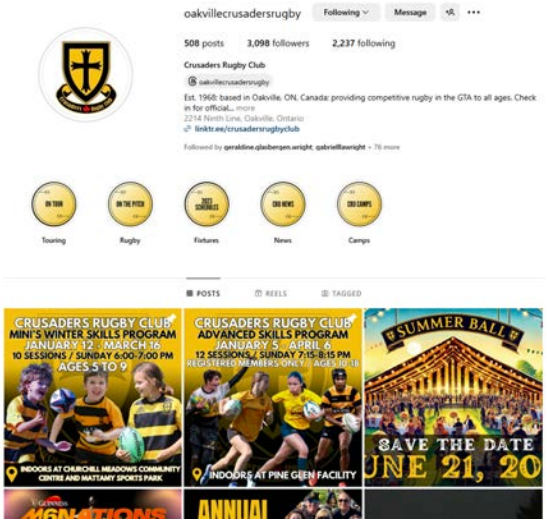
Facebook

- 1,200 followers
- 260 posts
- 10k engagements



Instagram

- 3,100 followers
- 158 posts
- 440k views



Twitter / X

- Dead!

Rikki Wright, Marketing Director

Summer Camps Program

The Camps are Thriving!



The Crusaders Summer Camps for 2024 have been nothing short of phenomenal! This year, we experienced our biggest attendance to date, achieving the highest revenue ever generated by our camps. We extend our heartfelt gratitude to Lily and her dedicated team for running an exceptional program. Your hard work and commitment have truly paid off, making this year's camps a resounding success.

A special thank-you goes out to Candace Carroll and Lily Brown. Your meticulous planning and attention to detail ensured that everything ran smoothly, contributing greatly to our successful season. A very big thank you to the counsellors: Victoria Stuart, Bastie Walker, Ella Jensen, Sydney De Koning and Gabby Wright.

We are thrilled to report a remarkable 56% increase in attendance for the Summer Camps in 2024 compared to 2023. While last year presented challenges for our club, this year has proven to be a tremendous rebound and a testament to the strength and resilience of our community. Moreover, 2024 saw a 16% increase over the 2022 bumper season, highlighting the continued growth and popularity of our camps.



The positive feedback from both parents and campers has been overwhelmingly encouraging. Their enthusiastic responses reflect the quality and enjoyment of the camp experience, and we are committed to building on this momentum. As we look forward to the future, we are excited about the potential for further growth and improvement, taking our Summer Camps from strength to strength.

Thank you to everyone involved in making the Crusaders Summer Camps for 2024 an unparalleled success. We eagerly anticipate what the next year will bring and look forward to welcoming even more campers to our vibrant and thriving community.

To the 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: Cash Brown and

Ethan Wright, Owen Young, AJ, Alexander Corker, Carter Worsley, Michael Gorgi, Ty De Koning, Jackson Lovig, Alyssa Williamson, Owen Prince, Harry Wright, Amelia Wright, Soph Ramey, Declan Bowman, William Misquitta, Diyanka Senavirathne, Finley Carter, Sarah Chantler, Patrick Wright, Griffin Salamon, Ciel Martinez, Gioia Goetsch, Ellie Carter, Eric Dude, and Alexander De Wet.

Gary Goetsch, Minis Rugby

Facilities Report



As we reflect on 2024, it's been another year of significant progress for our club's facilities. Thanks to the dedication of volunteers and the support of our partners, we've made major strides in improving both the playing experience and the overall maintenance of our grounds. Below are the key updates from the past year and a look ahead to future projects.

Key Updates for 2024

Water Supply and Irrigation

One of our most impactful achievements this year is securing a municipal water supply on site, which allows us to draw water at a more reasonable cost. We have installed a new piping system and purchased a water reel, enabling us to irrigate all our field space. This improvement will significantly enhance the playability and safety of our fields by keeping them in top condition throughout the season, reducing the risk of injuries and improving overall enjoyment for players.

That said, maintaining the fields remains an ongoing effort. We will continue to invest significant time and resources in seed, fertilizer, and weed control to keep the pitches in great shape. If you have expertise in these areas and would like to assist, please reach out to the Board. Remember, all of this work is carried out by volunteers.

Septic System Repairs

We successfully repaired the septic system after encountering a few issues related to improper items being flushed into the toilets. To prevent future problems, we urge everyone to PLEASE avoid flushing feminine products or so-called "flushable" wipes down the toilets. The septic system is not designed to handle these items, and avoiding such issues will help us keep maintenance costs down.

