

2025 Crusaders Rugby Club Annual Report

Table of Contents

Crusaders Rugby Club Sponsors **5**
President's Message **6**
2025 Highlights 6
Strategic Progress 7
Sponsors and Supporters - Thank You 8
Welcome to Our New Sponsors for 2025/2026 8
Looking Ahead to 2026 8
Please Get Involved - Our Biggest Challenge 9
Special Thanks 9
Our Long-Standing Members 9
4-7 Year Members 10
8+ Year Members 10
Board of Directors **12**
Current Board of Directors 12
2025 Board Meeting Attendance Record 12
2025 Board Positions 13
Eligibility 13
Vice President's Message **14**
Mens'/Boys' Rugby **16**
Womens' /Girls' Rugby **18**
U16 Girls 19
U18 Girls 20
Female Participation 20
Minis Rugby **22**
Marketing & Communications **24**
Cru Chronicles 24
Outdoor Signage 25
Social Media 25
Overview 25
Instagram 26
Facebook 27
YouTube **28**
Twitter / X 28
Summary 29
Summer Camps Program **30**

Key Updates for 2025....32
Clubhouse renovations....32
Water Supply and Irrigation....33
Looking Ahead....33
Acknowledgments....33
Social and Tournaments Report....34
Alumni Report....36
Sponsorship and Fundraising....38
Crusaders Annual Fund....40
Crusaders Player's Fund....41
2025 Summer Ball Fundraiser....41
Fund Mandate/Description....42
Summary and Closing....43
Registration Report....44
Alumni and Social Memberships....45
Life Members....46
Active Honorary National Player Members....46
Financial Report....47
2025 Income Statement....49
Historical Revenues and Surpluses/Deficits....50

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Crusaders Rugby Club Sponsors

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



President's Message

2025 was another year of growth and success for the club in many senses: membership, on-field success, and financially. The club continues to develop in so many ways and directions - remarkable for a volunteer-driven, community sports club.

2025 Highlights

- **10% growth in core rugby** registrations - back to pre-2018/COVID levels.
- **Men's 4th in Marshall League** (up from 7th in 2024) and 18% growth in membership..goog
- **Women's 7-1 in NRU Premiership** and just a couple of points from being promoted into OWL 2 - rebuilding and enormous potential.
- **Strong 15s season across all our junior** ages and **strongest numbers since 2019.**
- Massively **successful minis season with 18% growth** in numbers.
- A **new fall minis season** and the extension of the season into .fall for junior 15s.
- A new **Tuesday Night Touch League** led by Jevan Malan
- The much-anticipated resurrection of the trusted custodians of traditional club rugby culture, the **Fab 4s**, led by Tim Hatch.
- Two very successful **junior tours: Tropical 7s and BC**, the latter sending a message to BC clubs and across Canada that we're a force to be reckoned with.
- A new event, the **Summer Ball, which raised $35k for our new Players Fund** to provide support for players/families in financial need.
- **More inbound touring sides** than in recent memory.
- **More registered coaches and managers** than any year since 2018.
- Another **great social year with Victoria Day, the Summer Ball and Safella** leading the way as much bigger events with broader community reach than before.
- A **clubhouse, showers, bathrooms and bar renovation** - new furniture, co-ed showers, renovated men's and women's, toilets, floors upstairs and downstairs, bar counters/cabinets and dishwasher upgrades - a much-improved facility for everyone.
- **Continued excellence and progress on our facilities & fields** - our members now say "Best in Ontario! Bar none."
- Some serious **video kits and now livestreaming** many/all of our junior and senior home games - 1200+ YouTube subscribers and growing, 4,500 hours of videos watched and a massive (and surprising!) 35,000 views.
- **Taylor Perry's awesome performance and representation** of the club at the World Cup; and both Grayson's and Taylor's generosity repainting our rusting main field and north field posts in between jobs, moves and national obligations.
- Two new National Men's capped players: **Brenden Black and Jack Shaw.**
- A **record number of facilities rentals** - four times 2024 - bringing the community to the club.



- **Excellent and improving membership survey feedback**, some highlights:
  - 92% (up 9%) ranked the club in 2025 overall good (44%) or excellent (48%)
  - 88% (up 7%) said experience with Cru/rugby better than other sports
  - 84% (up 15%) indicated club coaching was good (35%) or excellent (49%); 11% average
  - 89% said communication from club was good (37%) or excellent (51%)
  - 90% (up 11%) rated the grounds/fields good (38%) or excellent (52%) (up from 60% in 2022)
  - There were challenges, most notably deep frustration with Rugby Ontario's leagues and competitions, scheduling, communications and general operations - all of which we've worked hard to have corrected for 2026.
  - There was also lots of other useful feedback that we're acting on in 2026.
- **Thank you to everyone who took the time to respond to the membership survey.** Each year the board reviews the feedback in detail. This year, in particular, the feedback was instrumental and extremely effective in our advocacy efforts with Rugby Ontario related to systemic challenges (season length, leagues, competitions, high-performance programming conflicts, communication etc).
- We **continue to be regarded as the best run club and one of the model clubs in Canada** - and, more importantly, we continue to grow and improve.

Strategic Progress

In 2025 we completed our 3-year strategic plan cycle and will be authoring our 2026-2029 plan early in the year. Please check our website Governance section at https://www.crusadersrugby.club/about/governance/ for annual reports, strategic plans and more information.

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

1. **Enhancing Member Experience**: Delivering better rugby and diverse programming options, and focusing our advocacy on improving the leagues and competitions in which we compete.
2. **Strengthening Financials**: Operating with a surplus, building cash reserves, and building a capital fund.
3. **Improving Fields and Facilities**: Addressing long-standing concerns about field quality and safety & upgrading clubhouse facilities: water system, septic system, upstairs, flooring, toilets and showers.
4. **Strengthening as a Community Asset**: the club has strategically repositioned the club to serve not just our members, but the broader Oakville community. Our goal remains to transform from a sports organization into becoming a vital community resource by:
   - **Broadening Programming:** Expanding beyond traditional rugby to offer public camps and non-contact options.
   - **Maximizing Infrastructure:** Upgrading facilities and opening our grounds for public events, community groups, and rentals.
   - **Ensuring Accessibility:** Removing economic barriers through the Crusaders Players Fund to ensure equitable access to sport.

- **Strengthening Municipal Ties:** Deepening our collaboration and partnership with the Town of Oakville.

The club's financials and facilities/fields have improved substantially over the past 5 years and our focus has shifted to strengthening the core of the club, improving the club's programs, positioning the club as an increasingly valuable asset in the community and laying the foundations for more growth.

Sponsors and Supporters - Thank You

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

- The Town of Oakville
- The Ontario Trillium Foundation
- Women of Influence
- Zimfin Jerky
- Appleby College
- Sleeman Breweries
- Pommies Cider
- Athletacare
- RBC Global Asset Management
- Muldoon's Hand Roasted Coffee
- Yapalong
- OnePlumb Plumbing
- Imperial Woodworks

Welcome to Our New Sponsors for 2025/2026

A big thank you and welcome to new sponsors in 2025:

- **Women of Influence**
- **Engelbrecht & Associates**
- **Barometer Capital Management**
- **Alan Barber and Associates**
- **Zimfin Jerky**

Thank you for your belief in the club and your support. We look forward to a wonderful partnership.

Looking Ahead to 2026

The club has grown in the past 5 years. In revenue terms, we've almost quadrupled to more than $725k/year, reflecting the extent of our membership growth, programming growth and diversification. This transformation is thanks to the tireless efforts of our board members, coaches, and volunteers, who have dedicated the past years to "rebuilding better" since COVID, ensuring the club's sustainability into the future.

As we look ahead to 2026, with many of the critical facility, financial, organizational, and other key projects now behind us, we're excited to focus more on what we love most: playing rugby, coaching,

growing our club, engaging the club with the community, and celebrating the unique culture and community that makes rugby clubs — and especially Cru — so special.

Please Get Involved - Our Biggest Challenge

The club's most pressing challenge as we continue to grow is that our volunteer base hasn't kept pace. **To continue to thrive we need to rely on members, players and parents for more help**.

We're blessed with some of the best coaches, managers, organizers, referees, board members in rugby - but there just aren't enough hands on deck to spread the load. In 2026, we'll politely be asking more parents, players and members to get involved to support the club's activities, events, tournaments, cleaning, mowing, line painting and more.

Unlike other community sports clubs, we haven't yet demanded that people contribute but we are reaching an inflection point where we can't rely on so few to carry the load for the community. We look forward to everyone's assistance in keeping our club volunteer-driven and affordable: please put up your hands and chip in - it's rewarding for you and it's critical to sustain the club.

Special Thanks

Special thanks are due to **Alison MacDougall**, **Chris Snyder**, **Rikki Wright** and **Chris Warren** who have contributed as directors enormously to the success of the club over these past years. Chris Warren has been instrumental in helping the club strategically and develop a vastly-improved outreach program to community leaders; Alison has reinvigorated our minis program and brought substantial growth to the program; Chris Snyder has led us into bigger and better social events; and Rikki has driven our club communications and marketing to new levels. Many thanks to you all for your extraordinary efforts, dedication of time and teamwork.

