ABOUT THIS REPORT

St Patrick's College is registered by the Board of Studies Teaching & Educational Standards NSW (BOSTES) and managed by Edmund Rice Education Australia (EREA) the ‘approved authority’ for the Registration System formed under Section 39 of the NSW Education Act 1990.

The Annual Report to the School Community for this year provides the College community with fair, reliable and objective information about College performance measures and policies, as determined by the Minister for Education.

The Report also outlines information about initiatives and developments of major interest and importance to the College community during the year.

Accordingly, the Report demonstrates accountability to regulatory bodies, the College community and EREA.

This Report complements and is supplementary to the weekly College newsletters (Especean), Annual Yearbook (Lumen), bi-annual community newsletter (Lucerna) and other regular communications. The report will be available on the College’s website by 30 June 2016 following its submission to the BOSTES and EREA.

It is anticipated that the contents of this report will be discussed at a College Board meeting and the Term 3 Parents and Friends Executive meeting and full meeting.

Further information about the College or this report may be obtained by contacting the College on (02) 9763 1000 or by visiting the website at www.spc.nsw.edu.au

ACTING HEADMASTER: JOHN MURPHY

24 June 2016
COLLEGE FEATURES

In geographical terms, St Patrick’s College is located on the western side of Strathfield in what is known as the Inner West Region of the Archdiocese of Sydney. The College is located in the country of the Eora people and stands on land of the Barramattigal clan and Wongal clan. The College respects their traditions, affiliation with the land and their spirituality. The school is not incorporated. Its civil and canonical status derives from it being owned and operated by the Trustees of the Christian Brothers of the Oceania Province, an incorporated body. The College is a non-selective congregational, Catholic boys’ school operated under the auspices of EREA and at the census date of 7 August 2015 had a student population of 1418. A continuing feature of the student population is the number of boys who are sons, and in some instances, grandsons of Old Boys. The College was founded in 1928 with an initial enrolment of 39 boys. Demographically, boys of Anglo-Celtic origin are still strongly represented in the College. There are also significant representations of ordinarily second generation boys from Italian or Lebanese backgrounds. Boys of different ethnic backgrounds interrelate in a friendly, cooperative, supportive way. The boys have an enduring pride in their College and a strong sense of connectedness with its community.

In 2015 there were 141.4 full time equivalent (FTE) members of staff – 111.1 FTE members of the teaching staff and 30.3 FTE members of the support staff. Included on the staff was a part-time Chaplain. The Headmaster and his Executive are responsible for the operational management of the College. The College is registered and accredited by the BOSTES until 31 December, 2019.

St Patrick’s College is non-selective and caters for all ability levels through a broad and differentiated curriculum. The College is located within vast grounds which provide a pleasant aesthetic environment for staff and students. Classrooms are well resourced and equipped with multimedia projectors and/or interactive televisions. Years 11 & 12 students bring their own portable learning devices while Years 5 – 10 have access to a number of modern computer rooms and lap-top trollies. Next year, the College will continue its preparation for a full roll-out to all year groups of a Bring Your Own Device (BYOD) program. In addition to classrooms being well-resourced, a number of successful building programs have occurred in recent years that have added to the College’s reputation of providing a high standard Catholic education within a beautifully and centrally located campus with excellent facilities and resources. Included in these building programs have been:

- A new multi-purpose building, the Crossan Stand, which includes new top class sporting change rooms, toilets, locker bays, uniform shop, maintenance area, and archives.
- A fully covered area and walkway, Edmund’s Way, which gives easy and protected access to the senior school library and Learning Support Centre.
- A fully refurbished and redesigned Diverse Learning Centre which caters for the individual learning needs of students, including gifted and talented and students.
• A new Junior School Building, Westcourt Building, which includes a new library and four modern designed classrooms.
• A new Computer and Industrial Technology Building, the Crichton Building.
• A refurbished and redesigned Secondary School Library, McGlade Library.
• A refurbished and redesigned Main Office area, Hickey Administration Block, where the College Executive and Office Staff are located.
• A new three-storey fully air conditioned building, Mary MacKillop Building, which includes a tiered seating auditorium, specialised art rooms, an Information Technology Centre and general purpose classrooms that overlook the back ovals. This building was only opened at the end of the year.

A comprehensive capital master planning process is planned for next year as further capital works are anticipated in the next few years which will add to the already outstanding resources of a competitively priced Catholic College that caters for a diversity of ability levels and cultural backgrounds.

To cater for a comprehensive week-end co-curricular program which includes training before and after school each day, the College has excellent sporting facilities which include a magnificent main oval, three shared ovals with the neighbouring Australian Catholic University where we have exclusive use from 3.00pm onwards each afternoon and all day Saturday, basketball/tennis courts, a large gymnasium, a swimming pool and a specialised music centre. Further improvements in resourcing will occur in the next few years once the Capital Master Plan is finalised.

The College continues to be accredited by Edmund Rice Education Australia (EREA) as an authentic Catholic school in the tradition of Blessed Edmund Ignatius Rice for the period to 2019. Careful consideration is given to being true to the EREA Charter when making strategic planning decisions on resourcing.

John Murphy

**Acting Headmaster**
MESSAGES FROM KEY SCHOOL BODIES

HEADMASTER’S REPORT

2015 was an exciting year which included increased community engagement, strategic planning, new resources and the farewelling of a long serving Headmaster.

Brian Roberts, after eight years of visionary service as Headmaster at the College and 23 years in total as a Principal, was appointed to the position of EREA Director of Regional Support in the Eastern Region. Amongst his many achievements at the College were overseeing the construction of four major building works, the broadening of the social justice program, the restructuring of a more inclusive student leadership program, the diversifying of learning programs, the continual improvement in external test results despite the continuation of a non-selective entry philosophy, and the increased enrolment of students with learning needs. His appointment late in 2015 to the above position resulted in a number of members of the Executive being appointed to Acting Positions for 2016 which included myself as Acting Headmaster and Michael Cutrupi as Acting Deputy Headmaster. Michael Ilott, the Director of Pastoral Care, secured an appointment late in the year as Deputy Principal at CBC St Kilda in Melbourne which resulted in a further redistribution of roles and duties amongst the Executive team.

