



**CATHOLIC SCHOOLS**  
*Broken Bay*

# 2025

## ANNUAL SCHOOL REPORT



**Maria Regina Catholic Primary School**

42 Central Road, AVALON BEACH 2107

Principal: Miss Kirsty Thorpe

Web: [www.mradbb.catholic.edu.au](http://www.mradbb.catholic.edu.au)

## About this report

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Maria Regina Catholic Primary School (the 'School') is registered by the NSW Education Standards Authority (NESA) and managed by Catholic Schools Broken Bay Limited as Trustee for the Catholic Schools Broken Bay Trust (CSBB), the proprietor, with Catholic Schools NSW (CSNSW) as the approved authority for the Registration System formed under Section 39 of the Education Act 1990 (NSW).

The Annual School Report (the 'Report') demonstrates accountability to regulatory bodies and CSBB. Additionally, the Report complements and is supplementary to other forms of regular communication to the School community regarding initiatives, activities and programs which support the learning and wellbeing of its students.

The Report provides parents and the wider community with fair, reliable and objective information about educational and financial performance measures as well as School and system policies. This information includes summary contextual data, an overview of student performance in state and national assessments, a description of the achievement of priorities in the previous year and areas for improvement. Detailed information about the School's improvement journey is documented at local school level and is developed, implemented and evaluated in consultation with key stakeholders.

Further information about the contents of this Report may be obtained by contacting the School directly or by visiting the School's website. Information can also be obtained from the [My School website](#).

## Message from key groups in our community

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### Principal's Message

This 2025 Annual Report provides an overview of the vision, values and priorities that shape the learning culture and community life of Maria Regina Catholic Primary School. It highlights key achievements, ongoing commitments and the strategic direction guiding future development.

As Principal, I am privileged to lead a school community characterised by strong partnerships between dedicated staff, engaged families, enthusiastic students and a welcoming parish. Together, they contribute to a vibrant and supportive environment where each child is known, valued and encouraged to grow. Grounded in faith and inspired by the School's motto, 'Making a Difference', and vision to 'Ignite, Connect and Excel', Maria Regina seeks to celebrate the individuality, strengths and potential of every learner.

The School is committed to providing a dynamic and inclusive learning environment that fosters curiosity, creativity and critical thinking. Teaching and learning programs are designed to be purposeful, engaging and responsive to the needs of students, with a strong emphasis on high expectations and continuous improvement. Staff work collaboratively to ensure that each child is supported to achieve personal excellence, both academically and personally, within a caring and faith-filled context.

The 2025 school year was marked by a range of enriching experiences that strengthened community connection and student engagement. Students participated in excursions, camps, sporting carnivals, co-curricular activities and wellbeing initiatives that supported their development beyond the classroom. Creative and academic achievements were also celebrated, including success in the Religious Education Creative Arts initiative. These experiences were complemented by community-led events that further strengthened school spirit and a shared sense of belonging.

Across the year, staff, students and families worked in partnership to build a positive and connected school culture. Opportunities to gather, celebrate and collaborate continued to reinforce the strong identity of Maria Regina as a faith-centred learning community.

As we reflect on the year, there is much to acknowledge and celebrate in the ongoing growth, achievements and spirit of the Maria Regina community.

### Parent Body Message

The 2025 school year at Maria Regina began with a real sense of excitement and connection across the parent community. Families were warmly welcomed into early meetings with

classroom teachers, which gave us a valuable opportunity to share information about our children and work together on their learning goals. These conversations continue to strengthen the partnership between home and school, which we see as essential to every child's success.

Across the year, parents genuinely valued the many opportunities to come together as a school community. Events throughout the year helped build a strong sense of belonging and inclusion, where families felt welcome and involved especially those new to the community. Fundraising initiatives were also strongly supported by parents and contributed directly to improving student learning resources and school facilities.

