



EBENEZER CHRISTIAN COLLEGE

# 2022 ANNUAL REPORT

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## *Message from the Director*

On behalf of the Ebenezer Christian College Board of Directors, we would like to take this opportunity to thank the entire school community for partnering with us in this ministry. ECC is a loving community where students experience a caring, friendly, and nurturing environment.

It is an honour to serve the Lord through this ministry of helping families thrive in Christ centred education, where the Bible is regarded as the final authority. The Board is committed to its mission "Quality Education with a Biblical Difference." Each child is valued, each has unique God given abilities.

It is wonderful to see dedicated and committed teachers and staff passionately help students reach their fullest potential for the Lord. I wanted to express my deepest gratitude to the whole faculty for a job well done.

We praise the Lord for the many blessings last year including the completion of the new office and 2 new classrooms. That didn't come easy, but ultimately, we know that the Lord's timing is perfect.

I'm humbled and excited to continue to work and serve in this school ministry as we continue to grow, thrive and minister to the students and families in our community.

I look forward to a wonderful year ahead! To God be the Glory.

In the service of our Lord and Saviour,

Ramuel Preyra  
Director





# Message from the Principal

I am thankful to the Lord for the opportunity to present the 2022 Annual Report of Ebenezer Christian College. What a wonderful privilege it is to serve God through Christian schooling and work alongside a dedicated, committed and hardworking team. The school has grown steadily, we are grateful to the Lord for His provisions.

In January 2022, the new modular building comprising a new office and 2 classrooms were completed. As a result of the new classrooms, we have seen a rapid increase in our enrollment from 98 in 2021 to 112 in 2022.

Also, in 2022, the School upgraded its technological framework and facilities. The School worked closely with ICT consultants to deliver an effective operating system for the School, who also managed IT installation service and hardware, expanding both the School's security and technological capacity. A growth that was much needed and appreciated by our school community as is reflective of the current education. The school also installed intercoms in all the classrooms and installed automatic gates.

In June 2022, after much prayer, the Lord brought to us a lovely couple, Angela and Simon Enese; both very experienced teachers, and also both faithfully serving the Lord in their local church. We are grateful for their valuable contribution and expertise in their respective teaching fields. Praising the Lord for answered prayer and for the blessing that the couple are to the entire school community.

During our High School camp in Term 4, we witnessed approximately 6 souls trust the Lord as their Saviour. We are rejoicing in the fact that we know that their names are now written in heaven and that they have a place in heaven when they die.

Finally, for the first time since COVID, we were able to hold our End of Year Presentation and Awards Night last year, an event that our entire community, particularly parents, enjoy very much not only because we recognise the students' academic and character achievements but primarily because of the opportunity given to each and every student to participate in a special presentation as a class.

I would like to express my deepest gratitude to many wonderful people. I wish to express my sincerest appreciation to the Board of Directors: Herbert Hullana, Jorge Resus, Reginald Moodley and Ramuel Preyra for working voluntarily and sacrificially so we can fulfil our mission, "Quality Education with A Biblical Difference".

I would also like to thank our teachers and staff. I am truly blessed to have a dedicated team of teaching and support staff that continue to provide a caring and nurturing environment to our children and community. I recognise that if children and young people are to grow and meet their potential, they need a safe and supportive environment; opportunities to discover, explore and develop their talents and interests; and positive role models they can look up to. Finally, I



thank our parents for choosing a Christian education for their children and for their partnership in our God-given role of nurturing and training our children.

I am eagerly looking forward to an even greater year ahead and a future filled with excitement and anticipation of the great things that the Lord will do in and through all of us.

*Delight thyself also in the LORD; and he shall give thee the  
desires of thine heart.*

*Commit thy way unto the LORD; trust also in him; and he shall  
bring it to pass.*

**Psalm 37:4-5**

*Trust in the LORD with all thine heart; and lean not unto thine  
own understanding.*

*In all thy ways acknowledge him, and he shall direct thy paths.*

**Proverbs 3:5-6**

All praise and honour to Him!

Cristina Preyra  
Principal

## *Ebenezer Christian College - In Context*

Ebenezer Christian College is a co-educational independent Baptist School registered for Kindergarten to Year 10. Ebenezer Christian College is a close-knit community comprising Parents, Staff, Students and a host of volunteers – all working together to build an institution that will shape the future direction of our students and make a lasting impact in their lives and, in turn, impact the greater community of Blacktown City. Some say ***“Knowledge is Power”*** and I don’t disagree with that because I understand the value of a good education. But knowledge is acquired through years of learning. However, what is more important is “Wisdom” which comes from God – the Creator of the Universe and everything in it. To succeed in life, our students will learn that: ***“The Fear of the Lord is the beginning of Wisdom”***.

We seek to train children to view life from God’s revelation. We accept the Bible as God’s Word and the complete and final revelation of God concerning all matters of faith, truth and practice. As such, it forms the foundation upon which the School is built. We believe that the main purpose of Scripture is to reveal God to man so that He might receive glory. The ultimate objective of the education program of Ebenezer Christian College is to bring glory to God.

Our School is an initiative of The Ebenezer Foundation. It is not a parent-controlled school. Though we value parental input, ultimately, the Foundation Board determines the direction and values of the School.

We view the purpose of education as, firstly, to reveal God and His truth to each student. We believe that “the fear of the Lord is the beginning of knowledge” (Prov. 1:7).

Secondly, we see education’s purpose is to provide instruction in the different subjects that children need to learn in order to be able to function as honourable, hard-working citizens in society. We seek each student to develop and realise their fullest potential and be productive members of the community.

The harmonious blend of Godly counsel and knowledge of various subjects required in our day is our educational objective. We believe that every aspect of our Christian School program, including curriculum development and school policy, must have an integrative relationship to the Word of God.