After more than a year of extensive consultation and planning, the College’s 2016-2020 Strategic Plan was launched. Underpinning the Strategic Plan were newly defined Mission and Vision Statements. The Mission Statement reads Inspired by the Gospel and Edmund Rice, St Patrick’s College liberates the whole person and educates for resilient and spirited men who are challenged to serve.’ The Vision Statement reads ‘Preparing faithful and inclusive men for a dynamic world’. In linking these two statements, three key priorities were agreed to which will provide the rationale and framework for the next five years. These were Our Identity: Faith and values in action, now and forever; Our Learner: Pursuit of personal excellence; engaged with the world; and Our Community: Sustaining, enduring relationships.

In concluding a major phase of the Capital Master Plan, there was one new building that became fully operational and another completed for use from the start of 2016. The Crichton Building which is a Technics/Technology Centre named after a much loved former Christian Brother became fully occupied from the start of the year, with students producing some amazing major works throughout the year. The Mary MacKillop Building was completed and served as a fitting venue for Brian Roberts’ farewell function. This building will provide students with an auditorium, seven art rooms and five general purpose classrooms. The auditorium was named after the long serving Deputy Headmaster, Michael Robson, who retired at the end of 2013.
Some measurable achievements throughout 2015 included the continued success in learning gains across ability levels, an incredibly high rate of student participation in an evolving co-curricular program, high numbers of students at Friday morning Mass, high rates of staff, student and parental attendance at out-of-hours College events. Other indicators of success are not so easily measurable but become evident in attitudes, dialogue and actions. Some examples included the strengthening of our partnership with St Joseph’s Alice Springs Flexible Learning Centre when the College hosted a group of their indigenous students, the care for our most in-need students, the greater understanding of mental health issues, a growing appetite for positive social change, increased empathy for those living in poverty, and an evolving social justice program.

The combination of collaboration, celebrated staff service, infrastructure developments, and robust strategic planning processes will hopefully allow the successes of the year to be a platform for future successes within a contemporary framework.

John Murphy
Acting Headmaster

COLLEGE BOARD – CHAIRPERSON’S REPORT

A core responsibility of the Board within the governance structure of EREA is to support the College’s strategic planning processes. This involves the development of the Strategic Plan itself, and includes the structures and processes that facilitate the translation of the Plan into the lived experience of our students, our community and our staff, under the leadership of the Headmaster and College Executive.

For many organisations the link between intentions expressed in planning documents and reality can be tenuous. With committed leadership, inclusive processes, and unambiguous accountabilities, a Strategic Plan becomes a powerful tool for fostering collaborative action behind shared values, a common purpose, clear priorities and objectives. And hence great outcomes.

During 2015 the Board’s primary focus has been the development of the Strategic Plan 2016-2020 which was launched and distributed throughout the community at the end of Term 3. In time to perform the detailed spade work that allows from day 1, Term 1, 2016, a clear line of sight to be established between the Plan and what we do.
The College’s Strategic Plan 2016-2020 is the result of processes that engaged the whole College community during the year, students, parents, staff and Old Boys. It involved surveys, open invitation focus groups, structured dialogue and a lot of listening and reflection.

At a two day workshop of the Board and College Executive we reflected on the Edmund Rice Education Charter and Touchstones of Liberating Education, Gospel Spirituality, Inclusive Community and, Justice and Solidarity. I suggested that to be true to the Charter, we should engender ambition in our students and that we should be ambitious for them. Not “vertically” ambitious in the sense of coveting position, prestige, wealth, self-gratification and the like. But “horizontally” ambitious in the sense of being “other centred”, of wanting to be and do the best they can, in order to contribute to their spheres of influence, their relationships, their community, their society. With a particular focus on those less well off than ourselves in every sense of the word, are struggling and in need of assistance.

The many conversations within the College community that occurred in the months that followed returned to these themes. There was recognition of the need to engage with a world of innovation and change, and hence the need to prepare faithful, resilient, inclusive men.

The result is a Strategic Plan built around the Strategic Directions of:

- **Our Identity**, Faith and Values in action, now and forever;
- **Our Learner**, Pursuit of personal excellence, engaged with the world;
- **Our Community**, Sustaining, Enduring relationships.

Each of which has defined objectives and measurable indicators.

On behalf of the College Board I would like to express our gratitude to all those who took the opportunity to contribute to Our Plan and especially to the College staff and Executive for their commitment, openness and energy.

At the end of 2014 two of our Board members, Mr Paul Brooks and Mr Michael Roberts left the Board after many years of faithful and diligent stewardship particularly in the areas of identity and risk management. It was a joy to work with both of them.

We have been privileged to be joined by Ms Liz McDowell and Mr Steven Koturic who have made significant contributions to the Board during the year through their expertise and collegiality. Together with the rest of the Board (Mr Anthony Abraham, Mr Des Fox, Dr Michael Nicholl and Ms Jane Byrne) thank you for your support, wisdom and most of all your precious time and energy.
At the end of 2015, EREA announced that our Headmaster, Mr Brian Roberts would be leaving the College to take up the position of Regional Director for EREA and that Mr John Murphy will be Acting Headmaster during 2016.

After eight years at the helm of the College, Brian leaves behind a profound legacy. While the most obvious signs of this are the College’s new buildings, driven by the belief that high quality, modern facilities are necessary to bring out the best in students and staff, it goes much deeper than that. Brian would often emphasise with the Board that the quality of teaching was grounded in the relationship between teacher and student. The emphasis on the quality of relationships was the pivot point of his leadership which he modelled for others through his own relationships with our students.

He has also positioned the College to move forward under the leadership of John Murphy and the College Executive during 2016 through the implementation of the Strategic Plan.

We congratulate Mr Roberts on his appointment and look forward to continuing to work with him in his new role.

John Pierce
Board Chair

DEPUTY HEADMASTER’S REPORT
The high level of support and engagement that exists between staff, students and parents of St Patrick’s College, Strathfield continued in 2015. These were reflected in the excellent learning results attained across all levels of student ability, a very high rate of student participation in the College’s Co-curricular program, high level of attendance by students, parents and staff at Friday morning Mass, high staff and student attendance rates and close to full parent attendance at out-of-hours College events such as parent/teacher evenings. Other indicators of success were evident in the attitudes, dialogue and actions shared among the St Patrick’s College community, in particular, the care and concern shown for our most in-need students.

