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REPORT FROM THE CHAIR OF THE BOARD

The Central Coast Steiner School rose to the challenges of 2020 with competence and cohesion. Having just endured one of the worst bush fire seasons ever, the year began with a period of flooding, followed by the ever-worsening threat of the COVID-19 pandemic. It was extraordinary to observe how the school community pulled together, acting with a shared sense of purpose in this difficult time. The education moved smoothly to online delivery, hardship support was extended to

families and the school remained open as an 'essential service' throughout. It is a testimony to the dedication of the teachers, support staff and management that the year progressed so smoothly.

The capital works program that was achieved in 2020 was impressive. Our 'Owl's Nest' learning support space was extended. We built a well-resourced workshop for wood and craft activities. Our library was extended to create a senior students' reading nook. Our former staff room was redeveloped into a generous Year 7 space, to accommodate the growing student numbers in our high school. Finally, our staff now have a beautiful, spacious building that fosters a genuine sense of wellbeing at school.

I would like to especially thank the teachers for how they carried and enlivened the teaching programs throughout 2020. Our Operations Manager, Joe Agius, competently coordinated multiple projects to completion. Jarrod Harridge, our Business Manager ensured that the



financial stability of the school was secured and that those in need were supported. Rosemary Michalowski, our Principal, 'steered the ship' through the storms of 2020 with compassion and composure. I extend my heartfelt thanks to our entire staff as well as the broader community. We have emerged stronger together.

Peter Lumsden Chair CCSS Board of Directors 2020

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Looking back on the year 2020, a strange mixture of disbelief, relief and gratitude arises. As the school year started, we were hearing reports about a virus in the Wuhan province of China, yet there seemed to be no reason for major concerns. How rapidly that evolved into a global pandemic of astonishing proportions, the ramifications of which are still ongoing. In Australia, we were spared the horrors that some countries have endured, and still endure. Even so, there were challenges for us throughout the year. Managing gradual school closure, lockdown and the impact on our community of uncertain employment, combined with the transition to online learning - this all took its toll, yet we collectively rose to the challenge. We can all be grateful for the relative safety we were fortunate enough to experience. Despite the uncertainties, our community bonded together with warmth of heart. Our teachers picked up the new challenge of online learning with a positive, can-do approach and they made it work.

The day that our students were allowed to return to school is one I will never forget. The sheer joy of coming together again, playing and learning with friends, face to face, heart to heart - this was magic. We felt on a tangible level what we all know to be true - there is no replacement for humans being truly alive together. No zoom call, no digital platform comes close to nourishing us the way shared presence does. Our Steiner philosophy places great emphasis on the role of emotional warmth, interpersonal connection and loving relationships. This is the reason we delay the introduction of technology into the classrooms. We understand that learning in a social context has a deeply formative effect on the developing human being. Last year's experience validated this approach.

It is quite extraordinary to see how much we achieved in transforming the school facilities last year. Despite the uncertainty, we managed five building projects and are set up for the next expansion of the school's buildings in 2021. It is a source of immense fulfilment to see our school thrive and grow.





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CONTEXTUAL INFORMATION ABOUT THE SCHOOL

Students travel to the Central Coast Steiner School from a wide catchment including the Hawkesbury River Area, the Sydney Northern Beaches and the Lower Hunter Region.

Our students come from a range of backgrounds with 12% from a Non-English-Speaking Background. Enrolments for Kindergarten to Year 10 at the end of 2020 numbered 271 in total. The student population gender was split with 155 girls and 116 boys.

In 2020, our indigenous student enrolment was 1.48%.

Index of Community Socio-Educational Advantage (ICSEA)

School ICSEA value 1079 Average ICSEA value 1000

Distribution of students:

	Bottom quarter	Middle q	uarters	Top quarter
School Distribution	7%	20%	36%	37%
Australian Distribution	25%	25%	25%	25%

Percentages are rounded and may not add to 100.

https://www.myschool.edu.au/school/43772



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STUDENT OUTCOMES IN STANDARDISED LITERACY AND NUMERACY TESTING

In 2020, NAPLAN testing was cancelled, in response to the COVID-19 Pandemic.

Please access our 2019 NAPLAN data here:

https://www.myschool.edu.au/school/43772/naplan/results/2019#results



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STUDENT PERFORMANCE IN STATEWIDE OR EQUIVALENT TESTS AND EXAMINATIONS

The Central Coast Steiner School offers tuition from Early Kindergarten to Year 10, meeting the outcomes of the NSW Australian Curriculum. We carefully assess and monitor the growth of our students and consultatively develop Individual Learning Plans to support and extend student learning where required.

