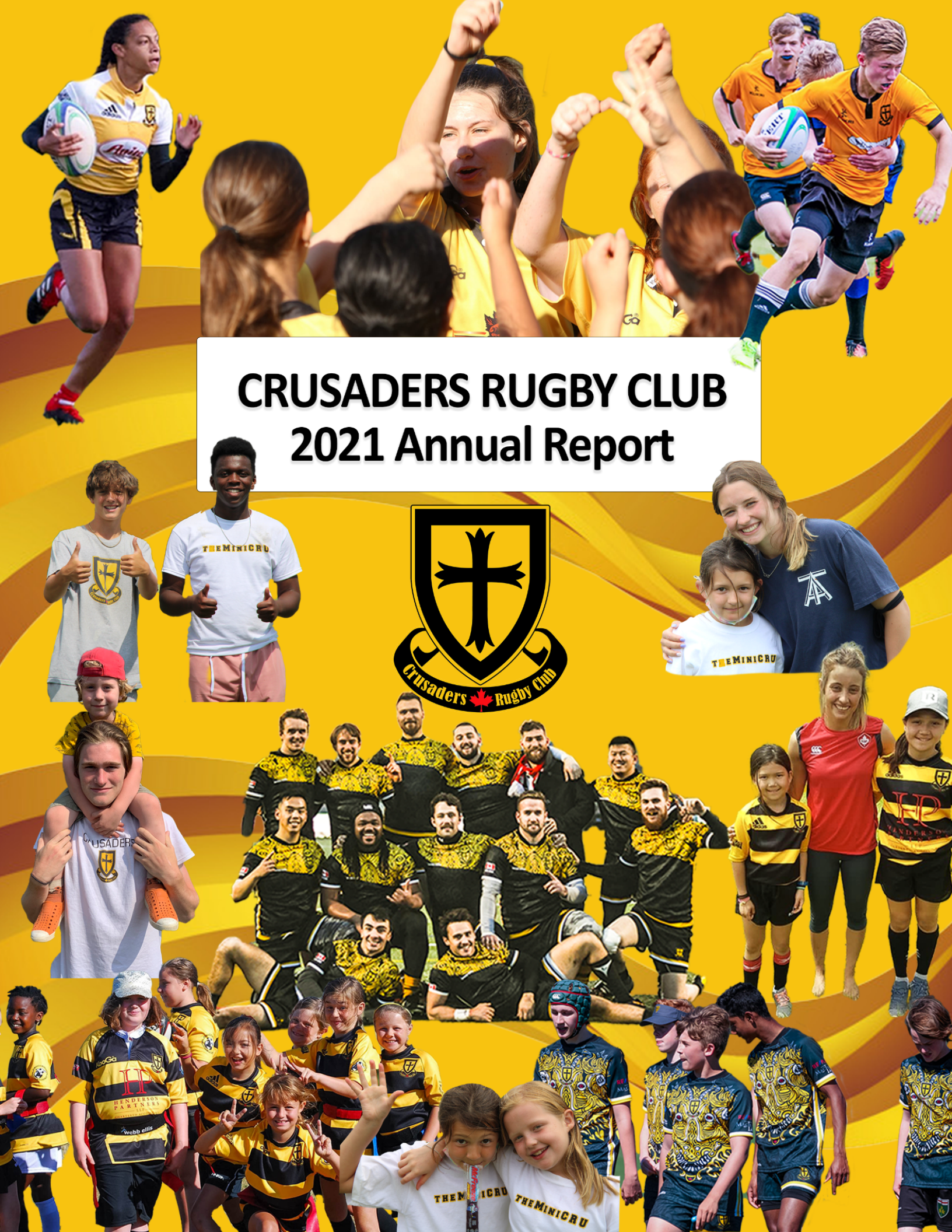


CRUSADERS RUGBY CLUB
2021 Annual Report

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YouTube: CrusadersRugbyClubTV

Crusaders Rugby Club Sponsors

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



2021 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

Jumpstart
Giving kids a sporting chance.

SPORT OAKVILLE

Ontario
Ministry of Tourism, Culture & Sport

CIBC

TD

Google

2021 Highlights

November
• Club closes due to COVID-19 restrictions
December
• Club closed due to COVID restrictions • 2020 AGM held online/virtually
January
• Club closed due to COVID restrictions • Indoor Academy/Training Programs cancelled due to COVID restrictions • Club awarded $99,300 funding over two years awarded by the Ontario Trillium Fund
February
• Club closed due to COVID restrictions • Club awarded $15,000 grant by Jumpstart
March
• Club closed due to COVID restrictions • Canada Summer Jobs funding of $17,000 awarded
April
• Club generally closed due to COVID restrictions
May
• Club closed due to COVID restrictions
June
• The club partially re-opens, offering socially-distanced training sessions while Ontario slowly loosens COVID-related restrictions • The Junior Speed Clinics restart offering 70 participants pre-season speed and agility training
July
• Crusaders allowed to return to play, club reopens

- Welcome Back Picnic on July 10th - more than 300 people attend at the club, marking the end of a long rugby-free COVID winter and spring
- 3rd year of Crusaders Minis Summer Camps opens for the full 8 weeks of summer

August

- Contact rugby reintroduced in mid-August.
- The first Rugby and Leadership Junior Camp open to runs for a week, run by Don Kroes.
- The first Junior Varsity Camp runs for one week

September

- Party off the Pitch! Organised by Craig Warnock was a huge success.

October

- Club hosts our first Junior 7s tournament, the largest rugby tournament in Ontario in 2021, attended 60 junior club teams, MP Anita Anand, MPP Stephen Crawford and Oakville town councillors
- Club awarded SportOakville grant of $4,000
- Board completes first draft of 2022-2025 Strategic Plan

President's Message

As we move into 2022 we can look back on what was another interesting but successful year.

Still impacted by the pandemic, we were able to play a good amount of rugby at all levels and registered nearly 600 members maintaining our status as the largest club in Ontario.

The rugby Directors have been working to prepare for the 2022 season. Scott Hendry will remain our senior men's coach and continue to build a very exciting team with a great core of young players.

We are searching for a senior women's coach to replace Andrea Burk who has stepped down due to work commitments. Thanks to Andrea for her time with us-anyone who attended or watched one of her training sessions saw how talented she is. We hope to have her back for some guest appearances.

The junior coaching staff has also been set for all programs to build on and continue the success we had last year. Countless tournament successes at all age grades show the talent levels of our players and coaches.

As the Crusaders continue to grow and evolve, we had a lot of success on and off the pitch this year. The community relations committee has proactively engaged in meaningful discussions with Oakville MP Anand, Oakville MPP Crawford, Oakville Mayor Burton, and Oakville's 14 Town and Regional Councillors, to build and leverage the relationships we need to secure our future with renewed facilities in Oakville.

The club raised more than $102,840, up from just $500 in 2019/2020, in external funding and grants from three sources (Trillium, Canada Summer Jobs, Jumpstart) for 2021 and a further $29,000 from Trillium for 2021/2022.

I'd like to thank all our generous sponsors:

- Penalta
- Appleby College
- Sleeman Breweries
- Henderson Partners
- Pommies Cider
- F45 Training
- OnePlumb Plumbing
- Athletacare, Soble Rickards and Associates
- RBC Wealth Management
- Gitten Creative
- Imperial Woodworks
- Stephenson's Rental Services
- Muldoon's Hand Crafted Coffee

Ailie Young and Rachel Lester worked tirelessly and their results are shown. We have never been this successful fundraising and Ailie helped set us up for many years. I'd like to welcome Kennedi Koves who has taken on the Program Coordinator role and will be helping organise our 2022 camps, clinics and programming.