Parents consistently speak highly of the school leadership, who are seen as approachable, authentic and deeply trusted. There is a strong sense of confidence in the school's direction and vision, as well as in the commitment and professionalism of the teaching staff. Families appreciate the care, communication and dedication shown to students, and feel assured that children are well supported in their learning and development.

The role of the Parent Engagement Coordinator, has made a noticeable difference in strengthening communication and parent voice. Families feel more connected and better represented, with increased opportunities to share feedback and contribute to school life. Overall, there is a strong sense of partnership between parents and the school, built on trust, respect and shared commitment to the children of Maria Regina.

*Year 3 Class Parent*

### **Student Body Message**

Maria Regina is a really friendly and welcoming school that has given us many chances to learn, make friends and grow up together. As School Captains, we've seen how much everyone makes sure students feel safe, happy and welcome. It feels like one big family where everyone knows each other's names and cares for each other. We love that we can play with students from all year levels, so no one feels left out or lonely.

We feel really lucky that the teachers and other staff members care so much about us and always help us be the best people we can be. We are especially grateful for our Principal, who is kind, easy to talk to and always there if we need help. At Maria Regina, we feel seen, supported and like we truly matter. It is always special celebrating the achievements of others and sharing the feeling of pride with our friends.

Being School Captains has been such a great experience for us. We've loved representing the school and helping where we can. We hope everyone keeps trying their best and lives out our school motto, "Make a Difference," because Maria Regina is a really special place to learn, have fun and become our best selves.

School Captains 2025



## School Features

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Maria Regina is a co-educational primary school within the Diocese of Broken Bay, situated on Sydney's Northern Beaches and drawing students predominantly from north of Mona Vale to surrounding suburbs. Catering for students from Kindergarten to Year 6, the School is one of three within the Pittwater Parish and benefits from the pastoral leadership of Parish Priest, Fr Richard Sadowski.

Established in 1959 by the Good Samaritan Sisters, Maria Regina has a long and valued history within the local community. In 2025, the School supported approximately 150 students from diverse cultural backgrounds, with a dedicated team of 22 teaching and non-teaching staff. Specialist teaching programs in Creative Arts, Physical Education, and Library continue to enrich student learning on a weekly basis.

Strong and active parent partnerships remain a defining feature of the school community. Families regularly contribute through a range of volunteer roles including library assistance, excursion supervision and event coordination. Throughout the year, the school community worked together to deliver a range of fundraising and community events such as a colour run, school disco, and Mother's and Father's Day celebrations. Funds raised supported the enhancement of learning resources and facilities, including coding lessons for all students, a dance program and upgraded sporting equipment.

In response to national curriculum reform led by NESA, staff continued to engage deeply with evidence-informed teaching practice, particularly in relation to the science of learning. Explicit teaching strategies and refined assessment approaches have been embedded across classrooms to ensure alignment with contemporary educational research and curriculum expectations. Digital technologies remain an integral part of learning, with all students participating in structured coding experiences each year to develop computational thinking and digital literacy skills.

The School's learning environment is enriched by its proximity to local natural spaces, including nearby beaches and parklands, which are regularly incorporated into educational experiences. Onsite facilities include flexible play areas, covered learning spaces and a thriving eco-garden that supports environmental learning.

Students are provided with a wide range of co-curricular opportunities including coding, public speaking, creative arts, dance, sport and lunchtime enrichment activities. Excursions across all year levels extend learning beyond the classroom, exploring local and metropolitan Sydney sites. Stage 3 students also participate in a two-night camp experience designed to build teamwork, independence and leadership skills.

