Belmont Christian College

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Bursary Fund Policy

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1. College Vision & Purpose

The College's vision, since inception, is that we might be a Christian community which seeks to nurture and train young people to grow up into Christ. Underpinned by this Legacy Vision, our daily educational purpose reads as follows:

'For Christ, we are shaping engaged, purposeful people, whose lives impact families, communities and culture'.

We exist in the day-to-day to enact and outwork this purpose, applying it not only to our students but also to staff and parents/carers.

Guided by our vision and purpose, our College Values are intentionally embedded in the daily work of partnering with families to deliver a Quality Christian Education. As a community, we are called to continually grow in the biblically grounded values of thankfulness, humility, compassion, courage and perseverance, which in turn shape our policies and procedures.

The Statement of Doctrines & Beliefs is the primary doctrinal authority of the College and underpins all policies, procedures and practices.

2. Biblical Rationale

Belmont Christian College is founded on the biblical framework outlined in the College Statement of Doctrines & Beliefs. In partnership with families seeking Christian education, the College seeks to ensure its policies, expectations, and community standards reflect biblical truth.

Expectations of conduct are grounded in Scripture. The ethical framework reflected in the Ten Commandments (Exodus 20:1–17) affirms principles such as integrity, respect for authority, honesty, faithfulness, and care for others, further expressed in Jesus' command to love God and love our neighbour (Matthew 22:37–39).

These principles guide the standards expected of students, staff, and families, and underpin the College's commitment to a safe, responsible and Christ-honouring community.

The College celebrates a biblical rationale in support of local families committed to pursuing a Quality Christian Education, irrespective of their current financial situation. The following passages of scripture highlight a small sample of bible passages for the outworking of the College' Vision and

Purpose, with a specific focus on those in need of additional support and care, combined with those who are in a position to be generous:

- **Micah 6:8**
  "He has shown you, O mortal, what is good. And what does the Lord require of you? To act justly and to love mercy and to walk humbly with your God."
- **Philippians 2:3–4**
  "Do nothing out of selfish ambition or vain conceit. Rather, in humility, value others above yourselves."
- **Matthew 28:19-20**
  Therefore, go and make disciples of all nations, baptising them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you
- **James 1:27a**
  Religion that is pure and undefiled before God the Father is this: to visit orphans and widows in their affliction
- **James 3:17–18**
  "But the wisdom that comes from heaven is first of all pure; then peace-loving, considerate, submissive, full of mercy and good fruit, impartial and sincere. Peacemakers who sow in peace reap a harvest of righteousness."
- **Colossians 3:17**
  "And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus."
- **Matthew 19:14**
  Jesus said, "Let the little children come to me, and do not hinder them, for the kingdom of heaven belongs to such as these.

3. Introduction

With the aforementioned College Vision & Purpose in mind, Belmont Christian College is committed to making a Quality Christian Education as affordable as possible for families who are pursuing a Christian Education and actively align with and support our legacy vision, purpose and values.

For some families, College fees may not be affordable. This may be due to their ongoing financial situation, or due to unforeseen seasonal circumstances. The Bursary Fund Policy exists to help families whose children, without such financial assistance, would not be able to receive in the first instance, or continue in Christian education, at Belmont Christian College.

Furthermore, the Bursary Fund Policy offers those in our community who are in a more adequate financial position, the opportunity to be generous, supporting those in need through the College values lens of compassion, courage and humility.

Section 3 of the BCC Bursary Fund Rules (see Appendix 1 of this document), provides additional 'general' statements around the purpose of the Bursary Fund.

4. Bursary Governance & Reporting

The total amount set aside for bursaries is determined annually by the College Board, on the recommendation and advice of the Bursary Fund Committee, which serves concurrently as the Finance & Risk Committee.

The annual total dollar value available for bursaries and fee relief will be calculated as a percentage of revenue after sibling discounts.

4.1. The total bursary value for the upcoming year is influenced by the following:

- Economic circumstances and the context of the school budget
- The existing amount being paid in long and short-term bursary assistance
- The total amount donated to the tax-deductible bursary fund for that year
- The balance of money remaining in the bursary 'fund' from previous years

4.2. The College Board has oversight of the Bursary Fund Policy, the assessment process and budget, delegating authority to the Bursary Fund Committee

4.3. The Advisory Council, as per Section 7 of the BCC Bursary Fund Rules (see Appendix 1 of this document), supports the Bursary Fund Committee with the day-to-day administration of the Bursary Fund online application process.