Some other successes:

- In 2021 we ran 8 weeks of summer camps offering rugby to a broader community group developing many new Crusaders. Many thanks to Jessika Hurd and her team.
- We are now financially compliant with an official review engagement. This has made the club focused on budgeting and we had one of our most financially successful years (in a pandemic no less!)
- The Alumni committee has worked very hard and been successful in bringing our alumni back to the club. Thanks to Dave Mastel and Alan Kouba for their efforts.
- The junior 7's tournament, a massive day of rugby and many successes for the Crusaders teams.
- Party off the pitch - enough said!

For the near future, we have been working on the strategic plan to guide the club through to 2025. The focus of the plan will be rebuilding the club post pandemic with specific attention to the growth and development of our women's program. It will also build on the foundations to ensure we continue to grow and develop our great club. We will continue the work we have done in governance and financial management with increased communication and transparency to the membership.

Two new board members joined recently:

1. Gaynor Feltmate joins us as the Director of Communications. With professional experience in communications, public affairs, and human resources, and a demonstrated history of community volunteering, she will bring valuable knowledge to help the club elevate its communications planning, and improve internal communications.

2. Phil Cartwright joins as the Community Relations Director. A long time rugby enthusiast, Phil has helped out in a number of capacities at the club and also served on the community relations committee. Phil will continue to work on the lease extension and other initiatives as we continue to build strong external stakeholder relationships.

A few special “Thank Yous”:

- Ann DeLuca - Ann worked tirelessly behind the bar and in the clubhouse. The bar was successful under her management and she made really good Caesars!
- Rachel Lester - who joined us as an intern and was critical to our success in fundraising, sponsorship and developing additional programming. We wish her well in her new career.
- Dana Flatt - led our team of therapists and made sure we were all taped up and ready to play.
- Angela Jackson, Anthony Harrison, Meagan Paul and Ailie Young who all served and moved on from the board. Each one had a massive impact on the success of the club this year.

And lastly, a special thank you to the Board. As it has for other sports organizations and non-profits, the pandemic has put a great deal of strain on the club operationally and financially. Each of our Board members have put forth an extraordinary amount of time and effort - far more than is typically required of Crusaders Board members - toward guiding the club through the uncertainty

and challenges. It has been far from easy, as one might imagine, dealing with and adapting to the scope of change, new rules and regulations, cancellations, rescheduling, general uncertainty and the myriad challenges that COVID-19 has created. That the club has not only survived but has taken such great strides in its development and growth in the past two years, and in particular in 2021, should be recognized for the achievement it is. I am very grateful to the Board for really stepping up to the very significant challenge by volunteering even more of their time, the Board's focus, energy and teamwork and the extraordinary effort put forth in the interest and benefit of the club. Thank you.

Pat Daniels, President

Board of Directors

Current Board of Directors

ROLE	NAME	EMAIL
Executive Directors		
President	Pat Daniels	president@crusadersrugby.ca
Vice President	Christopher Warren	vice.president@crusadersrugby.ca
Treasurer	Chris Tudor Price	treasurer@crusadersrugby.ca
Secretary	David Walker	secretary@crusadersrugby.ca
Non-Executive Directors		
Club Captain	Johnnie Scrivo	club.captain@crusadersrugby.ca
Senior Rugby	Grahme Walsh	rugby.director@crusadersrugby.ca
Junior Rugby	Kevin Brenders	junior.rugby@crusadersrugby.ca
Mini Rugby	Mark Wilson	minis.rugby@crusadersrugby.ca
Facilities	David Haslam	facilities@crusadersrugby.ca
Fundraising & Sponsorship	OPEN	fundraising@crusadersrugby.ca
Social Director	Craig Warnock	social.director@crusadersrugby.ca
Communications	Gaynor Feltmate	communications@crusadersrugby.ca
Community Relations	Phil Cartwright	community.relations@crusadersrugby.ca
Tournaments	Matt Borris	tournaments@crusadersrugby.ca

2020/2021 Board Meeting Attendance Record

	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
Pat Daniels	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅
Christopher Warren	✅	✅	✅	✅	✅	✅	❌	✅	✅	✅	✅	✅
Angela Jackson	✅	✅	✅	✅	✅	✅	✅	Resigned				
Chris Tudor Price	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅
John van Heerden	✅	✅	✅	✅	✅	✅	Resigned					
David Walker	Appointed								✅	✅	✅	✅
Johnnie Scrivo	✅	✅	✅	✅	❌	❌	❌	❌	❌	❌	❌	❌

Grahme Walsh	✅	✅	❌	✅	✅	✅	✅	✅	✅	✅	❌	✅
Kevin Brenders	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅
Mark Wilson	❌	✅	❌	✅	✅	✅	✅	❌	✅	✅	✅	❌
David Haslam	✅	✅	❌	❌	❌	✅	✅	❌	✅	✅	❌	❌
Ailie Young	✅	✅	✅	✅	✅	✅	✅	✅	✅	✅	❌	❌
Anthony Harrison	✅	✅	✅	✅	Resigned							
Craig Warnock	✅	✅	✅	✅	✅	✅	✅	✅	✅	❌	❌	✅
Meagan Paul	✅	✅	✅	❌	✅	✅	❌	❌	✅	Resigned		
Gaynor Feltmate	Appointed											❌
Phil Cartwright	Appointed											❌
Matt Borris	✅	✅	❌	✅	✅	✅	✅	✅	✅	✅	❌	✅

2021/2022 Board Positions

The board has voted to slightly modify the composition of the 2021/2002 board to reflect the club's focus on our objectives and will be comprised of:

President
Vice President (*election at 2021 AGM)
Treasurer
Secretary (*election at 2021 AGM)
Senior Men's Rugby
Senior Women's Rugby (*election at 2021 AGM)
Junior Rugby
Mini Rugby
Facilities
Fundraising & Sponsorship (*election at 2021 AGM)
Communications (*election at 2021 AGM)
Community Relations (*election at 2021 AGM)
Tournaments & Events (*election at 2021 AGM)

The 2021 AGM will be held on February 3, 2022. Please send nominations or expressions of interest related to the directorships open for election at the 2021 AGM to David Walker at secretary@crusadersrugby.ca.

David Walker, Secretary

Senior Rugby

Senior Men

Thank you to Scott Henry and his coaching staff for their commitment and dedication to ensuring that the Marshal 2021 season was a successful one. We may not have had the results on the field but we fielded every weekend a you based team, even if you count the age of a certain prop.

We developed for the future of the club as seen by extending first team playing status to players from our U 18 ranks..

We are set for a 2022 season with divisional alignment being changed once again. As per Rugby Ontario's realignment structure the Crusaders will have new division opponents in the Nomads and Vaughan Yeoman and of course Burlington.

Rugby Ontario is finalizing the league schedule which takes into consideration the university based players... this will be shared shortly.

Like to give a club shout out to Liam Bowman who signed his first professional contract in France, but always remembers his roots. Also Sean Snyman who continues his rugby career with stints in Ireland, with the Spanish side Diablos and now Pacific Pride. Both are Crusaders players and are always willing to return to their roots.

If I failed to mention other accomplishments by the Cru family apologies and respect.

I would like to thank Scott..Jeff...Steve..and Jamie (who has decided to play next season again) for their continued coaching commitment to the club for the 2022 season.

Onto a better 2022... Saturday is always a rugby day.