North Pitch Stairs Replacement

The north pitch stairs have been replaced through a collaborative effort between NOMFTA Flag Football and Imperial Woodworks, led by Peter Kijak. This project has improved access to the pitch and enhances the safety of players and spectators.

Looking Ahead

We are excited to continue work on new bathroom and clubhouse renovations, which will further enhance the experience for our players, members, and visitors.

Acknowledgments

Our club thrives because of the dedication and hard work of many individuals. Special thanks to:

- Chris Clark – Maintaining an impressive average of at least 20 hours per week on grass-cutting duties, organizing the shed, and managing waste disposal. Chris also liaises with other agencies during daytime hours.
- Field lining group – Providing reliable support for field lining.
- Kevin Benders – Persistently beautifying the grounds.
- Chris Tudor Price – for his ongoing field/facilities work.
- Georgia Smith - Taking the lead and filling in the gaps on projects.
- Hudson Young (and family) – Successfully fulfilling responsibilities under the Canada Summer Jobs grant, maintaining the grounds.
- Ronda Nicolson (Stepped down) – Ensuring a continuous flow of snacks and beverages at the bar.
- Dave Haslam – Providing ongoing support across various tasks.
- Town of Oakville Mayor, Council, 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 of 2024

- Installation of a municipal water supply and a new irrigation system, increasing the field quality and reducing maintenance costs.
- Replacement of clubhouse water system to provide potable water.
- Repairs to the septic system to ensure continued functionality.
- Replacement of the north pitch stairs, improving accessibility and safety.
- Ongoing field maintenance improvements, including overseeding, fertilizing, and aeration.
- Continued partnerships with the Town of Oakville to enhance field health.
- Successful execution of the Canada Summer Jobs grant, easing the workload on volunteers.

Opportunities and Wishlist

Despite our progress, we still face challenges that require ongoing volunteer support:

- Volunteer Engagement: The bulk of the work is still carried by a few dedicated individuals. We need more hands to lighten the load.
- Field Maintenance: Continued efforts are required to improve field health through proper maintenance practices.
- Facility Upgrades: We look forward to completing the bathroom and clubhouse renovations and hope to secure additional grants and sponsorships for future projects.
- **Wishlist Projects**:
    - Replace the deck.

Phil Cartwright, Facilities Director

Social and Tournaments Report



2024 was a busy social and events calendar throughout the year, with the successful hosting of over 70 events:

Major Events

- Victoria Day Fireworks

Sporting/Team Events

- Mini's Festival / Sponsor Day
- Men's and Women's Home Opener / Alumni Day
- Penalta Cup
- BurlOak Cup / End of Season
- Touring Teams (UK x 3, NFLD)
- 7's Tournaments x 2
- Team End of Season Parties

Clubhouse Events

- Six Nations (7 Days)
- Autumn Internationals (8 Days)
- The Rugby Championship
- Private Rentals (13)
- St. Patrick's Day
- Volunteer Appreciation Dinner
- DJ Nights
- Comedy Night

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 Bar and Facilities teams ensured that each event was a success. A special thanks!

- Chris Clark, the Sr Men's team and others – Ensuring our parking lots were well organized
- Ronda Nicolson and the bar staff – Friendly service with minimal to no line-ups

- Phil Cartwright and the facilities team - Ensuring the fields were green (and dry?)
- All our volunteers – Without you, none of this is possible!



Major events bring together our local community with our rugby club, welcome new and returning club members, and generate funds to the club. We held one large event (Victoria Day Fireworks) which has increased in size (people, fireworks lit, funds generated) to 1200 people and 30+ minutes of continuous fireworks. Feedback from non-club members was positive, generating interest in both player and social memberships.

Our past large event; SAFELLA was on hiatus but will be returning in 2025 as a two-day event. Along with Victoria Day Fireworks and SAFELLA we will be expanding the large events to include other annual events including a Crusaders Ball and possibly a Prom Dress / Women's Day.

In addition to the large events, there was an increase in sporting/team events and clubhouse events. We will continue to work on extending the events and growing interest and participation in social events.

We look forward to re-establishing the annual Crusaders Ball event in 2025 and building out our social events for players, members, families and friends. 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.

Chris Snyder, Social Director

Alumni Report



2024 was another year of growth and optimism for Crusaders Alumni.