Many thanks are due to Oakville Mayor **Rob Burton**, our MPP **Stephen Crawford**, our MP the Honourable **Anita Anand,** and our ward Councillors **Tom Adams** and **Natalia Lishchyna** - and the Town of Oakville staff: **Paul Damaso**, **Jane Clohecy**, **Chris Mark**, **Simon Hames** and others who support the club. The club is blessed to be able to rely on the genuine support of these community, provincial and national leaders - and I sincerely hope that you all express your gratitude at every possible opportunity!

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.

Our Long-Standing Members

Congratulations and thank you to the long-standing members of the club. Both your contributions to the club and your loyalty to it are sincerely appreciated!

4-7 Year Members

Alexandra Gilmore
Alexis Du Plessis
Andrew Gale
Ariah Mcgill
Audrey Cartwright
Barana Fernando
Benjamin Ciannavei Thirtle
Caden-Craig Du Plessis
Camden Foster
Cameron Hunter
Charlie Smith
Christopher Warren
Daniel Goetsch
Daniel Talbot
Dougal Graham
Effie Walters
Gabby Talbot
Gary Goetsch
Geart De Marez Oyens
Gemma Goetsch
Gioia Goetsch
Harriett Talbot
Harrison Carey
Harrison Kearney
Harrison Smith
Harry Ryan
Isabell Carey
Isla Smith
Jai Sinha
James Evan De Vries
James Michael Stuart
Jessie Du Plessis
Kareem Ibrahim
Katelyn Percy
Kieran Randall
Liam Donnelly
Liam Pilo
Liam Randall
Lily Brown
Logan Gilmore
Louis Illner
Lucas Stuart
Marigold Stephen
Matthew Dufour
Michael Henshaw
Michelle Henshaw
Minuka Premaratne
Ned Long
Nora Stephen
Oliver Rathbone
Oliver Robson
Omar Abu Alnaaj
Parker Magnus
Patricio Dallan
Paul Hackett
Payton Carter
Raul Gare
Rebecca Cartwright
Rowyn Mcgill
Sydney De Koning
Theo Randall
Thomas Gare
Tiernan Van Duyn
William Burns
Zachary Rayner

8+ Year Members

Aaron Mimnagh
Adam Yhip
Adrian Lui
Adrian Wadden
Alexander Corker
Andrew Bimm
Andrew Easson
Andrew Kay
Angela Jackson
Anthony Daniels
Avery Jensen
Avery Lecce
Brenden Black
Brianna Parris
Brynley Jensen
Cael Stephen
Calum Hayes
Calypso Turner
Cameron Haslam
Charles Brenders
Charlie Finerty
Charlotte Mccurley
Chris Snyder
Chris Tudor Price
Christopher Reid
Ciel Martinez
Connor Gittens
Daniel Lucic
Declan Bowman
Devlin Whitelaw-Poirier
Don Kroes
Donovan Whitelaw-Poirier
Elias Amador-Wilson
Ellie Carter
Elliot Walker
Emily Rychel
Emma Ogden
Emmanuel Tissier
Erika Daniels
Ethan Snyder
Evan Fleet
Evan Hayes
Gavin Alpe
Geoff Bowman
Graham Bridges
Grayson Perry
Gwen Morrison
Henry Boggs
Hudson Young
Hugo Tudor Price
Hunter Ellis

Ian Tolley
Isaac Hatch
Isaac Walker
Isis Martinez
Jack Gore
Jack Patrick
James Carter
James Wood
Jason Boggs
Jayce Kroes
Jayden Petrelli
Jessika Hurd
John Scrivo
John Varriano
Jordan Ng
Josh Ince
Joshua Engelbrecht
Joshua Petitjean
Kaliegh Hurd
Katelyn Carroll
Kevin Brenders
Liam Bowman
Luke Engelbrecht
Luke Karunakaran
Marcus Montanino
Mark Wilson
Matilda Boggs
Matthew Carroll
Maxwell Boulanger
Maya Bull
Mickael Tissier
Miwa Carter
Monika Daniels
Morgan Switzer
Naithan Hurd
Nicholas Mckay
Nicolas Tissier
Nigel Bannister
Nolan Foley
Oliver Alpe
Oliver Jackson
Oscar Boggs
Owen Prince
Patrick Daniels
Patrick Macneil
Patrick Williams
Peter Walker
Phil Cartwright
Quinn Foley
Rhys Jones
Rikki Wright
Ronan Rahill
Ryan Bevington
Ryan Davies
Ryan Morrison
Ryan Rychel
Rylan-Felix Cronin
Sam Boulanger
Sarah Cowle
Scott Cestnik
Sean Morgan
Sean-Michael Stephen
Sebastian Brenders
Sebastien Walker
Senuk Fernando
Seth Kirkham
Shannon Henshaw
Simon-Peter Jackson
Stephen Gittens
Stephen Lockhart
Steven Uvakov
Tanisha Bryan
Tao Nichol
Tessa Jackson
Theo Montanino
Thomas Hyland
Tim Hatch
Tye Hopley
Valerie Amador-Wilson
Victoria Allan
William Cheesewright
William Corless
William Misquitta
William Snyder

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

I'm truly excited for what 2026 will bring and collectively making a banner year for the club.

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	Alison MacDougall	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

2025 Board Meeting Attendance Record

10 Board Meetings were held in the 2025 Fiscal Year.
A quorum of Directors was present at all meetings.
Average attendance by Directors was 81%.

	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov
Chris Tudor Price	✅	❌	✅	✅	✅	✅	✅	✅	✅	✅
Christopher Warren	✅	✅	✅	❌	❌	❌	❌	❌	❌	❌
Candace Carroll	✅	✅	✅	❌	✅	✅	✅	✅	✅	❌
Pat Daniels	✅	✅	✅	✅	✅	✅	❌	✅	✅	✅
Kevin Brenders	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅
Erika Daniels	✅	✅	✅	✅	✅	✅	✅	✅	❌	✅
Alison MacDougall	✅	✅	✅	❌	✅	✅	✅	✅	✅	✅

	Feb	Mar	April	May	June	July	Aug	Sept	Oct	Nov
Chris Snyder	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅
Phil Cartwright	✅	❌	✅	✅	❌	✅	✅	✅	❌	❌
Rikki Wright	✅	❌	✅	✅	❌	✅	❌	✅	✅	✅
Dave Mastel	✅	✅	✅	✅	✅	✅	✅	❌	✅	✅
Craig Du Plessis	✅	❌	✅	✅	❌	✅	✅	❌	✅	❌

2025 Board Positions

At the 2025 AGM (January, 2026) six board members will be elected for a two (2) year term spanning 2025-2026 and one for a one (1) year term as follows:

Two Club Executive positions:
Vice-President
Secretary

In addition five directors will be elected to take responsibility for the following portfolios:
Facilities Director
Marketing Director
Mini's Director (1 year term)
Social Director
Women's Director

There will be a motion this year to add a **Youth Director**, splitting the juniors (U-14 to U-18) from the Men's and Women's Director portfolios.

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



As my time on the Board of Directors comes to a close at the 2026 AGM, after six deeply rewarding years of service, I find myself reflecting with immense gratitude and pride on what we have built together at Cru.

During this period, the club has taken meaningful strides to deepen its roots in the Oakville community while broadening its reach and influence well beyond the pitch. A core focus of my tenure has been strengthening strategic relationships with the Town of Oakville; Mayor and Council, senior municipal staff, as well as with provincial and federal representatives, including The Hon. Stephen Crawford, MPP and The Hon. Anita Anand, MP. These relationships have been instrumental in laying the groundwork for future investments, successful grant applications, enhanced programming, and long-overdue clubhouse, field and facility improvements, all with a singular goal: elevating the quality of the member experience across the club.



Collectively, we have worked to reposition Crusaders away from being perceived as an insular minority sport, and toward being recognized as a fast-growing, inclusive, and impactful sport community; one that is firmly on the radar of decision-makers and community leaders, and viewed as a key constituency within Oakville and beyond. Today, Cru is recognized across Canada as a leader in the growth of rugby, offering a comprehensive range of programming for participants of all ages and abilities, and fostering both high performance pathways and lifelong participation in the game.

Throughout 2025, your Board met consistently and collaboratively to deliver high-quality, accessible rugby programming; host outstanding and well-attended tournaments and social events; elevate our community and stakeholder engagement; and strengthen our governance practices. The development and implementation of a multi-year strategic plan, alongside the establishment of key committees, have meaningfully improved the effectiveness, transparency, and long-term resilience of the club. We remain committed to keeping members engaged and informed, and we truly value your input on what's working, what's not, and how we can continue to improve.

