



AL-SADIQ & AL-ZAHRA SCHOOLS

THE LADY KHADIJA(sa) BURSARY SCHEME

Policy & Procedures

Policy Review Dates		
Academic year:	2026/2027	
Review Cycle:	Annual	
Last Review Date:	April 2026	
Next Review Date:	April 2027	

TABLE OF CONTENTS

- i. The Lady Khadija(sa) Bursary Scheme — Name & Purpose
- ii. Eligibility
- iii. Confidentiality
- iv. How to Apply
- v. The Bursary Committee
- vi. Assessment Framework & Scoring
- vii. Award Bands
- viii. Annual Review
- ix. Appeals
- x. Scheme Governance & Sustainability
- xi. Further Information

I. THE LADY KHADIJA(SA) BURSARY SCHEME — NAME & PURPOSE

Lady Khadija(sa) was the first woman to embrace Islam, and one of the most devoted supporters of the Prophet Muhammad's(pbuh) mission. At a time when the message of Islam was fragile and the pressures on the Prophet(pbuh) were immense, it was Lady Khadija(sa) who stood unwaveringly by his side, offering her wealth, her home and her certainty of faith without hesitation or condition. She gave not because it was easy, but because she understood the importance of the mission and trusted that knowledge with everything she had.

It is in her honour that this Scheme is named. The Lady Khadija(sa) Bursary Scheme exists to ensure that the mission of educating the next generation of faith-rooted, academically excellent and community-minded young people is not held back by financial circumstance.

Purpose

Founded in 1991 by Grand Ayatollah Khoei(ra), Al-Sadiq & Al-Zahra Schools are among the oldest and most well-established Shia Muslim faith school in Europe, serving pupils from Reception through to Year 11. The school has maintained deliberately low fees to remain accessible to the community it serves; our secondary fee of £6,990 per annum(as of academic year 2025/26) is approximately 68% below the national average for independent day schools.

Despite this commitment, a combination of post-COVID financial hardship and the introduction of VAT on independent school fees has placed many families in a position where even our fees are out of reach. The Lady Khadija(sa) Scheme was established to address this directly: to remove financial barriers for deserving families and to strengthen the school community for the long term.

What a Bursary Is

A bursary is a means-tested financial grant awarded to a pupil's family to reduce or eliminate the annual tuition fee. It is not a loan and carries no repayment obligation. Bursaries are awarded at five levels: 10%, 25%, 50%, 75% or 100% of annual tuition fees, based on assessed need and the Committee's discretion.

The Spirit of Giving Back

Bursaries carry no repayment obligation of any kind. They are gifts, freely given to enable the education of deserving children. It is our hope, however, that an education rooted in faith, excellence and character will naturally cultivate in our pupils a desire to give back. We warmly encourage those who have benefited from the Scheme, should their circumstances allow, to consider contributing voluntarily in the future to this Scheme, to their community, or to causes that reflect the values instilled in them here. This is not a condition or a contract; it is an invitation, in the spirit of gratitude and community solidarity.

II. ELIGIBILITY

Who May Apply

Any family enrolled at, or applying for a place at, Al-Sadiq & Al-Zahra Schools may apply for a bursary. There is no restriction by year group. Applications are welcome from:

- Families of prospective pupils applying for a new place at the school.
- Families of current pupils whose financial circumstances have changed materially since enrolment.
- Families of current pupils who are at risk of being unable to continue due to financial hardship.

Core Eligibility Criteria

To be considered for a bursary, a family must satisfy both of the following:

1. The applicant pupil must meet the school's standard academic admission requirements or, for current pupils, be maintaining satisfactory academic engagement and conduct.
2. The family must demonstrate genuine financial need, as assessed by the Bursary Committee using the scoring framework set out in Section vi.

Bursaries are awarded at the absolute discretion of the Bursary Committee. Meeting the eligibility criteria does not guarantee an award. The number of bursary places available in any given year is subject to the funds available in the Lady Khadija(sa) Scheme.