Some highlights, include:

- The 2024 "Alumni Day" was a great success in June, with a pig-roast and touch-game, Fossils against our Burlington Centaurs friends and neighbours.
- The Alumni email data-base continues to grow, from just over 200 last year to about 230 at present. (Note - could we please confirm the number of Alumni flagged records in the database and insert the exact # into this report? Thank-you.)
- The Alumni merged our email database into The Club's Mailchimp system. This streamlines communications, keeps information current and minimizes repeat and sometimes contradictory emails.
- Alumni continued to support The Crusaders at home games and attended other Club events as well.
- A proposed Alumni calendar of events has been created, so as to make planning / organizing easier. Those dates include: St. Patrick's Day pub get together in March, Alumni Day for the first Crusaders home game, return Alumni event in Burlington in September and a Christmas / Season's Greetings pub get - together in December. (Watch for dates / announcements!)
- Another Christmas / Season's Greetings gathering at The Queen's Head Pub in Oakville occurred very recently, with more attending than last year. Let's keep growing!

Some areas where we would like to do better and continue to grow.

- Increase Alumni attendance at all home games and Club events. It's always good fun when we get together to support and reminisce.
- A return Alumni Day engagement was planned in Burlington for September, but was unsuccessful due to field availability at Burlington and less than desired commitment from The Fossils. We would like to resurrect The Fossils and play more friendly matches in 2025.
- Currently we have 9 "Alumni" Memberships with The Club. We would like to increase Alumni memberships within The Crusaders Rugby Club and will be working with The Club on ways forward. Remember, having an Alumni Membership allows you to vote on business matters at the Annual General Meeting.
- We attempted to have a small golf event in the fall, but had to cancel due to lack of enthusiasm / sign-ups. We will encourage support for any Club Golf Events going forward..

Your Alumni Committee:
Cristina Flores Justic - Chair
Dave Mastel - Club Liaison
Alan Kouba
Brian Gore
Peter Coy
Joy Boyson

Bruce Harding (Past Member)
Room for more!

David Matel, Alumni Director

Sponsorship and Fundraising



2024 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.

2025 will be a busy year for us as we will need to renew many of our existing relationships and seek new sponsors. If you know of companies or individuals who would like to support the club, please have them reach out.

Our 2021-2025 strategic plan 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. That funding has supported a wide range of activities, including the addition of a full-time Operations Manager, Georgia Smith, to help reduce the burden on all the volunteers as our club becomes more complex to run.

Irrigation Water Project: Another key priority for the club identified in the strategic plan was 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 completed a direct fundraising campaign to fund the full project ($203,000). The project was successfully completed in July 2024.

Many thanks to the numerous donors who contributed to the water project: Aaron Minmagh, Abed Ibrahim, Alan Kouba, Ali Macdougall, Alistair Clark, Ashley Misquitta, Barbara Lockhart, Bendan Samson, Bill Lewis, Bill Scollon, Brad Simone, Brian Gore, Brian Timmons, Bruce Harding, Chris Hatch, Chris Tudor Price, David Dufour, David Hayes, David Howse, David Mastell, Erin and Kevin Brenders, Gavin Alpe, Geoff Seymour, Geoffrey Collett, Gerry Kelly, Helen Hayes, Ian Tolley, Jan De Marez Oyens, Jason Boggs, Jason Ince, Jeffrey Feeney, John Lucic, Johnathan Corker, Jonathan and Candace Carroll, Joseph Flaherty, Josh Ince, Julia Moynihan, Julie Bennitt, Kathleen and Neil Jones, Keith McIntyre, Kylie Evans, Lindsey WIlliams, Mark Fleet, Martin Shaw, Matt Carter, Matt Duffin, Michael Stefnitz, Mike Newell, Nigel D'Acre, Owen Mason, Peter Saddington, Petra Haneberry, Richard Schooling, Richard Topping, Rikki and Geraldine Wright, Rob Gare, Robert Montanino, Sanad Ibrahim, Stephen Foote, Stephen Gittens, Stephen Saunders, Stuart Riley, Tom Kewell.

Clubhouse Renovations: In 2024 we were awarded an additional $120,400 to renovate our shower area, downstairs bathrooms, floors and the upstairs of the clubhouse. Long a shortcoming, the club had no usable shower area for our female members - the renovation will separate the men's washrooms from the shower area and transform our showers into unisex shower stalls before the 2025 season starts. Our clubhouse upstairs will also receive a minor facelift, replacing the floors and all the furniture.

Also in 2024 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 general support of the club.

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.

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 was depleted to complete the Irrigation Water Project in 2024, and we expect to rebuild this for further club improvements in 2025.

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

The club is on the continuing lookout for club sponsors to support us with jersey, signage and other sponsorships.