I am particularly proud of the work undertaken to advance a bold vision for the club's future facilities in Oakville. I have been honoured over the last six years to join fellow Board members in delegating before Town Council and advocating to elected and non-elected leadership, to articulate that vision.. These have been powerful moments that underscored how far the club has come; and I am pleased to say that Cru is firmly "on the radar" of key decision-makers. To prudently prepare for these future investments, the continued implementation of a modest Capital Fund Levy, alongside the addition

of a full-time Operations Manager, positions the club on a stable and sustainable growth footing, with a sharper focus on member experience and operational excellence.





None of this progress would have been possible without exceptional leadership. I would like to sincerely acknowledge Club Presidents Chris Tudor-Price and Pat Daniels for their steadfast commitment, vision, and leadership throughout my time on the Board. To my fellow Board members, past and present, thank you for your service, your enthusiasm, and the tangible impact you make every single day on the lives of countless players, families, and volunteers. Your shared love of growing the game and fostering the unique culture at Crusaders is what makes our club such a special place.

On a personal note, I have drawn immense fulfillment from being able to give back to Crusaders; a club and community that means a great deal to me and always will. I am deeply grateful for the trust of the membership, for the friendships forged, and for the spirit of collaboration and camaraderie that defines this club. As I step away from the Board, I do so with great confidence and optimism. This Board, this leadership team, this membership, and this community will continue to go from strength to strength. I look forward to supporting Crusaders in new ways in the years ahead and watching the club continue to thrive as a central hub for rugby in Ontario and a cornerstone of our community.



With gratitude and pride,

Christopher Warren, Vice President

Mens'/Boys' Rugby



The Senior Men's program had a season to be proud of in 2026, in what was the league's return to a Top 8 Next 8 format that had served the province so well for so many years.



The League structure did not disappoint as week over week the overall competition grew in quality.

All three of our Grades finished in identical 4th place however that didn't truly tell the quality of the rugby being played.

Our First Grade challenged for the league lead for most of the summer and split their season series with the three teams that finished ahead of them. With injuries, availability due to national selections and the inevitable return to school, our numbers became stretched as the year went on.

Our 2nd Grade, who for the last number of years had been the best in the province had a quieter year due to some of the availability issues above and the third grade competed well while incorporating many new faces and keeping some veteran careers alive.



With many of the 2003- 2005 cohort now graduating, we anticipate having a stronger fall lineup than in the most recent past.

The club would like to acknowledge: Brenden Black (Canada), Matt Tierney (Canada), Adam Yhip (Guyana), Adrian Wadden (Sweden) and former Cru Junior Jack Shaw (Canada) on their International Senior Caps this season.

Our Junior Boys had another outstanding Season. Our U18 Boys again won the Provincial Championship for a fifth year in a row and this is the 7th consecutive season they have qualified for the Championship final, which is quite a run. The Boys had a dominant display in the Final against Oshawa.

Our U16 Boys fell in their Provincial Premiership Final on agonizing penalty kicks to the Peterborough Pagans. Well done to those boys who really have come a long way the last two seasons.



Our U14s had a fantastic summer and finished with a 10-3 record and really were an excellent side. We ran only one team but had outstanding numbers all summer long.

The highlight of the season was a year-end Thanksgiving tour to Victoria, BC where we played the UBC OB Ravens Junior Teams and Castaway Wanderers. In the four matches we finished 3-1. We hope for return fixtures in 2026.

Several Crusaders received recognition for their play including Jack Gore who followed Ramiro Wentzel and Kohl Kletke to win OUA Rookie of the year, and Jayce Kroes who won College Rookie of the Year. Jack also won Ontario Junior Representative Player of the Year

Thank you to all of the Athletes for their dedication and support, to Dana Flatt and team for their expertise and to the Coaches who again went above and beyond.

Kevin Brenders, Director of Men's Rugby

Womens' /Girls' Rugby



2025 was another season of growth for the Senior women with 35 players registered . Many U18 girls debuted for the squad and fit right into the senior team..

Each training session had 25 to 30 attendees, which enabled us to have a strong showing on our rosters each week and the best performance of a Crusaders women's team in many seasons.

New coach Cooper Smith from Australia, who joined us with a strong coaching background, was dedicated to the team and did a great job developing the team and the athletes..

Many thanks also go to Tanisha Bryan and Danielle Spice for their continued support of the women's program in their coaching roles.

The Women finished 2nd in the NRU Premier League with a record 7-1 record. This gave them the opportunity to compete in the Intermediate Cup game that would promote them to the OWL Championship league. Unfortunately, it was not our day. They fell short to an experienced Burlington Side.



We would like to thank Cooper Smith for stepping into coaching the Senior Women's Team for the 2025 season. We wish him the best of luck for his future coaching plans.

Looking forward, we would like to say welcome back to Kyle Knight, who will resume the position of head coach for the 2026 season. His assistant coaches will be Danielle Spice and Tanisha Bryan. The Goal for the upcoming season is to earn promotion to the OWL Championship League for 2027!

U14 Girls



The U14 Girls had a slow start to the season as numbers were low, starting their season later than the rest of the league. With a membership push we did manage to get enough players to start our season in July.

The girls developed throughout the season and improved on their skills that showed during their final games. The team qualified for Provincials but with the shortage of experience and availability, unfortunately were not able to travel to participate.

Many thanks to Dan Talbot for his time and commitment to the U14 girls team for the past two seasons.

Looking towards 2026 thai is the most critical age group in the women's section. To continue the success of the older age groups and to build the women's program, we must recruit more U14 girls to the program.

U16 Girls



The Crusaders U16 Girls rugby team enjoyed an exciting and competitive 2025 season, blending experienced players with eager newcomers in a squad of 41 enthusiastic young ladies. The team kicked off preparations with high energy, featuring dedicated Saturday morning tackle sessions alongside extensive ball handling and set-piece practices. This built a fit, motivated group ready to compete.

In the 15s season, the Crusaders opened strongly with a thrilling away victory against Waterloo in Round 1, showcasing flair and running rugby to set a positive tone and signal their intent to defend the Cup. They followed this with two solid wins over Burlington and another victory against Waterloo, demonstrating consistent improvement and team cohesion. The season culminated in a dramatic final against Brantford Harlequins, a true rivalry, with each team having previously won on the other's home ground. The match was a spectacular display of skill from both sides, remaining close until the final minutes when Brantford edged out the win. Despite the narrow loss, it capped a fantastic year of competitive rugby between these two talented young teams.

The fast-paced 7s season followed, delivering an intense, high-energy experience that tested the girls' fitness and endurance. At the provincial cup tournament, the team fought hard but fell just short in a nail-biting semi-final loss, a thrilling end to the abbreviated but exciting format. The coaches extend a heartfelt thanks to the entire squad for their commitment, toughness, and spirit of

playing for one another. Best wishes to all players advancing to the U18 grade in 2026, may you continue to thrive! The team also looks forward to welcoming the graduating U14 girls into the 2026 U16 squad for another outstanding season ahead.

Thank you to Gary Goetsch, Dan Talbot and Tim Hatch for coaching this past season.

U18 Girls



Our U18 Girls competed in the Provincial league and had a strong showing. During the season, we had a consistent number of 30 to 35 players- the best season so far. They won the Central West division with an 8-0 record. Which qualified them for the Provincial playoffs.

At Provincials, they had a tough first game which they fought hard but lost to the eventual goal medallist. They rebounded exceptionally and secured a bronze medal with a 55-0 win over the Eastern Ontario champions.

There is a lot to be optimistic about the coming year as the talent level will continue to improve with the addition of the upcoming U16 girls.

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

Female Participation

Female participation in the club's core programs continues to grow. In addition to the growth of our senior women in 2025, our U18 and U16 numbers also showed steady growth. Our U14 numbers, likely influenced by lower female numbers in U12 and U10, are lower than expected and recruitment will be a priority in 2026.

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	2025
U6	1	3	3	10	6	8	7	8
U8	2	5	3	6	9	8	5	4
U10	12	10	7	7	10	12	10	18
U12	18	18	14	10	9	9	9	9
U14	17	28	20	27	26	17	11	16
U16	32	38	15	19	29	49	42	41
U18	44	38	15	15	22	26	33	45
Senior Student	14	4	4	13	23	21	20	12
Senior	19	22	7	7	5	18	16	20
Senior And Coach		3	3	2	1		1	

Age/Division	2018	2019	2020	2021	2022	2023	2024	2025
Board			4	3	2	2	2	3
Coach	6	3	2	8	4	4	6	5
Medical Staff				3	2	2	1	8
Team Manager	1				1			
Total	**169**	**172**	**104**	**175**	**163**	**178**	**175**	**189**
% of Club	**28%**	**28%**	**32%**	**38%**	**30%**	**30%**	**29%**	**31.6%**
Notes:								
- excludes temporary memberships and all camp-related memberships for accuracy/comparison								

Erika Daniels, Women's Rugby

Minis Rugby



The 2025 season was a standout year for the Crusaders Minis Program, marked by strong growth, high engagement, and exciting development across all age groups. Our regular-season membership rose to **145 Minis players** from May through August—an **18% increase** over last year. Growth was especially notable in U10 and U12, where **40% of U10s** and **50% of U12s** were brand new to Crusaders and, for many, brand new to rugby. The energy and enthusiasm they brought truly shaped the season.

