

STUDENT PROTECTION PLAN

Provider's name: Kensington Education Foundation Ltd t/a Kensington College of Business

Provider's UKPRN:10003566

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1. **An assessment of the range of risks to the continuation of study to your students, how those risks differ based on your students' needs, characteristics and circumstances, and likelihood these will crystallise**

The College believes the best risk strategy is "prevention rather than cure" and so believes sound management and governance to prevent identified risks occurring, rather than how to deal with them when they have already occurred, is best.

The history of the College over the last 36 years indicates the success of this policy and so, subject to external factors outside its control, the College believes the 8 risks identified below all fall into the category of low risk.

- 1.1 **Loss of government recognition as an English higher education provider**

As a charitable foundation there are no owners to control the College and so the only possible changes in control could occur with the rotation of the trustees on the Board which governs the College.

The Board though, no matter who its member trustees are, has at all times to protect the interests of the Foundation in order to comply with the sole aim stated within the governing documents [Articles of Association] of providing education services to its students.

The Board could not give up control or transfer its business to a 3rd party overseas which is the only way it could lose recognition as an English higher education provider.

In addition it will always have a definable student body, its own finances and governance structure.

There is no risk then of KEF losing its status as an English higher education provider which would mean losing its approval by OFS and so as a UK Government-approved English higher education provider.

- 1.2 **A change in the Programme specification of a course on which a student is enrolled**

The Programme Specification is the official record of all information relating to a degree awarded by the University or other awarding body. This will include, for example, the title of the award, the learning outcomes, the module numbers and content, the mode and duration of study and the types of assessments.

Major reviews and so possibly major changes to the programme specifications are normally made every five years at the quinquennial review but can be made more frequently if there is

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an urgent need, for example, of significant updates resulting from changes in the industry, e.g. Computing or Marketing which are fast moving professions.

Minor changes to the programme specification can be suggested by the College or made by the awarding body, but will normally only be introduced at the start of the next academic year.

All suggested changes to the programmes have to pass through a rigorous and time consuming academic review process including taking into account the views of student representatives before they are approved but could possibly result in significant changes to the Course on which the student was originally enrolled, e.g. if a mode of study was discontinued or the assessment strategy changed, which could potentially disadvantage the students already enrolled on a programme.

1.3 **Closure of one campus or site**

The College enjoys the benefit of two different campuses in London; the first located near to Oxford Circus whilst the second is also in central London and so relatively close to each other being located within Zone 1 of the London underground system.

The risk of both campuses being closed at the same point in time is very low and if one was closed students would be transferred to the other.

1.4 **Closure of a Course**

The College provides courses in three main subject areas: Business Studies, Computing and Law all of which are enduring mainstream subject areas and so highly unlikely to suffer from reductions in student numbers such that the courses would have to close.

1.5 **Withdrawal of the College Tier 4 licence**

The College has held a Tier 4 license from the time T4 licenses were introduced and when the scheme was available was designated as a Highly Trusted Sponsor.

The risks to the Tier 4 license are low now as the College at present.

[a] only recruits from what are viewed as "safe" countries by the immigration authorities and so the risk of visa refusals and non-enrolments is low.

[b] employs a biometric system for recording and monitoring attendance and with academic and pastoral tutors ensures students engagement with their course until completion.

1.6 **Loss of validating body approval to deliver courses leading to their awards**

The College has clearly defined legal agreements with each of its three awarding body partners: the University of Chester, Pearson and the ICOSA.

The circumstances under which the agreements can be terminated are again clear such as the College entering into insolvency or academic malpractice.

The College has very strict academic and financial controls which make the likelihood of these circumstances arising within the period of study required to complete the students' qualification very unlikely.

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1.7 **Withdrawal of Designation [approval] for student finance of the courses delivered by the College**

The College has worked closely with DBIS [as was] and HEFCE in the past in providing the information required for both annual course designation and continuing compliance with their requirements.

The College will implement the policies and procedures necessary to maintain this designation and the risk of its loss then is considered low.

1.8 **Closure of the College**

KCB is a charitable foundation established with the sole aim of providing education to students as stated in its Governing documents [Articles of Association] and entrusted to an independent Board. Thus, the only acceptable reason for closing would be if it became impossible to provide this education in the event of an insolvency.

The risk of insolvency though is low as KEF benefits from:

(i) **Government support** in the form of exemptions from: Business rates, VAT and Corporation tax.

(ii) **Charitable donations** in particular from the founder of the College.

(iii) **Being risk averse as** there are no shareholders wanting to maximise profits in order for the College to remain open.

(iv) **Financial reserves** accumulated over a 36 year history of caution in funding itself from student fee income alone.

2. **Measures in place to mitigate those risks**

2.1 **Loss of government recognition as an English higher education provider**

The College was converted into a not for profit company limited by Guarantee in 2000 and in 2018 will convert into a charity.