The on-going challenge to live out the four EREA touchstones of Liberating Education, Gospel Spirituality, Justice and Solidarity, and Inclusive Community was exemplified in the strengthening partnership with St Joseph’s Alice Springs Flexible Learning Centre when the College hosted a group of their indigenous students and vice versa. The broadening involvement in the College’s social justice and pastoral care programs increased awareness and empathy for those living in poverty and those facing disabilities and mental health issues as well as instilling a desire for social change and action to work for a sustainable future.
The many achievements of 2015 include the completion of four major building works, the development of a more inclusive student leadership program, the establishment of a Diverse Learning Centre and diverse learning programs, the continued improvement in external test results - despite a non-selective entry philosophy and the increased enrolment of students with learning needs.

Of significance in 2015, was the use of the feedback from the 2014 Educational Audit conducted by BOSTES and the Review conducted by EREA to develop the College’s 2016-20 Strategic Plan. The College undertook a consultative approach by gaining the input of staff, students, parents and Old Boy representatives who were interviewed and provided invaluable feedback on key priorities for the next five years. Three key priorities emerged which are now the basis for the Plan. These are:

- Our Identity: Faith and values in action, now and forever.
- Our Learner: Pursuit of personal excellence; engaged with the world.
- Our Community: Sustaining, enduring relationships.

Each of these three priority areas has specific goals, objectives and indicators for success. In actioning this Strategic Plan, there will be further opportunities for collaboration, community input and building and strengthening networks.

Michael Cutrupi

*Acting Deputy Headmaster*

**THE PARENTS’ AND FRIENDS’ ASSOCIATION**

What a wonderful year 2015 was for the St Patrick’s P&F. The Parents in this Community are so giving of their time and energy which makes the running of all the functions so much easier.

In my first year as President, I would like to acknowledge the hard working P&F Executive who helped with the numerous functions during the year. There are always a lot of events in the School Calendar and the Committee, although many working fulltime themselves, always assisted when needed.

We began the year with the Year 5 Parents welcome morning tea, followed closely by the Year 5 Welcome Mass & the Junior School Dinner. Term 1 is always a busy one for the School’s newest families. We leave them alone after that so they can begin to settle in to life at St Patrick’s.

Mother’s Day is always the biggest event in the School’s Calendar. It’s always wonderful to have so many Mothers and Grandmothers join us for Mass and morning tea on this very special day. The numbers for this special event seem to grow each year, which is fantastic.
The Annual Blue, Black and Gold Dinner was another great success in 2015. The Committee was led by Leslie Abraham and tickets for the event held at Le Montage were sold out within a week! It was a very successful night where fun was had by all. Thanks must go to Leslie for all her hard work.

The HSC Major Works evening was very well represented in 2015. What talented young men we have at the College.

Father’s Day morning tea after Mass was held in the Powell Pavilion with Fathers having breakfast cooked for them. We had a great turn out. As with Mother’s Day, the numbers seem to be increasing for this special event.

With so many functions on during the year we are very lucky to have so many parents to help us. A very special thank you must go to those who helped with so many of the events this year. Your help is always appreciated.

On behalf of the P&F, I would like to encourage parents to get involved whether by joining the P&F Executive, becoming a Class Parent Representative or just helping out at functions when you can. There are so many wonderful people in this College to meet and to work with. We look forward to 2016 being just as wonderful a year.

Kate Manenti
President – Parents’ & Friends’ Association

COLLEGE CAPTAIN

"If you are brave enough to say goodbye, life will reward you with a new hello."

Headmaster, maintenance staff, office staff, support staff, teachers, executives and students we have all needed and depended on each other every day and the biggest struggle is to gather enough courage to leave the college environment which has been a second home to myself and my peers for the past 8 years.

In a letter to the Corinthians, St. Paul stated:
“There is one body, but it has many parts... if all the parts were the same how could there be a body?”

We, my friends, are one body. Each one of us is different yet we are a part of one body. Each year group will bring its own talents to enhance the body of St Pat’s and make our community stronger.
St. Paul continues to state, that the parts of the body have different purposes and all of them will take care of one another. “If one part suffers, every part suffers with it. If one part is honoured, every part shares in its joy”.

For the class of 2015, although it is the end of our schooling years, we will continue to be forever a part of the communal body that is St. Patrick’s.

The journey that is St. Patrick’s College is one of growth, not only academically, but rather one which is personal. A growth of self, a growth of conscience and a growth of faith. The holistic environment we have all been so blessed with here, is something I and all my peers, will miss dearly.

We hand over the leadership to three fine young men who will no doubt lead the College in 2016 with dedication and pride. Our sincere congratulations to the newly elected College Captain, Declan Armstrong, and Vice Captains, Luke Pafumi and Tony Elias. You are now leading your Year group in making its own unique contribution to the body of St. Patrick’s.

Teaching is known as a vocation - a ‘calling’. This rings especially true of the staff here at the College. To Mr Roberts, executive team, our homeroom teachers, subject teachers, co-curricular teachers and the Christian Brothers past and present, we cannot thank you enough. You are the backbone of all that is achieved by every student at the College. You educated, modelled and enlightened all of us on a daily basis, and for this, we have the highest respect for you and we are eternally grateful.

To the office and auxiliary staff, it would be remiss of me not to acknowledge the many hours of work done behind the scenes showing care for all students. For this, we truly thank you.

For a long time, I contemplated my farewell message to this wonderful community. A passage from the bible reads, “There is a time for everything, a season for every activity under the heavens... there is a time to be born and a time to die, to plant and a time to uproot, to weep and a time to laugh, to tear down and a time to build, to search and a time to give up, to tear and a time to mend, to be silent and a time to speak.”

For the class of 2015, our time as students at St Patrick’s has come to an end. Throughout our years there has been a time for everything. It has given us a richness of all that life has to offer. My wish for everyone is that your time, your own, unique time here, is as full and rewarding as all of ours has been.

Tony Rumore
College Captain 2015
DIRECTOR OF IDENTITY

We cannot live in isolation at the College. We must exist within the world, but this does not mean we have to simply follow the easy path or succumb to many of the negative and hateful aspects that society and individuals portray. We need to be a people of action, justice, faith and goodness to help counteract the evil that is too often being exhibited in our world. This is a difficult thing to do, but just like striving for peace it is something we do whether we are immediately successful or not. It is the striving that brings the love. It is this that helps fulfill our mission. Our goal is to walk with the other, no matter who they are.