Ebenezer Christian College would assist parents in the responsibility of providing God-centred training for children in a man-centred society. Our purpose is to shape children’s

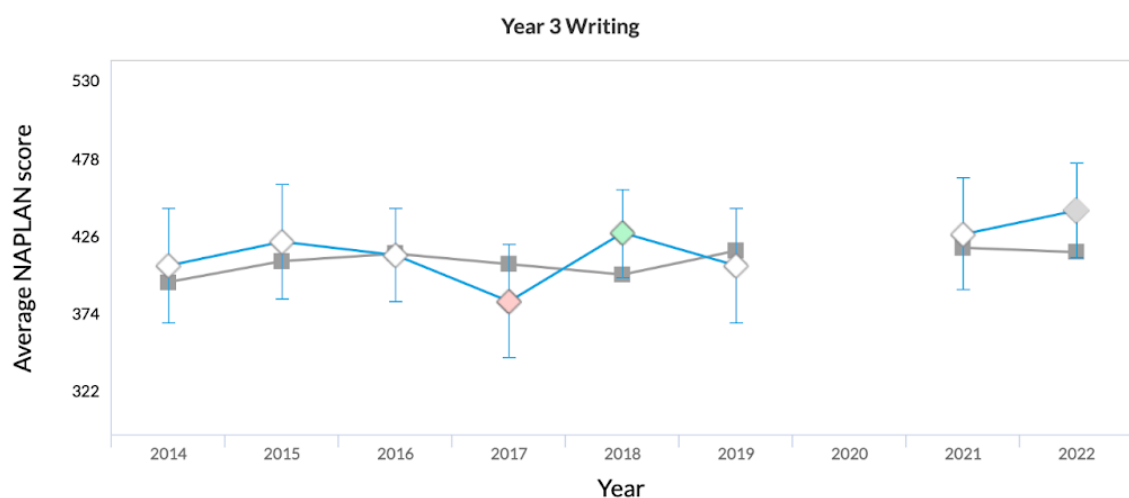
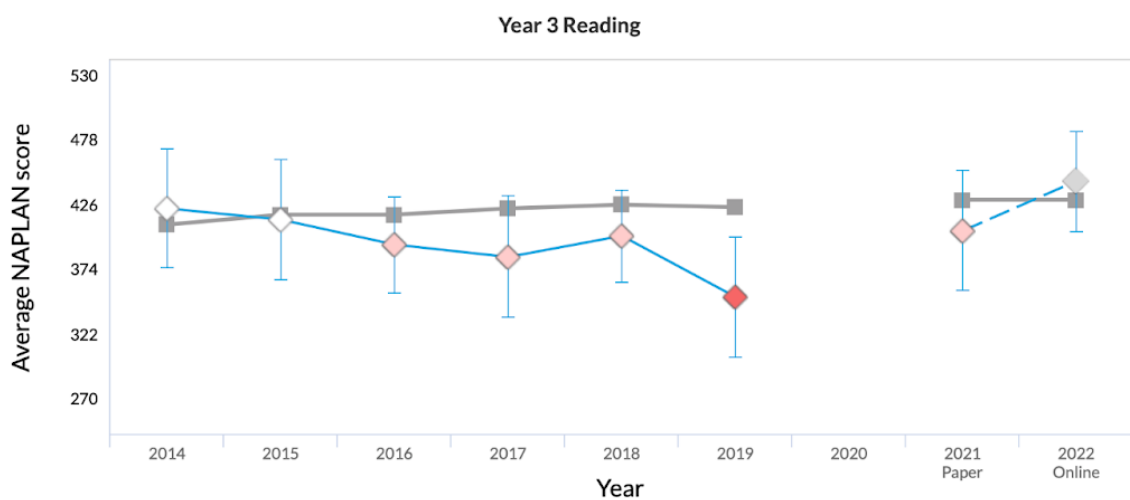
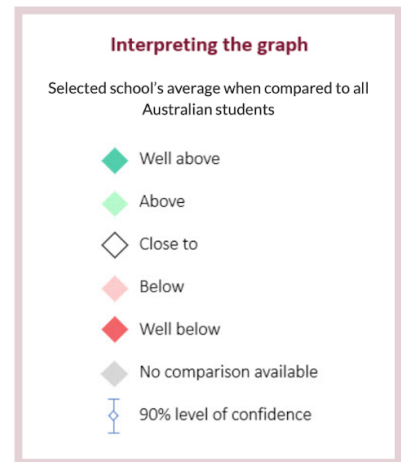
character to align with Biblical principles. This purpose will form the content and instruction employed in the School.



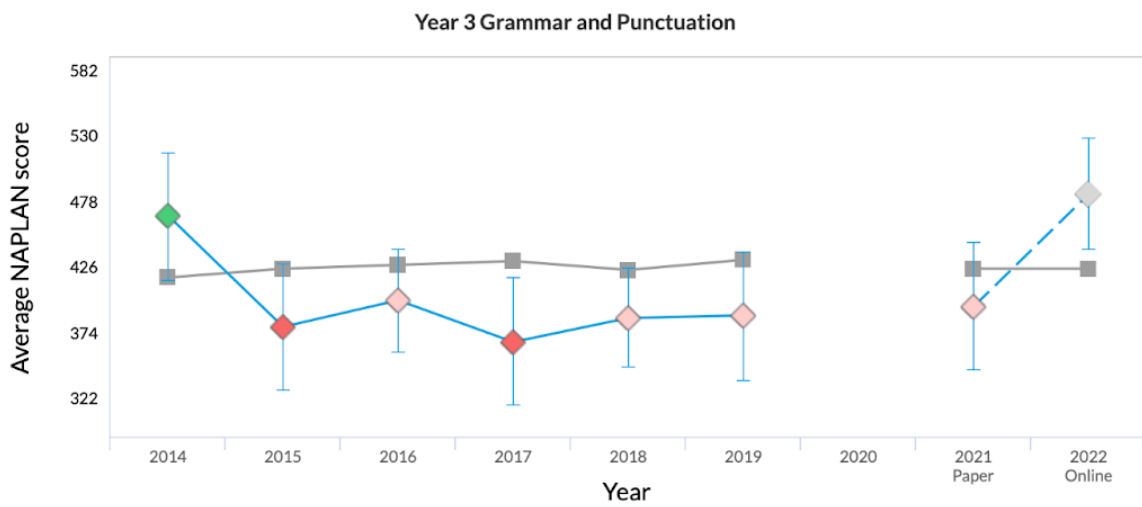
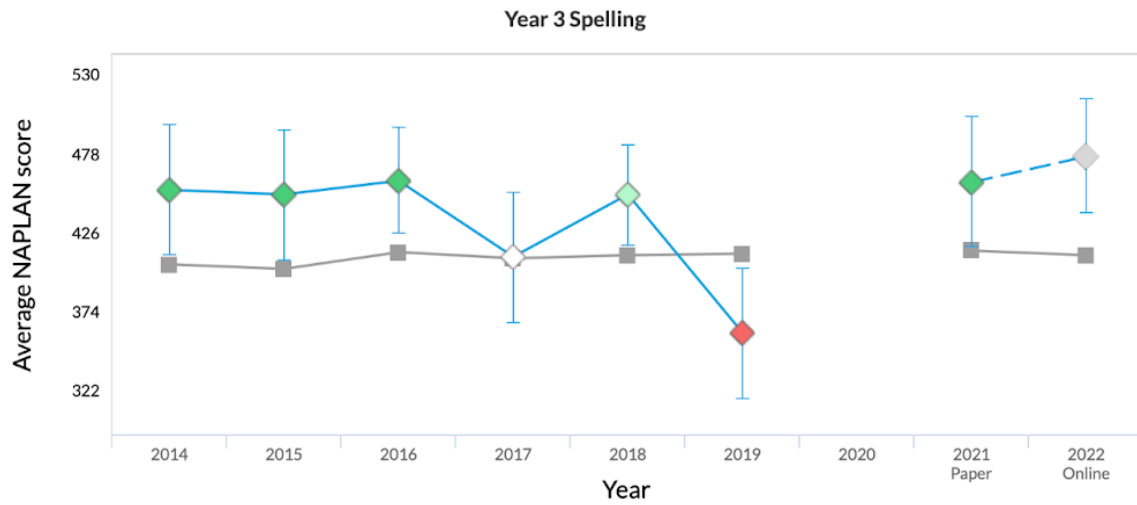
## School Performance in Nationwide Testing