Conditions of Award

All bursary awards are subject to the following ongoing conditions:

- The pupil maintains satisfactory attendance, conduct and academic engagement throughout the year of award.
- The family provides accurate and complete financial information at the time of application and at each annual review.
- The family notifies the school promptly if their financial circumstances improve materially during the year of award.
- The school reserves the right to reduce or withdraw a bursary award if the pupil's conduct or engagement falls materially below expected standards, or if the family provides inaccurate financial information.

III. CONFIDENTIALITY

The school treats all bursary applications and related information with the strictest confidentiality. The following principles always apply:

- All bursary applications, supporting documents and Committee deliberations are strictly confidential.
- Access to application information is limited to: the Bursary Committee; relevant administrative staff involved in fee processing and registration; and authorised representatives of our funding partners where required for audit or accountability purposes. In the event of an appeal, the Proprietor Trustee handling the appeal will also have access to the relevant application and decision.
- All parties with access to bursary information are bound by strict confidentiality obligations and must not discuss individual applications or decisions beyond what is necessary for their role.
- The identity of bursary recipients will not be disclosed to other pupils, parents, or staff beyond those with a legitimate need to know.
- All documents submitted in support of a bursary application are stored securely and will be destroyed or returned to the family once the assessment process is complete.
- Families are notified of outcomes in writing. Unsuccessful applicants may request a written summary of their score; individual scores of other applicants are never disclosed.

Families are encouraged to contact the school office in confidence with any questions about the process. All enquiries are treated with sensitivity and discretion.

IV. HOW TO APPLY

Application Deadline

Bursary applications must be submitted no later than one month before the school's published admissions registration deadline for the relevant year of entry. For current pupils applying due to a change in circumstances, applications should be submitted as early as possible. The bursary application deadline for each year of entry is published on the school's website alongside the admissions calendar.

Applications received after the published deadline will not ordinarily be considered in the current cycle, except in cases of documented exceptional and unforeseen circumstances at the discretion of the Head Teacher.

Application Steps

1. Contact the school office to request a confidential Bursary Application Form. This is entirely separate from the admissions registration process and may be submitted before, during or after registering your child for a place at the school.
2. Families may choose to await the outcome of their bursary application before completing or confirming their admissions registration. The bursary and admissions processes are handled independently and in full confidence from one another.
3. Complete the Bursary Application Form in full, providing information about household income, family circumstances and the applying pupil. The form is available online via the school website or in paper form from the school office.
4. Supporting documents may be requested by the Committee following receipt of the application. Families are welcome to submit supporting documents voluntarily at the time of application.
5. The Bursary Committee will review all applications, apply the scoring framework (Section vi) and produce a ranked list of applicants.
6. Awards are allocated in order of score until the annual fund allocation is exhausted.
7. Families are notified in writing of the outcome. For new applicants, notification is issued at the same time as any admissions offer.

Supporting Documents

Families are encouraged to provide relevant documentation to support their application. Useful documents include:

- Most recent P60 or self-assessment tax return for all earning adults in the household.
- Recent payslips (last three months) for employed adults.
- Evidence of state benefits, tax credits or universal credit.
- Mortgage statement or tenancy agreement.
- Any documentation relevant to exceptional circumstances (e.g. medical certificates, redundancy notice, bereavement documentation).

The school may contact the family to request additional documentation following the initial review. All documents are treated with strict confidentiality.

V. THE BURSARY COMMITTEE

Composition

All bursary applications are assessed by the school's Bursary Committee, which comprises:

- The Head Teacher (Chair)
- One Senior Leadership Team (SLT) member, other than the Head Teacher
- A Trustee from the Proprietor

Responsibilities

The Bursary Committee is responsible for:

- Reviewing all bursary applications received in each cycle.
- Applying the scoring framework (Section vi) consistently and fairly to all applications.
- Determining award levels, exercising discretion within the bands set out in Section vii.
- Producing a ranked list of applicants and allocating awards until the annual fund is exhausted.
- Communicating decisions to families in writing.
- Conducting annual reviews of all existing bursary holders.
- Reviewing and updating this policy annually, with approval from the Proprietor.