We must learn and show empathy, positive contribution and reflection from a young age. As a College we are here to support and enhance these lessons that are learned in the home. We are a Catholic school in the Edmund Rice Tradition and as such we live according to our touchstones and exhibit the values of faith, hope and love in all that we do. The four of our touchstones are intertwined, unable to be separated. However, below are just some of the examples (there are too many to share) of how we expressed them in this past year:

_Gospel Spirituality_

- Ms Grape and her writing partner wrote a complete Mass setting which she generously enriched our community with.
- The Senior Retreat was embraced by Year 11.
- Year 9 embraced the Pope’s Encyclical, Laudato Si’ (Praised be!) by setting the foundation for a solid relationship with the earth.

_Inclusive Community_

- The Founders’ Day Liturgy focused on the various lands and cultures our community has come from.
- Introduction of College Bursaries, particularly from the Class of 2015.
- Engaging with people from all walks of life through activities like the Christmas Hamper Appeal, refugee guests and the establishment of the Old Boys Social Justice Action Group.

_Liberating Education_

- Year 7 Science doing a project on water cleanliness around the world and looking specifically at PNG.
- The Year 10 Social Justice Forum – *With knowledge comes responsibility*.
- So many Year 12 Major Works used justice issues as their foundation, not only showing artistic talent but also reflecting a depth of knowledge and empathy.
**Justice and Solidarity**

- The first visit of students from St Joseph’s Alice Springs spent two weeks here and our relationship went to the next level.
- A reciprocal relationship with Chalmers Road School for students with disabilities was cemented.
- Students of each year group had the opportunity to walk with the other through their justice partnerships.

There are so many wonderful people working to demonstrate practically and intangibly the Identity of the College. It is part of everybody’s everyday life. I thank the staff members who live in accordance with all that St Patrick’s is about. I thank the students who show their social conscience, are committed to their faith and who share all of their talents with the community. I thank the College leadership team, specifically Mr. Roberts, and EREA for their guidance and support in keeping the truth at the core of our existence. Some special words of thanks from me include: the three Identity Prefects – Patrick Daaboul (Social Justice), Gavin Surjadinata (Sustainability) and Nadim Sassine (Spirituality / Faith Formation) – who worked tirelessly throughout the year. Mrs. Sherrie Rodricks, as always, demonstrates a heart of gold and supports the pursuit of justice at the College; Mrs. Karly Lazarou began a new role as the Justice & Peace Coordinator, bringing the Catholic and Global perspectives to the curriculum and beyond; Mr. Waleed Younan continues to be a source of religious knowledge and a key player in spirituality at the College; and Mr. Phil Davis is a role model for all in his love and care for others. Thank you also to all who add to the Identity of the College, from Ms. Grape and Mr. Rose, to the Year Coordinators and to the many parents. Finally, a very big thank you to our Chaplain, Fr. Jack Evans. My life, and the lives of others, would be much the less without him!

God bless each of you with faith, hope, peace, love and joy! Do not underestimate their power in our lives.

Gillian Daley

**Director of Identity**
CATHOLIC LIFE AND RELIGIOUS EDUCATION

In 2015 the College continued to celebrate Mass throughout the year. This included the Opening School Mass, Friday morning Mass before school in the College Chapel, Mothers’ and Fathers’ Day Masses, the Grandparents’ Mass, the Junior School Mission Mass, the Founder’s Day Mass, the Year 12 Graduation Mass and the Year 6 Graduation Mass in addition to the many special liturgies such as the Easter Liturgy and the Festival of Carols & Readings.

Both students and staff were afforded opportunities to stop and reflect upon their own spiritual journey through the College’s various spirituality programs. These ranged from the Year 5 Belonging Day to the Senior Retreat and the Year 12 Spirituality Day as well as the Staff Spirituality Day.

Across each year group, the College continued to raise funds for charity during Lent and collected goods and gifts for Christmas. In addition to charity work, the College continued to grow and strengthen its pursuit into social advocacy and environmental awareness.

The teaching of Religious Education continued to provide an avenue for students to explore and develop their sense of God’s presence in their lives through a knowledge and understanding of the Catholic faith and to explore the deeper questions about the meaning and purpose of life. Religious Education also enabled students to learn not only more about their Catholic Tradition but also to explore the traditions of other faiths and other belief systems. The annual Year 11 excursion to Auburn Gallipoli Mosque and the Coptic Orthodox Church of St Mary’s, Rhodes served to expose students to the core gospel values of inter-faith and ecumenism which are also key components of the HSC Studies of Religion course.

COLLEGE PASTORAL CARE

Over the year the Homeroom Teachers, Year Coordinators, members of the College Executive and student leaders worked with the students across the school around the themes of service, mental health, focusing on sleep, the role of the bystander and most recently the areas of gender stereotyping and bias and domestic violence. The Pastoral Care Team continued to implement its vertical program and the Inclusive Community Calendar. The College partnered with Strathfield Council over term four to promote advocacy for women through the white ribbon program. Throughout the pastoral agenda the College has looked to challenge the students and in many cases take them out of their comfort zones.
The College’s student leaders and Student Representative Council members again played an important and successful role in raising awareness of student initiatives. The students provided significant input into the College’s strategic planning process and have helped shape the College’s agenda, both pastorally and otherwise over the coming years.

The College Cup, now an institution at St Patrick’s and the House system continue to grow. The student leaders were pivotal in contributing to the spirit of the houses and in bringing alive the stories of the Christian Brothers.

COLLEGE CURRICULUM

St Patrick’s College follows the NSW Board of Studies Teaching and Educational Standards (BOSTES) syllabus for each course offered (as required for Registration and Accreditation under the Education Act 1990) and implements the curriculum requirements of the Board and relevant requirements of Edmund Rice Education Australia (EREA). The curriculum, teaching and learning are informed by the priorities, goals and indicators outlined in the College’s Strategic Directions Management Plan and recommendations of the Identity Audit of EREA conducted in 2009. Our staff are committed to continuous improvement of teaching and learning in all facets of the curriculum.

In Stage 3 (Years 5 and 6), students study Religious Education, English, Mathematics, Science and Technology, Human Society and Its Environment (HSIE), Music, Visual Arts, Languages (French and Italian) and Personal Development, Health & Physical Education (PDHPE). Classes are generally organised into mixed ability groupings, however, in both Year 5 and Year 6 an extension and remedial class exist. Furthermore, there are opportunities for students to be involved in dedicated small group interactions with specialist teachers.

