CURLING ONTARIO

/// PROGRAM GUIDE · SEPTEMBER 2026

MASTERING CLUB FINANCES

Curling Ontario's program supporting club financial excellence. This guide explains what the program is, how it is built, what your club can use right now and what follows through the 2026–27 season.

FOR MEMBER CLUBS: BOARDS, MANAGERS AND TREASURERS · V1.0 · SEPTEMBER 2026

/// WHY THIS PROGRAM

Curling clubs carry real financial complexity: bar operations, seasonal cash flow, HST, gaming licences, aging ice plants and capital obligations measured in the hundreds of thousands of dollars. At most clubs, all of it is stewarded by volunteers, and the working knowledge sits with a few people on the board, often one treasurer, and turns over when they do.

Curling Canada's finance resources give an introduction to club finances. This program goes further: more detailed, Ontario-specific and practical.

Mastering Club Finances is built to be used, not read once. Every financial question a club faces has one place on a single map. Each place goes as deep as your club's situation requires, from a ten-minute read to hands-on professional support.

It is a multi-year build. Curling Ontario is committing to it over the seasons ahead, starting with the chapters clubs say they need most.

/// HOW IT IS BUILT

PERMANENT

THE CLUB FINANCE LIBRARY

The shelf. Five volumes, five chapters each, twenty-five chapters in all (the map on page 2). Beneath every chapter, five levels of depth (page 3). Everything the program produces is catalogued here and stays available to member clubs.

The level-1 document for each chapter is a **Briefing**: two pages, ten minutes, always the same skeleton. The first Briefings are in this folder now.

SEASONAL

MASTERING CLUB FINANCES

The live side: the Health Check, newsletter features, live sessions, clinics and one-to-one support, scheduled season by season. Live programming is delivered once, then recorded or written up and added to the Library, so the shelf grows as a by-product of every season.

Clubs decide the order. The Health Check ends with a vote on which chapters get built first.

/// THE MAP

FIVE VOLUMES. TWENTY-FIVE CHAPTERS.

Every financial question a club board asks has exactly one chapter on this grid. These are also the five volumes the Club Financial Health Check measures, so every Health Check result points your club to a specific place on the map. The chapter code (B3, E4) is how every Briefing, session and file in this program is labelled.

VOLUME	CHAPTER 1	CHAPTER 2	CHAPTER 3	CHAPTER 4	CHAPTER 5
A **The Club Business Model** How the money is earned	A1 Sheet-Hour Costing	A2 Membership Pricing	A3 The Bar as a Business	A4 Rentals, Bonspiels & Events	A5 Fundraising, Sponsorship & Gaming
B **Facility & Capital** How the building survives	B1 Ice Plant & Utilities	B2 The Asset Register	B3 Capital Reserves	B4 Reserve Investments	B5 Debt, Leases & Campaigns
C **Compliance, Tax & Risk** How the club stays out of trouble	C1 Incorporation & ONCA	C2 Tax Status & Filings	C3 HST for Curling Clubs	C4 Payroll & People Costs	C5 Insurance & Risk
D **Records, Controls & Reporting** How the money is protected and seen	D1 Bookkeeping & Systems	D2 Fraud & Internal Controls	D3 Financial Statements & Assurance	D4 Board Reporting & Oversight	D5 Benchmarking
E **Planning & Continuity** How the future gets secured	E1 Budgeting & Seasonal Cash	E2 Scenarios & Stress Tests	E3 The Multi-Year Outlook	E4 Treasurer Succession	E5 Structural Decisions

Twenty-five chapters is the complete map of club financial life, and only the surface. Which chapters get built first is decided by two things: what the Health Check shows most clubs need, and what clubs vote for.

/// FIVE LEVELS DEEP

EACH CHAPTER GOES AS DEEP AS YOUR CLUB NEEDS.