# Student Profile

## Student Enrolment

Students attending the School come from a variety of backgrounds and nationalities. The following information describes the student profile for 2025. Additional information can be found on the [My School website](#).

| Girls | Boys | LBOTE* | Total Students |
|-------|------|--------|----------------|
| 76    | 78   | 16     | 154            |

\* Language Background Other than English

## Enrolment Policy

The [Enrolment Principles](#) temporarily supersede The Enrolment Policy for Diocesan Systemic Schools (2013) and are being followed by the School for enrolments for 2025. As inclusive and evangelising communities, we welcome every family who would like a Catholic education for their children. Catholic Schools Broken Bay (CSBB) strives to respond to the needs of all students, within the constraints of our available resources. We believe all students should have access to our schools which offer educational opportunities that nurture the Catholic faith, expand life choices, cater for the disadvantaged, and challenge all students to reach their full potential. Our schools are explicitly evangelical, catechetical and address (with the support of our parishes and agencies), the faith formation of our school communities. Copies of these principles and other policies in this Report may be obtained from the [CSBB website](#) or by contacting CSBB.

## Student Attendance Rates

The average student attendance rate for the School in 2025 was 90.45%. Attendance rates disaggregated by Year group are shown in the following table.

| Attendance rates by Year group |        |        |        |        |        |        |
|--------------------------------|--------|--------|--------|--------|--------|--------|
| Kindergarten                   | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 |
| 92.00                          | 90.71  | 89.76  | 90.47  | 90.69  | 89.89  | 89.00  |

## Managing Student Non-Attendance

In order for students to reach their full potential it is of paramount importance that they attend school regularly. While it is the parents' legal responsibility under the NSW Education Act (1990) to ensure that their children attend school regularly, our staff as part of their duty of care, monitor all absences and work in partnership with parents to support and promote the regular attendance of students. In doing so, the School, under the leadership of the principal:

- provides a caring environment which fosters a sense of wellbeing and belonging in students
- maintains accurate records of student attendance
- implements policies and procedures to monitor student attendance and to address non-attendance issues as and when they arise
- communicates to parents and students, the School's expectations with regard to student attendance and the consequences of not meeting these expectations
- recognises and rewards excellent and improved student attendance.

School attendance records also contain information regarding student absences including reasons for absence and documentation to substantiate reasons for absences. Teachers are required to monitor non-attendance diligently on a student by student basis and to bring to the attention of the Principal immediately any unexplained absences, non-attendance of a chronic nature, or reasons for non-attendance that cause concern. Matters of concern are referred to the Principal, CSBB and the Department of Education where appropriate.

Where a student is not able to attend school for a prolonged period of time due to a medical condition or illness, the School in collaboration with parents, provides resources to contribute to the student's continuum of learning where possible. CSBB monitors each School's compliance with student attendance and management of non-attendance as part of the system's Quality Assurance and Compliance processes. The School's attendance monitoring procedures are based on the Procedures for the Management of Student Attendance in Catholic Schools Broken Bay.

## Staffing Profile

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### Staffing Profile

The following information describes the staffing profile for 2025:

|                                    |    |
|------------------------------------|----|
| Total number of staff              | 23 |
| Number of full time teaching staff | 7  |
| Number of part time teaching staff | 7  |
| Number of non-teaching staff       | 9  |

### Total number of teaching staff by NESA category

All teachers employed by the School are qualified to teach in NSW. Additionally, all teachers at this School who are responsible for delivering the curriculum are accredited with NESA and hold a Working with Children Check.

Teachers at this School are either accredited as conditional, provisional, proficient or highly accomplished as defined by the NSW Teacher Accreditation Act 2004. Accreditation at the levels of Highly Accomplished and Lead teacher (HALT) are voluntary. Catholic Schools Broken Bay currently has 27 HALTs and 145 aspiring HALTs engaged in the process.

The table below details the number of teachers at the School who are at these levels:

|                      |    |
|----------------------|----|
| Conditional Teachers | 0  |
| Provisional Teachers | 1  |
| Proficient Teachers  | 13 |

## Catholic Identity and Mission

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As a Catholic community, the School shares in the mission of the local Church. The [Diocesan Mission Statement](#) is our statement of shared common purpose: "The Diocese of Broken Bay exists to evangelise, to proclaim the Good News of Jesus Christ, gathered as friends in the Lord and sent out to be missionary disciples."