In Stage 4 (Years 7 and 8) students study Religious Education, English, Mathematics, Science, History, Geography, Technology, Music, Visual Arts and Personal Development, Health & Physical Education (PDHPE). Classes are graded in English, Mathematics and Science whilst other subjects are generally taught in mixed groupings, although subjects such as History and Geography have a top graded class and then mixed ability groupings. History, Geography, Music and Visual Arts are each taught for one semester in each year. In Year 8, one Language choice, i.e., Italian is studied for the full year.

In Stage 5 (Years 9 and 10), students study a common core of subjects. These are Religious Education, English, Mathematics, Science, Australian History, Australian Geography and Personal Development, Health & Physical Education (PDHPE). In addition, students study two elective subjects selected from Commerce, Design & Technology, Drama, French, Industrial Technology (Timber), Information & Software Technology, Italian, Music, Photographic & Digital Media and Visual Arts.
Classes are graded in English, Mathematics and Science whilst other subjects are generally taught in mixed groupings. Subjects such as History and Geography have a top graded class and then mixed ability groupings. Australian History and Australian Geography are each taught for one semester in each year.

In Stage 6 (Years 11 and 12), students study a minimum of 12 units of Preliminary Higher School Certificate courses, at least 1 unit of which must be Studies of Religion I or the Catholic Studies Content Endorsed Course and at least 2 units of either English Standard or English Advanced. Additional units are undertaken with at least 6 units from Board Developed courses, including English, at least three courses of 2 units value or greater from at least four subject areas with no more than 6 units of Science courses. In Year 12, students continue with a similar pattern of study from their chosen courses for the Higher School Certificate. A minimum of 10 units of study are consolidated and some students undertake additional extension courses such as English Extension 2, Mathematics Extension 2, History Extension and Music Extension.

The College has an ongoing commitment to a number of curriculum initiatives. Under the umbrella of Learning Support, the College has continued in 2015 to expand the development and use of a number of cross-curricula programs focusing on Gifted and Talented, extension classes, remediation, Study Skills, Literacy Skills, All My Own Work and Information & Communication Technologies (ICT). This has involved a continual growth in e-Learning and improvement in the integration of ICT in the curriculum through the College’s intranet known as SOLE, web-based electronic markbook and report applications on Sentral, and the use of computer technologies in the classroom such as electronic Smart-boards and lap-tops. The College is currently working to implement the Bring Your Own Device (BYOD) program which will be supported by the new online support system, CANVAS. Both will be actioned in 2016 and much work has been done in providing professional development for staff and providing frameworks so individual faculties can set up subject specific pages on the CANVAS platform.

STUDENT PERFORMANCE IN EXTERNAL TESTS AND EXAMINATIONS

National Assessment Program in Literacy and Numeracy

In 2008, ELLA and SNAP were replaced by the National Assessment Program Literacy and Numeracy (NAPLAN). The results of these tests provided valuable information about student achievements in literacy and numeracy. Analysis of these results assisted school planning and was used to support teaching and learning programs. The results were also used to monitor literacy and numeracy development through time.
The following table details the College’s performance in the top two achievement bands for the 2015 NAPLAN as compared to all students in the state.

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<th>2015 NAPLAN</th>
<th>% of students in the top two achievement bands</th>
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<td>Reading</td>
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<tr>
<td>Year 5</td>
<td>Year 7</td>
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<tr>
<td>School</td>
<td>59</td>
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<td>State</td>
<td>38</td>
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Overall, students of the College have performed well above the State’s representation in the top two achievement bands.

**National Benchmarks**

The Commonwealth Government sets minimum acceptable standards for reading, writing, overall literacy and numeracy at particular ages. These are referred to as national benchmarks. The performance of the students in our College in NAPLAN is compared to these benchmarks. The percentages of students in the College achieving the national benchmarks in the Years 5, 7 and 9 NAPLAN as compared to the previous two years are reported below.

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<tr>
<th>2015 NAPLAN</th>
<th>% of students above national benchmark</th>
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<tr>
<td></td>
<td>Reading</td>
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<td>Year 5</td>
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<td>2015</td>
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<td>2014</td>
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<td>2013</td>
<td>100</td>
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Over the years, since the implementation of NAPLAN in 2008, through 2015, almost all students of the College have been consistently above the national benchmarks in reading, writing and numeracy.
Higher School Certificate Results

One hundred and seventy Year 12 students sat the HSC in 2015 plus ten Year 11 students accelerated in HSC Mathematics. Seventy-two students made the Distinguished Achievers List one hundred and forty nine times, having attained marks of 90% or more in various courses.

The percentage of students in the College achieving Bands 4, 5 and 6 is reported against state-wide performance for particular subjects in the table below. Comparative performance with the 2014 and 2013 cohorts is shown.

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<thead>
<tr>
<th>% of students in Bands 4, 5, 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
</tr>
<tr>
<td>School</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>Studies of Religion I</td>
</tr>
<tr>
<td>Studies of Religion II</td>
</tr>
<tr>
<td>English Standard</td>
</tr>
<tr>
<td>English Advanced</td>
</tr>
<tr>
<td>Mathematics General</td>
</tr>
<tr>
<td>Mathematics</td>
</tr>
</tbody>
</table>

Overall, the students of the College have consistently performed well above the State’s representation in the top three bands across all of the Higher School Certificate examinations over the last three years.

In 2015 thirteen courses had no students below Band 4: Ancient History, Design & Technology, Drama, Entertainment Industry, French Beginners, Geography, Legal Studies, Mathematics, Music 1, Music 2, Physics, Software Design & Development, and Visual Arts. In addition, four extension courses had no student below Band E3: English Extension 1, History Extension, Italian Extension and Mathematics Extension 2.

Furthermore, in 2015, thirty out of thirty-four (88.2%) courses examined at the College had examination averages above that of the State examination average. Eighteen courses had a school vs State variation greater than five. These include: Ancient History 14.16 above the State average, Biology 8.45 above the State average, Business Studies 7.99 above, Economics 5.50 above, Geography 7.98 above, Industrial Technology 13.18 above, Legal Studies 8.52 above, Mathematics General 2, 9.47 above, Mathematics 7.79 above, Mathematics Extension 1, 5.02 above, Modern History 5.86 above, History Extension 6.63 above, Music 1, 7.85 above, Physics 8.00 above, Software
Design & Development 6.52 above, Studies of Religion II (2 unit) 10.27 above, Visual Arts 6.64 above and French Beginners 8.16 above the State average.