In 2020, 18 Year 10 students were issued the formal Record of School Achievement credential by NESA. This included all mandatory Stage 5 subjects and electives.



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PROFESSIONAL LEARNING AND TEACHER STANDARDS

Despite the setbacks of 2020, our staff engaged in a range of professional learning opportunities.

Steiner Education Professional Learning included:

- Steiner Education Australia Delegates Conference
- Steiner Intensive Teachers' Conference, Glenaeon Rudolf Steiner School
- Nurturing Early Childhood, Sydney Steiner College
- 'Moving from Denial to Sustainability via Wonder', Dr. Haydn Washington
- 'The Power of Play', Pasi Sahlberg/Glenaeon
- Creativity, Steiner Education Australia
- Understanding Stages of Child Development, Lou Harvey-Zahra
- The Four Temperaments Bringing the Best out of Students, Lou Harvey-Zahra
- Chalkboard drawing, crayons, pencils and water colours, online course 'Waldorfish'
- Storytelling, Lindy Mitchell-Nilsson
- Steiner Dollmaking, Parsifal College

WHS and Wellbeing Professional Learning included:

- Child Protection Training, Association of Independent Schools of NSW (AIS)
- An Educators Guide to Child and Adolescent Mental Health, Equi Energy Youth
- CPR Training, Royal Life Saving
- Putting Values Into Action 'Contextual Wellbeing', Positive Schools
- Asthma Training, Express First Aid

Assessment and Learning Support Professional Learning included:

- Developing and Embedding Effective Assessment and Differentiation Strategies with Steve Stretton, AIS
- Certificate Course, SPELD
- NCCD Application and Evidence Training, Networking, Implementation and Support, AIS
- Autism PD, Positive Partnerships
- Teaching Strategies for Students with Autism Spectrum Disorders
- Teaching EAL/D Students: Understanding and Assessing English Proficiency and Supporting Learners, AIS

Subject Specific Professional Learning included:

- Grade 2 Painting, Waldorfish
- Art on Trial Strategies for teaching Secondary Art, History and Art Criticism, TTA Online
- Technology Mandatory Materialised, Technology Educators Association Online
- Geography Concepts, Open Learning
- 'Sounds Write' Linguistics Phonics Program, Sounds Write
- Student Management System Training, Compass

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Administration Professional Learning:

- School Management System Training, Compass
- Attendance Requirements for Schools, AIS
- Management Reporting and Data Analysis, Chartered Accounts Aust/NZ
- Primary Curriculum Requirements for Registration, AIS
- RoSA and HSC Curriculum Requirements for Registration and Accreditation, AIS
- Renewal of Registration/Accreditation and TAA Approval Briefings, AIS
- Human Resources Professionals Briefing, AIS
- Multi Enterprise Agreement Briefings, AIS
- Anti-Discrimination Legislation Executive Masterclass, AIS
- Annual Briefing 2020 Webinar Series, AIS

Leadership and Research Learning included:

- The Leadership Circle Program
- Governance, Leadership and Management for Boards and Leaders of Steiner Schools
- School Improvement Workshops, AIS
- Education Research Council Membership, AIS
- Adaptive Leadership: Framing the Challenges that Lie Ahead, AIS
- The Complexities of dealing with Covid-19 for Steiner School Boards/Councils and School Leaders, SEA



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STAFF ATTENDANCE AND RETENTION RATES

The average daily staff attendance rate for 2020 was 97.04%. This figure does not include staff members who were absent on approved leave, including family or long-service leave, or those attending professional development courses or excursions with students.

In 2020, we welcomed one new teacher. At the end of 2020, there were two teacher departures.

The retention of teaching staff from commencing at the start of the new school year for 2020 compared to the teaching staff commencing at the start of the new school year for 2021 was 91%.