In partnership with parents as the first faith educators of their children and the local parish community, the School seeks to provide authentic, professional Catholic Education, inspiring hearts and minds to know Christ, to love learning, to use their talents to be the very best they can be. Our vision, purpose and all we do is founded on faith in Jesus Christ, and informed by Christian values including faith, joy, witness, compassion, and courage.

The School's Religious Education (RE) program is based on [CSBB's Religious Education Curriculum](#) and aims to provide students with meaningful, engaging and challenging learning experiences that explore the rich diversity of the Catholic faith and ways in which we live it. The CSBB Religious Education Curriculum has been developed to further enhance the learning experience for all. It includes formal Religious Education as well as retreats, spirituality days and social justice opportunities in which students are invited to serve others, especially the poor and those who are marginalised.

Faith formation opportunities are provided for students, staff, parents and caregivers. Students regularly celebrate Mass and pray together. Students are invited to participate in age appropriate sacramental and Youth Ministry activities aimed at living out their mission as disciples of Jesus.

As a Catholic learning community, Maria Regina actively shares in the mission of the local Church. Guided by the Catholic Schools Broken Bay mission to *inspire hearts and minds to know Christ, love learning and use their talents to be the best they can be*, the School remains committed to nurturing faith, service and community.

In partnership with parents as the first educators of faith, and alongside the parish community, Maria Regina provides an authentic and contemporary Catholic education. Students are encouraged to deepen their relationship with Christ, pursue excellence in learning and develop their individual gifts. School life is founded on the teachings of Jesus Christ and shaped by values including faith, compassion, courage, joy and witness.

Religious Education is guided by the Catholic Schools Broken Bay Religious Education Curriculum and provides meaningful and engaging learning experiences that deepen students' understanding of the Catholic faith and its relevance in everyday life. In 2025, the implementation of the new CSBB Religious Education Curriculum across all grades ensured contemporary, research-based Religious Education practices were embedded in every

classroom. Students also participated in retreats, spirituality experiences and social justice initiatives that encouraged service to others, particularly those who are disadvantaged or marginalised.

Faith formation opportunities continued for students, staff and caregivers. Students regularly participated in prayer, liturgies and Mass, while sacramental experiences supported them in living as disciples of Jesus. Each class also maintained a prayer pack program that encouraged prayer and reflection within families. Staff participated in regular prayer opportunities, while members of the leadership team attended Faith Formation programs facilitated by Catholic Schools Broken Bay.

Strong partnerships between the School and Parish community remained central to school life. Together, the community celebrated Masses, liturgies and significant events within the Church calendar, while also supporting the Parish's 'Year of Hope' initiatives.

The School's commitment to social justice extended across local, national and global contexts through support of the Principal's volunteer work in rural Cambodia, as well as supporting Timor Leste, Caritas, Catholic Mission and St Vincent de Paul initiatives.

Staff further enriched their faith formation through a pilgrimage experience focused on Aboriginal Spirituality and connection to creation, incorporating prayer, reflection and the celebration of Mass. During the 2025 Jubilee Year, themed "Pilgrims of Hope" and declared by Pope Francis, the Principal also participated in a pilgrimage to Poland and Rome alongside System Leaders.

## Curriculum, Learning and Teaching

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The School provides an educational program based on and taught in accordance with the NSW Education Standards Authority (NESA) syllabuses for primary education. The Key Learning Areas (KLAs) are English, Mathematics, Science and Technology (S&T), Human Society and its Environment (HSIE), Creative Arts (CA) and Personal Development, Health and Physical Education (PDHPE). In addition to this, the School implements the Diocesan Religious Education syllabus. Staff members are committed to continuous improvement of teaching and learning in all facets of the curriculum.