There were eighteen courses where the students mark of 90% or above, i.e., Band 6 or E4, was greater than that of the State: For example, Ancient History 50.00% of students gained a mark of 90% or above compared to 7.90% for the State; in Biology, 8.51% of students gained a mark of 90% or above compared to 5.77% in the State. In Business Studies 17.24 of students gained a mark of 90% or above compared to 8.38% in the State. This pattern continued in Construction 4.76% compared to 0.73%; in French Beginners 27.27% compared to 21.53%; in History Extension 66.66% compared to 22.00%; in Industrial Technology 20.00% compared to 8.26%, in Italian Extension 75.00% compared to 40.35%; in Legal Studies 31.57% compared to 10.62%; in Mathematics General 2 14.28% compared to 5.60%; in Mathematics 36.00% compared to 19.63%; in Mathematics Extension 1, 57.14% compared to 34.30%; in Modern History 20.00% compared to 11.47%; in Music 1, 50.00% compared to 16.71%, in PD/Health/PE 13.63% compared to 8.68%; in Physics 10.52% compared to 8.38%; in Studies of Religion II (2 unit) 41.17% compared to 6.30%; and in Visual Arts 15.78%, of College candidates attained a Band 6 compared to 12.68% for the State.

In the 2015 Higher School Certificate, two St Patrick’s students were placed on the State’s All-Rounders List, each having placed on the Distinguished Achievers List for courses totalling 10 or more units. In addition one student was placed on the State’s Top Achievers list, having been placed seventh in the State for 2 unit Construction. One student was nominated for the ArtExpress exhibition and two students were nominated for the Encore drama performance

The following targets have been set for 2016 by the school indicating the percentage of students attaining performance Bands 4, 5 and 6 for selected subjects.

<table>
<thead>
<tr>
<th>Subject</th>
<th>2016 Targets</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of students in Bands 4, 5, 6</td>
<td>2016 Targets</td>
</tr>
<tr>
<td>Studies of Religion I</td>
<td>85</td>
</tr>
<tr>
<td>Studies of Religion II</td>
<td>100</td>
</tr>
<tr>
<td>English Standard</td>
<td>79</td>
</tr>
<tr>
<td>English Advanced</td>
<td>100</td>
</tr>
<tr>
<td>General Mathematics</td>
<td>77</td>
</tr>
<tr>
<td>Mathematics</td>
<td>95</td>
</tr>
</tbody>
</table>

Vocational Education and Training (VET)

Of the one hundred and seventy Year 12 students undertaking the Higher School Certificate course in 2015, 30 students (17.7%) had successfully completed a VET 2 unit Framework course: 21 (12.4%) students attaining Certificate II in Construction Pathways; 6 (3.5%) students attaining Certificate III in Live Production and Services (Entertainment Industry); and 3 (1.8%) students attaining certification in Information and Digital Technology via TVET.
St Patrick’s College, Strathfield is proud of its catholicity and sets out to provide a holistic education that promotes spiritual, social, physical and intellectual development. The College in collaboration with the parent body seeks to turn out young men of competence and conscience who always strive for excellence.

The College’s Co-Curricular Program plays a vital role in building a strong sense of school pride, community and tradition. It also provides students with an opportunity to participate in meaningful and enjoyable experiences and most importantly, lends itself to ensuring a student engages in a truly holistic education. There is no doubt that the Co-curricular program can also do much to promote the school in the wider community. Furthermore, Co-curricular activities are a component of that fullness of life to which Christ calls each of us. Boys are reminded that a talent is a gift from God, what they do with that talent is a gift back to God.

Progress in academic excellence is enhanced for all boys whose confidence and self-esteem are given the opportunity to grow through a wealth of sporting, cultural, social and outdoor activities. All boys are enrolled on the understanding that they join in sports, retreats, camps, excursions and other Co-curricular activities beyond the ordinary hours of school. Commitment to Co-curricular activities has a priority over all other commitments. All boys, who have the ability and physical fitness and are chosen to represent the College in sport, do so willingly, enthusiastically and conscientiously.

The College offers an extensive Co-curricular Program beyond the classroom. The areas of interest currently offered include: Athletics, Band Program, Baseball, Basketball, Choir, College Supporters Group, Cricket, Cross Country, Debating, Drama Production, Duke of Edinburgh Award Scheme, Football, Mock Trial, Musical Production, Public Speaking, Rugby, Social Justice Action Group, Swimming and Tennis.

Various Co-curricular groups experienced success across a range of activities and in doing so were recognised by being awarded the following: the ISA Athletics Junior Shield; the ISA Athletics Intermediate Shield; the ISA Athletics Aggregate Shield; the ISA Tennis Schools Championship Shield; he ISA Tennis Division 2 Shield; the Combined Christian Brother’s Junior Swimming Shield; the Combined Christian Brother’s Senior Swimming Shield; the Combined Christian Brother’s Aggregate Swimming Shield; the Australasian Combined Christian Brother’s Cricket Shield; the Berg – Murphy 1st XI Cricket Shield; the CSDA Debating Year 8 Championship Shield; the Australian Band Championships - 2nd Place in Open D grade; and the NSW State Band Festival – 3rd Place in Junior C Grade.
In regards to individual achievements, students gained State and National recognition in the following sports: NSW Schoolboys Cricket; two Australian U/19’s American Football representatives; Australian U/16’s; two Gold, three Silver and three Bronze medals at the Australia Age Swimming Championships; Gold and Silver medals at the NSW Age Athletics Championships; Captain of NSW U/17 Challenge Volleyball; Australian Tae Kwon Do representative; two Italian Schoolboys Rugby League representatives; and First Place at NSW Sailing Championships.

PROFESSIONAL LEARNING AND TEACHER STANDARDS

Professional Learning
All teachers have been involved in professional development activities during the year. These activities are designed to develop the skills and understanding of staff to improve student outcomes. Professional development can take many forms, including whole school staff days, subject specific inservices, meetings and conferences.