4.4. The Business Manager, in their concurrent role as Bursary Fund Committee Member, will annually report to the Board throughout Semester 2 on total fee relief expenditure and the total number of families who received fee assistance. This includes reporting on the breakdown of the total dollar amount given by the wider BCC community via the tax-deductible Bursary 'fund', plus the total amount budgeted from operations budget for fee relief expenditure, compared

with the maximum amount stipulated by the Bursary Committee (on behalf of the Board) for overall annual bursary assistance.

Note: There is no requirement in any year for the College to award a minimum number of bursaries or spend a minimum amount of the bursary fund.

4.5. As part of the annual financial audit, the external auditor is to check that the amounts being paid to bursary recipients match the approved applications, and that the assistance is being provided to the approved persons. Checks of this nature will be supported via the Bursary Fund Online CRM (Digistorm/Veracross), which tracks all in-coming and signed-off Bursary Fund applications along with access to family fee statement data via the Finance department.

4.6. If the dollar value given in Bursaries is higher compared to the annual Board approved amount, the Business Manager, on behalf of the Bursary Fund Committee, will inform the Board of the difference at the next meeting.

4.7. Sections 6 and 7 of the BCC Bursary Fund Rules (see Appendix 1 of this document), provides additional 'general' statements around the structure, governance and processes related to the Bursary Fund Committee and Advisory Council

5. Eligibility for Bursary Assistance

5.1. Applications for a bursary are assessed and prioritised by financial need, and the family's specific circumstances, in accordance with the Belmont Christian College Enrolment Policy 'Priorities for Acceptance of Enrolments'.

5.2. The bursary assessment includes evaluation of the family's financial situation (their income, expenditure, assets and liabilities), the circumstances giving rise to the need, and other family factors such as if the children are current students of the College.

5.3. The Bursary application process is rigorous to ensure decisions are fair, equitable and responsive to genuine need.

5.4. 'Reasons of equity' are not confined to socio-economic disadvantage and may include, for example, special needs flowing from geographic location or disability.

5.5. Bursaries may apply to students in Pre-Kindergarten (Beginners) to Year 12 and are limited to Australian citizens and permanent residents.

5.6. Current BCC families will be considered for a bursary as a priority, but the Bursary is not limited to current BCC families as per 5.5

5.7. The bursary may be provided over a long-term with the ongoing annual requirement for reapplication and reassessment each year.

5.8. Section 4 of the BCC Bursary Fund Rules (see Appendix 1 of this document), provides additional 'general' statements around the eligibility criteria

6. Making an application

6.1. To apply for a bursary, an online Bursary Application Form must be completed, with supporting information provided.

6.2. Required documentation includes personal information, a statement of current circumstances, and financial details (income, expenditure, assets and liabilities) including ATO taxable income lodgements and government assistance records if applicable and/or available.

6.3. For families who already receive a bursary, the onus is on the family to re-apply for a bursary annually by submitting a new online Bursary Application Form by the first day of Term 4 each year for consideration for the following year.

6.4. Other families should apply as soon as possible when the need for bursary assistance is identified.

6.5. The information provided will be confidential to relevant personnel and will be kept according to the College Privacy Policy.

7. Assessment of Applications

7.1. Applications for a Bursary are confidential and are anonymously assessed by the Bursary Fund Committee, supported by the Advisory Council. The assessments consider the following:

- The current family circumstances and income
- The family's ability to pay the scheduled College fees
- Requests for assistance from other families
- The financial position of the College Bursary Fund (in dollar amount) at the time of application

7.2. The outcome of the bursary application will be advised in writing to the applicant by the Business Manager in their concurrent role as Bursary Fee Committee Member.

8. Terms and conditions - Bursary

8.1. Acceptance of a bursary from the College automatically indicates acceptance of the following terms as set out below.

8.2. The College reserves the right to determine the total amount of assistance offered.

8.3. Each approved application for bursary assistance will remain current for the term approved (to a maximum of 12 months). After the specified term has finished, families will need to reapply online for further assistance.