Maria Regina delivers a comprehensive educational program aligned with the NSW Education Standards Authority (NESA) syllabuses for primary education, alongside the Catholic Schools Broken Bay (CSBB) Religious Education curriculum. Students engage in learning across all Key Learning Areas, including English, Mathematics, Science & Technology, Human Society & Its Environment, Creative Arts, and Personal Development, Health & Physical Education. Staff remain dedicated to fostering excellence in teaching and learning through ongoing professional growth and evidence-informed practice.

A strong culture of collaboration and continuous improvement underpins learning at Maria Regina. Teachers actively participated in the CSBB Collaborative Coaching initiative, working together to analyse student data, refine teaching practice, set learning goals and celebrate student achievement. This collective approach strengthened consistency in teaching and supported improved student outcomes across the school.

Throughout 2025, staff continued to embed the new NSW English and Mathematics syllabuses across all year levels, alongside the implementation of the new CSBB Religious Education curriculum. Teachers also engaged with updated assessment practices, including system-based phonics, spelling and reading fluency assessments, enabling more targeted and responsive teaching.

Student wellbeing remained a priority, supported through targeted initiatives. These strengthened the School's wellbeing framework through the continuation of the URSTRONG friendship program, the use of Soul Journals to support student reflection and resilience, and a small-group social skills program designed for students requiring additional support in building positive peer relationships.

At the heart of learning & teaching at Maria Regina is a commitment to nurturing confident, capable and engaged learners. Maria Regina recognises the importance of the early years in shaping attitudes towards lifelong learning and prioritises positive relationships, high expectations and meaningful student engagement. Learning experiences are designed to

encourage student agency, curiosity and independence within supportive and stimulating classroom environments.

Maria Regina promotes collaborative learning experiences that develop students' social capabilities, resilience and growth mindset. Teachers differentiate learning to meet the diverse needs of students, ensuring all learners are supported and challenged appropriately. Opportunities for extension are provided through the School's 'SOAR Higher' program for gifted and talented students, while the Learner Diversity team works closely with teachers to implement adjustments and targeted support for students requiring additional assistance, reinforcement or extension.

# Student Performance in Tests and Examinations

## NAPLAN

Students in Years 3, 5, 7 and 9 across Australia participated in the National Assessment Program Literacy and Numeracy (NAPLAN). The purpose of NAPLAN is to provide information to parents and teachers about the achievements of students in literacy and numeracy. The test provides a measure of the student's performance against established standards and against other students in Australia. Each year the results are analysed by the school to inform teaching with a view to improving student performance.

NAPLAN results are reported against proficiency standards with 4 levels of achievement to give teachers, parents and carers clearer information on how students are performing:

- Exceeding: The student's result exceeds expectations at the time of testing.
- Strong: The student's result meets challenging but reasonable expectations at the time of testing.
- Developing: The student's result indicates that they are working towards expectations at the time of testing.
- Needs additional support: The student's result indicates that they are not achieving the learning outcomes expected at the time of testing. They are likely to need additional support to progress satisfactorily.

The percentage of student achieving at Exceeding and Strong proficiency standards in NAPLAN at Maria Regina Catholic Primary School for 2025 is reported in the table below.

| NAPLAN RESULTS 2025 |                         | Percentage of students in the top 2 proficiency standards |           |
|---------------------|-------------------------|---|-----------|
|                     |                         | School  | Australia |
| Year 3              | Grammar and Punctuation | 72%   | 54%       |
|                     | Reading                 | 63%   | 66%       |
|                     | Writing                 | 79%   | 76%       |
|                     | Spelling                | 58%   | 62%       |
|                     | Numeracy                | 68%   | 64%       |

| NAPLAN RESULTS 2025 |                         | Percentage of students in the top 2 proficiency standards |           |
|---------------------|-------------------------|---|-----------|
|                     |                         | School  | Australia |
| Year<br>5           | Grammar and Punctuation | 53%   | 63%       |
|                     | Reading                 | 79%   | 73%       |
|                     | Writing                 | 80%   | 65%       |
|                     | Spelling                | 81%   | 69%       |
|                     | Numeracy                | 84%   | 69%       |