Craig Du Plessis, Director Sponsorship

Registration Report



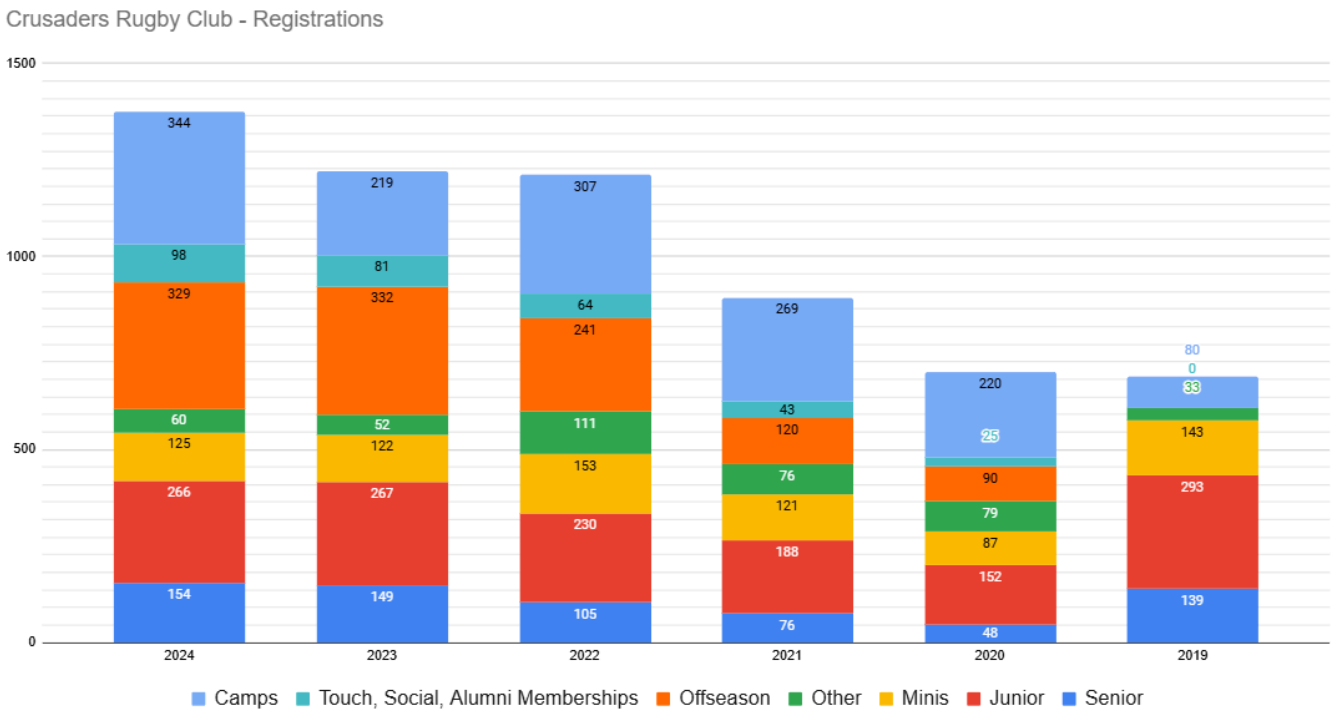
Building on the success of program expansion begun in 2020 Crusaders continue to expand opportunities for year-round participation in rugby.
The club continues to offer opportunity for players to participate in leagues and tournaments organized by Rugby Ontario as well as participation in a variety of club organized camps, offseason programming and touch programs.

In 2024 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
- Strength and conditioning 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.

2024 core membership increased 3% while overall registrations increased 13%. Comparisons to specific categories in previous years are made difficult by the COVID-impacted years but the growth trend continues to rebound. Certain age grades were down and a continued recruiting effort is needed.



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 2024 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
David Walker

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
Liam Bowman

Patrick Daniels, Secretary

Financial Report

2024 was another financially successful year for the club, building on the successes of 2023 and 2022. This was another record-breaking year with the club's revenues exceeding $650,000, largely driven by grant revenues, programs, and membership dues. The club realized a **surplus of $75,726** in **2024**, $40,000 of which has been allocated to the Capital Fund for future use.

In addition, our financials for 2024 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 posted a very impressive 23% increase in club revenues from 2023, increasing from $541,036 in 2023 to **$663,418 in 2024**. Other highlights include:

- Grant revenues increased this year by 35% from $80,079 in 2023 to **$108,401 in 2024**
- Programs income increased by 56% from $107,232 in 2023 to **$166,888 in 2024**
- Membership dues revenues increased by almost 19% from $136,578 to **$162,827 for 2024**

Notably, we also posted declines in key revenue accounts between 2023 and 2024, including sponsorship (49%), and rentals (15%).