Conflicts of Interest

Any Committee member who has a personal connection to an applicant family must declare this to the Chair before the application is reviewed and must recuse themselves from the assessment and decision for that application. This declaration and recusal must be recorded in the Committee minutes.

VI. ASSESSMENT FRAMEWORK & SCORING

The assessment framework ensures that bursary awards are allocated fairly, consistently and transparently, directing support to the families who need it most. It is applied equally to all applicants in each cycle.

Applications are assessed across six weighted criteria, plus one discretionary criterion for exceptional circumstances, producing a total indicative score out of 100. Within each criterion, the precise allocation of points is a matter of Committee judgement; the weights indicate relative importance, but the Committee exercises discretion based on the full picture of each family's circumstances.

Assessment Criterion	Weight	How It Is Measured	Score Range
Household Income	30%	Gross annual income from all sources. Verified against P60, payslips, self-assessment returns or universal credit statements.	0–30

Family Expenditure & Liabilities	15%	Essential monthly outgoings: rent/mortgage, utilities, debt repayments, dependent care. Net disposable income calculated.	0–15
Number of Children at School	15%	Number of siblings currently enrolled at Al-Sadiq & Al-Zahra Schools. Higher number = higher score.	0–15
Years of Enrolment	10%	Total cumulative years the family's children have been enrolled. Long-standing families weighted positively.	0–10
Academic Performance of Student	15%	Most recent school report, teacher assessment and attendance record of the applying pupil.	0–15
Alumni Connection	10%	Whether one or both parents or a sibling are alumni of the school.	0–10
Exceptional Circumstances	5%	Verified hardship: bereavement, serious illness, redundancy or other significant life events. Evidenced by documentation.	0–5
TOTAL SCORE	100%	Ranked list produced; awards allocated in order of score until the annual fund is exhausted.	0–100

Guidance on Each Criterion

Criterion 1 — Household Income (30 points)

The primary driver of bursary need. Assessable income includes gross employment income of all adults in the household, self-employment profits (averaged over two years where variable), rental income, investment or savings income above a de minimis threshold, and state benefits received. Notional income may be attributed where a parent appears voluntarily under-employed relative to their qualifications and the local labour market.

Criterion 2 — Family Expenditure & Liabilities (15 points)

Net disposable income after essential costs. The Committee will assess monthly essential outgoings including mortgage or rent, utility bills, council tax, essential debt repayments and childcare for dependants not yet in school. Non-essential expenditure is not counted as a liability.

Criterion 3 — Number of Children at School (15 points)

Families with multiple children currently enrolled at Al-Sadiq & Al-Zahra Schools face a compounding fee burden. This criterion recognises that cumulative fee pressure is a legitimate and significant factor in affordability. The number of enrolled siblings is verified against school records.

Criterion 4 — Years of Enrolment (10 points)

Families who have demonstrated a sustained commitment to the school, measured by the total cumulative years their children have been enrolled, are awarded additional weighting. This recognises loyalty and acknowledges that long-standing families may have absorbed fee increases over many years before reaching a point of financial difficulty.

Criterion 5 — Academic Performance of the Student (15 points)

The applying student's most recent school report, predicted or achieved assessment grades, and attendance record are reviewed. This criterion is not designed to exclude pupils with learning differences, but to ensure that the Scheme supports pupils who are genuinely engaged with their education and likely to thrive at the school.

Criterion 6 — Alumni Connection (10 points)

Where one or both parents, or an older sibling, are alumni of Al-Sadiq & Al-Zahra Schools, the family's generational connection to the school community is recognised. Verified by reference to historical admissions records.