Our outreach efforts played a major role in driving this momentum. Over **200 children** took part in our Try Rugby events, including **115 girls and Girl Guides** at our dedicated Girls Try Rugby day. We also co-hosted an elementary school festival with the Burlington Centaurs, and our Oakville tournament welcomed **over 130 Grade 4–6 students** for a sunny, fun-filled introduction to the sport. These events showcased the welcoming spirit of the Crusaders community and served as key entry points for many of our newest players.

The season was also our first under Rugby Ontario's evolving Minis and Youth festival changes. Although the new divisional structure limited our home festival to Central West clubs, we still welcomed **36 teams** across U6, U8, U10, and U12—nearly **400 players**—for a perfect hot summer day filled with games, hot dogs, chips, and ice cream. Despite the compressed format, the atmosphere remained one of the highlights of the year.

Following the regular season, we expanded our programming with great success. The new **Minis House League** brought **52 players** ages 6–10 back to the club in the fall across four balanced teams, and our **Intro to Contact** group welcomed **28 players** preparing for the U12 pathway. These fall offerings strengthened our player development pathway and helped create a more continuous rugby experience.

Throughout 2025, we also began implementing Rugby Ontario's transition toward separating Minis (U6/U8/U10) and Youth (U12/U14) competition structures. We worked closely with neighbouring clubs

this year to ensure strong U12 participation and laid important groundwork toward forming dedicated U12 Girls and U12 Boys teams. These collaborations supported a smooth experience for athletes beginning their move into contact rugby.

We extend our sincere gratitude to **Appleby College** for their generous sponsorship of the Minis Program this year. Your support plays a key role in helping us deliver a high-quality rugby experience for our young athletes, and we deeply appreciate your partnership.

A heartfelt thank-you goes to our **head coaches, assistant coaches, team managers, and parent volunteers**. Your time, enthusiasm, and commitment are the backbone of the Minis program. From weekly practices to festival days, your energy made rugby fun, safe, and welcoming for every child on the field. We also thank the **grounds and maintenance team**, whose hard work kept Crusaders Park in excellent condition all season long. The quality of our fields makes a tremendous difference in the experience our players enjoy.

Thank you for the opportunity to support the Minis program this past year. I'm proud of what we accomplished together and look forward to seeing the program continue to grow.

Alison MacDougall, Minis Director

Marketing & Communications

Cru Chronicles

After introducing the **Cru Chronicles newsletters** in the 2023-24 year, we continued to make strides with another season's worth of gripping content providing weekly snapshots of everything Crusaders. More gameday previews and match reviews, continued promoting of social events and celebrating our Crusaders alumni achievements. This year we managed to squeeze out an extra 2 Chronicles, increasing from **26** to **28 (+8%)** instalments from pre-season to post-season was packed with news... and more unheeded pleas for volunteers!



Once again, we had many additional guest contributors summarising games, tournaments and tours.

Our distribution list is now up to over **3,700** readers up from **3,000 (+23%)** in the prior year. Crusaders with a consistent **open rate** of between **45%** and **50%.**

If you missed it, check out the "News" page on the website for a full archive of each edition.

Outdoor Signage

Once again, we took the opportunity to continue working with Curbex to put up signage around Oakville to continue to expose ourselves to new families, drive registrations and camp sign ups.



Social Media

Overview

During the period **November 1, 2024 to October 31, 2025**, the Club's marketing and communications efforts continued to focus on **consistent community engagement, programme promotion, and matchday coverage** across its primary digital platforms: **Instagram, Facebook, and YouTube**. Each platform played a distinct role in supporting recruitment, member communication, and supporter access.

Instagram

Instagram remained the Club's **fastest-growing and most effective engagement platform**, particularly with the younger members. It is used to support recruitment, youth programmes, and community storytelling.

- Followers increased from **3,107 to 3,936**
- **1,187 new followers** were gained, with **358 unfollows**, resulting in a **net increase of 829 followers (+26.7%)**
- The Club published **180 Instagram posts** during the year and countless (because we didn't count them) reels and stories.

Content focused on matchday highlights, community events, player features, and programme promotion, driving strong growth and sustained engagement.

Thanks to **Kevin Brenders** for continuing to stay on top of community engagement, reposting daily content about rugby, members or that other club users would find useful.



Facebook

Facebook continued to serve as a **core communications channel** for the Club's broader membership base (*read: older members*), supporting event promotion, scheduling information, and community announcements.

- Followers increased from **1,247 to 1,363**
- **180 new followers** were gained, with **64 unfollows**, resulting in a **net increase of 116 followers (+9.3%)**
- The Club published **212 Facebook posts** during the reporting period

Posting volume remained consistent throughout the year, ensuring timely and accessible communication to members and supporters.

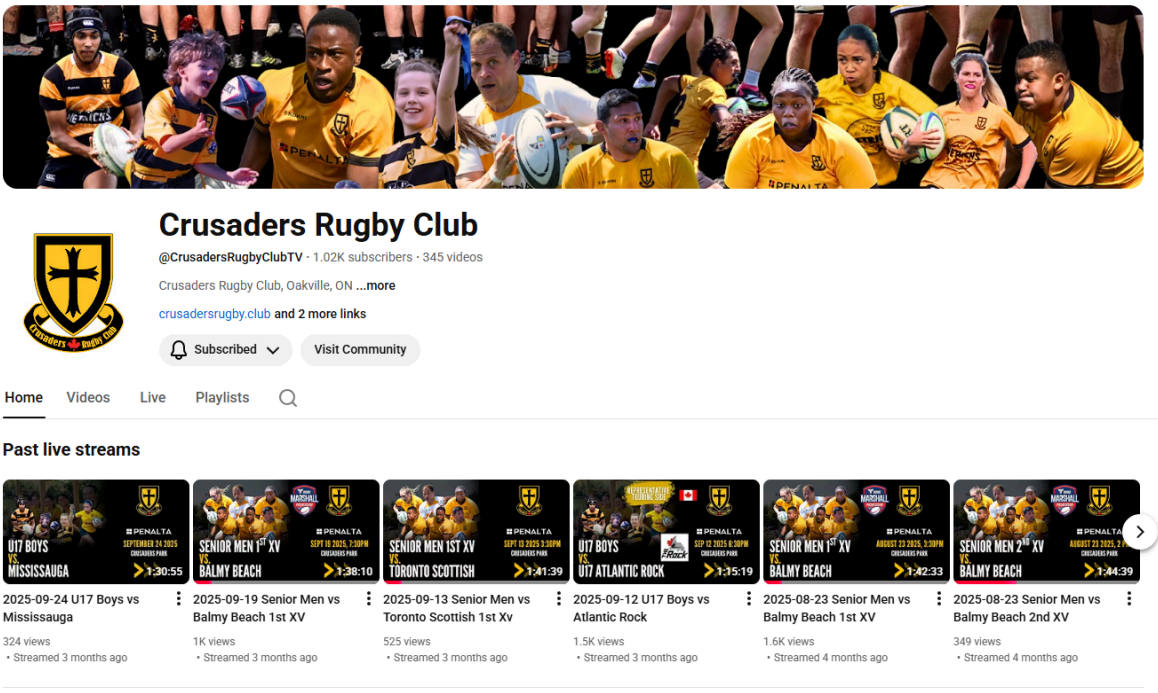


YouTube

YouTube supported the Club's **match coverage and livestreaming strategy**, providing extended access to fixtures and key events.

- **32,658 total views**
- **Approximately 4,200 hours of watch time**
- **Net subscriber increase of 530**
- Viewing activity peaked around matchdays and major fixtures like touring matches

YouTube continues to provide value as a long-form content platform, extending the Club's reach beyond the physical grounds.



Twitter / X

- Still Dead!

Summary

Across all platforms, social media activity during the 2024–25 year demonstrated **strong growth, consistent output, and clearly defined platform roles**:

- **Instagram:** Audience growth and engagement
- **Facebook:** Member communications and event information
- **YouTube:** Match footage and livestream access

These channels collectively supported the Club's objectives of community connection, programme awareness, and supporter engagement throughout the year.

Rikki Wright, Marketing Director

Summer Camps Program



Continuing success for camps in 2025!

The Crusaders Summer Camps continued to operate successfully in 2025, maintaining strong participation levels following the significant growth achieved in recent years. Total attendance for the 2025 season was **309 campers**, representing a solid result and remaining above pre-growth levels, though modestly below the **344 campers recorded in 2024**.

Participation in 2025 remained substantially higher than in **2023 (208 campers)** and comparable to the strong **2022 season (298 campers)**, reflecting a sustained recovery and stabilization of the program following a challenging period for the Club. While growth moderated relative to the previous year, overall demand for the camps remained healthy.

The Club extends its thanks to the Camp Director and program leadership team for the professional delivery of the 2025 summer camp program. Effective planning, oversight, and operational management contributed to a well-organized and smoothly run season.