The club's overall expenses (see the 2024 Income Statement) increased by 20% this year, from $487,828 in 2023 to **$587,288 in 2024**. This is largely due to:

- A 31% increase in staff expenses, which is incorporated in Office and Administration in the audited financial statements, from $44,983 in 2023 to **$58,752 in 2024**
- A 23% increase in program expenses, from $77,605 in 2023 to **$95,061 in 2024**
- A 66% increase in grounds costs, from $34,316 in 2023 to **$57,064 in 2024**

The depreciation expense has nearly tripled this year due to our increased investment in the club's facilities, namely, field irrigation equipment and water systems; this investment contributed to the increase in ground costs noted above.

With the support of the Canada Summer Jobs and Trillium funding in 2024, the club peaked at 14 part-time/seasonal employees and contractors during the summer months, including 6 camp counsellors, 5 food/drink staff, 3 athletic therapists, and one groundskeeper.

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.

In closing, I would like to extend my heartfelt gratitude to our dedicated volunteers and board members. Your unwavering commitment and hard work have been instrumental in ensuring the financial health and success of our organization over the past year. Your time, energy, and expertise have not only supported our operations but have also strengthened our mission and vision. We

deeply appreciate your continued support and collaboration, and we look forward to another year of shared achievements and progress. Thank you for your tireless efforts and for being such an integral part of our community.

Big thank you's to:

- All our volunteers, as without them none of this would be possible
- Ronda Nicolson and her team, who had another successful year at the Cru bar
- Lily Brown, who took on much of the organization of the summer camps and the off season programming