The College held eight whole staff days in 2015. The content of these days was as follows:
- Term 1 (2 days) - General Planning and Organisation for the Year, Curriculum development, Pastoral, Literacy, eLearning, New staff Induction, Annual Plan.
- Term 1 (1 day) - Staff Spirituality Day
- Term 3 (1 day) - Curriculum Development
- Term 4 (4 days) – Examination Marking, Reports, First Aid, Parent/Teacher Interviews, 2015 Review, 2016 Strategic Planning.

Meetings were held regularly throughout the year as follows:
- Executive meetings met fortnightly.
- Junior School Staff met fortnightly.
- Secondary Subject Teams met twice per term.
- The Learning Support Department met once per term.
- Studies Coordinators met fortnightly.
- Pastoral Care Coordinators met weekly.
- Whole school staff met once per term.
- Homeroom teams met once per term.
- New scheme teachers met at least once per term.
- Weekly staff briefings.
In 2015 the College expended approximately $350 per teacher on professional learning. Staff members are offered Professional Development Grant opportunities to take on personal post-graduate training, externally provided in-service training courses.

**Teacher Standards**

The following table sets out the number of teachers on this staff who fall into each of the three categories determined by the NSW Board of Studies Teaching and Educational Standards:

<table>
<thead>
<tr>
<th>Teacher Qualifications</th>
<th>Number of Teachers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Those having formal qualifications from a recognised higher education institution or equivalent.</td>
<td>111</td>
</tr>
<tr>
<td>2. Those having graduate qualifications but not a formal teaching qualification from a recognised higher education institution or equivalent.</td>
<td>0</td>
</tr>
<tr>
<td>3. Those not having qualifications described in 1 or 2 above but having relevant successful teaching experience or appropriate relevant knowledge.</td>
<td>0</td>
</tr>
</tbody>
</table>

**TEACHER ATTENDANCE AND RETENTION**

The average teacher attendance rate during 2015 was 95.3%. This figure does not include teachers on planned leave. The teacher retention rate for 2015 was 87.2%.

**STUDENT ATTENDANCE AND RETENTION RATES**

Based on Year 10 and Year 12 figures (figures as of January each year), the apparent and actual retention rates were:

<table>
<thead>
<tr>
<th>Years Compared</th>
<th>Year 10 Total Enrolment</th>
<th>Year 12 Total Enrolment</th>
<th>Year 10 Enrolment Remaining in Year 12</th>
<th>Apparent Retention Rate</th>
<th>Actual Retention Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2010/2012</td>
<td>184</td>
<td>172</td>
<td>168</td>
<td>93%</td>
<td>91%</td>
</tr>
<tr>
<td>2011/2013</td>
<td>176</td>
<td>172</td>
<td>154</td>
<td>98%</td>
<td>88%</td>
</tr>
<tr>
<td>2012/2014</td>
<td>177</td>
<td>163</td>
<td>148</td>
<td>92%</td>
<td>84%</td>
</tr>
<tr>
<td>2013/2015</td>
<td>181</td>
<td>171</td>
<td>154</td>
<td>95%</td>
<td>85%</td>
</tr>
</tbody>
</table>
Both the apparent and actual retention rates from Year 10 to Year 12 remain high. The majority of Year 10 students continue with their Stage 6 studies at St Patrick’s. Those who do leave take up either apprenticeships or vocational training.

The average student attendance rate for 2015 was 96%.

POST SCHOOL DESTINATIONS

A total of 172 university offers made to the Class of 2015 compared to 166 for the Class of 2014. (This does not include offers made by Notre Dame). These can be broken down into the following: 20.9% preliminary offers; 70.9% in the main round of offers; 7% late offers and 1.2% final offers.

From these offers, students accepted 139 places at the following universities: 27.3% at the University of Technology; 15.6% at the Australian Catholic University; 14% of Year 12, 2015 accepted places at the University of Sydney, 14% at Macquarie University; 12.8% at the University of New South Wales; 12.8% at the University of Western Sydney and the remainder at a number of other tertiary institutions.

The rest of the Year 12 class of 2015 commenced a TAFE course, started full-time employment, or began a GAP year overseas.

PARENT, STUDENT AND TEACHER SATISFACTION

The satisfaction with the operation, ethos and directions of the College remains at a very high level. This can clearly be seen in the messages contained in this Annual Report and through an examination of the numerous publications which are produced for, and by, the College community. These can be found on the College’s website in the form of the weekly Especean which communicates with the parent and student bodies and through the Lucerna which serves these groups and the Old Boy network. The Parents’ and Friends’ Association Executive of the College continues to offer its support in many ways. Through regular meetings with the Headmaster and by active involvement in the arrangement of, and participation in, Year 5 Welcome Mass and Dinner, the Mothers’ Day Mass and morning tea, the Blue, Black and Gold Dinner, the Fathers’ Day Mass and morning tea, the Dads’ Breakfast, the Year 5 and 6 Family Dinner, Founder’s Day BBQ and various other parent forums, they actively support the College. In 2015 the Association had as one of its aims to have even greater parent participation and involvement. The President of the Parents’ and Friends’ Association wrote – “With so many functions on during the year we are very lucky to have so many parents to help us. A
very special thank you must go to those who helped with so many of the events this year.” Thus parent satisfaction continues at an extremely impressive level. Further evidence of this general satisfaction can be seen in the continuing high pressure for enrolment places well into the late 2020’s.

The College maintains a very high staff retention rate. Our staff’s on-going welfare and satisfaction are constantly canvassed through weekly and term meetings and through numerous committees which form a routine part of the College’s organisation; together with the work of the Director of Staff Services. The College also retains many staff who have had long-standing careers at this school which serve to enhance the fabric which is St Patrick’s College. It is also worthy of note that quite a number of members of staff have chosen to enrol their sons at the College.

The students take a real pride in their College and this is evidenced through their comments in regular classroom evaluation of teaching and learning programs; through their enthusiastic involvement in the College’s Co-curricular program; and through a willing participation in the College’s camp, liturgical, and retreat programs. On most weeks students and staff present to the school community their achievements, plans and genuine ‘thanks’ to the College and their peers through presentations at the College Assembly. Student involvement in the Annual Swimming and Athletics Carnivals sees an almost perfect attendance. A highly anticipated event of the year is the enjoyment and pleasure to be seen on Founder’s Day. This allows all elements of the College community to have a day devoted solely to celebration and fun and which regularly sees an almost or actual, one hundred per cent rate of attendance by the student body. Past students continue to show loyalty, involvement and participation in the life of the College though assistance with coaching, adjudication, immersion trips, career nights and in a variety of other ways. Boys, both past and present, show a real affection for the College.