With no shareholders who might want to sell the company overseas there is no possibility of the company losing its recognition as an English Higher Education provider.

The Board of Directors/Trustees are responsible for ensuring continuation of the College to provide education services in the UK.

2.2 **A change in the Programme specification of the Course on which the student enrolled**

The aim of both the awarding body and the College would always be to ensure all students complete the course on which they have enrolled and so:

If a change is minor, such as an update to the module content to ensure the currency of the module, then the existing students will be taught the new module as in this case they will be advantaged not disadvantaged; If a mode of study were to be removed, e.g. evening classes, then students would always be taught out and so able to complete their course.

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If a module descriptor is changed significantly, for example in terms of assessments, the College and awarding body would aim to ensure that the original module specification will be delivered and assessed as per the original programme specification.

In all cases then the interests of the student will be protected to include assistance to transfer to another provider if the student is unhappy with the changes made to the programme.

2.3 **Closure of one campus or site**

If there was a need to temporarily close either site for reasons of an unexpected issue arising with regards to, for example, flooding of one building making it unusable for educational purposes, then the College courses could be transferred to the other campus without significant disruption to students given the proximity of the campuses.

If there was a longer term issue such as for example the lease of campus one not being renewed then courses would be transferred to the other central London campus which is owned freehold under the control of the College and so will always provide long term security for the College courses and its students. One term or three months' notice as a minimum of the closure of a campus for the long term will always be given.

2.4 **Closure of a Course**

In the unlikely event that a whole department did close the College would ensure that all enrolled students were enabled to complete their courses under the teach-out provisions that are in place in the contracts with the awarding bodies.

Student transfers between pathways within, rather than between, subject areas: Business Studies, Computing and Law are much more likely, given for example in Business Studies that the pathways have been designed with common modules, which decline in number as the level of the course increases, but do make it possible for students to switch pathway relatively easily up to L5, which gives the students the option to transfer from one pathway to another.

If some students preferred to move though to another provider, of which there are many in London, the College would facilitate this by: researching the available options, providing transcripts of the credits achieved together with an academic reference.

2.5 **Withdrawal of the College Tier 4 licence**

If KCB were, to have its Tier 4 licence suspended or revoked it would prepare grounds for an appeal to UKVI to have the Tier 4 licence reinstated as soon as practical whilst at the same time.

(i) **For its International students already on course** KCB would request to UKVI that a "teach-out" be permitted to prevent disruption to their studies by allowing them to complete the courses for which they had enrolled. If the teach-out request was accepted the international students would continue on their courses at KCB, most likely subject to the requirement to complete their courses within a maximum period of time.

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If the “teach-out” request was refused the international students would then be assisted to transfer to another HE provider which the College would facilitate by: researching the available options, providing transcripts of the credits achieved together with an academic reference and liaison with UKVI.

(ii) Whether the “teach-out” request was accepted or refused **Courses** on which international students were enrolled **would continue to be delivered to UK/EU students** as international students are a small minority of the total enrolled on to any KCB course and so their possible withdrawal would not affect the continued viability of the course or the student experience.

(iii) **International student applicants and offer holders** would be informed at the latest within the week of receipt of the UKVI notice by KCB and assistance given to transfer to another HE provider offering similar courses inside or out of London.

(iv) **International students researching UK degree courses and considering KCB** would be informed again within the week at the latest by immediate updates of the KCB website, UCAS listings and other marketing information.

(v) Given in this situation: the unquestionable support of the Academic community ,UKVI and IHE, the mainstream nature of KCB courses and the proximity of many providers of similar courses, KCB is confident that all their international students would be offered places at other higher education institutions in London or outside if students location preferences changed.

2.6 **Loss of validating body approval to deliver courses leading to their awards**

The College works with three awarding bodies: the University of Chester, Pearson, and the Institute of Chartered Secretaries and Administrators which approve KCB to deliver clearly defined courses from their respective portfolios of awards.

If any of these approvals were withdrawn students at KCB would no longer be eligible for the awards and so KCB would need to stop delivery of these courses which would potentially have a significant impact on their students particularly if they were part way through the course.

The College would then take a number of steps.

Firstly, the College would look at the reasons given for withdrawal of the approval and if they can be rectified then do so and apply, as soon as was practical, for revalidation.

Secondly, though the awarding bodies would undoubtedly want to support their existing students and so would normally approve their teach-out which, in some cases, is included as a responsibility of KCB in the formal partnership agreement with the awarding body.

Thirdly, If the teach-out is not approved, then KCB would look to student transfers to another HE provider of which there are many in London and the College would facilitate this by: researching the available options, providing transcripts of the credits achieved together with an academic reference.