## Pastoral Care and Student Wellbeing

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### Pastoral Care Policy

The School's pastoral care and student wellbeing policies, guidelines and procedures are informed by the [Pastoral Care and Student Wellbeing Policy](#). This policy is underpinned by the guiding principles from the National Safe Schools Framework (2013) (NSSF) that represent fundamental beliefs about safe, supportive and respectful school communities. These guiding principles emphasise the importance of student safety and wellbeing as a prerequisite for effective learning in all Catholic school settings. The Pastoral Care and Wellbeing Framework for Learning for the Diocese of Broken Bay Schools System (the Framework') utilises the NSSF ensuring that diocesan systemic schools meet the objectives of the NSSF at the same time as meeting the diocesan vision for pastoral care and wellbeing. Further information about this and other related policies may be obtained from the CSBB website or by contacting CSBB. The policy was revised in 2019 to align with the [Australian Wellbeing Framework \(2018\)](#) for implementation in 2020.

### Behaviour Management and Student Discipline Policy

The School's policies and procedures for the management of student behaviour are aligned to the [Behaviour Support Policy](#). Policies operate within a context that all members of the school community share responsibility to foster, encourage and promote positive behaviour and respectful relationships. The policy aims to promote a safe and supportive learning environment to maximise teaching and learning time for all students. It supports the development of students' pro-social behaviour based on respectful relationships and clear behavioural expectations. The dignity and responsibility of each person is promoted at all times along with positive student behaviours while ensuring the respect for the rights of all students and staff. Further information about this and other related policies may be obtained from the CSBB website or by contacting CSBB. There were no significant changes made to this policy in 2025.

### Anti-Bullying Policy

The School's Anti-Bullying guidelines and procedures are based on and informed by the [Prevention and Management of Student Bullying Policy](#) and is aligned to the Pastoral Care Policy for Diocesan Systemic Schools and other related wellbeing policies and guidelines. All students, their families and employees within Catholic education have a right to a learning and work environment that is free from intimidation, humiliation and hurt. Anti-Bullying policies support school communities to prevent, reduce and respond to bullying. Further

information about this and other related policies may be obtained from the [CSBB website](#) or by contacting CSBB. There were no significant changes made to this policy in 2025.

### **Complaints Handling Policy**

The School follows the [Complaints Management and Resolution Policy](#). A distinctive feature of this policy is to ensure that complaints are addressed in a timely and confidential manner at the lowest appropriate management level in order to prevent minor problems or concerns from escalating. The expectation is that complaints will be brought forward and resolved in a respectful manner, recognising the dignity of each person concerned in the process. The policy recognises that a number of more minor or simple matters can be resolved without recourse to the formal complaint handling process but rather, quickly and simply, by discussion between the appropriate people. Further information about this and other related policies may be obtained from the [CSBB website](#) or by contacting CSBB. There were changes made to this policy in 2025 to reflect new system processes.

## Community Satisfaction

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The opinions and ideas of parents, students and teachers are valued and sought. Their suggestions are incorporated into planning for and achieving improved outcomes for students. This year, a variety of processes have been used to gain information about the level of satisfaction with the School from parents, students and teachers.

### Parent satisfaction

Parent perspectives were gathered during 2025 through class parent meetings, network gatherings, enrolment discussions and formal parent-teacher interviews, ensuring ongoing opportunities for feedback and collaboration.

Parents consistently highlighted the strength of communication from the school, noting that information is timely, transparent and supportive of student learning and wellbeing. Staff were described as approachable, trustworthy and responsive to family needs; helping to build strong partnerships built in mutual respect and a shared goal of student growth. School leadership was recognised for modelling high expectations aligned with Gospel values, fostering a culture of respect, compassion and integrity. It is evident that an elevated level of trust is a highly valued aspect of the community.