Candace Carroll, Treasurer

2024 Income Statement

Crusaders Rugby Club

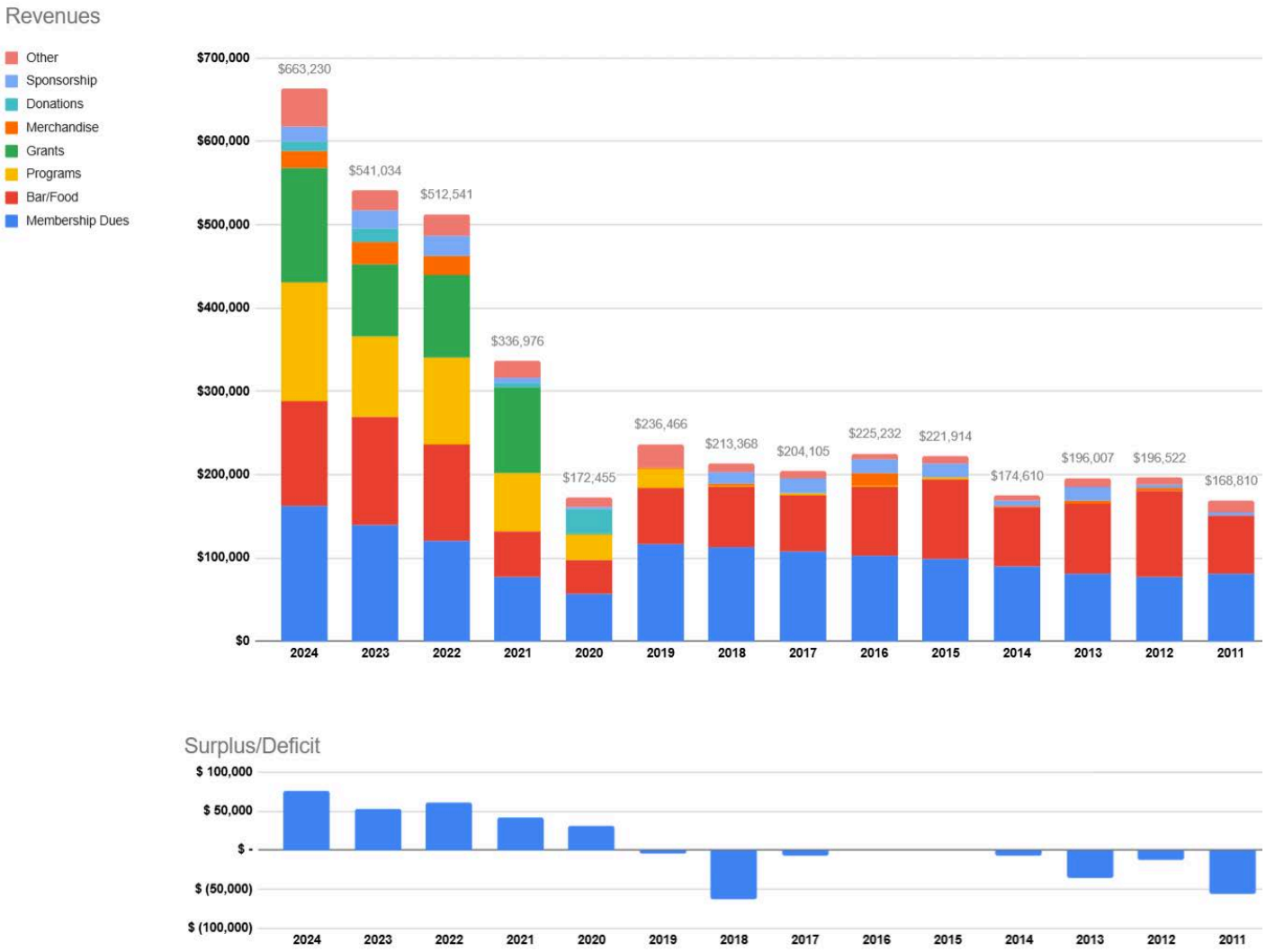
Profit and Loss

November 2023 - October 2024

	TOTAL			
	NOV. 2023 - OCT. 2024	NOV. 2022 - OCT. 2023 (PY)	CHANGE	% CHANGE
INCOME				
4100 Food and Drink Sales	125,181.23	130,131.38	-4,950.15	-3.80 %
4500 Club Membership Dues	162,826.81	139,192.09	23,634.72	16.98 %
4515 Fall 7s Fees	12,200.00	13,300.00	-1,100.00	-8.27 %
4520 Programs Income	143,255.85	96,057.50	47,198.35	49.14 %
4600 Grants Funding	136,089.00	87,065.19	49,023.81	56.31 %
4610 Donations	10,670.00	15,923.75	-5,253.75	-32.99 %
4650 Sponsorship Income	18,000.00	21,650.00	-3,650.00	-16.86 %
4700 Other Refunds/Revenues/Discounts	335.28	-7,483.38	7,818.66	104.48 %
4710 Merchandise Sales	21,198.18	26,665.68	-5,467.50	-20.50 %
4720 Rentals Income	4,600.00	5,448.69	-848.69	-15.58 %
4740 Club-held Tournament Fees	11,432.00	0.00	11,432.00	
4760 Social Functions Revenue	13,089.93	10,823.00	2,266.93	20.95 %
4785 Interest Received	4,090.49	2,262.33	1,828.16	80.81 %
4850 Uncategorized Income	100.00		100.00	
Sales of Product Income	70.25		70.25	
Total Income	**$663,139.02**	**$541,036.23**	**$122,102.79**	**22.57 %**
GROSS PROFIT	**$663,139.02**	**$541,036.23**	**$122,102.79**	**22.57 %**
EXPENSES				
6100 Food and Drink Expenses	86,262.83	96,838.99	-10,576.16	-10.92 %
6200 Staff Expenses	58,752.76	44,982.96	13,769.80	30.61 %
6300 Playing Expenses	91,140.78	93,916.01	-2,775.23	-2.96 %
6400 Fall 7s Expenses	3,733.90	3,339.94	393.96	11.80 %
6402 Club Tours	1,805.33		1,805.33	
6405 Club-Held Tournament Expenses		2,351.49	-2,351.49	-100.00 %
6410 Program Expenses	91,326.67	74,264.74	17,061.93	22.97 %
6510 Grounds Costs	57,064.08	34,315.83	22,748.25	66.29 %
6520 Clubhouse	29,973.75	26,003.11	3,970.64	15.27 %
6561 Payroll Expenses	3,180.15	0.00	3,180.15	
6700 General & Admin Expense	43,358.76	37,081.17	6,277.59	16.93 %
6750 Communications	14,331.25	9,653.91	4,677.34	48.45 %
6775 Insurance	34,323.67	22,478.56	11,845.11	52.70 %
6780 Donations Expense	380.49	1,117.48	-736.99	-65.95 %
6782 Volunteer Costs	5,358.95	2,414.54	2,944.41	121.94 %
6785 Sponsorships Expense	562.60	140.00	422.60	301.86 %
6790 Merchandise Expenses	18,453.75	19,150.21	-696.46	-3.64 %
6830 Social Functions Expense	10,729.87	6,456.91	4,272.96	66.18 %
6850 Special Events Expense	253.21	1,158.00	-904.79	-78.13 %
6900 Other Expenses	1,903.73	0.00	1,903.73	
6970 Depreciation	34,391.59	12,164.23	22,227.36	182.73 %
Total Expenses	**$587,288.12**	**$487,828.08**	**$99,460.04**	**20.39 %**
OTHER INCOME				
4900 Other Income	278.91		278.91	
Total Other Income	**$278.91**	**$0.00**	**$278.91**	**0.00%**
OTHER EXPENSES				
6523 Reconciliation Discrepancies-1	848.84	-13.36	862.20	6,453.59 %
6741 CRA Penalties and Interest	-445.38	21.28	-466.66	-2,192.95 %
Total Other Expenses	**$403.46**	**$7.92**	**$395.54**	**4,994.19 %**
PROFIT	**$75,726.35**	**$53,200.23**	**$22,526.12**	**42.34 %**