Senior Women



I would like to extend my thanks to Andrea Burk for her commitment to coaching during the COVID seasons.. She has decided to step down as Senior Women's Coach and we wish her the best of luck. The women's team had no formal season during the 2021 season but the Women's division came together with individual clubs coming together to organize games or tournaments either 15's, 10's or 7's.

I would also like to extend a big thank you to Ian, Craig and all others not named that help with the coaching of the Women's team.

For 2022, Rugby Ontario and the TRU are working on developing the Return to Play and the league structure.

More to come!!!

Grahme Walsh, Senior Rugby Director

Junior Rugby

This year was very much a transitional year again for the Junior Director and the Junior Programs. Some things certainly worked exceedingly well and others, due in large part to the pandemic, remain work-ons: renewed focus on mass participation, individual skill development and allowing the kids to play what's in front of them.

Winter 2021

The year began with us organising an expanded Indoor Skills Academy Program; and the uptake was excellent. Unfortunately, in addition to the Peaks SandC winter program and plans for the Junior Speed clinics, Public Health measures scuttled the running of these programs. The planning didn't end however as our focus turned to the staffing of the Summer Camp programs. We ambitiously targeted two weeks of Junior Camps and 8 Weeks of Summer Camp programming, so set about as a group to publicise the programs and register campers.

We did videos, interviews, contests, online training programs, club recruitment calls (Ealing Academy) and university recruitment calls (UWO/UofT), can Facebook and Instagram ads all to keep engagement high and create interest in our programming.

Spring 2021

We remained closed with a return to lockdown but managed one Speed Clinic session prior to closing (again). It should be noted that Halton Schools missed their 2nd spring season of sports and thus their 2nd rugby season. Although we are less reliant on high school programs than other clubs, they do provide us some new players every year. We continued with planning for the summer. Spring was quiet for activity.

Summer 2021

We were off like a rocket. Close contact sports had a very gradual return as we got closer to contact returning (mid-July) we began to see better registration numbers again. All Junior teams were back playing games in August and many of the kids came back in great shape. We spoke a lot with the coaches about training loads and ensuring the kids didn't go from zero to 100. It was a safe if not a slow return to contact, but all the juniors sides had an opportunity to play a reasonable amount of rugby. We successfully ran our Speed Clinic in the summer, however the general feeling was this would be best kept as intended as a fall or spring program.

With the Arrows away (and our kicking coach away), we weren't able to offer the kicking clinics this year, but will roll those out again in 2022. Although I'm sure touched on in another report, the Summer Camp programs went from strength to strength, we were finally able to do the Rugby and Leadership Program and the Varsity Skills program (both led brilliantly by Don Kroes), and 8 full week Mini Camps. Feedback from these camps gave us a bunch of new ideas for 2022 Summer Camps and more Counsellors trained up. Look for a Girls Only Leadership and Rugby Camp in Summer of 2022 and a Sports of all Sorts concept as well. Working from home allowed me to pop by these camps for help with set up or just make sure things were going well. What a buzz when the kids arrive, they have a great time and the counsellors enjoy it too!

Autumn 2021

Gave way to more structured Junior competition in addition to the 10 a side and 15 a side friendlies that the coaches had arranged. The club entered stand alone teams in each age grade, into most of the tournaments. The teams all performed to the best of their abilities, with several tournament victories. A couple of our sides suffered a bit as they faced high school teams and regional teams entered as clubs or merged club sides, but for the most part a very successful return to competition. Tournament champions were: U14 Girls, U14 Boys, U16 Boys and U18 Boys (who actually went undefeated in all tournaments). Also successful were the number of players invited to the Arrows Academy (12) in total, with 10 ultimately accepting positions. We intentionally worked a ten week break in November, December and early January.

Looking forward into 2022

We have ‘hired’ our Junior coaching groups and most assistants already for next summer. Canadian International Matt Tierney has agreed to help us as a Scrum Coach. Our Winter Academy is at this point largely sold out and this includes a new girls-only group. We have had loose discussion with a Pro D2 Club about a direct pathway from the Crusaders into French Professional rugby, they hope to spend time with us here in Oakville in May or June of this year.

A really big thank you to ALL of the Junior coaches, especially the Head Coaches Angela Jackson, Meagan Paul, Andrea Burk, Don Kroes, Graham Bridges, and Gavin Alpe, who have stepped up under really trying circumstances this past year. These circumstances have tested everyone’s nerves, but all good people and it's been great to see the growth in our coaches the last couple seasons. Also thank you to Dana and her team of ATs who were amazing. Thank you to the ever-patient Dr Paul Hackett, who allowed us to start and restart the speed clinics.

In 2022 we hope to see the increased player numbers when the leagues return, and of course a return to our robust skill programs. I’d like us to double down on our playing concepts and our training methods and we really need a more reliable solution for an all-weather training area and access to a small training facility, to really take the players to the next level and keep up with what is happening in other areas of the world.

Kevin Brenders, Junior Rugby

Minis Rugby

This year was a transition year with the new Director (Mark Wilson) stepping in to fill the role. The COVID restrictions from 2020 and 2021 definitely had an impact on participation from our youngest members and families alike. I want to thank the families and parents for trusting our COVID safe procedures and continuing to support the grassroots game in Oakville.

Volunteers

To all the parent volunteers THANK YOU. It is not easy coaching energetic kids, but your help was greatly appreciated. A big thank you to Head Coaches Katherine, Sean, Simon, Steve and Dan. We know the minis program does not run without your organisation and knowledge. A special thank you to all our teen volunteers that were a tremendous help throughout the entire season. Sebastian, Jack, Tessa, Monica, Isis and Carly, you are all a credit to your families and a credit to the junior programs that we run at the Crusaders.

Fields & Equipment

Recognition must be given to our Facilities and Maintenance lead and crew. Despite rather unpredictable weather, our playing area and fields were kept in great condition. Much of the long grass was cut back which provided a larger playing surface which made for better practices.

The club also invested substantial dollars in much needed equipment such as balls, flags, pinnis and cones. The new equipment ensured practices were challenging, offering the coaches the ability to provide a variety of drills and games.

U6

Of all the groups, the U6 had the hardest time adjusting to new faces and formal instruction as on-line schooling and being around the nuclear family had been in place for over a year. Many in this age group missed the milestone of attending daycare or JK. Despite the initial difficulties, the kids eventually overcame their shyness and picked up the basic skills of passing, running and chasing mom or dad around the park! Some Saturdays saw 20 kids participating at this age group which is fantastic. This age group did not attend tournaments as very few clubs were running this summer.

U8

The U8 had a dedicated group of 15 - 20 kids that showed up for at least 80% of practices. The skills of passing, catching, running forward and defensive alignment are reinforced at this age grade. The club attended 3 tournaments entering 2 teams each time. The higher level of skill, organization and fitness compared to other clubs was evident. Our cross town rivals, Burlington coordinated a home and away series which provided another opportunity for competition and FUN.

U10

The U10 are a cohort to watch! Not only did they have an average of 35 kids at every practice during the summer, they also had 20-25 kids showing up for practices until mid October. Well done coaches and parents for keeping the energy going. The U10 are a talented bunch and this was demonstrated by the increased level of spatial awareness, communication and creativity on the field. We consistently entered 3 teams in all the tournaments where most other clubs could enter only 1 team. The fact that we were able to conduct introduction to tackle practices for 6 weeks in the fall should help to transition our U10 to the U12 program.