8.4. Recipients of bursary assistance are expected to commit to the full College year of tuition.

8.5. Acceptance of bursary assistance recognises that an Enrolment Family Holding Deposit will not be refunded.

8.6. Where College fees are to be paid, this must be done in accordance with the Enrolment Contract and Fee Statement.

8.7. Bursary assistance is provided at the complete discretion of the College and is subject to the availability of funds. The College reserves the right to vary the bursary amount offered for fee relief at its discretion, should the College be adversely impacted by unforeseen financial circumstances.

8.8. No guarantee is given as to the College' ability to provide bursary assistance in future years.

8.9. Any bursary assistance given must be treated by the recipients and the College in a strictly confidential matter.

8.10. An applicant's refusal or failure to provide financial information in support of an application in a timely manner, will render them ineligible for bursary assistance.

8.11. Where a bursary recipient has understated their finances or otherwise has misled the College in its application for financial assistance, the College reserves the right to withdraw bursary assistance backdated to the commencement of the bursary period. In such circumstances, an applicant's future eligibility for bursary assistance will be adversely affected. The College reserves the right to recover bursary assistance that was provided from false or misleading information.

8.12. If an applicant's bursary application is refused, the applicant may request to have this decision reviewed by the College Board.

9. Guidelines & Definitions

In relation to new enrolments, bursaries at BCC are assessed and prioritised by financial need, and the family's specific circumstances, in accordance with the Belmont Christian College Enrolment Policy 'Priorities for Acceptance of Enrolments'.

Once a family has joined the College community, their bursary application is based only on the merits of the request and circumstances involved e.g. health issues, separation of parents.

Each application is assessed primarily on the individual merit of their financial circumstances by reviewing the family income, expenditure, assets and liabilities. The assessment process also requires some deeper understanding of the family circumstances through direct conversations, undertaken by the Business Manager and/or Advisory Committee.

This part of the process is intended to develop an understanding of the context of the request, significance of the need, and a further assessment of the nature of the information provided or which may be provided to support the application.

Affordability

The key assessment criteria of financial means are commonly impacted by:

- Parent/carers access to employment in their field
- Modest income levels from employment or business
- The number of children or dependants in a family
- The level of the household debt or expenditure that impacts the capacity to afford Christian education while living in proximity to the College

To enhance the equitable assessment of applications, the school may rely on methodology using guiding principles of supporting those who do not have the financial means to afford a Christian education, are parents in need and/or those facing personal challenges such as health issues or loss of a parent that impacts the family budget.

Family Circumstances

Through the lens of compassion, the College has a heart to support parents in need, to provide Christian support for both the student/s and the parents/carers. Teaching staff can provide a

Christian mentorship role in a student's life. These families are often living with financial stress, so the stability for the family unit that the College provides is significant and may otherwise not be possible.

For these reasons, the College seeks to support families dealing with health issues or other family tragedies. The College seeks to be compassionate and supportive to vulnerable families where there has been a dramatic increase in expenses and/or a loss of income that impacts the family budget making College fees unaffordable.

10. Bursary Fund Assessment Process

On behalf of the College Board, all applications will be anonymously assessed annually by the Bursary Fund Committee, which consists of the Business Manager and a minimum of three other members of the Finance & Risk Committee (one of whom must be a Board member).

The Business Manager, supported by the pre-work of the Advisory Committee, will provide redacted copies of all applications for assessment at the meeting of the Bursary Fund Committee throughout Semester 2 and will recommend the Bursary (fee relief) amount for each applicant to the Bursary Fund Committee for their review and final approval.

The Business Manager will intentionally leave a certain amount of Bursary funds unallocated for any needs that may emerge during the following calendar year. The initial applications to be assessed by the Bursary Fund Committee are those for ongoing, long-term assistance first.

The second applications to be assessed by the Bursary Fund Committee are those for temporary/seasonal assistance. In both cases, the applications will be grouped into four categories:

- Recommended for approval
- Recommended for denial
- Approved for short-term/seasonal assistance for annual review
- To be referred to the Finance Committee or Board for further consideration

Should the financial commitment of those applications placed in the 'approved' category exceed the maximum annual dollar amount set by the Board, approved applications may be reviewed, and applicants prioritised in accordance with the approved budget.

The Business Manager will inform, in writing, applicants of the outcome of their application throughout Semester 2 of the previous College year.