Historical Revenues and Surpluses/Deficits

The chart below outlines the club's historical revenues and profitability for the past 13 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.



Financial Statements of

CRUSADERS RUGBY CLUB

October 31, 2024

TINKHAM LLP | CHARTERED PROFESSIONAL ACCOUNTANTS

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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 statement of financial position as at October 31, 2024 and the statements of operations, 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, 2024, 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 14, 2025

Licensed Public Accountants

Crusaders Rugby Club
Statement of Financial Position

As at October 31	2024	2023
Assets		
Current		
Cash	**$ 269,813**	$ 119,682
Guaranteed investment certificate	**-**	102,262
Grants and other receivables (note 3)	**69,649**	28,062
HST receivable	**19,633**	16,071
Inventory	**42,040**	30,596
Prepaid expenses	**23,439**	17,194
	424,574	313,867
Capital assets (note 4)	**344,696**	171,679
	$ 769,270	$ 485,546
Liabilities		
Current		
Accounts payable and accrued liabilities	**$ 19,757**	$ 55,352
Deferred program fees	**11,693**	21,175
Deferred contributions (note 5)	**95,779**	33,664
	127,229	110,191
Deferred capital contributions (note 6)	**318,975**	128,014
	446,204	238,205
Net Assets		
Internally restricted	**189,357**	142,000
Unrestricted	**133,709**	105,341
	323,066	247,341
	$ 769,270	$ 485,546

Commitment (note 8)

Approved by the Board of Directors

Candace Carroll Director

Director

See accompanying notes to financial statements.

3

Crusaders Rugby Club
Statement of Operations

Year ended October 31	2024	2023
Revenues		
Club membership dues	**$ 162,827**	$ 136,578
Programs	**166,888**	107,232
Food and bar	**124,916**	130,131
Grants (note 5)	**108,401**	80,079
Amortization of deferred capital contributions (note 6)	**27,688**	6,986
Merchandise	**21,198**	23,198
Sponsorship	**18,000**	35,530
Other	**15,810**	5,030
Social functions	**13,090**	10,823
Rentals	**4,600**	5,449
	663,418	541,036
Expenses		
Office and administration	**116,378**	92,857
Programs	**95,061**	77,605
Food and bar	**86,263**	96,836
Grounds	**57,064**	34,316
Playing and equipment	**51,747**	53,162
Amortization	**34,392**	12,164
Insurance	**34,324**	22,973
Clubhouse	**29,974**	26,003
Therapists, coaching and referee	**26,715**	31,889
Merchandise	**24,386**	19,137
Other	**18,038**	10,789
Social functions	**10,730**	6,457
Club tours	**1,805**	2,351
Sponsorship	**563**	140
Special events	**253**	1,158
	587,693	487,837
Excess of revenues over expenses for the year	**$ 75,725**	$ 53,199

See accompanying notes to financial statements.

Crusaders Rugby Club
Statement of Changes in Net Assets

Year ended October 31	Capital Fund	Unrestricted	2024 Total	2023 Total
Balance, beginning of year	$ 142,000	$ 105,341	247,341	$ 194,142
Excess of revenues over expenses for the year	-	75,725	75,725	53,199
Transfers (note 7)	47,357	(47,357)	-	-
Balance, end of year	$ 189,357	$ 133,709	$ 323,066	$ 247,341

See accompanying notes to financial statements.