U12

The U12 program was challenged by the number of new recruits that joined the Crusaders program. Credit to Simon and his strong group of coaches who were able to traverse the complexity associated with COVID and contact drills. Many clubs either suspended programming for 2021 or had too few numbers to put a U12 team together. By contrast, our U12 program and 25 to 35 kids show up to each practice throughout the summer. The U12 were able to participate in a few home and away series in order to get competitive games. With a large number of players returning to the U12, 2022 is shaping up to be an exciting year.

2022

2022 has started off with a COVID shut down. However, we anticipate that once the policy is rolled back, the indoor training programs will commence. There has been a lot of interest and commitment from parents in the U10, 12 programs to have their children participate in the winter training program.

A permanent group of U6 volunteer coaches will be necessary for 2022 to ensure consistency in programming and ensure that parents and children get value for their time and money.

A larger cadre of volunteer coaches will be needed at each age group to allow for fluctuations in the number of kids at practice or vacations. This will alleviate the pressure on the head coaches.

Pending any COVID shutdowns, the club will continue to work with either Rugby Ontario or individual clubs to organize tournaments to ensure our kids remain keen to play rugby.

Mark Wilson, Minis Director

Minis Summer Camps



Our Summer Minis Camps were wildly successful this year, with over 240 week-long camp spots filled during the 8 weeks of July and August. Put into perspective, our minis camps program eclipsed our minis program in participant numbers and would be, if a club on its own, one of the top 5 largest rugby clubs in the province! These camps have grown explosively from 25 kids over 2 weeks in 2019, to 90 kids in 2020 to 2021's 240 participants.

The objective of the summer camps is to offer members a fun, rugby-oriented summer day camp experience during the summer and secondly to introduce rugby and all the club has to offer to young (5-12 year-old) non-members and beginners. 60% of the 2021 participants were non-members and a large proportion of those non-member participants have subsequently joined the club. We plan to run the camps again for 8 weeks in 2022 and look forward to continuing to grow and expand this program.



Thanks to Jessika Hurd who led the camps this year and did a fantastic job; and her capable crew of dedicated counsellors: Drew Warnock, Tre Henry, Hugo Tudor Price and Sebastian Brenders. Also thanks to The Hon. Anita Anand, MP for Oakville, who supported the club's application to the Canada Summer Jobs program which provided substantial funding for the camps. Also thanks to the Ontario Trillium Foundation for providing equipment and advertising funding; and Jumpstart for providing equipment and counsellor funding.

To the 18 member high school 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: Spencer Hayes, Daniel Foote, Nicholas Tissier, Michael Tissier, Henry Boggs, Matthew Carroll, Katelyn Carroll, Ella Jensen, Karah Jensen, Madeline Winders, Sam Warnock, Mila Engelbrecht, Naithan Hurd, Kaliegh Hurd, Patrick Wright, Jake Addy-Wenman, Bastie Walker, Magnus Halser. A special and grateful shout out to Ella Jensen who volunteered for the entire summer!

Chris Tudor Price, Treasurer
Kevin Brenders, Junior Rugby
Mark Wilson, Minis Rugby

Facilities

Business as usual, the grass continued to grow despite COVID and all the fears. The restrictions led to a lot of traffic on the main field which in general held out. The north and south are in the best condition they have been for years.

Special thanks to:

- Uncle Wally – averaged at least 20 hours per week cutting grass
- Shaaaaandy – always there for field lining
- KB – Chief Planting Officer (CPO) – Planting things in Wally's path all summer
- Dukeys – The boys Boggs and Bastie Walker did many hours volunteering on the Duke of Edinburgh program
- Sydney – Groundskeeping assistant
- Steve Eastwood for welding and Eric Foley for donating the new posts
- Town of Oakville for their continued help and support

Highlights

- Back up lining machine came through
- New posts for the south field
- Junior sevens tournament in October – rugby was back !!
- 2 rentals to film crews for parking lot generating $7K revenue
- Wally only got the tractor stuck once ·

Lowlights

- Main field was overused – summer camps always used same space
- Town resources limited so we couldn't get everything we needed
- Still the same few people carrying the majority of the work

Opportunities

- Back up mower needs to be purchased - Kubota
- Seed top dress all three fields in spring (with the aid of the Town) who have already committed to assist
- OR: Get our own spreader and do it ourselves ($5K)
- New steps up to North Field – Flag Football guys agreed to pay
- Wishlist projects for new grants/sponsors
    - Replace deck
    - Replace clubhouse flooring
    - Replace windows (being delivered next week)

Thanks to: Graham Bridges, Chris Clark, others
Kevin Brenders for tree-planting and clubhouse pots/flowers

David Haslam, Facilities Director

Tournaments



When the role of Tournament Director was first created the goal was to run a series of tournaments ranging from Minis to Senior programs. In the last two years COVID restrictions from both the province and the board to ensure the safety of our players and members, we were only able to run one tournament (details below). With the closure of Fletchers, we have shown that we have the facilities and support staff to run significant rugby tournaments. With further steps in dealing with the pandemic and a focused director and team, Crusaders will be able to return to the original plan to run additional tournaments each year.

Junior 7s Tournament

On October 16th, we ran an extremely successful Juniors 7 tournament with U14, U16, U18 divisions for both boys and girls. We hosted over 60 teams, 500 players, and over 1300 people walking through the gates while observing all COVID protocols. We hosted a large group of Members of Parliament and other VIPs that expressed their excitement and praised the club for its work, organisation, and pride that Oakville felt for the event. The Oakville News called the event “a ginormous success for all members involved.”



The efforts of everyone involved also showed that these tournaments can be a significant source of revenue for the club. The Tournament itself generated $2700 in profit and the bar (which was busy all day) created $6200 of revenue ($2800 profit).

The success of the tournament would not have occurred if it was not for the countless hours of work of all the volunteers. To name only a few:

- Rachel Lester: Worked on every single aspect of this tournament and would present solutions to problems we had not discovered yet.
- Jason Boggs: Volunteered hours the day before the tournament to help us finish a schedule of 60 teams playing 4 games each in one day.
- Eric Lam: We placed a last minute t-shirt order to him at SafeGuard and he had everything delivered on time.
- Steve Gittens and all the other volunteer referees: Steve reffed all day on the main pitch as RO only provided 3 referees to us. We had over 7 Crusaders grab whistles to help us.
- Candace and Jonathan Carrol: Organised all the volunteers and solved any problem that needed solving.

Matt Borris, Tournaments

Social Report

This year presented itself as the biggest challenge in the history of socialization for the last hundred years. Talk about pull your hair out... I'm surprised I still have such beautiful flowing locks...lol.



The word success is entirely underrated when it comes to our social events this year. Obviously, we weren't able to have a number of social events that had been scheduled at the beginning of the year. During the lockdown, we had to miss some, and I can assure you that our board members deliberated over and over before making the correct decisions to postpone in the interest of all our members' health and safety. The ones that we could have, we certainly succeeded in making fun for all. I think they spoke for themselves, namely the Welcome Back Electric Picnic at the beginning of the season and the Party of the Pitch at the end.

A great deal of thanks goes out to all the volunteer members that helped in making these events a safe and successful environment for all our members. Thank you. A very big thank you to Ann, our bar manager and all the bar staff throughout the year whom I could not have done without. Thank you mostly to all you members who cooperated in a cordial, safe, responsible and hugely enthusiastic manner for turning up when covid protocols allowed and making this year a SUCCESS. No other club in Ontario or in Canada, as far as I'm aware, had as much fun at social events this year. Not only because we could when it was safe but because we did. It certainly made my job a lot easier and for that I thank you. Here's to an even better 2022.