Criterion 7 — Exceptional Circumstances (up to 5 points, discretionary)

The Committee may award up to 5 additional discretionary points where a family has experienced significant and verifiable hardship not captured by the criteria above, such as recent bereavement of a primary earner, serious illness affecting income, or redundancy within the past 12 months. Any award under this criterion must be documented in writing by the Chair.

VII. AWARD BANDS

The score bands below set out the indicative award level for each scoring range. Awards are structured at five levels: 10%, 25%, 50%, 75% and 100% of annual tuition fees. The precise award level within each band is confirmed at the Committee's discretion, considering the totality of the family's circumstances and the funds available in the current cycle. The Committee may adjust an award across band boundaries in exceptional circumstances, which must be documented in writing by the Chair.

Score Band	Indicative Award Level	Example Annual Saving
85–100	100% of tuition fees	£3,750 (Reception) £4,650 (Primary) £6,990 (Secondary)
70–84	75% of tuition fees	£2,813 (Reception) £3,488 (Primary) £5,243 (Secondary)
55–69	50% of tuition fees	£1,875 (Reception) £2,325 (Primary) £3,495 (Secondary)
40–54	25% of tuition fees	£938 (Reception) £1,163 (Primary) £1,748 (Secondary)
25–39	10% of tuition fees	£375 (Reception) £465 (Primary) £699 (Secondary)
Below 25	Not eligible this cycle	—

VIII. ANNUAL REVIEW

All bursary awards are reviewed annually. Holding a bursary in one year does not guarantee renewal. The annual review process ensures support continues to be directed to those who need it most.

Review Process

1. In the term preceding the annual renewal, the school will write to all current bursary-holding families to initiate the review process.
2. Families must resubmit a financial declaration confirming current household income, expenditure and circumstances, together with updated supporting documents.
3. The Bursary Committee reviews all declarations and determines whether the award level should be maintained, increased, decreased or withdrawn.
4. Families are notified of the outcome in writing before the start of the new academic year.

Changes During the Year

If a family's financial circumstances change materially during the year, the family should notify the school office promptly. The Committee may conduct an interim review. Where circumstances have improved significantly, the Committee may reduce or withdraw the award with reasonable notice. Where circumstances have worsened unexpectedly, the Committee may increase support or grant emergency hardship assistance, subject to available funds.

Continuity of Education

The school's strong preference is to support continuity of education, particularly for pupils approaching GCSE examinations. The Committee will consider the disruption that withdrawal of a bursary close to examinations would cause and will seek to protect the pupil's educational continuity wherever possible.

IX. APPEALS

A family who wishes to appeal an unsuccessful bursary decision may do so in writing within 14 days of receiving their decision letter. Appeals must be based on one of the following grounds:

- New material evidence that was not available at the time of the original assessment.
- A demonstrable error in the application of the scoring framework.

Appeals are heard by the Head Teacher and the Proprietor Trustee who was not involved in the original decision. The appeal will be considered within 21 days of receipt. The outcome of the appeal is final. Appeals based solely on disagreement with the Committee's exercise of discretion, without new evidence or a procedural error, will not be upheld.

X. SCHEME GOVERNANCE & SUSTAINABILITY

The Lady Khadija(sa) Bursary Scheme is supported by philanthropic contributions from foundations, community organisations, businesses and individuals who share the school's values and mission. The school does not receive government funding for bursary provision.

The long-term ambition is to establish a permanent endowment for the Scheme, whose investment returns sustainably fund bursaries in perpetuity. The Bursary Committee will produce an Annual Impact Report at the end of each academic year, to be shared with the Proprietor and contributing funders, subject to appropriate confidentiality. This policy will be reviewed annually by the Bursary Committee and approved by the Proprietor.

XI. FURTHER INFORMATION

Families who would like to discuss a bursary application informally, or who have questions about the Scheme or the process, are encouraged to contact the school office in confidence or email the committee on bursary@asaaz.co.uk.