Crusaders Rugby Club
Statement of Cash Flows

Year ended October 31	2024	2023
Cash provided (used) by operating activities		
Excess of revenues over expenses for the year	**$ 75,725**	$ 53,199
Items not requiring an outlay of cash:		
Amortization of capital assets	**34,392**	12,164
Amortization of deferred capital contributions	**(27,688)**	(6,986)
	82,429	58,377
Change in non-cash working capital items		
Grants and other receivables	**(41,587)**	(21,363)
HST receivable	**(3,562)**	(16,071)
Inventory	**(11,444)**	(12,053)
Prepaid expenses	**(6,245)**	(11,639)
Accounts payable and accrued liabilities	**(35,597)**	14,882
HST payable	**-**	(1,477)
Deferred program fees	**(9,480)**	15,153
Deferred contributions	**62,115**	26,034
Cash provided by operating activities	**36,629**	51,843
Cash provided (used) by investing activities		
Redemption (purchase) of guaranteed investment certificate	**102,262**	(2,262)
Purchase of capital assets	**(207,409)**	(168,569)
Cash used by investing activities	**(105,147)**	(170,831)
Cash provided by financing activities		
Contributions received for purchase of capital assets	**218,649**	135,000
Increase in cash	**150,131**	16,012
Cash, beginning of year	**119,682**	103,670
Cash, end of year	**$ 269,813**	$ 119,682

See accompanying notes to financial statements.

Crusaders Rugby Club
Notes to the Financial Statements
October 31, 2024

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. Restricted grants and contributions relating to capital asset additions are deferred and amortized into income at the same rate as the corresponding 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, merchandise, sponsorship, social and rental 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. The cost of a capital asset comprises of its purchase price and any directly attributable cost of preparing the asset for its intended use.

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.

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

Fields	Term of lease
Machinery and equipment	5 to 10 years
Clubhouse	Term of lease
Storage building & pergola	5 years
Parking lot	5 years
Computer equipment	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. Cost is determined using the first-in first-out method.

Crusaders Rugby Club
Notes to the Financial Statements
October 31, 2024

2 Significant accounting policies (continued)

(e) Financial instruments

(i) Measurement

The Crusaders initially measures its financial assets and financial liabilities at fair value adjusted by, in the case of a financial instrument that will not be measured subsequently at fair value, the amount of transactions costs directly attributable to the instrument.

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 Grants and other receivables

As at October 31		**2024**		2023
Other grant receivable	**$**	**54,649**	$	13,880
Provincial grant receivable		**15,000**		-
Other receivables		-		14,182
	$	**69,649**	$	28,062

Crusaders Rugby Club
Notes to the Financial Statements
October 31, 2024

4 Capital assets

As at October 31	2024		2023	
	Cost	**Accumulated amortization**	Cost	Accumulated amortization
Fields	**$ 351,366**	**$ (157,887)**	$ 143,956	$ (143,956)
Machinery and equipment	**303,822**	**(152,605)**	303,822	(132,487)
Clubhouse	**260,826**	**(260,826)**	260,826	(260,826)
Storage building & pergola	**46,266**	**(46,266)**	46,266	(46,266)
Parking Lot	**20,795**	**(20,795)**	20,795	(20,795)
Computer equipment	**3,669**	**(3,669)**	3,669	(3,325)
	$ 986,744	**$ (642,048)**	$ 779,334	$ (607,655)
Net book value		**$ 344,696**		$ 171,679

5 Deferred contributions

The deferred contributions represent grants received that have yet to be spent on the designated expenditures.

Activity for deferred contributions during the year is as follows:

As at October 31	**2024**	2023
Balance, beginning of year	**$ 33,664**	$ 7,630
Received	**170,516**	106,113
Recognized as revenue	**(108,401)**	(80,079)
Balance, end of period	**$ 95,779**	$ 33,664

Contributions recognized as revenue during the year are as follows:

As at October 31	**2024**	2023
Provincial grant	**$ 77,884**	$ 46,766
Federal grant	**30,517**	33,313
Deferred contributions recognized as revenue	**$ 108,401**	$ 80,079

Crusaders Rugby Club
Notes to the Financial Statements
October 31, 2024

6 Deferred capital contributions

Year ended October 31	2024	2023
Balance, beginning of year	**$ 128,014**	$ -
Capital contributions received	**218,649**	135,000
Amounts amortized to revenue	**(27,688)**	(6,986)
Balance, beginning of year	**$ 318,975**	$ 128,014

7 Net assets - internally restricted

The Executive Board internally restricted an additional $47,357 (2023 - $40,000) to provide for the capital reserve, which includes $7,357 collected from members as part of the capital levy fund.

Resources in this fund are not available for operations without approval of the Executive Board.

8 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 9 years. The funding obligation for the remaining five years is as follows:

2025	$ 3,000
2026	3,000
2027	3,000
2028	3,000
Total	$ 12,000

9 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 and grants and other receivables.

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

Grants and other receivables 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.

Crusaders Rugby Club
Notes to the Financial Statements
October 31, 2024

9 Financial instruments (continued)

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, interest rate risk, or other price risk.

Changes in risk

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