Applications received at other times will be considered by the Business Manager providing the following conditions are met:

- The application is from a newly enrolled family to the College; or
- The applicant is from a current family of the College who could not have reasonably known assistance would be required at the time of the annual application process.
- Requests for assistance must be formally made in writing to the Business Manager, detailing their need for assistance. Any assistance is usually equivalent to one Term's fees, unless the Bursary Fund Committee approves otherwise.
- If financial assistance of more than one Term is required, full Bursary documentation, via the online process, must be submitted to the Business Manager at the time of request. All late applicants must reapply during the normal application period the following year if Bursary assistance is still required.

11. Supporting documentation

- Belmont Christian College Enrolment Policy, which can be found here.
- Belmont Christian College Bursary Fund Rules - refer to Appendix 1 below

12. Appendix 1

Belmont Christian College Bursary Fund Rules

ABN 98 002 590 169

1. Name

The name of the Bursary Fund is Belmont Christian College Bursary Fund.

2. Definitions and Interpretation

a. Definitions

In these rules, unless the contrary intention appears:

ABN means the Australian Business Number.

Advisory Council means the advisory council referred to in rule 7.

Board means the governing body of the College.

Bursary Fund means the bursary fund established under these Bursary Fund Rules.

Bursary Fund Committee means the committee referred to in rule 6.

Bursary Fund Rules means this document.

College means Belmont Christian College Limited, which bears the ABN 98 002 590 169, and is registered as a charity with the Australian Charities and Not-for-profits Commission.

Commissioner means the Commissioner of Taxation.

Deductible Contribution means a contribution described in item 7 or item 8 of the table in section 30-15 of the Tax Act in relation to a fundraising event held for the Purpose.

Gift means a gift of money or property for the Purpose.

Purpose of the Bursary Fund is set out in rule 3.

Responsible Person means a person who, because of their tenure of some public office or their professional standing, has an underlying community responsibility, in accordance with any rulings or determinations issued by the Commissioner for public funds.

Tax Act means the *Income Tax Assessment Act 1997* (Cth).

b. Interpretation

In these Bursary Fund Rules, unless the contrary intention appears, a reference to a rule is a reference to a rule in these Bursary Fund Rules.

3. Purpose

The purpose of the Bursary Fund is to:

a. Solicit and receive Gifts and Deductible Contributions from the public for use exclusively in the provision of scholarships, bursaries or prizes in accordance with item 2.1.13 of subsection 30-25(1) of the Tax Act and any rulings or determinations issued by the Commissioner for such public funds; and
b. Subject to rule 3(a), hold, apply and invest Gifts and Deductible Contributions and apply assets from the Bursary Fund for such purposes as are determined by the Bursary Fund Committee.

4. Eligibility Criteria

a. Scholarships, bursaries or prizes awarded from the Bursary Fund must promote the recipients' education at the College and be awarded for reasons of equity.
b. All applicants for a scholarship, bursary or prize must be Australian citizens or permanent residents of Australia within the meaning of the Australian Citizenship Act 2007 (Cth).
c. Subject to the requirements in the Tax Act, the priorities for enrolment that are prescribed in the enrolment policy of the College from time to time will be applied in awarding scholarships, bursaries or prizes.
d. The College is to advertise all scholarships, bursaries or prizes on the College's website, or publicise them at College functions or in other College publications.

5. Public Fund

a. The Bursary Fund is a public fund to which members of the public are invited to contribute.
b. The Bursary Fund is established solely for carrying out the purpose of the Bursary Fund, and must be operated by the Bursary Fund Committee as follows:

i. Any:
    1. Gift or Deductible Contribution, whether subject to any special trust or not, given for the purpose of the Bursary Fund; and
    2. Other money received because of a Gift or Deductible Contribution referred to in rule 5(b)(i)(1)

must be deposited into the Bursary Fund and kept in a bank account separate from other funds of the College.

ii. The Bursary Fund Committee may refuse to accept any Gift or Deductible Contributions to the Bursary Fund without giving any reason for doing so.

iii. No Gifts or Deductible Contributions other than Gifts or Deductible Contributions for the purpose of the Bursary Fund may be received by the Bursary Fund.

iv. Assets in the Bursary Fund may be invested in any manner, unless prohibited by:
    1. The Board; or
    2. Any applicable ruling or determination issued by the Commissioner.

v. Receipts are to be issued in the name of the Bursary Fund.