In 2022, we are pleased to report that all Year 3, 5, 7 and 9 students participated in NAPLAN. We find the testing beneficial as we can determine the level of competency of our students compared to the other schools in NSW. As evidenced in the NAPLAN test results last year, we have students with varying abilities.

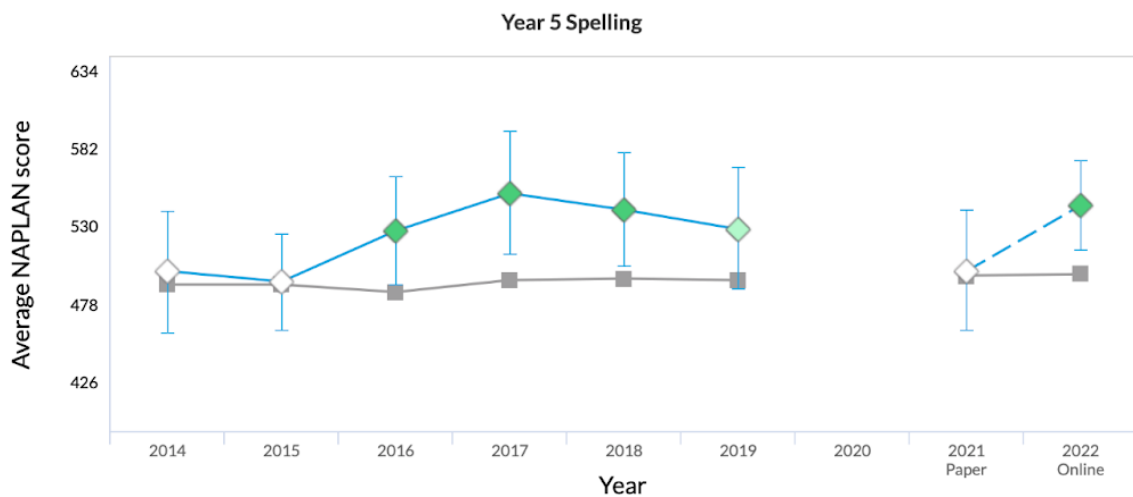
Our Year 3 students performed significantly well in Reading, Spelling, Writing and Grammar & Punctuation, resulting in above-average results as compared to other Australian students, as per the graph below.