TEACHER ACCREDITATION STATUS

Status	Number of Teachers
Proficient	24
Provisional	1
Conditional	0

TEACHING STANDARDS

Category	Number of Teachers
Teachers who have teaching qualifications from a higher educational institution within Australia or as recognised within the National Office of Overseas Skills Recognition (AEI-NOOSR) guidelines; or	25
Teachers who have qualifications as a graduate from a higher education institute within Australia or one recognised within the AEI-NOOSR guidelines but lack formal teacher education qualifications; or	0
Teachers who do not have qualifications as described in (a) and (b) but have relevant successful teaching experience or appropriate knowledge relevant to the teaching context.	0

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Principal	1
Deputy Principal	1
Business Manager	1
Operations Manager	1
Full time teachers	10
Part time teachers	13
Female teachers	19
Male teachers	4
Full time support staff	1
Part time support staff	7
Administration staff	7
Grounds/Maintenance/Bus	4
Aboriginal and Torres Strait Islander staff	0

https://www.myschool.edu.au/school/43772

Senior Secondary Outcomes: N/A

STUDENT ATTENDANCE AND MANAGEMENT OF NON-ATTENDANCE

The Principal holds the legal responsibility for maintaining attendance records and providing exemptions. The School strives to ensure the safety, welfare and wellbeing of all students through close monitoring of attendance.

Attendance data for 2020 was significantly impacted by the COVID-related measures that included school closure and partial attendance for students and staff.

92% of students attended school on average each school day in 2020.

Year Level and Percentage Attendance:

Kindergarter	1		
Year 1	94%	Year 6	95%
Year 2	95%	Year 7	92%
Year 3	93%	Year 8	89%
Year 4	94%	Year 9	90%
Year 5	93%	Year 10	85%

https://www.myschool.edu.au/school/43772/attendance

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POST-SCHOOL DESTINATIONS



In 2020, the graduating Year 10 students continued their education in the following schools:

- Gosford Selective High School
- Lakes Grammar
- Kincumber High School
- Lisarow High School
- Tuggerah Lakes Secondary College, The Entrance Campus
- Kariong Mountains High School
- TAFE NSW Hunter and Central Coast



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ENROLMENT POLICIES AND CHARACTERISTICS OF STUDENT BODY

Central Coast Steiner School is an inclusive, non-denominational, co-educational school.

Our students come from a wide variety of religious and non-religious backgrounds. Enrolment is welcomed for all parents and guardians seeking an education based on the Steiner philosophy.

In December 2020, the school had 271 students enrolled in Kindergarten to Year 10. The student population gender was split with 155 girls and 116 boys.



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ENROLMENT POLICY

No changes were made to the Enrolment Policy in 2020.

INTRODUCTION

Reverence for the human being underpins all that we do at the Central Coast Steiner School. In enrolling a child at CCSS, Parents and Guardians enter into a partnership with the school based on mutual respect and responsibility.

Central Coast Steiner School is an inclusive, co-educational and non-denominational school. Enrolment applications are welcomed for any Parents and Guardians seeking an education based on the principles indicated by Rudolf Steiner. We work cooperatively with Parents and Guardians to provide open communication about mutual expectations for the furthering of our pedagogical work.

This *Student Enrolment Policy* provides a consistent approach in relation to the enrolment of all children; one that complies with the *Disability Discrimination Act* and the *Disability Standards for Education*.



In the course of the enrolment procedure, the School considers information in order to best process the application. Where enrolment is sought for a student who is considered to have additional needs, these will be discussed and documented throughout the enrolment process. The nature of the additional needs or disability clarified bv consultation Parents/Guardians and student in the interview process. Previous schools may need to be contacted for further clarification. All available reports need to be provided to clarify the student's need for adjustments to his/her learning program. If a student with a disability is seeking enrolment. any strategies or adjustments accommodate the student's additional needs will be identified before the enrolment is confirmed. After assessing the level of adjustments necessary and how they may need to be modified over the period of the student's education, the Principal will decide whether to proceed with the enrolment.

A school does not have to make an adjustment if by doing so it would impose an unjustifiable hardship on itself. If there were a case for considering declining an enrolment on these grounds, the school would seek advice from the *Association of Independent Schools*.

Where information obtained by the School suggests a profile of willful misconduct, illegal activities or strong anti-social behaviour that indicate that the student's enrolment at the School is likely to be detrimental to other students, the staff or the School, the Principal may decline to proceed any further with the enrolment process until a comprehensive risk assessment has been conducted.

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THE ENROLMENT PROCESS

1



All applications will be processed in order of receipt with due consideration given to the applicant's support for the principles of Steiner education, siblings already attending the school, previous attendance at a Steiner school and other criteria determined by the School from time to time. Acceptance of an application form will not guarantee an offer of enrolment.