The efforts of the camp staff are acknowledged, as their engagement and consistency were central to providing a safe, structured, and positive experience for participants.

Feedback from parents and campers was generally positive, indicating satisfaction with the quality and organization of the camps. This feedback provides a sound basis for continued evaluation and incremental improvement in future seasons.

The Club also wishes to thank the volunteers who supported camp operations throughout the summer. Their time and assistance were an important contribution to the effective delivery of the program.

Alison MacDougall, Minis Rugby

Facilities Report



As we reflect on 2025, 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 2025

Clubhouse renovations

In 2025, the Club had an especially busy and productive year, highlighted by a major remodel of the clubhouse. Anyone who has tackled renovations knows just how exhausting—and time-consuming—this kind of work can be, and we're grateful to everyone who helped make it happen. A sincere thank you to **Candace Carroll, Sydney de Koning-Koehler, and Georgia Smith** for their leadership and effort in delivering a fresh facelift that has brought new pride to our well-used clubhouse. The upgrades included improvements to the clubhouse, showers, bathrooms, and bar area, with new furniture, co-ed showers, renovated men's and women's washrooms, updated toilets and flooring upstairs and downstairs, refreshed bar counters/cabinets, and dishwasher upgrades—creating a much-improved facility for everyone to enjoy. We also want to extend our appreciation to all volunteers, contractors, and supporters who contributed along the way—please know your work matters, even if we've unintentionally missed naming you here. Moving forward, the Board continues to invite feedback on what's working well and what can be improved; with the help of our members, we'll keep doing our best to strengthen the club with the resources we have. If there's something that needs attention—and especially if it's something you can assist with—please don't hesitate to reach out to the Board.

Water Supply and Irrigation

One of our most impactful—and ongoing—wins in 2025 continues to be the municipal water supply on site. Having reliable, affordable access to water has been a game-changer for the overall health of our club grounds, giving us the ability to irrigate consistently and proactively rather than reacting only when conditions deteriorate. With the piping system and water reel in place, we're able to cover all our field space more effectively, which directly supports **player safety** by helping maintain firmer, more even turf, reducing hard-pack conditions, and improving overall playability throughout the season. That said, field maintenance remains a major commitment of time, effort, and resources—and Mother Nature still has the final say. We will continue investing heavily in seeding, fertilizing, weed control, and ongoing repairs to keep the pitches in the best condition possible, and we're always looking for members with experience (or simply a willingness to help) to get involved. If you have skills or interest in turf care or field upkeep, please reach out to the Board—this work is volunteer-driven, and every helping hand makes a real difference.

Looking Ahead

We're seeking a partner—whether an individual or a volunteer group—to help renovate or replace our deck, creating a safer, more welcoming space and further improving the experience for players, members, and visitors.

Acknowledgments

Our club is stronger because of the dedication and hard work of so many people. A special thank you 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.
- Candace Carroll - Taking the lead role on all the club renovations.
- Field lining group – Providing reliable support for field lining.
- Kevin Brenders – Persistently beautifying the grounds.
- Chris Tudor Price – for his ongoing field/facilities work.
- Sydney de Koning-Koehler - Taking the lead and filling in the gaps on projects.
- Ian Young - Filling a number of roles to help beautify our facilities.
- Declan Bowman – Successfully fulfilling responsibilities under the Canada Summer Jobs grant, maintaining the grounds.
- 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.

Phil Cartwright, Facilities Director

Social and Tournaments Report



2025 marked a significant increase in activity, with over 90 social and club events hosted—more than 20 above the previous year.

Major Events

- Victoria Day Fireworks
- Crusaders Ball
- SAFELLA (2 Day Event)

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 (7 schools/clubs)
- 7's Tournaments x 2
- Team End of Season Parties

Clubhouse Events

- Six Nations (9 Days)
- Autumn Internationals (8 Days)
- Rugby Championship Games
- Team Canada Games
- Private Rentals (23)
- Quiz and DJ Nights
- Live Bands

The success of these events is a direct result of the dedication and hard work of our volunteers. Along with the Bar and Facilities teams, they ensured each event ran smoothly and successfully. We extend our heartfelt thanks to everyone involved.

- **Chris Clark, the Senior Men's team, and others** – For keeping our parking lots well organized.
- **Tanya Missios and the bar staff** – For friendly service and a great selection at every event.
- **Phil Cartwright and the facilities team** – For ensuring the fields were in top condition.
- **Sydney de Koning and all our volunteers** – Without your support, none of this would be possible!



Major events play a key role in connecting our rugby club with the local community, welcoming members, and generating vital fundraising revenue. In 2025, the club delivered three successful marquee events: **Victoria Day Fireworks**, **SAFELLA**, and the inaugural **Crusaders Summer Ball**.

The **Victoria Day Fireworks** event sold out, welcoming more than 1,200 attendees. A new fireworks supplier delivered over 40 minutes of continuous fireworks, while family-friendly activities - including a bouncy castle, face painting, popcorn, cotton candy, and a food truck - enhanced the experience. A live band following the show supported a smooth and well-managed exit.

SAFELLA returned as a two-day festival featuring live music, a food festival, a craft market, and children's activities. The event coincided with Senior Men's and Alumni matches, creating a strong festival atmosphere that combined sport, music, and food.

The inaugural **Crusaders Ball** was a sold-out success, bringing members and supporters together for an evening of dining, dancing, and fundraising in support of the Crusaders Players Fund.

Despite the clubhouse being under renovation for two months, private event bookings increased year over year. The updated space generated strong interest, with multiple private events already confirmed for 2026.

Beyond marquee events, the club experienced growth in sporting and social activities, including an increase in touring teams, team dinners, and attendance for televised rugby matches. The club will continue to expand its events program to drive participation, engagement, and community connection.

The club is always seeking new event ideas and additional volunteers. Members and supporters interested in getting involved, sharing ideas, or contributing their time are encouraged to contact **events@crusadersrugby.ca**.

Chris Snyder, Social Director

Alumni Report

2025 was another year of growth for The Crusaders Alumni. Many highlights throughout the year, with traditions continued and hopefully more started.
Some **highlights**:

- **Jersey Presentation Day.** Alumni Committee & Members presented jerseys to The 2025 Crusader Senior Teams. Great fun was had and enthusiasm generated for the season - hopefully a new tradition.
- **Jersey Sponsorship Opportunities.** Alumni individuals and Alumni-run businesses had the opportunity to sponsor a jersey for the year. Sponsors were recognized in the weekly game-day line-up notices.
- **2025 "Alumni Day".** Originally scheduled for May 24, postponed due to inclement weather and soggy field conditions. It was rescheduled for September 13th and was a great success.
- **Alumni outreach.** The community (email data-base) continues to grow. This expanding outreach contributes to an increasing number of attendees / participants at Alumni / Club events and activities; especially attending home games.
- **Alumni Crusaders Golf Day.** We had 6 foursomes attend and a great time was had by all. Looking for bigger & better next year and beyond.
- **Annual Christmas / Season's Greetings Gathering.** The third annual was scheduled at The Queen's Head Pub in Oakville for December 19th. We hope to continue increasing attendance and growing!

Looking ahead to 2026:

- **Repeat and grow the events / activities from 2025.** with the possibility of adding another pub-gathering around St. Patrick's Day and a second "Alumni Day".
- **The Fossils.** Unfortunately, we had very little enthusiasm for The Fossils this year. We would like to resurrect The Fossils and play friendly matches in 2026. (Looking for a coach / manager / organizer!)
- **Alumni Memberships.** To date, we've only had about 10 yearly Alumni Memberships within the Crusaders Rugby Club. Part of the reason may have been the cost, as well as perceived little benefit. The Alumni worked with the Crusaders BOD and have launched new Alumni Memberships for just $50.00. The goal is to increase numbers. More members will increase Alumni integration within the Crusaders and renew the sense of ownership and belonging that we all had as players.
- **Remembering Bob "Fly" Nye.** Obviously a great loss to our community this year. Bob is gone, but won't be forgotten. We



will look at a way to recognize Bob on the deck during Alumni Days and/or all home games.

Your Alumni Committee:
Cristina Flores - Chair
Dave Mastel - Club Liaison
Alan Kouba
Brian Gore
Joy Boyson
Steve Eastwood
David Mastel, Alumni Director.

Sponsorship and Fundraising

Acknowledgment of Primary Sponsor

First and foremost, we extend our sincere gratitude to **Penalta Group Ltd**, the club's primary sponsor for the past four years. Your financial support and unwavering commitment have been instrumental in sustaining and growing our programs.

Enhanced Focus on Sponsorship and Fundraising

Over the past 12 months, we have placed renewed emphasis on sponsorship and fundraising initiatives. A heartfelt thank you to the **Crusaders community** for rallying behind these efforts and making them a success.

