



## THE IVY HOUSE

### LONG TERM PLAN AT A GLANCE | FINANCIAL LITERACY AND ENTREPRENEURSHIP

Five year programme, Years 7 to 11, anchored in Hifz al-Mal. One hour per week, 36 weeks a year.

Year	Autumn 1	Autumn 2	Spring 1	Spring 2	Summer 1	Summer 2
<b>Year 7</b> <i>Money, Mizan and Me</i>	<b>Money and amanah</b> Wealth is a trust, not a possession.	<b>Budgeting</b> A working personal budget.	<b>Banking</b> Open or simulate an account.	<b>Zakah and sadaqah</b> Calculate zakah; explain recipients.	<b>Consumer rights and bills</b> Read bills and know rights.	<b>Financial safety</b> Spot scams and act safely.
<b>Year 8</b> <i>Trade and Society</i>	<b>Trade and remittances</b> Use exchange rates; explain remittances.	<b>Riba and Islamic banking</b> Compare halal and conventional banking.	<b>Profit and loss</b> Calculate profit and loss for a stall.	<b>Halal trade</b> Judge a business for halal compliance.	<b>Waqf</b> Design a small waqf project.	<b>Fraud awareness</b> Recognise and report fraud.
<b>Year 9</b> <i>Money in Depth and the Entrepreneurial Mind</i>	<b>Borrowing</b> Weigh borrowing; know halal options.	<b>Investment and growth</b> Explain investing; calculate compound growth.	<b>Opportunity and brand</b> Spot and validate an opportunity.	<b>Structures and pitching</b> Choose a structure; deliver a pitch.	<b>The UK tax system</b> Complete a basic tax calculation.	<b>Challenge preparation</b> Enter Year 10 with a venture concept.
<b>Year 10</b> <i>The Enterprise Build Year</i>	<b>Validation</b> A validated business concept.	<b>Market research</b> A defended market analysis.	<b>Business plan</b> A draft business plan.	<b>Financial model</b> A model that balances.	<b>Brand and pitch</b> A confident, rehearsed pitch.	<b>The Enterprise Challenge</b> The live pitch to the panel.
<b>Year 11</b> <i>Launch, Operate and Mature</i>	<b>Launch</b> Selected ventures launch.	<b>Operate</b> Run the venture with mentoring.	<b>Halal investing</b> Build a model halal portfolio.	<b>Pensions and takaful</b> Plan pension and protection.	<b>Lifelong planning</b> Plan the post school years.	<b>Legacy and reflection</b> Complete the five year programme.

In each half term, Weeks 1 to 5 teach, Week 6 assesses and Week 7 reviews. Years 7 to 9 also keep journals and portfolios; Year 10 builds cumulatively to the Enterprise Challenge; Year 11 is paced around the GCSE examinations.