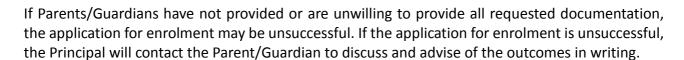
1.1. Stages of the Application Process

- Initial inquiry Information pack provided with overview of Enrolment Process.
- Interview with the Principal/ Deputy Principal (compulsory), which may include a School tour. This interview will serve to provide information about the School and its philosophy and to gather information about the student.
- Reports from previous schools/ pre- schools attended are required to be submitted as part of the enrolment application process.
- Lodgment of *Application for Enrolment* form, all relevant paperwork.
- Meeting with Principal/ Teacher/Year Guardian to discuss all learning, behaviour and wellbeing needs.
- If the application is successful, a fee of \$150 is payable and a formal offer of acceptance is made by the School. An *Acceptance Package* is provided by the Enrolments Officer
- Enrolment is confirmed upon payment of \$500 enrolment fee and full completion of all documentation including a passport size photo and certified copy of the birth certificate.
- A meeting with the Business Manager /Accounts Clerk may follow if required. All fee arrangements must be signed prior to commencement.

If there are reasons for the School to give further consideration to the enrolment application, additional documentation may be requested and/or a Risk Assessment may be developed.

Parents or Guardians will be required to declare at the time during the enrolment application process, and at any time during the enrolment that they have:

- disclosed all special needs of the prospective student where it relates to the student's education;
- disclosed all relevant medical or psychological conditions and/or health care requirements of the prospective student;
- provided a copy of any Court Orders which apply to the prospective student and/or parent/s;
- provided all relevant visa documentation if the student is not a resident of Australia; and
- fully and truthfully completed the *Application for Enrolment* form with all required documentation.



If a Parent or Guardian withholds information relevant to the application/enrolment process, the Principal reserves the right to refuse, or terminate enrolment on that ground.



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2 REQUIREMENTS FOR CONTINUED ENROLMENT

To maintain their enrolment, students are expected to demonstrate satisfactory effort, attitude, behaviour and regular attendance.

Students are to take part in all school activities including school excursions, camps and festivals.

Students, parents and guardians are also expected to support the School's ethos and act within the Codes of Conduct and School Policies and Guidelines.

To maintain an active enrolment, payment of all tuition and other fees and charges must be satisfactorily completed as per the current *Fee Schedule* for that year.

Parents or guardians are required to disclose at any time during enrolment any special circumstances that may need to be taken into account by the school including medical, behaviour and psychological information. Any lack of disclosure that may become apparent during the duration of a student's enrolment at the school may cause the enrolment of the child to be terminated.

3 LEAVE

Enrolled students may be granted leave at the discretion of the Principal during term time and this must be done by submitting a request for an *Application for Leave* form for approval by the Principal. The Principal's decision regarding leave approval is final. Fees must still be paid for that period in order to hold the child's place at the school. A holding deposit will be required for extended holidays and will be at the discretion of the school.

4 WITHDRAWAL OF STUDENT/S

If a child is to be withdrawn from school, either during term or between terms, prior notice is required in writing as per the current Fee Schedule for that year. Fees paid for that term, including excursion fees are not refundable.



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The Central Coast Steiner School's policies and guidelines provide a clear framework for our School and its community and are subject to regular review.

Policies and Guidelines relating to Anti-Bullying, Discipline, Complaints and Grievances	Last Review	Access to full text
Complaints Handling Policy	Reviewed in 2020	School office Website
Discrimination, Harassment and Bullying Guidelines	Reviewed in 2020	School office
Parents/Guardians and Visitors Code of Conduct	Reviewed in 2020	School office
Pastoral Care Policy	Reviewed in 2020	School office
Privacy Policy	Reviewed in 2020	School office
Frivacy Folicy	Neviewed III 2020	Website
Safe and Supportive Environment Statement	Reviewed in 2020	School office
Staff Grievance Guidelines	Reviewed in 2020	School office
Student Anti-Bullying Policy	Reviewed in 2020	School office
Student Behaviour Management Guidelines	Reviewed in 2020	School office
Student Code of Conduct	Reviewed in 2019	School office and Student Diary
Student Discipline Policy	Reviewed in 2019	School office
Student Wellbeing Guidelines	Reviewed in 2020	School office and Student Diary



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STUDENT WELFARE



The experiences of 2020 highlighted how deeply student wellbeing and student learning outcomes are entwined. Our common sense tells us this is so, and a deep regard for the wholistic health of each student is an integral part of the Steiner philosophy. Following the phase of online learning mid-year, it was with great joy that teachers and students alike returned to learning within a social context.