In 2022, we will be re-introducing the Social Committee (that took a temporary COVID-induced hiatus) and encourage one and all to become involved in that committee. Please reach out to social.director@crusadersrugby.ca for more information.

Craig Warnock, Social Director

Community Relations

Community Relations Committee (2020-2021)
Christopher Warren, Chair and Director of Community Relations
Rob Andrews, Vice Chair
Phil Cartwright
Jason Boggs
Stephen Gittens
Renaud Campbell
Anthony Harrison
Ex officio:
Treasurer, Chris Tudor Price
Secretary, Dave Walker | John van Heerden



Summary

The community relations committee has proactively engaged in meaningful discussions with Oakville Mayor Rob Burton, Oakville MP Anita Anand, Oakville MPP Stephen Crawford, Oakville's 14 Town and Regional Councillors, and key external stakeholders to build and leverage the relationships we need to secure our future, with renewed facilities, in Oakville.

During Cru's 7s Tournament, we were delighted to welcome and receive remarks from Oakville MP Anita Anand, Oakville MPP Stephen Crawford, Ward 6 Town and Regional Councillor Tom Adams, Ward 3 Town Councillor Janet Haslett-Theall, and Ward 1 Town Councillor Beth Robertson.

What Have We Heard?

There is membership support for the renewal of the lease (currently set to expire in 12 years) provided the parcel may be acquired by the town from the province on favourable terms.

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

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

Next steps

The committee will continue to a) develop and maintain positive relationships with key stakeholders, b) secure a land lease extension or suitable alternate location (with appropriate facilities and investment) that enables the club's future growth and sustainability, c) work collaboratively with

other board directorships to consider novel partnerships with other public/private stakeholders, and d) identify opportunities to elevate Cru's community awareness.

Christopher Warren, Community Relations

Fundraising and Sponsorship

Fundraising Committee (2020-2021)
Ailie Young, Chair and Director Fundraising
Anthony Harrison, Director of Sponsorship
Matt Nicol
Zak Rayner
Bruce Harding
Ex officio:
Treasurer, Chris Tudor Price

2020/2021 marked a very significant increase in our fundraising and sponsorship activities - and far exceeded our goals and expectations for the year. With the help of funding from the Ontario Trillium Foundation, the club hired a Strategic Funding Coordinator to work under the Director of Fundraising and the Fundraising Committee as well as the Director of Sponsorship to focus developing more sustained and repeatable fundraising and sponsorship programs for the club. During the year, the club raised more than $102,840, up from just $500 in 2019/2020, in external funding and grants from three sources (Trillium, Canada Summer Jobs, Jumpstart) for 2021 (and a further $29,000 from Trillium for 2021/2022) and $6,050 (up 101% from 2019/2020) in sponsorship revenue for 2020/2021, with a further approximately $16,000 sponsorship revenue secured for each of 2021/2022 and 2022/2023.

The club's goal remains to build a mature, sustainable and repeatable sponsorship and funding capability to provide financial support to the club's operations and special projects.. To that end, the club is developing longer-term (3+ years) sponsorship agreements with sponsors and establishing more sophisticated sponsorship-based partnerships.

Many, many thanks to our new lead club sponsors: Penalta and Appleby College; and our many repeat and new sponsors: Sleeman Breweries, Henderson Partners, Pommies Cider, F45 Training, OnePlumb Plumbing, Athletacare, Soble Rickards and Associates, RBC Wealth Management, Gitten Creative, Imperial Woodworks, Stephenson's Rental Services and Muldoon's Hand Crafted Coffee.

Many sincere thanks to our Fundraising Committee and Ailie Young who chaired the Fundraising Committee and spearheaded and transformed our fundraising activities and efforts for the past two years as the Director of Fundraising. Ailie really put a focus to our fundraising activities with a unique blend of a can-do attitude and can-do-anything skills and really showed us all what the club could achieve. Many thanks too to Rachel Lester, our Strategic Funding Coordinator, who assisted and supported Ailie's efforts. Thanks too to Anthony Harrison for leading our sponsorship program as the Director of Sponsorship for 14 months before relocating to Florida and helped us secure our first major, long-term sponsor in Penalta.

The club continues to seek a major sponsor to support our 10-14 year-old boys and girls as a kit sponsor. Please reach out to Chris Tudor Price at treasurer@crusadersrugby.ca if you have any interest, ideas or suggestions.

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 was introduced in early 2020 when members generously donated in excess of $18,000 in response to a direct ask from the club.

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 fund provided $3,500 in November 2021 to purchase equipment for the upcoming 2022 season and the balance in the fund as at Sept 30, 2021 was $19,514.

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

Chris Tudor Price, Treasurer on behalf of the Fundraising Committee

Communications & Marketing

Communications Director:
Meagan Paul December 2020-October 2021
Gaynor Feltmate December 2021-present

Firstly, sincere appreciation and thanks to Meagan Paul for her service as Communications Director for most of the year whilst simultaneously managing her responsibilities as a player and coach, together with professional commitments. Warmly welcoming Gaynor Feltmate to the role (effective December 2021) who brings extensive professional experience in communications, public affairs and human resources.

This past year, Cru has gratefully accepted a $10k Google for Nonprofits Grant and $6k Ontario Trillium Foundation advertising grant to support our marketing efforts used to promote our minis camps program. We have also received recent and sustained positive Oakville media coverage with respect to:

- Our successful 7s Tournament:
  - Oakville Crusaders host province-wide rugby tournament - Oakville News
- Receipt of a $15k Canadian Tire Jumpstart grant:
  - Jumpstart makes big donation to Oakville Crusaders Rugby Club - Oakville News
- Receipt of a $99k Ontario Trillium Foundation grant
  - 'Positive role in our physical, mental health': Oakville rugby club receives Ontario Trillium Foundation grant (insidehalton.com)

At present, the club continues to rely principally on our website, Instagram and Facebook pages, TeamSnap messaging, e-newsletter, and direct email to communicate with membership. As we consider ways to elevate our communications planning and improve communications, your input on how to better engage our membership, and your active participation in helping to generate and share meaningful content with our Cru community and beyond, would be highly valued.

There is a direct relationship between the quality of our communications and the quantity of volunteers engaged in supporting the generation and distribution of content. Let's leverage the creativity and enthusiasm of our Cru community - if interested in helping with communications, please send an email to Gaynor at communications@crusadersrugby.ca

Gaynor Feltmate, Communications

Membership Report

Membership

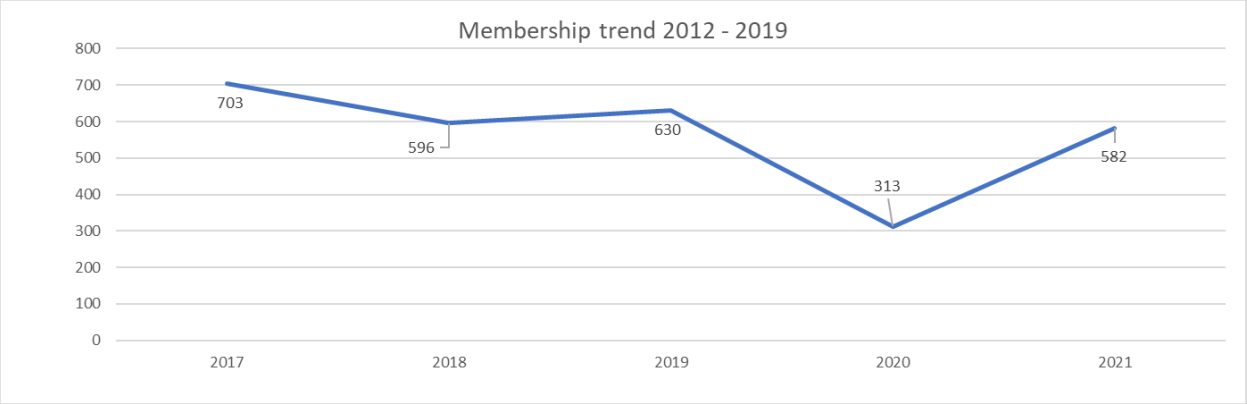
2020

In 2020 the uncertainties associated with COVID-19 containment measures severely impacted the Club programs. The second half of 2020 saw the Club introduce programs consistent with the Rugby Ontario protocols. This resulted in registrations in the Mini and Junior divisions recovering to 50% and 60% respectively of pre-COVID levels. Overall the Club membership in 2020 was at 50% when compared to 2019 levels.