6. Bursary Fund Committee

a. The Bursary Fund Committee:
    i. is to be comprised of at least 3 individuals, the majority of whom are Responsible Persons, appointed by the Board from time to time, subject to their consent upon appointment;
    ii. is to be made up of a majority of members who are Responsible Persons;
    iii. is to hold and invest Gifts and Deductible Contributions and apply assets from the Bursary Fund for the purpose of the Bursary Fund in a way determined by them having regard to the recommendation(s) of the Advisory Council (if any);
    iv. is to meet at such times and places as they determine, as often as necessary to appropriately fulfil their responsibilities, but at least 2 times in each year;
    v. is established as a committee of the Board, and must report to the Board as requested by the Board.

b. Subject to rule 6(a)(i), in the event of a vacancy on the Bursary Fund Committee, the Board may appoint an individual to fill that vacancy.

7. Advisory Council

a. The Board may establish an Advisory Council and appoint and remove, or make provision for the appointment and removal of, members of the Advisory Council.
b. The Advisory Council may consist of a single individual or the number of individuals that the Board decides.
c. The functions of the Advisory Council will be decided by the Board and will include advising the Bursary Fund Committee on all matters concerning the application of moneys from the Bursary Fund to the recipient of any scholarship, bursary or prize, including:
    i. The scholarship, bursary or prize selection criteria for candidates
    ii. Support programs for scholars while overseas and on return to Australia
    iii. The promotion of the scholarships, bursaries or prizes within Australia
d. The recommendations of the Advisory Council do not bind the Bursary Fund Committee.
e. The Board may specify:
    i. the manner in which proceedings of the Advisory Council are to be conducted;
    ii. the matters which the Advisory Council must have regard to in carrying out its functions;
    iii. any other matters concerning the Advisory Council or its functions that the Board decides.

8. Not-for-profit

a. The income and property of the Bursary Fund, however it is derived, must be applied exclusively towards the promotion of the purpose of the Bursary Fund.
b. No portion of the income and property referred to in rule 8(a) may be paid or distributed directly or indirectly to members or officers of the Bursary Fund Committee, Board or College by way of dividend, bonus or otherwise.
c. Rule 8(b) does not prevent the Bursary Fund Committee from paying or reimbursing a member or officer of the Bursary Fund Committee, Board or College:
    i. for reasonable expenses incurred on behalf of the Bursary Fund;
    ii. fair and reasonable remuneration for services rendered to the Bursary Fund;
    iii. for goods supplied in the ordinary and usual course of business as an arm's length transaction;
    iv. in fulfilment of the purpose of the Bursary Fund, if this is done in good faith and in furtherance of the purpose of the Bursary Fund.

9. Accounts

a. Proper accounts must be kept by the College of the sums of money received and expended by the Bursary Fund. For this purpose, separate general ledger revenue and expenditure accounts are to be established and maintained in the College's accounting system.
b. Each financial year, a report (which can be part of another report) is to be prepared and submitted to the Board. The report must show the money received and expended by the Bursary Fund, and, where necessary, any assets and liabilities of the Bursary Fund.
c. Accounts of the Bursary Fund will be audited or reviewed (as required) at the same time as the accounts of the College.

10. Dissolution

If on:

a. the dissolution of the Bursary Fund; or
b. the Bursary Fund ceasing to be endorsed as a deductible gift recipient pursuant to the requirements of Division 30 of the Tax Act,

there remains, after satisfaction of all its debts and liabilities and the payment of all costs, charges and expenses of the dissolution, any surplus assets, those surplus assets must be transferred to some other:

a. fund or institution:
    i. having charitable purposes;
    ii. whose governing documents require it to be not-for-profit and prohibit the distribution of income and property among its members and officers, in terms similar to rule 8;
    iii. that is a deductible gift recipient under Division 30 of the Tax Act;
    iv. fund or institution that the College operates for which it is a deductible gift recipient under Subdivision 30-BA of the Tax Act.

11. Changes to the Bursary Fund Rules

a. The Board may, in consultation with the Bursary Fund Committee, from time to time, by resolution evidenced in writing, amend these Bursary Fund Rules. However, such amendments will not take effect unless the Bursary Fund continues to be eligible for endorsement as a deductible gift recipient under Division 30 of the Tax Act.
b. If required by the Commissioner, the Board must notify the Commissioner of any amendment to these Bursary Fund Rules.

c. In the event that a proposed amendment could reasonably result in the Bursary Fund ceasing to be entitled to be endorsed as a deductible gift recipient, the Board must seek and obtain the consent of the Commissioner to the proposed amendment, before the amendment takes effect.