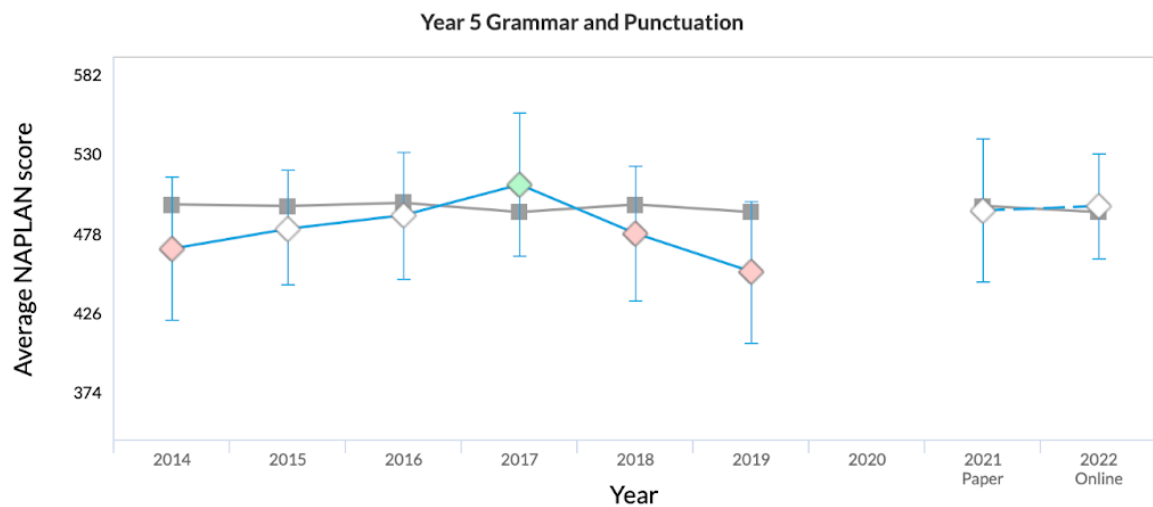




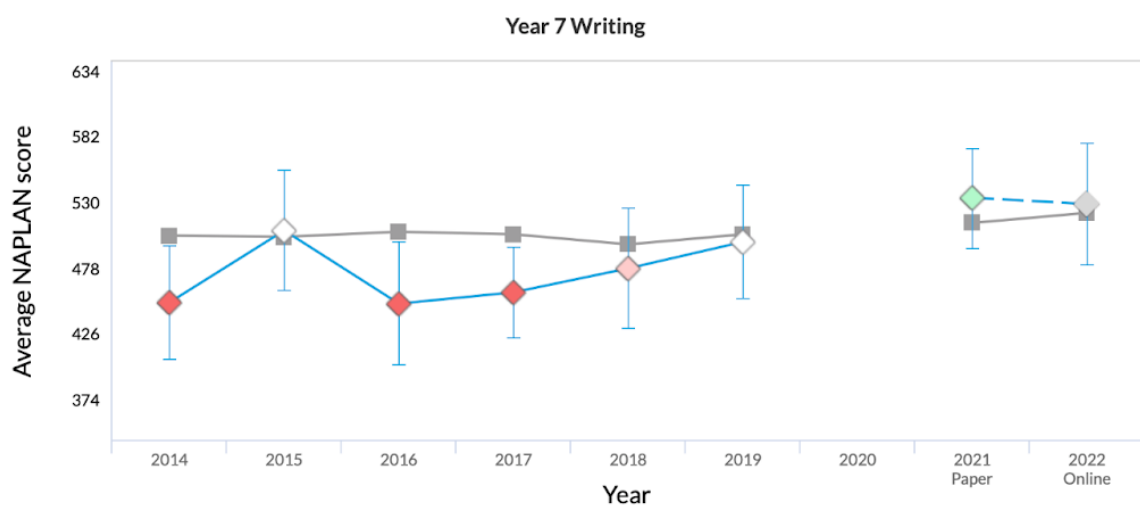
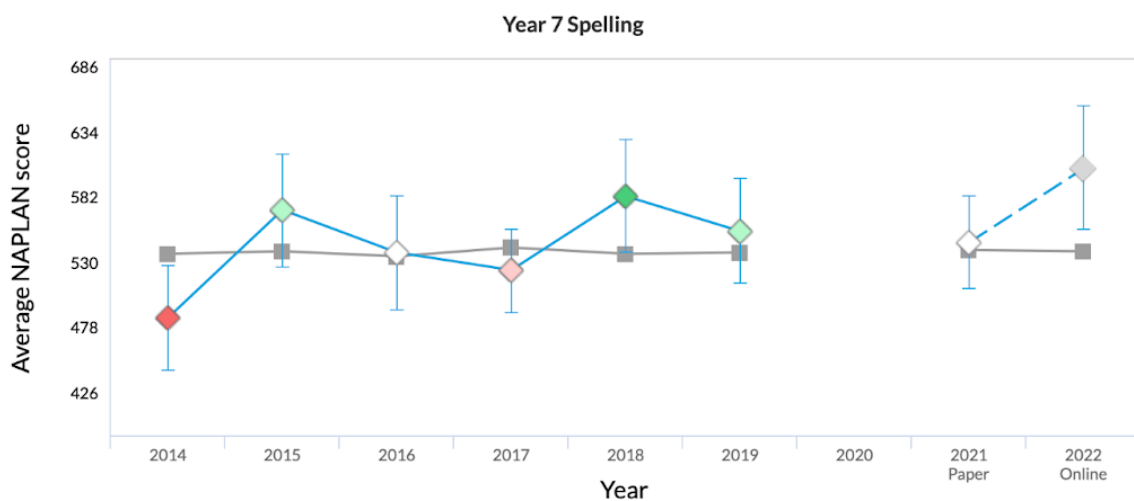


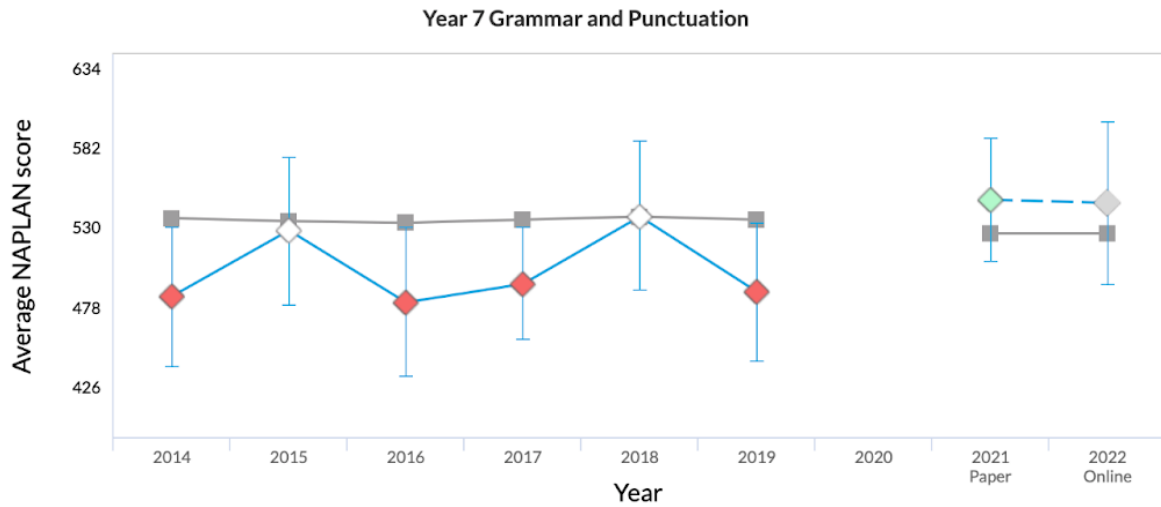
Years 5 students performed significantly well in Spelling and Grammar & Punctuation resulting in above-average results compared to other Australian students as detailed in the graph below.