Tropical 7s Tournament

We are proud to share that **over $7,000** was raised to support our teams participating in this year's tournament. Special thanks to our headline sponsors:

- **Barometer Capital** – $3,500
- **Ameliorat Tech** – $1,000
- **Souvenir Canada** – $500

We also appreciate the generosity of parents who contributed **$250** for socks and hats in support of our boys and girls, raising an additional **$2000** (Owen O Keefe - Henry Boggs - Tyler Plotzke - Zayn Khalil - Ethan Snyder - Isaac Walker - Nicolas Haneberry -Bruce Shan)

Signage Sponsorship

Signage sponsorship is a **three-year commitment at $750 per year**.
Thank you to our new sponsors:

- **Engelbrecht and Associates**
- **Speers Auto Glass**
- **Alan Barber and Associates**
- **Woman Inspired**
- **Zimfin Jerkey**

And to, **Oneplumb** and **Stuart Riley** for renewing for the next three years.
Additionally, the club secured further signage commitments through other sponsorship packages.

General Club Sponsorship

We gratefully acknowledge:

- **Alan Barber and Associates** – $5,650
- **Freedom International (Adam)** – $1,000

Team Sponsorship

Team sponsorship packages continue to be highly popular. These **three-year agreements at $3500 per year** offer exceptional branding and marketing opportunities, including:

- Game-day jersey branding
- Field-side signage
- Homepage links on the Crusaders website
- Company biographies featured in the club's weekly chronicles
- Streaming and social media marketing benefits

This year, we welcomed:

- **Women of Influence** – (U18 Girls Team)
- **Zimfin Jerkey** – (U18 Boys Team)

Moving forward, we aim to create **more team-based sponsorship opportunities** to encourage broader participation.

Existing Sponsors & Supporters

Special thanks to our existing sponsors and club supporters for their continued support.

- The Town of Oakville
- The Ontario Trillium Foundation
- Appleby College
- Sleeman Breweries
- Pommies Cider
- Athletacare
- RBC Global Asset Management
- Yapalong

- OnePlumb Plumbing
- Imperial Woodworks

New Primary Sponsor

We are thrilled to announce **Barometer Capital Management** as the club's new primary sponsor through **January 2029**. We look forward to building a strong, mutually beneficial partnership in the years ahead.

Clubhouse Renovations: In 2025 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 2026 season starts. Our clubhouse upstairs will also receive a minor facelift, replacing the floors and all the furniture.

Also in 2025 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
Craig du Plessis
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 2025, and we expect to rebuild this for further club improvements in 2026.

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.

Crusaders Player's Fund

In 2025, the club introduced the Crusaders Players Fund, a charitable fund intended to raise funds to provide financial support to players in financial need. The Crusaders Players Fund is administered by Ontario Sport Network, a not-for-profit nonpartisan organization dedicated to the promotion of sport and physical activity in Ontario and a partner in the National Sport Trust Fund (NSTF).

Donors to the Crusaders Players Fund will receive charitable donation tax receipts for their donations, participation in fundraising events and other forms of charitable giving to the Annual Fund.

Applicants will find more information and application forms under Financial Assistance on the website.

2025 Summer Ball Fundraiser



Proceeds from the 2025 Summer Ball were directed to the Crusaders Players Fund, providing the fund with $_____.

Many thanks to our 2025 fund donors:

Keith McIntyre
Jillian Feberwee
Jess Cutsey
Jason Ince
Jason Boggs
Samantha Paisley
Don James Stewart
Trish Warnock
Oracle Eyeware
Appleby College
Josh Ince

Jason Ince
Brad Cutsey
Leslie Veale
Leslie Veal
Steve Gittens
Ashley Misquitta
Cristina Flores
Taste the Love
Rugby Canada
Oracle Eyeware
John Sleeman

Joshua Englebrecht
Gary Goetsch
Peter Walker
David Mew
Chris Tudor Price
Caroline Krzychylkiewicz
Frederick Castleman
British Grocer
Chem-Dry Carpet



Carolien Oyens
Christina Whitelaw
E-J Walker
Erin Brenders

Enormous thanks are also due to our 2025 Summer Ball organizers who generously donated so much of their time and expertise to

Fiona Tudor Price
Geraldine Wright
Joy Robson
Katherine Boggs
Marina Tissier
Marna Goetsch
Monique Stander
Stacey Snyder
Stephanie Hatch
Trish Warnock

For more information on the fund or to donate:
https://www.ontariosportnetwork.ca/nstf-projects/344-crusaders-rugby-club

Fund Mandate/Description

The Crusaders Players Fund is designed to support young and aspiring athletes who demonstrate talent, commitment, and a strong desire to excel in their sport but face financial barriers that limit their access to training, equipment, travel, and competition opportunities.

The proceeds from this fundraising will be used for the following causes:

- Provide scholarships and financial support for players in financial need of help with club dues
- In certain cases, the fund may further offer subsidies or grants to cover coaching fees, tournament registrations, travel costs, uniforms, and essential equipment.

Summary and Closing

Beyond tournament fundraising, the club has successfully secured **over $55,000 in sponsorship commitments for the next three years**. This achievement reflects the strength of our partnerships and the dedication of our community.

Looking ahead, our focus will remain on **club-level sponsorships**, while **tournament funding will be the responsibility of individual teams**. To honor our commitments and maintain strong relationships with sponsors and supporters, we must **enhance and consolidate our communication efforts**.

Exciting new sponsorship packages are in development and will be shared with all members soon. These initiatives will provide fresh opportunities for engagement and support.

Thank you to everyone for your continued help and support. Together, we are building a stronger future for the club.

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.

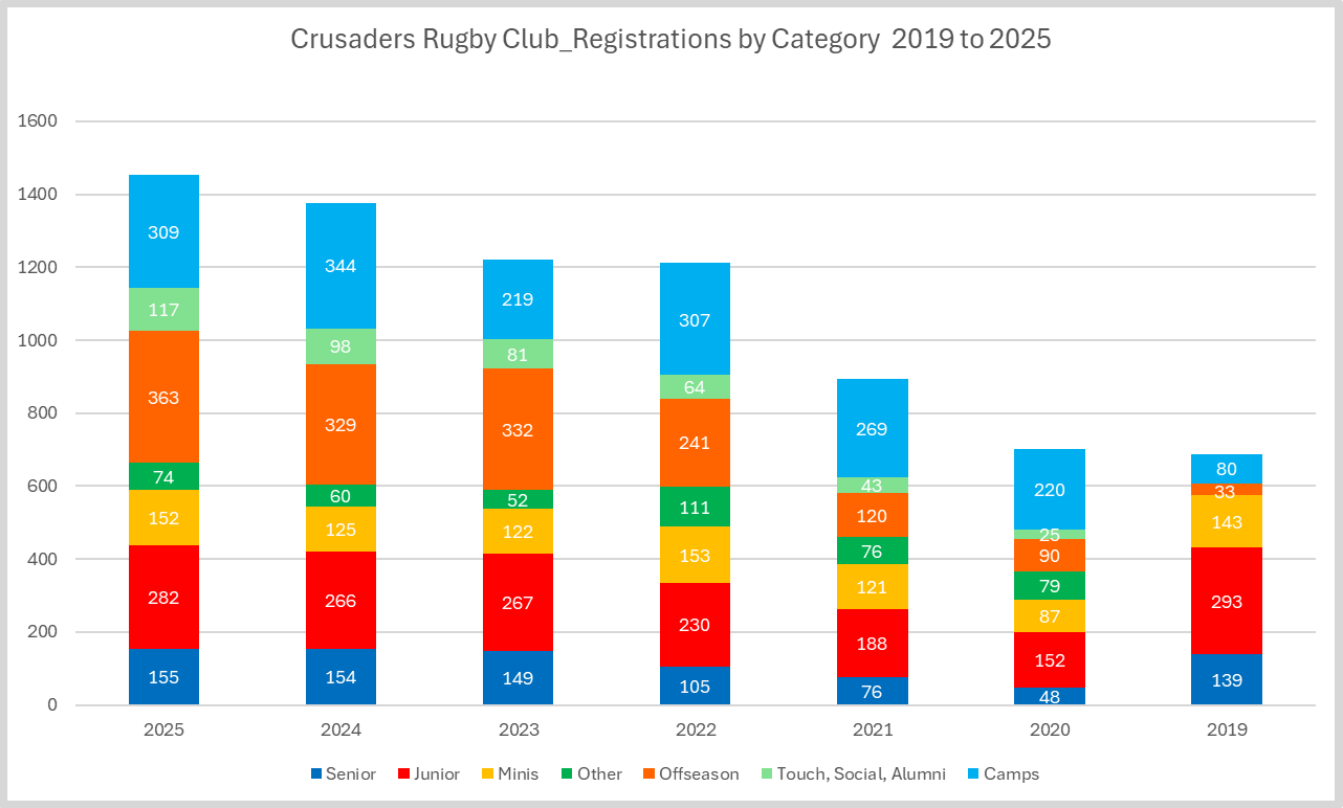
The club continues to offer opportunities for players to participate in leagues and tournaments organized by Rugby Ontario as well as participation in a variety of club organized camps, offseason programming and touch programs.