Fourthly, for KCB applicants and offer holders, KCB would again assist in transfer to another HE provider of the same or similar courses.

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Fifthly, students researching courses and considering KCB would be informed again within the week at the latest by immediate updates of the KCB website, UCAS listings and other marketing information.

Finally, all current and prospective students would be offered the option of taking another course at KCB and so, for example, a student on a Pearson course might very well want to transfer to a University of Chester course or vice versa.

2.7 **Withdrawal of Designation [approval] for student finance of the courses delivered by the College**

In practice this would mean that UK/EU students on KCB courses would no longer be eligible for Government tuition fee or maintenance loans and so would need to be self-funding which would potentially have a major impact on these students.

The College then would immediately look at the reasons for withdrawal of the designation and prepare grounds for an appeal as soon as was practical at the same time as:

Firstly, applying to the SLC for students already on courses that have been funded to date to complete their courses on the basis of “teach-out” with the same funding as before but for a specified period of time sufficient for the students to complete their courses;

Secondly, the College in the case of the university degrees courses at KCB would approach their awarding body university partner to request approval for the students to transfer their SLC registration from KCB to the University which courses would still be designated and so students would retain their funding at the same location but with a different off-campus provider;

Finally, If some students prefer to move to another provider of designated courses, of which there are many in London, the College would facilitate this by: researching the available options, providing transcripts of the credits achieved together with an academic reference.

Given in this situation: the unquestionable support of the academic community ,SLC and IHE, the mainstream nature of KCB courses and the proximity of many providers of similar courses KCB is confident that all their previously government-funded students would be offered places at other higher education institutions with designated courses in London or outside if students location preferences changed.

2.8 **Closure of the College**

In the unlikely event that the College has to close then a minimum of one years' notice will be given thereby allowing students sufficient time to decide between options of transferring to a different course or provider or completing their course with KCB if allowed by the regulatory or awarding bodies.

KCB itself will commit to giving all students on any KCB course the opportunity to complete the course on which they have enrolled if they choose to do so; which commitment they have

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already honoured and been commended for with past students from the Universities of Wales and Glyndwr.

3. **Refund and Compensation Policy**

3.1 The Refund and Compensation policy of KCB applies both to cases where

1. the student has not yet started the programme for which they have applied
2. the student has already started the Programme and is divided into

Refunds of tuition fees which will always be paid to the person or organisation that has made the tuition fee payments whether that be: the student themselves, a sponsor or the Student Loans Company.

Compensation for additional costs incurred in, for example, a change of location of the place of study, where certain modules studied are not credit bearing in a new Course the student undertakes and so a student has lost time or a bursary awarded is not transferable.

3.2 **The Refund and Compensation Policy** is attached covers all eventualities.

3.3 **Delivery of financial implications of the Refund and Compensation Policy**

Given the credit transfer arrangements and other student transfer arrangements in place, the maximum refund and compensation that would be payable by the College would be for a single year of study for a course which was discontinued and for which tuition fees will have been paid of £6,125 and possibly maintenance costs of £11,354 giving a maximum total of £17,479 per student.

The College will open a dedicated Bank account with significant funds set aside to meet the financial obligations of its refund and compensation policy if this ever became necessary.

4. **Communication with students about the Student Protection Plan**

4.1 The KCB student protection plan [SPP] will be published on the College website and student portal and made available to all applicants to the College in the form of a link included in the marketing material provided to applicants and the offer letters made to prospective students.

In addition the SPP will be published on the staff portal, in the staff handbook and considered whenever plans for course or pathway closures are discussed firstly at the QA meetings and then at the Academic Board which makes the final recommendations on course changes or closures, subject to ratification by the Board of Directors/Trustees.

4.2 The KCB SPP will be reviewed annually as a fixed Agenda item at the end of year Academic Board taking into account student feedback which will be communicated by students to their representatives and via the student representatives to the student members of the Academic board. This item on the Agenda will also take into account any student complaints about the plan that have occurred over the year.

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4.3 Major changes such as the closure of a course or site location or to a programme specification will only be made one year in advance of their implementation and each affected student will be notified directly via their email address and by hard copy letter.

This action will be supported by information provided on the College website and student and staff portals.

Changes resulting from College loss of approval by its awarding body partners or OFS/SLC or UKVI will be notified to students within two weeks maximum of the College receiving the information by email and letter This action will be supported by information provided on the college website and student and staff portals.

The College will endeavour to ensure, by cooperation with the institutions that have made the decision, that students are offered the chance to complete as a minimum the year of their study The College will identify other providers and support those students who want to transfer to another provider by way of direct contact with the other HE provider and the supply of transcripts and references.

A member of the College law department already acts as an independent counsellor to students on legal matters having fulfilled this role previously at WLU and will be available to provide independent advice to KCB students on any part of the plan.