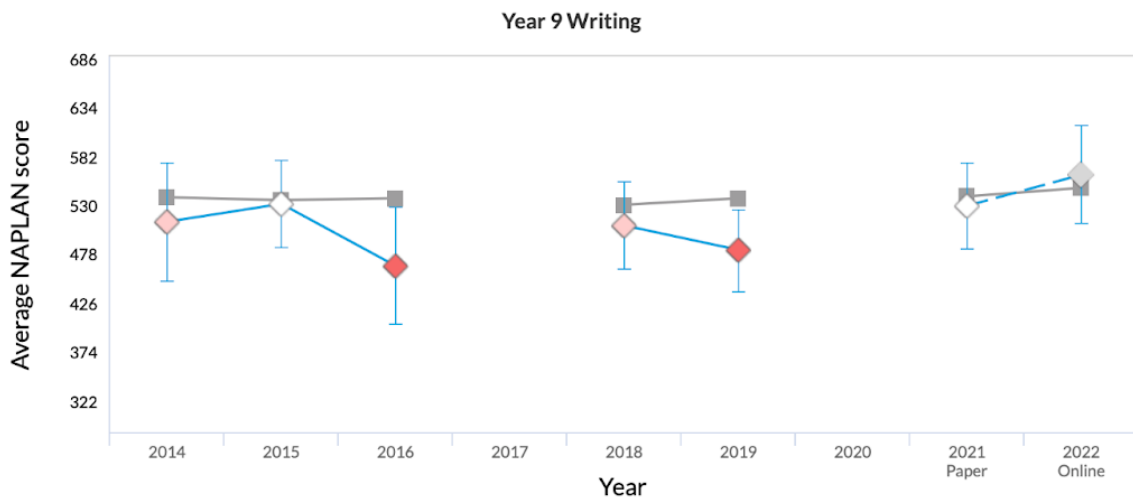
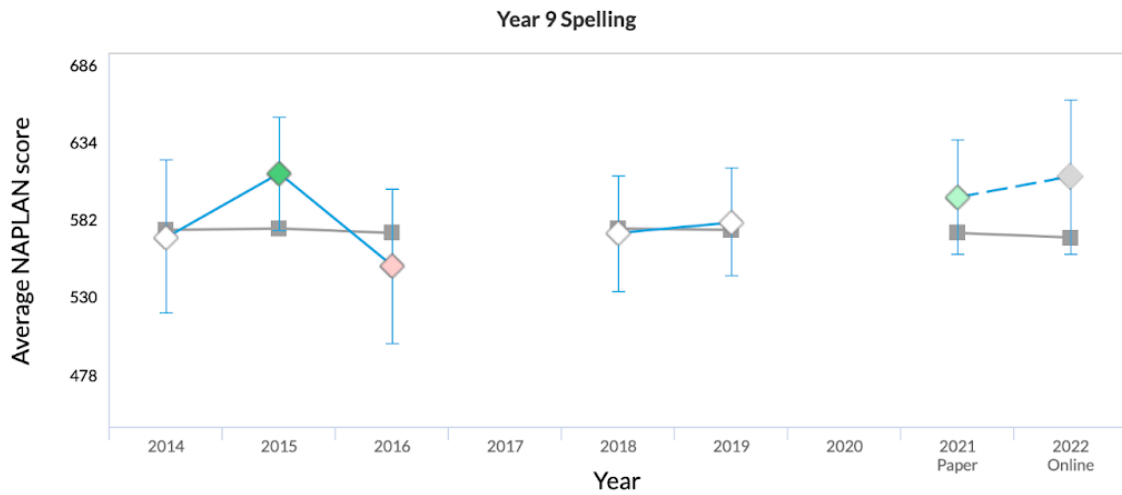


Year 7 students performed significantly well in Spelling, Grammar & Punctuation and Writing resulting in above-average results compared to other Australian students as detailed in the graph below.

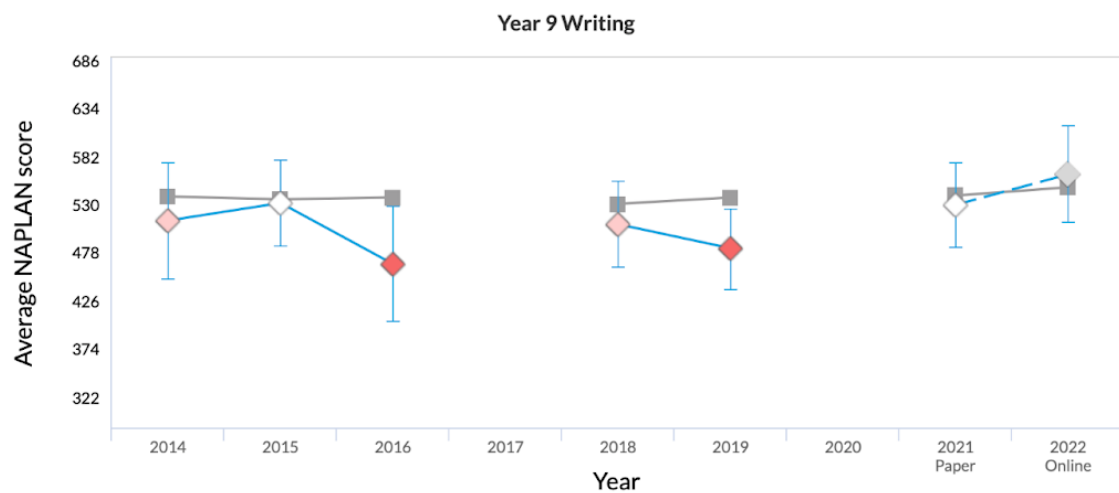




Year 9 students performed significantly well in Spelling, and Writing resulting in above-average results compared to other Australian students as detailed in the graph below.







## *Record of School Achievement*

The School is registered, but not accredited for Years 7-10 with The NSW Education Standards Authority. This means that the School is not eligible to enter students for the award of Record of School Achievement.



## *Student Attendance, Retention Rates and Post School Destinations*

Ebenezer Christian College is a co-education School with 112 enrolled students in Kindergarten to Year 10.

2022 Attendance		
Year	Number of Students	Percentage
K	18	86.19%
1	8	87.12%
2	9	88.97%
3	15	83.93%
4	7	87.49%
5	15	87.39%
6	6	88.16%
7	9	88.57%
8	9	91.56%
9	9	86.86%
10	7	86.82%

The average student attendance rate for 2022 was 87.34%.

This School is not registered for Years 11 or 12 as such, so there are no grounds for calculating any retention rates of students tracked from the completion of Year 10 to the completion of Year 12 and post-school destinations are not reportable items as such.

Students produce an absence/excuse note within three days of being absent. Parents are informed of any outstanding notes. This is outlined in the Attendance Policy, which is available from the school office on request.



## *Professional Learning and Teacher Standards*

### **Teacher Qualifications and Experience**

No.	Name of teacher	Category (I), (II) or (III) in accordance with section 3.2.1 of Manual	Institute of Teachers accreditation number and level (if applicable)	Employment Start Date	Years of primary teaching experience	Years of secondary teaching experience	Full-time equivalent (FTE)	Classes / Years / Subjects Taught / Areas of Special Responsibility
1	Mrs Dorynelli Atencia	(i)	280614 Professional Competence	28 Jan 2015	8		1.0 FT	Kindergarten
2	Miss Leah Cruz	(i)	316087 Provisional Accreditation	1 Feb 2018	6		1.0 FT	Years 1- 2
3	Mrs Mercy Sarojini Gongupalli	(i)	168451 Professional Competence	28 Jan 2006	23		1.0 FT	Years 3 & 4
4	Miss Vida Resus	(i)	917165 Provisional Accreditation	31 Jan 2019	4		1.0 FT	Years 5 & 6 Years 7-8 History & Geography
5	Mrs Cristina Preyra	(i)	25281 Proficient Accreditation	July 2013	6		.2 PT	Support Teacher (Primary) Full-time Principal
6	Mr Madhu Gongupalli	(i)	726884 Proficient Accreditation	11 June 2019		20	1.0 FT	Years 7 to 10 Mathematics Science & Technology
7	Miss Megan Villena	(iii)	938732 Conditional Accreditation	01 Feb 2020		2	0.8 PT	Years 7 to 10 English & Technology Years 9-10History & Geography
8	Mrs Hyunjo Kim	(iii)	322602 Conditional Accreditation	01 Feb 2021		3	0.4 PT	Year 7 to 10 Visual Art/Music
9	Mrs Angela Enese	(i)	721103 Professional Competence	01/07/ 2023	20		.4 FT	Years 5 & 6 Support Teacher
10	Mr Simon Enese	(i)	720385 Professional Competence	01/07/ 2023	20		.4 FT	Years 7 to 10 PDHPE



All teachers and staff at Ebenezer Christian College have a clear testimony of salvation. They are dedicated, passionate and committed to teaching from a Christian worldview.