In 2025 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.

Approaching 1500 participants in all categories, 2025 traditional playing membership increased 9.6% while overall registrations increased 5.5%. While these are impressive year-over-year growth numbers, recruitment will still be a major theme in our upcoming strategic plan. We continue to search for opportunities for growth in rugby programming to remain the largest club in Ontario.



Alumni and Social Memberships

Thousands of people have played for, or been associated with, the Crusaders Rugby Club over our 58-year history. Continued effort was made in 2025 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 2025 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
Frank O'Meara
Steve Scott
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
Brenden Black
Jack Shaw

Patrick Daniels, Secretary

Financial Report

2025 was another financially successful year for the club, building on the successes of 2024 and 2023. This was another record-breaking year with the club's revenues exceeding $700,000, largely driven by programs, bar and socials and our membership dues. The club realized a **surplus of $2,486** in **2025**

In addition, our financials for 2025 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 an impressive 10% increase in club revenues from 2024, increasing from $663,418 in 2024 **to $729,059 in 2025**. Other highlights include:

- Social Functions revenue increased this year from $13,090 in 2024 to **$71,653 in 2025.** This was as a result of our hugely successful Gala, which will hopefully become an annual event.
- Rental revenue increased by over 200% this year from $4,600 in 2024 to **$14,615 in 2025**
- Programs income decreased by 20% from $166,888 in 2024 to **$132,071 in 2025**
- Membership dues revenues increased by almost 4% from$162,827 to **$169,082 for 2025**

Notably, we also posted declines in key revenue accounts between 2024 and 2025, including sponsorship (15%), and grants (3%).

The club's overall expenses (see the 2025 Income Statement) increased by 24% this year, from $587,288 in 2024 to **$726,573 in 2025**. This is largely due to:

- A 63% increase in staff expenses, which is incorporated in Office and Administration in the audited financial statements, from $58,752 in 2024 to **$95,473 in 2025**
- A 22% increase in food and drink expenses, from $86,263 in 2024 to **$105,095 in 2025**
- A 34% increase in club house expenses, from $29,973 in 2024 to **$40,297 in 2025**

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

With the support of the Canada Summer Jobs and Trillium funding in 2025, 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
- Tanya Missios and her team, who had another successful year at the Cru bar
- Sydney De Koning who took on the role as operational manager
- Lily Brown, who took on much of the organization of the summer camps and the off season programming

Candace Carroll, Treasurer

2025 Income Statement

Crusaders Rugby Club

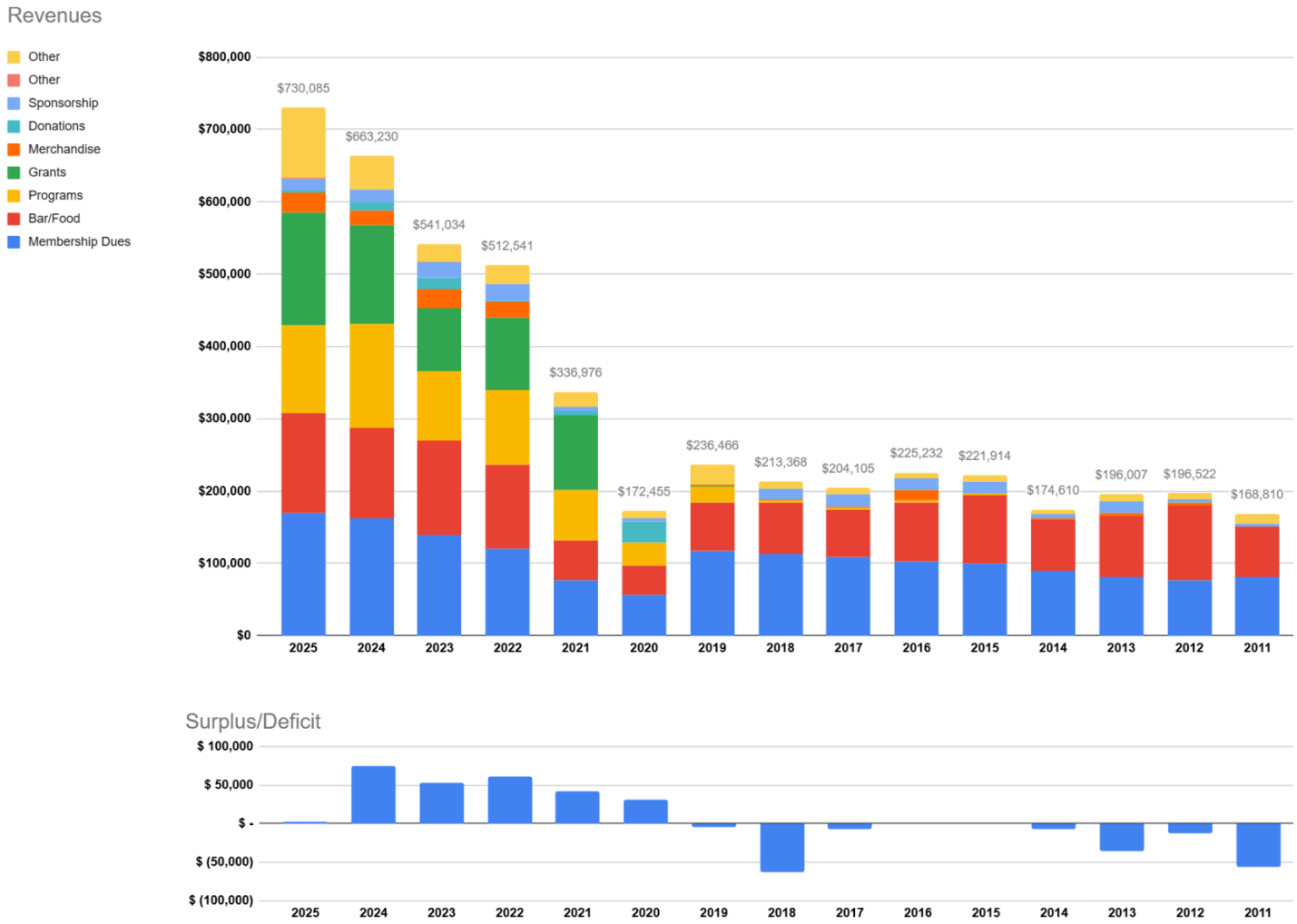
Profit and Loss

November 2024 - October 2025

	TOTAL			
	NOV. 2024 - OCT. 2025	NOV. 2023 - OCT. 2024 (PY)	CHANGE	% CHANGE
INCOME				
4100 Food and Drink Sales	137,822.90	125,181.23	12,641.67	10.10 %
4500 Club Membership Dues	169,081.86	162,714.43	6,367.43	3.91 %
4515 Fall 7s Fees	9,975.00	12,200.00	-2,225.00	-18.24 %
4520 Programs Income	122,096.50	143,255.85	-21,159.35	-14.77 %
4600 Grants Funding	105,899.38	136,089.00	-30,189.62	-22.18 %
4610 Donations	3,961.50	10,670.00	-6,708.50	-62.87 %
4650 Sponsorship Income	15,250.00	18,000.00	-2,750.00	-15.28 %
4700 Other Refunds/Revenues/Discounts	52,148.68	335.28	51,813.40	15,453.77 %
4710 Merchandise Sales	26,404.62	21,198.18	5,206.44	24.56 %
4720 Rentals Income	14,615.45	4,600.00	10,015.45	217.73 %
4740 Club-held Tournament Fees		11,432.00	-11,432.00	-100.00 %
4760 Social Functions Revenue	71,652.96	13,089.93	58,563.03	447.39 %
4785 Interest Received		4,090.49	-4,090.49	-100.00 %
4850 Uncategorized Income		100.00	-100.00	-100.00 %
Total Income	**$728,908.85**	**$662,956.39**	**$65,952.46**	**9.95 %**
GROSS PROFIT	**$728,908.85**	**$662,956.39**	**$65,952.46**	**9.95 %**
EXPENSES				
6100 Food and Drink Expenses	105,094.83	86,262.83	18,832.00	21.83 %
6200 Staff Expenses	95,472.77	58,752.76	36,720.01	62.50 %
6300 Playing Expenses	107,804.43	98,438.85	9,365.58	9.51 %
6400 Fall 7s Expenses	2,634.11	3,733.90	-1,099.79	-29.45 %
6402 Club Tours	47.46	1,805.33	-1,757.87	-97.37 %
6405 Club-Held Tournament Expenses	159.39		159.39	
6410 Program Expenses	74,181.85	84,372.69	-10,190.84	-12.08 %
6510 Grounds Costs	48,003.96	57,064.08	-9,060.12	-15.88 %
6520 Clubhouse	40,297.27	29,973.75	10,323.52	34.44 %
6525 Rental Expenses	257.52		257.52	
6561 Payroll Expenses	6,657.14	3,180.15	3,476.99	109.33 %
6700 General & Admin Expense	42,642.73	43,351.96	-709.23	-1.64 %
6750 Communications	17,119.93	14,908.96	2,210.97	14.83 %
6770 Corporate Taxes	1,119.04		1,119.04	
6775 Insurance	23,283.68	34,323.67	-11,039.99	-32.16 %
6780 Donations Expense	2,420.00	380.49	2,039.51	536.02 %
6782 Volunteer Costs	167.43	5,358.95	-5,191.52	-96.88 %
6785 Sponsorships Expense	398.00	562.60	-164.60	-29.26 %
6790 Merchandise Expenses	23,351.95	18,453.75	4,898.20	26.54 %
6830 Social Functions Expense	71,463.88	10,729.87	60,734.01	566.03 %
6850 Special Events Expense	1,183.01	253.21	929.80	367.21 %
6900 Other Expenses	3,138.43	1,903.73	1,234.70	64.86 %
6970 Depreciation	59,676.32	34,391.59	25,284.73	73.52 %
Total Expenses	**$726,575.13**	**$588,203.12**	**$138,372.01**	**23.52 %**
OTHER INCOME				
4900 Other Income	150.00	278.91	-128.91	-46.22 %
Total Other Income	**$150.00**	**$278.91**	**$ -128.91**	**-46.22 %**
OTHER EXPENSES				
6523 Reconciliation Discrepancies-1	-1.33	848.84	-850.17	-100.16 %
6741 CRA Penalties and Interest		-445.38	445.38	100.00 %
Total Other Expenses	**$ -1.33**	**$403.46**	**$ -404.79**	**-100.33 %**
PROFIT	**$2,485.05**	**$74,628.72**	**$ -72,143.67**	**-96.67 %**

