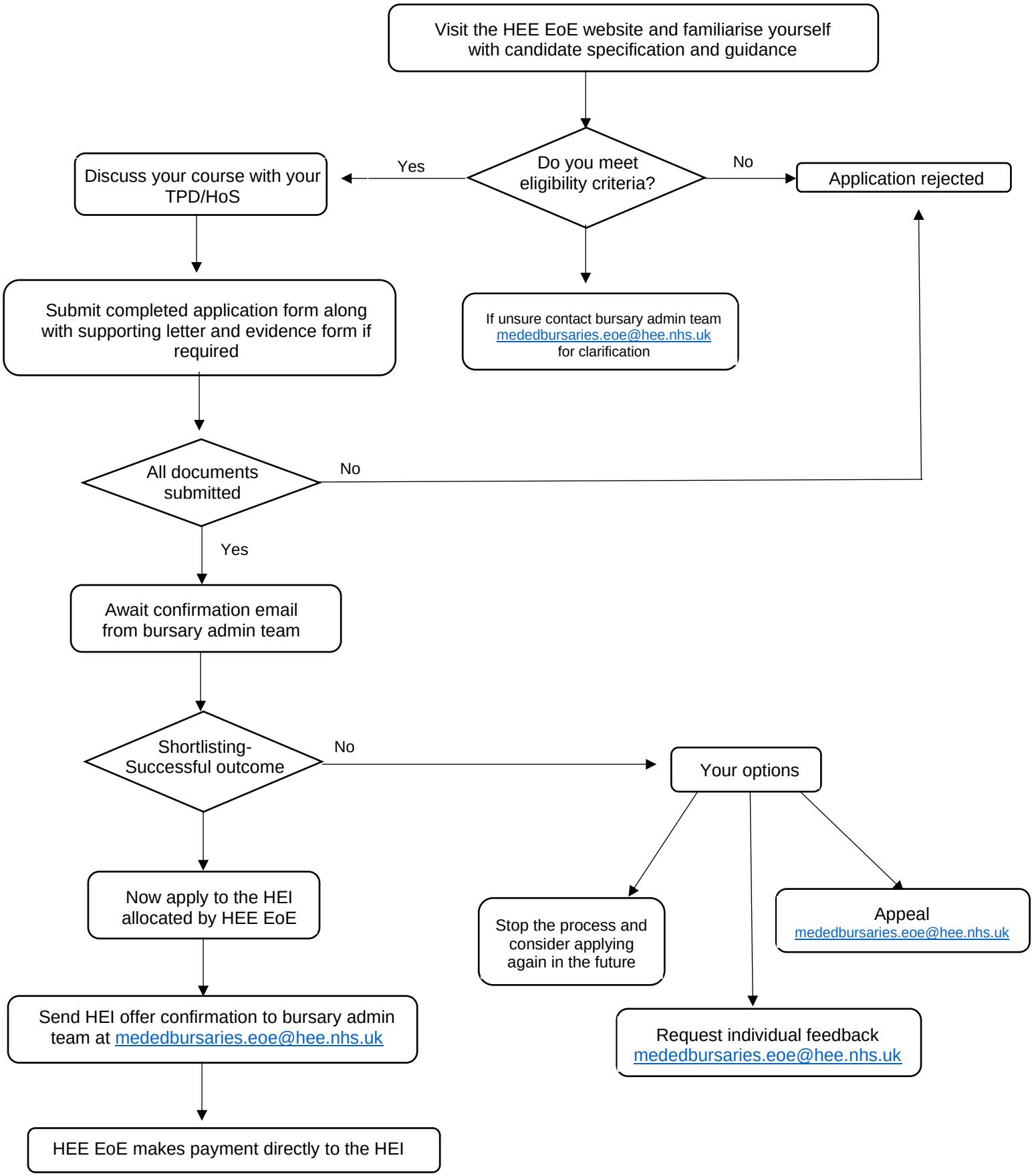Bursary process – flowchart