The staff members of Ebenezer Christian College have a unique view of their role within the School. They see the School as a ministry unto the Lord and perform their part with the highest integrity and an attitude of excellence. Staff members are encouraged to sharpen their knowledge base and are given ample opportunity for development in their area of responsibility throughout the year.

All teachers, as noted above, have teacher qualifications from a higher education institution within Australia or as recognised by the National Office of Overseas Skills Recognition (AEI-NOOSR) guidelines.

The average teacher attendance rate for 2022 was 97%.

## ***Enrolment Policy***

Ebenezer Christian College is a co-educational K-10 school providing education while upholding the truths of the Bible and training young people to be useful and upright citizens of our community. Operating within the policies of the NSW Board of Studies, Ebenezer Christian College is an initiative of The Ebenezer Foundation catering for the immediate families within its congregation and churches of like-faith.

The School opened its doors to other members of the greater community, provided the school's philosophy is upheld, and parents agree to abide by the Statement of faith of Ebenezer Christian College. The School reserves the right to automatically cancel or terminate enrolment within the three months of the child being enrolled if the School believes that the child is unable to adhere to the School's philosophy.

Ebenezer Christian College values the diversity of all students, including those students with disabilities or special educational needs, recognising the right of all students to have access to the same educational opportunities.

Additional requirements:

- a. Students shall attend all school functions when and where required;
- b. Students are to commit to maintain academic excellence in all areas of learning outcomes;
- c. Students are to abide by all rules and regulations set by the school;
- d. Students will only be excused from a long absence and/or any of the school activities upon presentation of a parent's letter and/or medical certificate for medical reasons.

Applications to the school must be made by completion of the Student Application Form. An application form is included in the enrolment pack. Once an application form has been received, the school will contact the parents for an interview.

New students will be accepted for a probationary period of 3 months. The school reserves the right to cancel the student's enrolment anytime within this period if the student fails to abide by the school's standards, philosophy and/or policies and procedures. If no notification is received at the end of the 3 months period, the student is considered fully enrolled.

Once enrolled, students and their parents are expected to support and uphold the School's philosophy. Ebenezer Christian College maintains the right of choice for enrolment in the School, in keeping with its doctrinal beliefs, and within the scope of its teaching staff and budget. Students with special needs and/or disabilities will only be enrolled at the discretion of the Principal of the School.

## *Summary of Student Welfare Policy*

### **Child Protection**

The School is committed to providing a safe and secure environment for children. The School acknowledges that it has a duty of care to various classes of people and that its duty is high with respect to the children in its care. This policy aims to reduce the risk of child abuse and to ensure that a caring and appropriate response is in place and taken. A full text of the Child Protection Policy is available from the school office upon request.

Ebenezer Christian College maintains a rigorous and consistent recruitment, screening and selection process. The School will achieve this process by initial interviews with the Accrediting Authority, Principal, references, and the new working with children check.

The Principal is committed to

- Providing a safe school environment that ensures that children are protected
- Ensuring school personnel understand the definitions of child abuse and neglect and carry out their legal obligations, responsibilities and correct procedures when notifying suspicion of child abuse and neglect.
- Supporting school personnel directly involved with the handling of disclosure and notification.
- Promoting models of behaviour between school personnel and children based on mutual respect and consideration.
- Ensuring that student management practices respect the dignity of children

### **Security**

The School seeks to maintain a safe and supportive environment, which minimises the risk of harm and helps students to feel secure. The Work, Health & Safety and Emergencies and Critical Incidents Policies include procedures for emergencies, and use of the grounds and buildings and can be obtained upon request. Also available is a Security policy with guidelines and procedures regarding the security of students, buildings and facilities.

Ebenezer Christian College adopts a systematic, planned risk management approach to WHS issues, and to document procedures for

- identifying hazards
- assessing the associated risk(s)
- determining the workplace modifications required to eliminate or control the risk(s)
- regularly monitoring and evaluating hazards and risk controls strategies

## Supervision

Appropriate measures are taken by School staff to seek to ensure that all students are adequately cared for and supervised while undertaking both on-site and off-site activities, bearing in mind the type of activities and the age of the students involved. The school administration recognises its responsibility in its “duty of care” in supervision and risk management. This requires anticipating and intercepting as needed: potentially hazardous or harmful circumstances; student actions that are dangerous, unloving or divisive; student attitudes that are not God-glorifying; and student expressions that are abusive, hurtful, crude and generally not edifying. The complete Supervision Policy and the Excursion Policy can be obtained on request.

## Codes of Conduct

The School has in place a Code of Conduct for both staff and students that includes the rights and responsibilities of staff and students within the school community. The student code of conduct, formulated in collaboration with the student body, includes, but is not limited to the following points: uphold a code of conduct that is friendly, caring and helpful; manifest the love of Christ to all others within the school environment; foster a peaceful environment without conflict; and personally display God-honouring behaviour, encouraging others to do the same.

Behaviour management processes consistent with the School’s philosophy are in place. All teachers use effective classroom management and control strategies. Staff provide, as does a shepherd, loving care and help, guidance and follow-up of all needs, even corrective action when it is warranted, exercising the faith to be courageous leaders in directing, loving, guiding and correcting the children in their charge.

## Pastoral Care

Students are aware of and have access to appropriate pastoral care arrangements and counselling. We are privileged to avail the voluntary service of a Full-time Chaplain in our School. Pastoral care is part of that training programme in exercising Biblically correct methods and plans to teach and train the whole child (spirit, soul and body) to the glory of God. The Christian philosophy of this School is based on the authority, authenticity and reliability of the Bible as the complete and final revelation of God concerning all matters of faith, truth and practice.

Pastoral care includes special services and counselling which are available at all times to all staff and students. Small classes exist within departmental units with each child under close supervision and shepherding by teachers. A full text of the Pastoral Care Policy can be obtained from the school office on request.

## Health

Ebenezer Christian College seeks to apply “due diligence” at all times to maintain a safe and healthy service environment and thereby to provide all reasonable protection for all those involved in the School from any potentially adverse health and safety effects. Students requiring health and/or medical services and support or medication are assisted in accessing these appropriately.