Historical Revenues and Surpluses/Deficits

The chart below outlines the club's historical revenues and profitability for the past 14 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, 2025

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, 2025 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, 2025, 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, 2026

Licensed Public Accountants

Crusaders Rugby Club
Statement of Financial Position

As at October 31	2025	2024
Assets		
Current		
Cash	**$ 205,416**	$ 269,813
Cash held in trust (note 3)	**35,457**	-
Grants and other receivables (note 4)	**32,469**	69,649
HST receivable	**13,152**	19,633
Inventory	**42,625**	42,040
Prepaid expenses	**32,844**	23,439
	361,963	424,574
Capital assets (note 5)	**433,583**	344,696
	$ 795,546	$ 769,270
Liabilities		
Current		
Accounts payable and accrued liabilities (note 3)	**$ 55,625**	$ 19,757
Deferred program fees	**25,961**	11,693
Deferred contributions (note 6)	**-**	95,779
	81,586	127,229
Deferred capital contributions (note 7)	**388,408**	318,975
	469,994	446,204
Net Assets		
Internally restricted	**196,170**	189,357
Unrestricted	**129,382**	133,709
	325,552	323,066
	$ 795,546	$ 769,270

Commitment (note 9)

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	2025	2024
Revenues		
Club membership dues	$ 169,082	$ 162,827
Food and bar	137,823	124,916
Programs	132,071	166,888
Grants (note 6)	105,899	108,401
Social functions	71,653	13,090
Amortization of deferred capital contributions (note 7)	50,967	27,688
Merchandise	26,405	21,198
Sponsorship	15,250	18,000
Rentals	14,615	4,600
Other	5,294	15,810
	729,059	663,418
Expenses		
Office and administration	158,774	116,378
Food and bar	105,096	86,263
Programs	76,816	95,061
Social functions (note 3)	71,464	10,730
Playing and equipment	61,048	51,747
Amortization	59,676	34,392
Grounds	48,004	57,064
Clubhouse	40,297	29,974
Therapists, coaching and referee	35,166	26,715
Merchandise	33,146	24,386
Insurance	23,284	34,324
Other	12,014	18,038
Special events	1,183	253
Sponsorship	398	563
Club tours	207	1,805
	726,573	587,693
Excess of revenues over expenses for the year	$ 2,486	$ 75,725

See accompanying notes to financial statements.

4

Crusaders Rugby Club
Statement of Changes in Net Assets

Year ended October 31	Capital Fund	Unrestricted	2025 Total	2024 Total
Balance, beginning of year	$ 189,357	$ 133,709	323,066	$ 247,341
Excess of revenues over expenses for the year	-	2,486	2,486	75,725
Transfers (note 8)	6,813	(6,813)	-	-
Balance, end of year	$ 196,170	$ 129,382	$ 325,552	$ 323,066

See accompanying notes to financial statements.

Crusaders Rugby Club
Statement of Cash Flows

Year ended October 31	2025	2024
Cash provided (used) by operating activities		
Excess of revenues over expenses for the year	$ 2,486	$ 75,725
Items not requiring an outlay of cash:		
Amortization of capital assets	59,676	34,392
Amortization of deferred capital contributions	(50,967)	(27,688)
	11,195	82,429
Change in non-cash working capital items		
Grants and other receivables	37,180	(41,587)
HST receivable	6,481	(3,562)
Inventory	(585)	(11,444)
Prepaid expenses	(9,405)	(6,245)
Accounts payable and accrued liabilities	411	(35,597)
Deferred program fees	14,268	(9,480)
Deferred contributions	(95,779)	62,115
Cash provided (used) by operating activities	(36,234)	36,629
Cash provided (used) by by investing activities		
Redemption of guaranteed investment certificate	-	102,262
Purchase of capital assets	(148,563)	(207,409)
Cash used by investing activities	(148,563)	(105,147)
Cash provided by financing activities		
Contributions received for purchase of capital assets	120,400	218,649
Increase (decrease) in cash	(64,397)	150,131
Cash, beginning of year	269,813	119,682
Cash, end of year	$ 205,416	$ 269,813

See accompanying notes to financial statements.

6

Crusaders Rugby Club
Notes to the Financial Statements
October 31, 2025

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) 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:

Clubhouse	Term of lease
Fields	Term of lease
Machinery and equipment	5 to 10 years
Storage building & pergola	5 years
Parking lot	5 years
Computer equipment	5 years

(c) 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, 2025

2 Significant accounting policies (continued)

(d) 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.

(e) 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.

(f) 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 Crusaders players fund

During the year, the Crusaders held a fundraising event to support the Crusaders Players Fund ("the Fund"), administered by Ontario Sport Network, a not-for-profit organization and partner in the National Sport Trust Fund (NSTF). The Fund provides financial assistance to young athletes who demonstrate talent and commitment but face financial barriers, including support for training, coaching, tournaments, travel, uniforms, and equipment.

The Crusaders' administers the fundraising event and facilitating applications. All distributions from the Fund are approved by the NSTF's independent board.

Net proceeds of $35,457 of the event are on hand at year end and are payable to the NSTF as the intial contribution to the Fund. The amount was paid to the NSTF subsequent to year end.

4 Grants and other receivables

As at October 31		**2025**		2024
Provincial grant receivable	**$**	**27,000**	$	15,000
Other receivables		**5,469**		-
Other grant receivable		**-**		54,649
	$	**32,469**	$	69,649

Crusaders Rugby Club
Notes to the Financial Statements
October 31, 2025

5 Capital assets

As at October 31	2025		2024	
	Cost	**Accumulated amortization**	Cost	Accumulated amortization
Clubhouse	**$ 393,861**	**$ (260,826)**	$ 260,826	$ (260,826)
Fields	**351,366**	**(184,690)**	351,366	(157,887)
Machinery and equipment	**316,739**	**(184,705)**	303,822	(152,605)
Storage building & pergola	**46,266**	**(46,266)**	46,266	(46,266)
Parking Lot	**20,795**	**(20,795)**	20,795	(20,795)
Computer equipment	**6,280**	**(4,442)**	3,669	(3,669)
	$ 1,135,307	**$ (701,724)**	$ 986,744	$ (642,048)
Net book value		**$ 433,583**		$ 344,696

6 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	2025	2024
Balance, beginning of year	**$ 95,779**	$ 33,664
Transfer to deferred capital contributions (note 7)	**(120,400)**	-
Received	**130,520**	170,516
Recognized as revenue	**(105,899)**	(108,401)
Balance, end of period	**$ -**	$ 95,779

Contributions recognized as revenue during the year are as follows:

As at October 31	2025	2024
Provincial grant	**$ 73,479**	$ 77,884
Federal grant	**32,420**	30,517
Deferred contributions recognized as revenue	**$ 105,899**	$ 108,401

Crusaders Rugby Club
Notes to the Financial Statements
October 31, 2025

7 Deferred capital contributions

Year ended October 31	2025	2024
Balance, beginning of year	$ 318,975	$ 128,014
Transfer from deferred contributions (note 6)	120,400	218,649
Amortized to revenue	(50,967)	(27,688)
Balance, end of year	$ 388,408	$ 318,975

8 Net assets - internally restricted

The Executive Board internally restricted an additional $6,813 (2024 - $47,357) to provide for the capital reserve, which includes $6,813 (2024 - $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.

9 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 four years is as follows:

2026	3,000
2027	3,000
2028	3,000
Total	$ 9,000

10 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, 2025

10 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.