2021

2021 saw the first stage of recovery in Club membership numbers. A great deal of effort was made to offer the best programs possible, which resulted in overall club membership recovering to 92% of 2019 pre-COVID levels.

The graph below shows the trend in total Club membership for the period 2017 to 2021.



Significant contributors to the membership recovery (2021 compared to 2019) are:

- Coaching and support: recovery to 80% of pre-COVID levels
- Mini Program recovery to 85% of pre-COVID levels
- Junior Program recovery to 66% of pre-COVID levels
- Senior Program recovery to 52% of pre-COVID levels

2021 saw a major increase in the Minis Summer Camp program. With 124 non-member participants (and a further 116 member participants), this program alone added 33% to the player numbers in 2021. We look forward to expanding our Minis Summer Camp program and the Junior Camps programs in 2022 and beyond.

The chart below shows the breakdown by membership categories:



Alumni and Social Memberships

Thousands of people have played for, or been associated with, the Crusaders Rugby Club over the past 53 years. 2021 was a year where efforts were made 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".

To become an Alumni or Social Member for 2022 please register online 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

Alumni Members

Alan Kouba
John Shaw
Ravi Ponnambalam
Cristina Justic Flores
Geoffrey Seymour
Jason Ince
David Mastel
Mark Cummings

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 Black
Rob Wolfenden

Social Members

Nicholas Robson
Arina Knorr
Michael Kendon
Fiona Tudor Price
Willem Niekerk
Thomas Robson
Thomas Kewell
Marion Flowers
Emily-Jane Walker
Jaco Toit
Yohan Wijeyawickrema
Kirk Biggar
Ignatius Prinsloo

David Walker, Secretary

Alumni Committee Report

Alumni Committee (2020-2021)
Alan Kouba
Bruce Harding
Brian Gore
Peter Coy
Christina Parks
Dave Mastel

Obviously the impacts of COVID hampered activities this year. However, we were able to grow the Alumni mailing list to over 200 and promote Crusaders Rugby Club events. Alumni boosted the numbers at gatherings. This included: Crusaders Rugby and Internationally televised matches at the club, celebrating distinguished Alumnus Bob “Fly” Nye and the GVO golf tournament, to name just a few. Unfortunately the planned year-end gathering was cancelled due to rising Covid concerns.

The Alumni Fund has received contributions of $14,900 to date, with $6,150 being added this year. Congratulations to Jeff Feeney - the top donor of 2021. We continue to dialogue with the club on what to do with the money. The main consideration is; do we do something small now, or wait for more donations and do something more significant later? Your input is always appreciated.

The objective for 2022 is to continue to grow the mailing list and The Alumni Fund while having significantly more gatherings than were possible this year. Hope to see you at the park!

Dave Mastel and Alan Kouba on behalf of the Alumni Committee

Financial Report

The club's financial objectives for 2021, outlined in the 2020 AGM, were to: 1) continue to manage expenses tightly against revenues as another year of COVID presented its disruptions and challenges, 2) develop/support fundraising and sponsorship, leveraging our efforts in 2019 and 2020 to become eligible for external funding, 3) continue to improve the club's financial and overall compliance, 4) further diversify revenues by developing new, and extending existing, programming and developing other revenue streams, 5) achieve a surplus to continue to strengthen our ongoing viability operationally and financially. I am pleased to report that the club achieved all of those objectives handily in 2021, in what were incredibly adverse circumstances.

After a number of years of losses prior to 2020, the club has had to target rebuilding and strengthening our financial position. Following on from our financial success in 2020, 2021 was another successful year for the club in spite of the very significant operational challenges and uncertainties that the COVID-19 pandemic presented for a second year. Despite being shut down from November 2020 through July 2021, the club generated a record surplus of $42,292 on record revenues of $339,108.

The club's expenses (see the 2021 Income Statement) increased significantly in some categories from 2020, reflecting expenditures related to external funding/grants (for staff, equipment, advertising etc), the growth of our programming (camps, clinics) and those related expenses, and a general uptick in club activities from 2020.

The club continues to significantly diversify revenues from membership dues and food/drink to include more grants revenues, program revenues and sponsorship revenues. Grants, program and sponsorship revenues grew to represent 54% of total revenues in 2021, up from 6% in FY 2018. The club raised more than $102,840 in external funding and grants from three sources (Trillium, Canada Summer Jobs and Jumpstart) for 2021 (and a further $29,000 for 2022). In addition to investing in sponsorship/fundraising capabilities and playing equipment, the funding helped the club to hire staff to expand non-traditional programming in 2021 and more than double our programs revenue (camps, indoor programs, clinics etc.), in turn providing a significant $41,229 surplus to club finances. Additionally, the club has secured numerous 3-year kit and signage sponsorship agreements including Penalta, Appleby College, which will provide long-term sponsorship revenues to offset equipment costs. Through careful budgeting and management and the hard work of our employees, volunteer board and coaches, every major facet of the club (bar, programs, social events, tournaments, rentals) returned a surplus to the club in 2021.

With the help of Canada Summer Jobs and Trillium funding in 2021, the club peaked at 17 employees and contractors during the summer months, including 1 strategic funding coordinator, 1 program coordinator, 6 camp counsellors, 5 food/drink staff, one athletic therapist, one groundskeeper and two senior coaches on annual honorariums/contracts. In addition, with the help of Dana Flatt, our lead athletic therapist, the club has partnered with Sheridan College's Athletic Therapy department to provide seven final year students with field experience at the club, substantially reducing our athletic therapy costs and improving on-field coverage.

Also in 2021, the board voted to create a board-restricted Capital Fund/Account, earmarking $70,000 for future capital needs. The intention is to continue to achieve reasonable surpluses year-on-year and allocate a large percentage of those surpluses to the Capital Fund/Account to ensure that the club has an adequate reserve of capital necessary to meet our capital needs and achieve our strategic goals.

We continue to focus on ensuring that the club's accounting and financially-related processes are simplified and automated to allow for improved reporting and management of the club's finances. For a second year, Tinkham LLP, Chartered Professional Accountants conducted an independent review of the club's financials and the club has maintained its fully-compliant status related to statutory reporting, taxation filings and other required regulatory filings/payments, which is critical to our objective to secure sustained external funding for the club from government and non-governmental sources.

A big thank you to Ann DeLuca, who has passed the bar management mantle to Carlie Knott, after 3 years. Ann has been instrumental in turning the bar into a better managed and profitable enterprise for the club. Welcome Carlie!

Also a sincere thank you to Jessika Hurd, Rachel Lester and Dana Flatt for assuming much of the responsibility for the mini camps, sponsorships and athletic therapy respectively - and for their massive contributions to their success.