## **Critical Incidents**

Ebenezer Christian College exercises pastoral care for all students placed under its care, and per legislation have procedures in place for dealing with emergency situations or incidents that may arise at the School, thereby ensuring the health and safety of all persons. Establishing a high standard of risk management will minimise the likelihood of an emergency or critical incident arising and, in the occurrence of such an event, will reduce its damaging impact.

## **Homework**

Homework is considered by the School to be a valuable means of reinforcing the knowledge, skills and understanding learnt during the school day by each student. Ebenezer Christian College seeks to support this goal as well as engender a good work ethic that continues past the hours spent at School. The complete Homework Policy is available from the school office on request.

## **Communication**

Formal and informal mechanisms are in place for facilitating communication between the School and those with an interest in the student's education and well being. It is the objective of the school and the parent(s)/guardian(s) that the families attend the scheduled parent information evenings to seek the highest possible level of harmony in all that is believed, taught and practised. Most frequent communication from the School to the home is conducted via email between School and home, parent and teacher. The School provides parents with yearly comprehensive Student Progress Reports. These report on both academic and Christian character development. The complete Communication Policy can be obtained from the school office on request.

## **Discipline Policy**

The School maintains discipline, which is firm, consistent, fair, and tempered with love. Students are required to abide by the School's clearly defined, Biblically-based rules and to follow the instructions of staff and other authority figures placed in a position of responsibility by the School. Disciplinary action will vary according to the nature of the breach of discipline and a student's prior behaviour. When disciplinary action becomes necessary, it is carried out firmly and lovingly, followed by prayerful restoration.

Principles of procedural fairness have been incorporated into the Discipline Policy. In all respects, the School adheres to the mandate given by God to parents in the exercise of authority by parents over children and seeks to cooperate with parents on all issues relating to the upbringing of their children.

However, the Education Reform Amendment (School Discipline) Act, 1995, does not permit the use of corporal discipline as part of the School's official policy; therefore, the School prohibits the use of corporal discipline a method of correction. The Principal will not permit herself or any members of the staff to administer corporal discipline to this School's attending students. Matters of a serious nature shall be referred to a student's parents for their consideration with no reference being made to the issue of corporal correction. The complete Discipline Policy is available from the school office on request.

## Bullying Policy

The Board, staff and students agree that bullying is inappropriate conduct. Therefore, as a school, all community members will endeavour to consistently take action to create a school culture that disapproves of bullying in all its forms and through all age groups within the school community.

### Prevention Approaches

Preventing and responding to irresponsible behaviour is not enough. All staff at Ebenezer Christian College should emphasise appropriate positive and socially acceptable behaviour to help every staff member/student act responsibly and maintain Christian values during their time at the school. Students are more likely to grow into caring people if they know they are cared for. Therefore, a mission to become a “bully free” school is contingent upon the responsibilities of both staff and students as outlined in their respective code of conduct.

Procedure:

1. The staff/student/witness/bystander reports to the teacher or staff.
2. Teacher/Staff note and record the allegation.
3. If behaviour is a concern and continuous in pattern, inform the Principal/Administrator.
4. Principal will meet the parents and inform them of the student's behaviour.
5. The record goes to the student file.
6. If the pattern continues, further measures will be taken consistent with the School's Discipline Policy.
7. In extreme cases where the matter is serious enough and cannot be handled internally, the Administrator will call the police.

### Contact Information in the event of serious harassment or bullying:

The school police officer is Senior Constable Amanda Jones based at Blacktown Police Station. The contact details are 02-9671 9199, Mobile number is 0437883319..

## Matters of Concern Policy

Ebenezer Christian College acknowledges that Biblical pathways for parent(s)/ guardian(s), carers, staff; monitors/volunteers and students to express honestly and sincerely matters of concern must always exist. Procedures have been developed so that, at such a time, when matters of concern, grievances or complaints arise, there is a mechanism in place to ensure that they are heard, assessed and any necessary action taken. The complete policy for Matters of Concern is available from the school office on request.

Full copy of the School's Policies and Procedures is available upon request. Requests can either be done by emailing [admin@ecc.nsw.edu.au](mailto:admin@ecc.nsw.edu.au) or in person via the School's Office.