For many students, the upheavals of 2020 brought to the fore, or exacerbated their wellbeing issues. Monica Miller and Ethan Solomon, our Wellbeing Officers, helped support our students and offered them strategies to restore a sense of calm and cohesion to their days. The strength of the teacher-student relationships was another supportive pillar in place for our community. The integration of the arts across all aspects of the curriculum helps our students make sense of their inner experiences and the events of the world.



School remained a source of joy, support and inner nourishment for our students in the course of 2020.

ANTI BULLYING



All members of the Central Coast Steiner School community have the right to a learning and work environment free from intimidation, humiliation and hurt. We all share a responsibility to foster, promote and restore right relationships. At our School, bullying is unacceptable and we (students, staff, parents and guardians) all share a responsibility for preventing it.

Central Coast Steiner School rejects ideas, beliefs and behaviour which marginalise or victimise people. Bullying is viewed as a major breach of the School rules and behavioural expectations.

Any actions taken to address bullying will align with our Student Discipline Policy. Any reports of bullying will be investigated and appropriate action will be taken promptly.

STUDENT DISCIPLINE

Where a student disregards rules, disobeys instructions or otherwise engages in conduct that causes or may cause harm, inconvenience or embarrassment to the School, staff members or other students, the student may be subject to disciplinary action. The disciplinary procedures undertaken by the School vary according to the seriousness of the alleged offence. Where the allegation, if proved, may result in suspension or expulsion, the student and parents/guardians will be informed of the allegations and procedural steps to be followed in dealing with the matter. In relation to all matters to be investigated, students and parents/guardians will be informed of the nature of the allegation and given an opportunity to respond to the allegation/s. The penalties imposed vary according to the behaviour and the prior record of the student. At the lower end of the scale, an admonition or detention may be appropriate. At the upper end of the scale, the behaviour could result in suspension or expulsion.

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The School prohibits the use of corporal punishment in disciplining students attending the school. The School does not explicitly or implicitly sanction the administering of corporal punishment by non-school persons, including parents/guardians, to enforce discipline at the school. In all cases involving suspension or expulsion, students and parents/guardians may appeal.

COMPLAINTS

Our **Complaints Handling Policy** provides a framework for the handling of matters of concern that relate to the Central Coast Steiner School. It is intended to provide to students, parents/guardians and members of the wider community a process for communicating concerns within a supportive environment. It provides a clear process so that the concerns raised are met with both confidentiality and a commitment to fairness.

A concern may be raised about any policy or procedure, decision, behaviour, act or omission that is considered to be unsatisfactory, unfair or unreasonable.

The **Complaints Handling Policy** is in place so that, so far as is reasonably practicable, complaints are addressed in a timely and confidential manner in order to prevent minor problems or concerns from escalating. Complaints may be verbal or written. Written complaints include those sent by letter, fax or email. Anonymous complaints do not allow for this Policy to be implemented fully.



There is an underlying assumption on the part of the School that complaints are not vexatious or malicious i.e. that they are made in good faith with honest good will and an intention for resolution. The School expects that complaints will be brought forward and processed in a respectful manner recognising the dignity of each person concerned. The Central Coast Steiner School has a firm commitment to seeking the fair resolution of complaints at all levels.

The School's Complaints Handling Policy will:

- endeavour to foster healthy relationships between the Central Coast Steiner School, students, parents/guardians and the wider community
- recognise and protect the right to raise matters of concern or complaints
- recognise the rights of a person who is the subject of a complaint (the respondent)
- provide a fair and accessible process for prompt response
- provide for the principles of procedural fairness to apply at all times
- provide, so far as is reasonably practicable, a complaint handling process that is impartial, inclusive and confidential
- provide clear information on the complaints handling process including the right of review

The School's **Complaint Handling Policy** is available on our website or at the school by request.