Many thanks to my fellow board members for their extreme hard work, flexibility and diligence guiding the club through yet another challenging year in which we were, again, continually having to quickly adjust our game plan to accommodate disruptions and constraints, and the ever-changing restrictions and surprises that COVID threw at us. Not only did the board navigate our way through COVID operationally and financially when many clubs in Ontario simply remained closed for 2021, but we made some very significant strides in terms of the development of the club in terms of grants, fundraising, sponsorship, new/extended programming, and more - all of which will help us through whatever COVID may yet have in store for us and provide an excellent foundation for post-pandemic growth and success. I believe the board deserves a big pat on the back for managing through a second very difficult and demanding year.

Chris Tudor Price, Treasurer

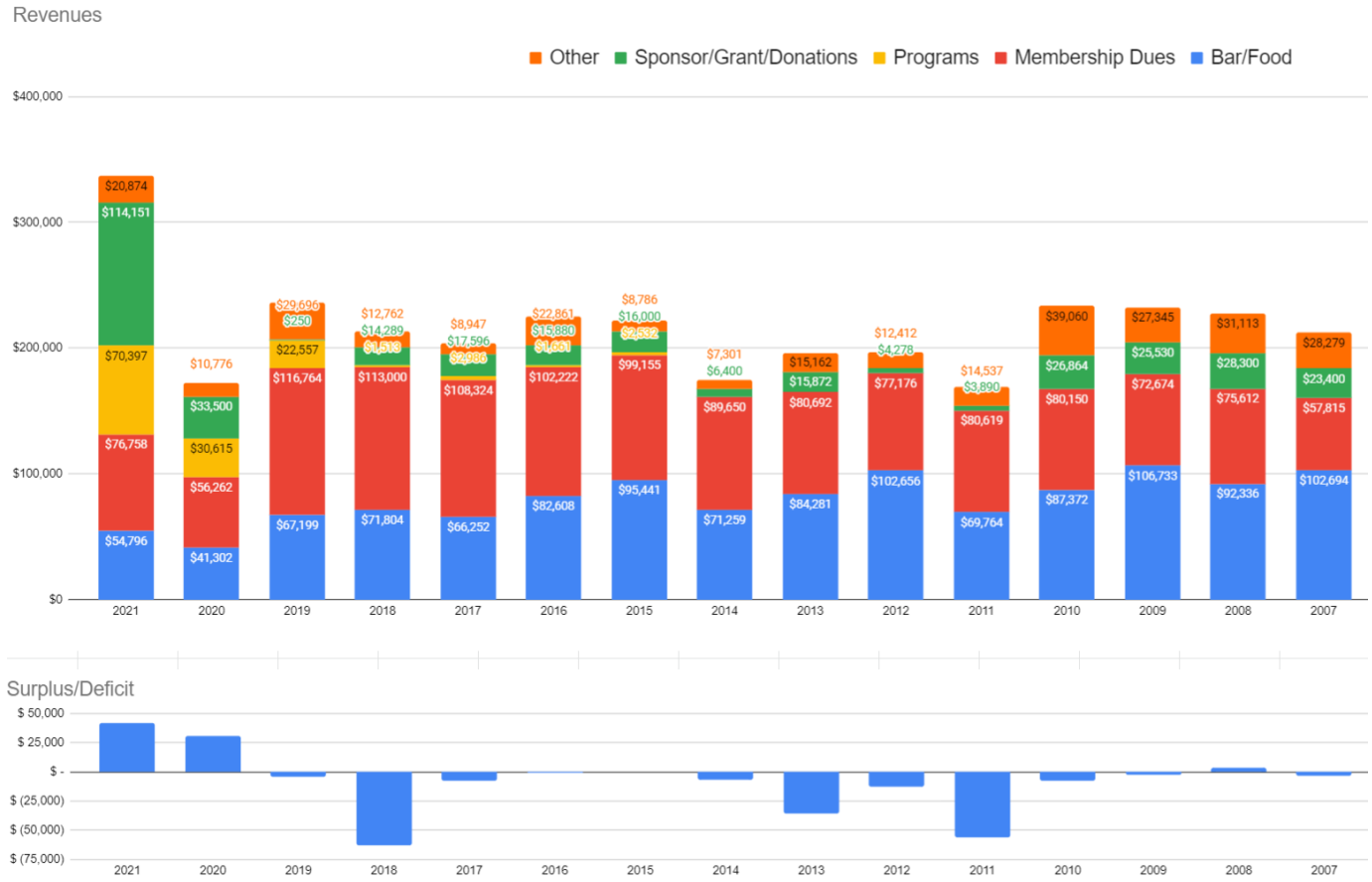
2021 Income Statement

	TOTAL			
	NOV. 2020 - OCT. 2021	NOV. 2019 - OCT. 2020 (PY)	CHANGE	% CHANGE
INCOME				
4100 Food and Drink Sales	54,796.17	41,302.75	13,493.42	32.67 %
4500 Club Membership Dues	76,785.86	56,262.92	20,522.94	36.48 %
4515 Fall 7s Fees		849.13	-849.13	-100.00 %
4520 Programs Income	70,397.24	30,615.54	39,781.70	129.94 %
4600 Grants Funding	102,840.00	500.00	102,340.00	20,468.00 %
4610 Donations	5,621.07		5,621.07	
4650 Sponsorship Income	6,050.00	3,000.00	3,050.00	101.67 %
4660 Tours		1,696.69	-1,696.69	-100.00 %
4700 Other Revenues		653.09	-653.09	-100.00 %
4710 Merchandise Sales	1,743.09	184.00	1,559.09	847.33 %
4720 Rentals Income	7,700.44	1,676.99	6,023.45	359.18 %
4740 Club-held Tournament Fees	5,500.00		5,500.00	
4760 Social Functions Revenue	7,674.51	9,513.11	-1,838.60	-19.33 %
Total Income	**$339,108.38**	**$146,254.22**	**$192,854.16**	**131.86 %**
GROSS PROFIT	**$339,108.38**	**$146,254.22**	**$192,854.16**	**131.86 %**
EXPENSES				
6100 Food and Drink Expenses	46,640.89	33,436.50	13,204.39	39.49 %
6200 Staff Expenses	29,221.36		29,221.36	
6300 Playing Expenses	64,569.69	6,172.44	58,397.25	946.10 %
6400 Club Tours		1,990.75	-1,990.75	-100.00 %
6405 Club-Held Tournament Costs	4,417.32		4,417.32	
6410 Program Costs	34,668.08	16,474.05	18,194.03	110.44 %
6510 Grounds Costs	25,588.96	6,793.58	18,795.38	276.66 %
6520 Clubhouse	42,613.78	25,287.43	17,326.35	68.52 %
6525 Rental Expenses		36.00	-36.00	-100.00 %
6561 Payroll Expenses	5,373.56		5,373.56	
6700 General & Admin Expense	28,621.33	18,195.44	10,425.89	57.30 %
6785 Sponsorships Expense	3,039.56	1,080.49	1,959.07	181.31 %
6790 Merchandise Expenses	724.62	1,271.00	-546.38	-42.99 %
6830 Social Functions Expense	5,737.96	7,699.63	-1,961.67	-25.48 %
6850 Special Events Expense		-8,450.00	8,450.00	100.00 %
6900 Other Expenses	1,736.33	326.89	1,409.44	431.17 %
6970 Depreciation	3,762.44	5,255.49	-1,493.05	-28.41 %
Total Expenses	**$296,715.88**	**$115,569.69**	**$181,146.19**	**156.74 %**
OTHER INCOME				
4900 Other Income		0.00	0.00	
Total Other Income	**$0.00**	**$0.00**	**$0.00**	**0.00%**
OTHER EXPENSES				
CRA Penalties and Interest	100.31	-34.78	135.09	388.41 %
Other Miscellaneous Expense		-0.47	0.47	100.00 %
Reconciliation Discrepancies-1		-1.00	1.00	100.00 %
Total Other Expenses	**$100.31**	**$ -36.25**	**$136.56**	**376.72 %**
SURPLUS/(DEFICIT)	**$42,292.19**	**$30,720.78**	**$11,571.41**	**37.67 %**

Historical Revenues, Surpluses and 2022 Outlook

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) revenue and by putting more focus to sponsorship, grants and donations. In 2021, in spite of the loss of membership dues and typical bar/food revenues due to COVID-19 closures and restrictions and the resulting shortened season, the club managed to produce another significant surplus, building on the 2020 surplus. These surplus funds are being allocated to an internally-restricted Capital Fund/Account for future use.