Most resource libraries are a shelf of documents. This one is built in layers: a quick read at the top, hands-on work underneath. A club with healthy reserves reads the Briefing and moves on. A club with a 30-year-old plant and no capital plan can go down the same column all the way to a professional reserve study. Each level is defined by what your club walks away with.

LEVEL	WHAT IT IS	WHAT YOUR CLUB WALKS AWAY WITH	COST TO YOUR CLUB
1 · READ Briefings	Two pages, one chapter, always the same skeleton: the five things to know, the three numbers that matter, red flags, your first step, a question for the board, and where to go deeper.	Awareness and a concrete first step, in ten minutes, plus a question for the board's next meeting.	None. Provided by Curling Ontario to every member club.
2 · WATCH Modules	A self-paced unit of about 30 minutes, worked through with your own club's numbers, with short knowledge checks.	Real understanding and a started artifact: a reserve plan, a fee model, a handover page.	None. Provided by Curling Ontario.
3 · ATTEND Sessions	A live online session (60 to 90 minutes) on one chapter, with a recording added to the Library afterward.	The chapter, expertly taught, with live Q&A for your club's specific questions.	None. Provided by Curling Ontario. Chapters chosen by member vote.
4 · APPLY Clinics	A small-group working session where each club brings its own numbers and leaves with the work done: a reserve plan built, a fee structure priced, a control checklist completed.	A finished piece of work for your club, reviewed by a professional.	Club-paid, at preferred member rates secured by Curling Ontario. Available through Pilot Ship Consulting.
5 · ENGAGE Engagements	One-to-one professional support on your club's situation: a reserve study, a pricing review, a controls review, a treasurer transition.	Professional work product specific to your club.	Club-paid, at preferred member rates secured by Curling Ontario. Available through Pilot Ship Consulting.

Levels 1 to 3 are Curling Ontario's commitment to every member club at no cost. Levels 4 and 5 are professional work your club buys only when its situation calls for it, available through Pilot Ship Consulting at preferred member rates secured by Curling Ontario.

/// STEP ONE, LIVE NOW

THE CLUB FINANCIAL HEALTH CHECK

Ten questions, about five minutes of basic input, a broad-strokes snapshot of where your club's shortfalls are across the five volumes. Run it once on your own, then again with management or the board. Results are not shared by default; at the end you can choose to send your results and your vote to Curling Ontario. Please do both. They inform which chapters get built first and where Curling Ontario invests next.

CURLINGONTARIO.CA/HEALTH-CHECK

The vote: pick up to two chapters from the ballot for this winter's live sessions.

/// THE 2026–27 SEASON

NOW

The Health Check is live. The first Briefings are in this folder. Complete the Health Check and cast your vote.

FALL

Club finance features in Curling Ontario's club communications through the season. Winter session chapters announced once the vote closes.

WINTER

Two live online sessions on the chapters clubs voted for. Each is recorded and added to the Library with a written companion.

SPRING

More Briefings added to this folder through the season. A season debrief shapes what gets built next year.

No cost to clubs for the Health Check, Briefings, newsletter features or the winter sessions. More in-depth options (clinics and one-to-one support) are available through Pilot Ship Consulting, at preferred member rates secured by Curling Ontario, for clubs that want to invest in more detailed work.

/// USING THIS FOLDER

Every file in this folder is named by its chapter code, so the folder sorts itself into the map on page 2: **B3 - Funding Your Building.pdf** is Volume B, Chapter 3. Briefings are PDFs: print them for a board package or read them on a phone. Nothing in a Briefing depends on anything else in the folder, so start with whichever chapter your Health Check pointed to.

/// QUESTIONS AND SUPPORT

Curling Ontario, Club Development
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Health Check results and votes go to the same address. Clinics and one-to-one support are available through Pilot Ship Consulting at preferred member rates secured by Curling Ontario; Club Development can connect you.

General information for curling club boards and management, not professional advice for a specific situation. Program details, dates and the season calendar are current as of September 2026 and will change as the program builds out. Program Guide · v1.0 · September 2026.