The role of Parent Engagement Coordinator has strengthened parent voice and participation within the school. This role created additional meaningful opportunities for families to engage with the school, provide feedback and be part of decision-making processes. The establishment of parent-led groups reflects the School's ongoing commitment to collaboration with families.

### Student satisfaction

Throughout 2025, student voice remained an important part of school life at Maria Regina through surveys, SRC meetings, leadership forums and regular discussions with staff. Student feedback reflected a strong sense of belonging, with many expressing enjoyment of learning and appreciation for the supportive relationships developed with teachers. Students reported feeling known, valued and celebrated in their academic, social and emotional growth.

Positive friendships and respectful relationships were identified by students as key strengths of the school. Overwhelmingly, they enjoy building relationships with students in every grade and having a broad range of friends. Students shared that they feel safe at school and confident that staff listen to and respond to their concerns with care and understanding. A strong sense of trust in the staff was also evident in student responses.

Students also valued opportunities to strengthen their faith through prayer, liturgies and Mass, and appreciated the connection formed with the Parish Priest, Fr Richard. The wellbeing programs in the school were recognised by students as having a positive impact on friendships, resilience and wellbeing.

### **Teacher satisfaction**

Maria Regina staff demonstrate a strong commitment to student learning, wellbeing & growth, fostering a culture where every student is encouraged to succeed. The 2025 Culture Survey reflected staff appreciation for the school's positive leadership culture, with the executive team recognised for their supportive, respectful & caring approach. Staff highlighted the approachability of leadership & the teamwork that they model.

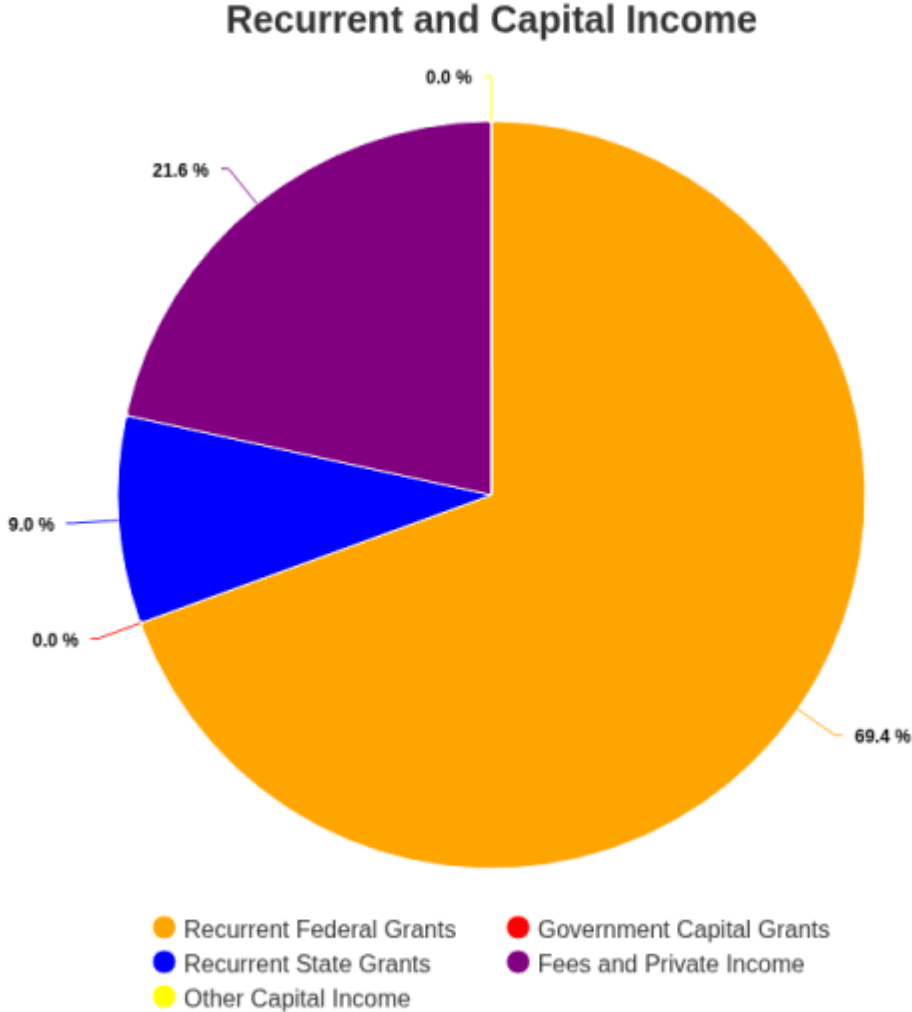
Staff also highlighted the strong sense of collaboration across the school which was greatly valued. Teamwork, collegial support & shared professional practice were identified as key strengths, with teachers valuing opportunities for collaborative coaching, professional dialogue & ongoing learning. This culture of reflection & cooperation strengthened staff engagement in school improvement initiatives & supported continuous growth.