## Accomplished Targets 2022

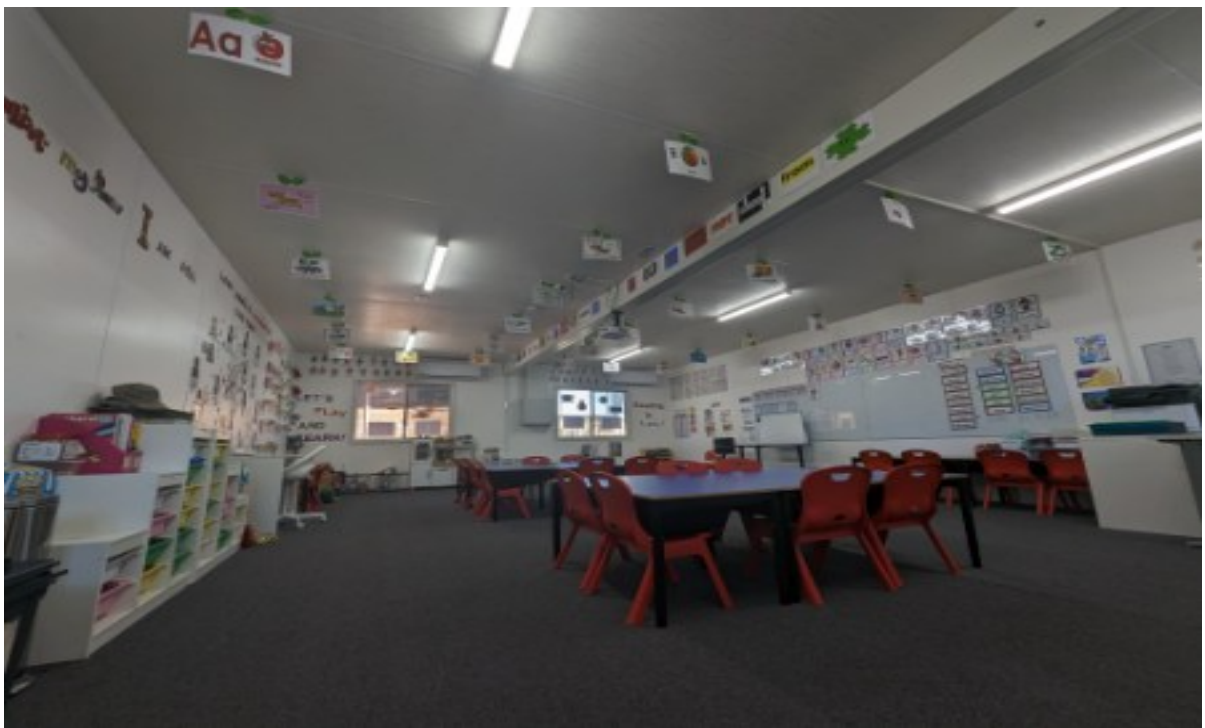
Area	Target	Indicators
Curriculum	<ul style="list-style-type: none"> <li>▪ Full implementation of the Australian Curriculum</li> <li>▪ Target improvement in literacy and numeracy of students with special and learning needs</li> </ul>	<ul style="list-style-type: none"> <li>☑ Results in NAPLAN indicated significant improvement</li> <li>☑ Subscriptions to Teach Starter , Inquisitive and Mathletics to enhance learning</li> </ul>
Teachers	<ul style="list-style-type: none"> <li>▪ Give staff opportunities to develop professionally through Professional Development Trainings.</li> </ul>	<ul style="list-style-type: none"> <li>☑ Teachers and staff undertook professional development courses with AIS, TTA and various agencies.</li> </ul>
Students	<ul style="list-style-type: none"> <li>▪ Students to have a greater focus on sports skills</li> <li>▪ Students to become more responsible learners</li> <li>▪ Introduce drama elective to our high school students</li> <li>▪ Swimming programs for primary students</li> <li>▪ Compete with other schools in swimming and athletics</li> </ul>	<ul style="list-style-type: none"> <li>☑ Sports time became more structured</li> <li>☑ Students grew in academic abilities through new curriculum structure</li> <li>☑ Primaries had Swimming Program during Term 2</li> <li>☑ Incorporated Flute, Ukulele, Recorder, Piano and Voice lessons</li> </ul>
Resources	<ul style="list-style-type: none"> <li>▪ School to further develop ICT programs and resources</li> <li>▪ School to develop better technology opportunities for students</li> </ul>	<ul style="list-style-type: none"> <li>☑ Purchased more laptops for students to use.</li> </ul>
Premises and Building	<ul style="list-style-type: none"> <li>▪ New office and 2 new classrooms completed early 2022</li> <li>▪ Upgraded our technological framework and facilities</li> <li>▪ Upgraded facilities eg. installed intercoms in all classrooms; installed an automatic gate.</li> </ul>	<ul style="list-style-type: none"> <li>☑ Accommodated more enrolment in Kindergarten</li> <li>☑ Increased in school numbers from 98 to 112</li> <li>☑ Upgraded technology resulted in Improved outcomes</li> </ul>

### *Improvement Targets 2022*

Area	Target
Curriculum	Implementation of New Curriculum - Kindergarten to Year 2, Literacy and Numeracy
Teachers	Continue to provide professional development for all teachers to remain up to date with teaching practices.
Students	Add more programs that will promote the spirit of excellence. Facilitate Literacy and Numeracy support to students with special needs and learning difficulties. Introduce Musical Instruments learning
Resources	Upgrade current teaching resources. Provide electronic teaching/learning aids in the classrooms. Acquire more books to build student knowledge. Implement and develop a more strategic ICT plan Purchase more computers.
Premises and Building	Construct another 2 new classrooms to split Stage 1 and Stage 2 Designated Music Room









### *Parent, Teacher and Student Satisfaction*

In 2022 regular opportunities were given for parents, students and teachers to communicate their view about Ebenezer Christian College. This was achieved, through regular staff meetings, yearly appraisals; student and teacher conferences, as well as, parent and teacher interview nights. These regular meetings allowed Ebenezer Christian College to gauge satisfaction by each body concerned.

### *Initiatives for Promoting Respect and Responsibility*

Ebenezer Christian College seeks to teach the students that they are not autonomous. Students are responsible for their own actions and need to show respect to others. This goal is achieved in several areas.

The School teaches students the meaning of good behaviour through chapel messages and devotion times. During these times, the students are instructed in the behaviour that exemplifies the life of Christ, our ultimate example.

Students are encouraged to take responsibility by fulfilling certain tasks throughout the year. School and class rules are set in collaboration with teachers and with input from students themselves; these include completing homework on time and respecting others in the classroom. Many of the younger classes have a show-and-tell time in which students bring something to share, and the others listen respectfully and even ask questions.

Failure to meet the expectations outlined in the Code of Conduct results in warnings being given to the offending student depending on the breach. Multiple warnings result in detention during which the student reflects on their misbehaviour and discusses that misbehaviour with his teacher. The detention ends with a time of prayer and encouragement for that student.

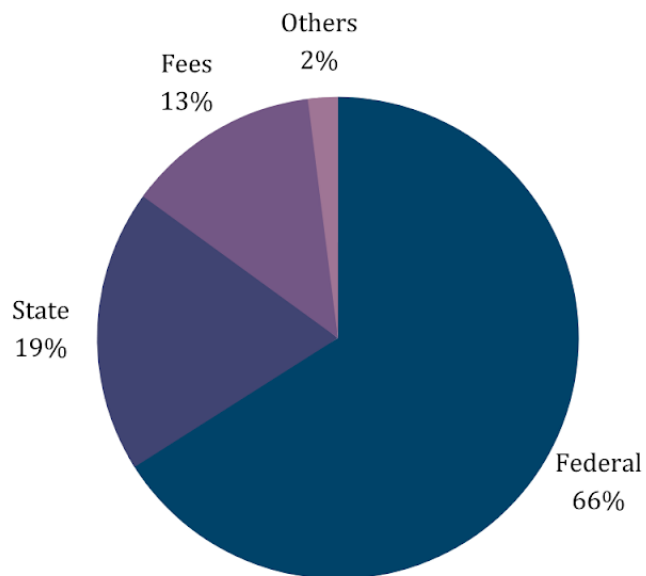
Students also receive rewards for good behaviour. Students are issued merits throughout the week and term. Students are allowed to choose a prize for every ten stars achieved.

Students are encouraged to take part in various ministries at their local church. These ministries include serving others through various means. Some ministries that students are involved in include, nursing home visitation, helping widows in the church and helping other churches through working bees.

Respect is taught and shown to students from other cultures and nationalities. We have missionaries that students write to about the country they are ministering to. Different cultures are often highlighted because of this communication, and students have learned a great deal about respecting traditions.

## *Summary of Financial Information*

### Income



### Expenses