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SCHOOL DETERMINED IMPROVEMENT TARGETS

	PRIORITY	ACHIEVEMENTS
Governance and Management	Development of Board members in governance	Board members' participation in AIS Governance, Leadership and Management courses- postponed in 2020, online courses accessed
	Management continues to work with the AIS School Improvement Plan	 Ongoing work with Steve Stretton (AIS) - initiatives developed, goal setting and review on ongoing basis
		Principal professional development: 'The Leadership Circle' program- ongoing
Staff Development	Teacher professional development in Steiner Education	Teacher Intensive workshops at Glenaeon Rudolf Steiner School
		Bothmer Gymnastics training
		Principal attendance at Steiner Delegates' conferences and GLaM online conferences
		Study Night – regular study and presentation of papers at College of Teacher evenings
	Improved formative assessment practices	Ongoing training with Steve Stretton (AIS)
Community/ Parent Involvement	School Community engagement in social justice issues- this was partly postponed in 2020 due to low access for parents to school	Annual student-led conferencing with parents and guardians in limited face to face meetings as well as online
	Ongoing commitment to Reconciliation initiatives	Painting of murals under the guidance of Aboriginal artist, Adam Ingram
	Environmental/Sustainability initiatives	Whole primary school beach clean-up as part of Science Day activities
		Tree-planting at Autumn Festival
Facilities, Resources, Structures, Sustainability	Improved and extended facilities, upgrade of resources	 Extension of 'Owl's Nest' Learning Support room Addition of senior students' reading nook in library Wood workshop built in primary area New and expanded Year 7 classroom New staff room, including wellbeing space

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INITIATIVES PROMOTING RESPECT AND RESPONSIBILITY

Initiatives in 2020 included:

- Tree planting for Autumn Festival
- Science Week- beach/waterways clean up, Bateau Bay
- Clean Up Australia Day (High School) Bush Care
- Drum making and personal development workshops in Year 6
- Year 5, Year 8 and 9 Outdoor education day trips to Mangrove Mountain
- Year 7 Bush tucker and wilderness survival and bush regeneration camp activities
- Year 7 and 8 Picton Farm stay camp
- Year 9 service camp at Kariong Scout Camp, Glenworth Valley and Umina beach
- NAIDOC Day mural painting with Adam Ingram
- Marine Science Snorkeling day trip to Nelson Bay, Marine Science Scuba diving accreditation, Terrigal
- Combined primary and high school Orchestra
- HS Drama Production 'Matilda'
- Bouddi House Christmas Appeal for Coast Shelter



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PARENT, STUDENT AND TEACHER SATISFACTION

From parents:

"I'd like to say how impressed I am with the way the teachers handled the initial disruption and have transitioned to a completely online mode. You've all done a stellar job!"

'In this crisis, you are not only managing massive practical issues, you are also leading the community brilliantly. Every communication radiates clarity of mind, openness of heart and strong will. I don't want to reduce you to a heroic ideal because I imagine you've been experiencing your share of vulnerability (and many others people's share too)! But I did want to applaud your response and the way you are relating to the community. I'm deeply grateful.'

'Thank you for holding such a wonderful space at our school and in our community.

You're doing a fabulous job at inspiring joy in our lives.'

'Just a small token of appreciation for supporting our kids with so much love and care through uncertain times! I can't

imagine how complex your jobs must be and yet you all make it look so graceful....'

'Thanks for all dedicated and hard work you've done for us and the community. It's been clear how much you care for the school and our children and we all appreciate it a lot.'

'While 2020 has been such a challenging year for many people, our decision to move so the children could have the opportunity to be part of your school, has certainly been one of our best decisions as a family. We look forward to many more happy years with CCSS and it will be such a pleasure to witness our child's progression.'

From a Year 10 student:

'Ever since my first day at the school, I have not stopped being amazed by the remarkable level of energy and morale amongst the students. They are always such an accepting bunch of kids, a welcoming group of people and I cherish every single moment I've shared with my peers.

I honestly don't think I can remember a single conversation I've had with any member of the Steiner staff that I haven't walked away from feeling fulfilled, enlightened, and inspired. They always inspire me to pursue my dreams, and they even inspire me to be a better me. Those things you just can't get in a traditional learning environment. I love attending the school and I doubt I'll ever be able to find any of these things anywhere else.'

From teachers:

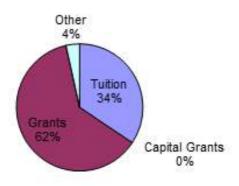
'We are all so grateful for the way you have sailed us through the unchartered waters of 2020, with such courage and care for our welfare and that of the children.'



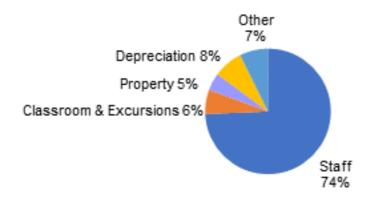
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INCOME 2020



EXPENSES 2020



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