Staff made significant contributions to the wider school & parish community by mentoring student leaders, supporting liturgical celebrations, community events, & facilitating professional learning. Several teachers also participated in diocesan steering committees & pilot programs, contributing to initiatives across the Diocese.

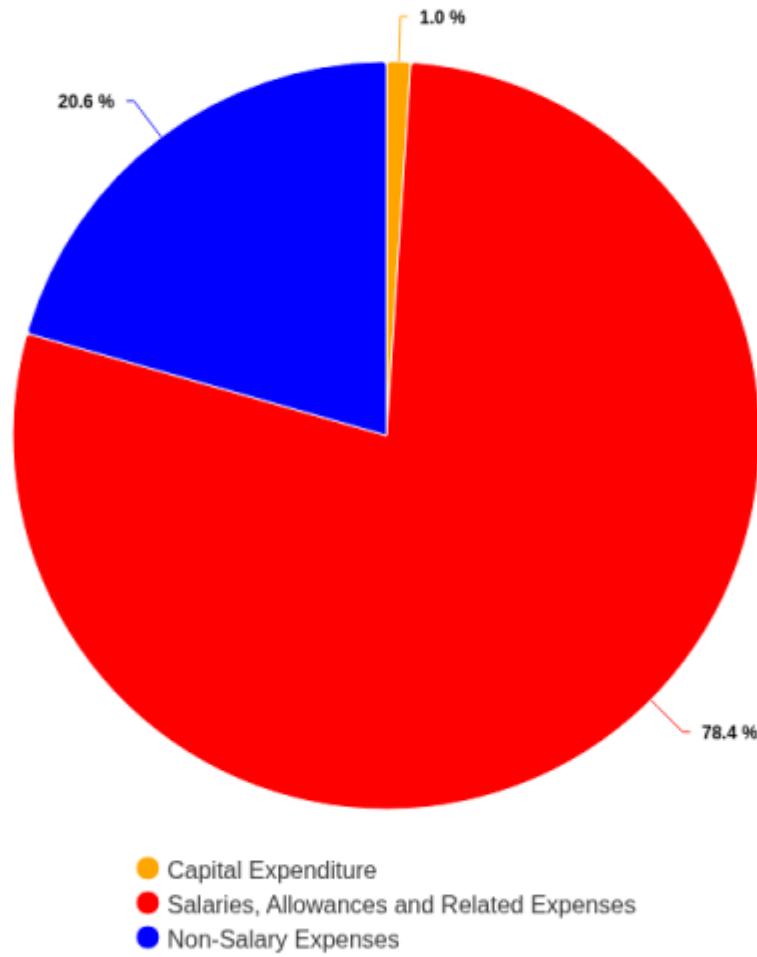
# Financial Statement

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Consistent with the NESAs requirements, financial income and expenditure for the School in 2025 is shown below. More detailed financial data is available on the [My School website](#).



### Recurrent and Capital Expenditure



END OF 2025 REPORT