In 2022, we expect that both membership dues and bar/food revenues will bounce back to roughly pre-COVID levels, we are firmly committed to find new ways to grow new program revenues, we hope that sponsor/grant/donations revenues will be reduced by no more than 30% (anticipating reduced availability of funds/grants post-COVID) and that the "other" category (merchandise, rentals, social, tournaments etc.) will grow modestly.



2021 Review Engagement Report

TINKHAM LLP | CHARTERED PROFESSIONAL ACCOUNTANTS

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INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Members of
Crusaders Rugby Club

We have reviewed the accompanying financial statements of the Crusaders Rugby Club ("the Crusaders") that comprise the balance sheet as at October 31, 2021, and the statements of operations and changes in net assets and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these 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.

Practitioner's Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that these financial statements do not present fairly, in all material respects, the financial position of the Crusaders Rugby Club as at October 31, 2021, 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.

TORONTO, Ontario
December 8, 2021

Licensed Public Accountants

Crusaders Rugby Club
Balance Sheet

As at October 31,	2021	2020
Assets		
Current		
Cash	**$ 149,968**	$ 83,500
Accounts receivable	**13,228**	356
Prepaid expenses	**3,969**	2,843
Inventory	**13,953**	6,655
	181,118	93,354
Capital assets (note 3)	**886**	4,648
	$ 182,004	$ 98,002
Liabilities		
Current		
Accounts payable and accrued liabilities	**$ 17,579**	$ 6,452
Taxes payable	**1,939**	356
Deferred revenue	**29,000**	-
	48,518	6,808
Net Assets		
Internally restricted	**70,000**	-
Unrestricted	**63,486**	91,194
	133,486	91,194
	$ 182,004	$ 98,002

Commitments (note 4)

Crusaders Rugby Club
Statement of Operations and Changes in Net Assets

Year ended October 31,	2021	2020
Revenue		
Club membership dues	$ 76,786	$ 56,263
Food and drink sales	54,796	41,303
Programs revenue	75,897	31,465
Social functions revenue	7,675	9,513
Grant and sponsorship revenue	108,890	3,000
Special events revenue	-	1,697
Rentals revenue	7,700	1,677
Other revenue	5,621	1,153
Merchandise sales	1,743	184
	339,108	146,255
Expenses		
Office and administration	55,677	16,895
Food and drink expenses	46,641	33,437
Clubhouse expenses	42,614	25,287
Kits and shirts expense	40,123	2,097
Program costs	34,668	16,474
Grounds costs	25,589	6,794
Therapists, coaching and referee expense	20,680	4,000
Other expenses	11,010	2,898
Social functions	5,738	7,700
Club tours expense	4,417	1,991
Sponsorship expenses	3,040	1,080
Tournament and League fees	2,857	75
Amortization	3,762	5,255
Special events	-	(8,450)
	296,816	115,533
Excess of revenue over expenses for the year	42,292	30,722
Unrestricted net assets, beginning of the year	91,194	60,472
Less: transfer to internally restricted net assets	(70,000)	-
Unrestricted net assets, end of the year	$ 63,486	$ 91,194

UNAUDITED - See accompanying notes to financial statements

Crusaders Rugby Club
Statement of Cash Flows

Year ended October 31,	2021	2020 (note 5)
Cash provided (used) by operating activities		
Excess of revenues over expenses for the year	$ 42,292	$ 30,722
Items not requiring an outlay of cash:		
Amortization	3,762	5,255
	46,054	35,977
Change in non-cash working capital items		
Accounts receivable	(12,872)	1,355
Prepaid expenses	(1,126)	(2,843)
Inventory	(7,298)	(1,368)
Accounts payable and accrued liabilities	11,127	(6,497)
Taxes payable	1,583	(1,293)
Deferred revenue	29,000	(13,319)
Increase (decrease) in cash during the year	66,468	12,012
Cash, beginning of year	83,500	71,488
Cash, end of year	$ 149,968	$ 83,500

UNAUDITED - See accompanying notes to financial statements

Crusaders Rugby Club
Notes to the Financial Statements
October 31, 2021

1 Nature of business

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

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

2 Significant accounting policies

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

(a) Revenue recognition

The Crusaders follow the deferral method of accounting for contributions.

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

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

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

Program fees are recognized as revenue over the program period.

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

(b) Cash

Cash includes cash deposits in the bank and petty cash.

(c) Capital assets

The Crusaders records capital assets at cost.

When conditions indicate a capital asset no longer contributes to Crusaders' ability to provide services or that the value of future economic benefits or service potential associated with the capital asset is less than its net carrying amount, its net carrying amount is written down to its fair value or replacement cost. An impairment loss is not reversed if the fair value of the capital asset subsequently increases. As at October 31, 2021, no such impairment exists.

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

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

(d) Inventory

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

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2 Significant accounting policies (continued)

(e) Financial instruments

(i) Measurement

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

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

(ii) Impairment

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

(f) Management estimates

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

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 volunteer time is not purchased, contributed services are not recognized in the financial statements.

3 Capital assets

As at October 31,	**2021**		2020	
	Cost	**Accumulated amortization**	Cost	Accumulated amortization
Clubhouse	**$ 260,826**	**$ 260,826**	$ 260,826	$ 260,826
Fields	**143,956**	**143,956**	143,956	143,956
Furniture and equipment	**117,251**	**117,251**	117,251	113,932
Parking Lot	**20,795**	**20,795**	20,795	20,795
Computer equipment	**3,240**	**2,354**	3,240	1,911
Storage building & pergola	**46,266**	**46,266**	46,266	46,266
	$ 592,334	**$ 591,448**	$ 592,334	$ 587,686
Net book value		**$ 886**		$ 4,648

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4 Commitments

The Crusaders entered a land lease with the town of Oakville that expires December 31, 2033 with no further right of renewal. Under the lease agreement there are no annual rental payments required but the Crusaders must pay $30,000 to the town of Oakville to fund the demolition of the Crusaders' clubhouse and improvements. The funding of $3,000 per year commenced in 2019 for a period of 10 years. The funding obligation for the next five years is as follows:

2021	$	3,000
2022		3,000
2023		3,000
2024		3,000
2025		3,000

5 Financial instruments

The Crusaders is exposed to various risks through its financial instruments. which are comprised of cash and cash equivalents, accounts receivable, accounts payable and accrued liabilities . 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 equivalents and accounts receivable.

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

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

Liquidity risk

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

Market risk

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

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

Changes in risk

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

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