**COLLEGE POLICIES**

**Enrolment Policy and College Profile**

Applications for possible enrolment are accepted from birth. Priority of enrolment is given to baptised Catholic boys from practising Catholic families. The normal point of entry into the College is Year 5. There are also a strictly limited number of boys accepted into Years 7 and 11. Casual vacancies in other years are ordinarily filled from the waiting list. Enrolment in subsequent years is always subject to satisfactory conduct, progress and application to curricular and co-curricular activities, as well as acceptance of the class and grading as determined by the College, and due payment of fees. In particular, enrolments in Year 6 for Year 7 and Year 10 for Year 11 are subject to review.
The Statements of Enrolment Understanding set out the College’s expectations of parents and boys in relation to the centrality of Religious Education; application to studies; standards of conduct, particularly relative to travel; regulations relating to smoking, alcohol and drugs; commitment to the student management policy and a high standard of discipline and personal responsibility; punctuality and attendance; standards of uniform; commitment to co-curricular and extra-curricular activities, especially representative sport; prompt payment of all fees and support of the Building Fund; and general support and involvement in all College activities. The Statements of Enrolment Understanding may be viewed on the College Website.

The College features a Junior School (Years 5 and 6) and a Secondary School (Years 7 - 12). There are ordinarily 180 boys enrolled annually in Year 5. In 2015 the College was not accepting any more applications for possible enrolment into Year 5 prior to 2024. In the main, enrolment levels remain the same from Year 5 through to Year 10. The retention rate from Year 10 into Year 11 is high.

In 2015 the College enrolled 364 in Years 5 and 6 and 1055 in Years 7 to 12. St Patrick’s offers a comprehensive school education to Catholic boys from Catholic families.

**Student Pastoral Care**

As a Catholic school in the tradition of Blessed Edmund Rice, every member of the College community has a right to feel protected, nurtured and valued. The College explicitly sees as its Mission “the liberation of the whole person” … “recognising the uniqueness of each person” in an environment which values “self-discipline”, “social responsibility” and “cooperative behaviour” in “response to our collective values”. The College’s *Mission Statement* expresses the type of caring and learning environment that staff strive to create for the boys and in doing so, aspire to be faithful to the EREA Charter, in particular, the touchstone – Inclusive Community. “Our community is accepting and welcoming, fostering right relationships and committed to the common good.”

The College continues to develop and explore means that will deliver quality pastoral care to each boy. The homeroom structure of the school allows each boy to communicate with an assigned member of staff each and every day. The welfare of each cohort is overseen by the relevant Year Coordinator who is acquainted with the unique needs and situations of each boy under their care. The College supplements this care with the services offered by the College Counsellors. The Counsellors not only facilitate in-school interviews but also engage in professional assessment of learning and behavioural requirements with appropriate referral to practitioners outside the College. The College Chaplain significantly enhances the realistic, practical and spiritual care that is offered to each boy.
The Student Management Policy and Procedures – Years 5 – 12 is at the core of the pastoral dimension of the College. Also fundamental to the management procedures is the offering of positive reinforcement through a system of merit awards and letters of commendation. The Student Diary provides a means by which parents can communicate on a daily basis with the College.

The recently revised College Statement on Bullying is published annually in the Student Diary. It is constantly revisited and emphasised as part of the ongoing need to create a safe and pleasant environment for boys at the College. The College’s policy on Bullying was constantly reinforced. A number of activities are undertaken to promote the welfare of all community members. This was an attempt on the part of the college to take a proactive and educative approach to bullying as opposed to only a reactive one.

The College’s co-curricular and extra-curricular program greatly enhances connectedness and a sense of belonging.

**Discipline Policy and Student Management**

All disciplinary action that may result in any sanction against a student, including suspension or expulsion, provides processes based on procedural fairness.

All students are required to abide by the College’s rules and to follow the directions of the teaching staff. Where disciplinary action is required, the Student Management Policy and Procedures – Years 5 – 12 indicates the appropriate consequence for any breach of discipline. Corporal punishment is not permitted under any circumstances.

The Student Management Policy and Procedures – Years 5 – 12 is provided to all members of the school community through:
- The Staff Handbook
- The Student Diary
- The College Website
- Student Online Learning Environment (SOLE)

**Initiatives Promoting Respect and Responsibility**

Throughout 2015 many activities were undertaken to promote strong relationships based on respect and responsibility. College supervised social dances with neighbouring girls’ schools provided the boys with the opportunity to interact with young ladies in a safe and enjoyable environment. The Social Justice program teaches tolerance, respect, and the importance of caring for those in our community in need. Through Night Patrol, Disability Awareness Day and the Social Justice Forum, the students of the College are challenged to be more socially aware and understanding. In 2015, work continued on
the promotion of positive relationships, resilience and mental health. To support families in an era of rapid and complicated social change, a number of parent forums were held covering such issues on drug and alcohol abuse and social media.

SUMMARY FINANCIAL INFORMATION

Income
The College’s recurrent income for 2015 was derived from the following sources:

- **Net Tuition Fees**: 46%
- **Federal Funding**: 37%
- **State Funding**: 15%
- **Resource Fees & Levies**: 1%
- **Enrolment Fees/Other Income**: 1%

Tuition income was in line with forecast.

Government funding represented approximately 52% of the College’s total income. For 2015, the College was “funding maintained”, that is, Federal funding was based on the old Education Resource Index (ERI) model. The College does not expect its Government funding will decrease in 2016.
Recurrent Expenditure

The College’s recurrent expenditure for 2015 by major expense categories was as follows:

Labour costs include all salaries and wages, superannuation, workers’ compensation and co-curricular expenses. Teachers’ salaries and Coordinators’ allowances increased 2.27% from January 2015. Support staff salaries also increased by 2.5%.

The major items in the category Administration & General were utilities (electricity, gas, water, etc.) 20%, printing and photocopying 5%, consulting costs 6% and IT expenses 19%.

Capital Expenditure

During the year, capital funds were expended on the following projects during 2015: Construction of the new ART building; and refurbishment of the Dynes, Hodda and Hickey buildings.

In addition, capital funds were spent on new or replacement items of plant, equipment and vehicles, such as: IT equipment; and replacement classroom furniture.

College Loans

At the end of 2015, the College held no loans with any banks or financial institutions.