

Annex D: Template for a student protection plan

Provider's name: **Metanoia Institute**
Provider's UKPRN: **10004320**
Legal address: **13 North Common Road, Ealing, London, W5 2QB**
Contact point for enquiries about this student protection plan: **Professor Sheila Owen-Jones, CEO.**
Direct Line: 020 8832 3077. sheila.owen-jones@metanoia.ac.uk

Student protection plan for the period [2018-2019]

An assessment of the range of risks to the continuation of study for your students, how those risks may differ based on your students' needs, characteristics and circumstances, and the likelihood that those risks will crystallise

The risk that:

- Board of Trustees fail in their statutory duties, powers, and responsibilities is an institutional risk, mitigated against by the regular meetings of the BOT, SARSC, FARSC, AGM, in addition to BOT skills audit and training activity. This is considered a low risk.
- Loss of designation/accreditation by relevant HE sector bodies or PSRB's (QAA, HEFCE/DfE/OfS, Prevent Duty requirements, UKCP, BACP, BPS, HCPC, OIA, ECP, DSA, EATA). Necessary to ensure all care is taken to forward plan for reviews. All documents to be signed off by those responsible. This is considered a low risk.
- Insufficient capability or capacity to manage workload (failure to forward plan). The Institute operates a Workforce management plan, incorporating Staff reviews/ anticipating up-skilling and ensuring appropriate staff profiles. This is considered to be medium risk.
- Failure to achieve Degree Awarding Powers/ loss of Awarding Partner Validation could have a high financial investment cost; loss of staff motivation concerning academic/ student enhancement; unable to attract highly qualified academic, research active staff. This is considered to be medium risk.
- Need to maintain excellence in teaching (experienced supervisors; access to IT applications; marketing and promotion of the branding and ethos of the Institute). Failure to maintain high quality teaching and research activity could damage the Institute's reputation and impact on student recruitment and retention. Failure to take on new technology where appropriate and the opportunities that come with this; failure to adequately expand into the on-line market regarding CPD, on-line training etc to make the training relevant and accessible to a wider audience. This considered to be low risk.
- Inability to retain or attract highly qualified staff would result in a reputational and quality risk; mitigated against through regular salary reviews; staff development activity; supportive and friendly working environment; succession management. This is considered to be medium risk.
- Failure to maintain financial sustainability, insolvency, and liquidity. Appropriate banking and investment portfolio required with awareness of unforeseen potential for loss of student intake. Financial procedures manual adherence with payment authorisation by the CEO/HOF. Quarterly Management Accounts maintained and budget management with annual review of reserves. Regular assessment of financial hardware and software. This is considered to be low risk.
- Failure of the Infrastructure to support programme growth; growth in student numbers increases need to house all programmes, offer placements, find supervisors, staff etc., This is considered to be low risk.
- Poor Leadership among Programme Leaders due to new members who may struggle to satisfactorily engage with the leadership tasks which are central to the role. Mitigated against by strong recruitment processes, staff reviews, fortnightly programme leader's meetings to support and induct new members and create supportive peer team. Full time FH to help with induction and management. This is considered to be low risk.
- Failure to recruit high quality external examiners. This is considered to be low risk.
- Failure to attract a diverse student population; those from oppressed groups will not be attracted to or cannot afford to attend our programmes. This can be mitigated by access to suitable student finance on all degree programmes, Bursaries and DSA; offering different types of programme delivery, e.g mid-week, weekends, evenings etc. Advertise widely and the Institute be seen to be active on equality fronts, such as attendance at Pride, use of website to show commitment to anti oppressive practice, wide representation of students and staff on committees etc. This is considered to be medium risk.
- Failure to apply final assessment standards consistently across the Faculty; assessors must attend regular training and EE to give feedback on performance. This is considered to be low risk.
- Failure to ensure consistency of student experience across similar programmes within each Faculty; procedures and policies get interpreted differently within each programme. Mitigated against through regular programme leaders meetings to ensure consistency, in terms of learning outcomes, research opportunities, extensions, withdrawal policies etc. This is considered to be low risk.

It is our opinion that the risks noted above are relevant in terms of student protection considerations. The Institute looks to maintain its reputation as a reliable, high-quality training provider for HE and professional programmes, securing longevity and good-standing for our programme portfolio and student applicant base. Metanoia Institute values its experienced and diverse student body noting that as a training provider recognised for Professional Development and sector-specific accreditation-based training, the importance of brand security and reputational reliance is of paramount importance.

2. The measures that you have put in place to mitigate those risks that you consider to be reasonably likely to crystallise

- The Institute is always able to meet short term financial obligations and manage long term projects. The liquid assets continue to cover short term liabilities. Creditors are paid on a timely basis.
- Long term risk for Masters and Doctorate programmes is mitigated by the validating partner – Middlesex University as part of the partnership agreement for Joint and Validated programmes. The Institute maintains strong cash and reserves to ensure financial security should it be required
- Contingency planning within all contractual arrangements with Validating Collaborative and Joint provision partner containing guidance to ensure that there are clear plans for making staff contact details, teaching learning and assessment materials and student assessment and progress information available via electronic media to the University Link Tutor
- Contracts with placement providers (e.g., employers/mentors etc) will be managed by the programme management team supported by the MU to enact transition processes for students as far as possible. External examiner(s) will be notified of the changes
- All registered students, staff and placement providers will be fully informed of any changes to programme management by MU with a statement of intent regarding contingencies for disabled students

At the time of writing, specific timescales for the elements above are under consideration.

Additionally, the Institute's budget is prepared on a cautious basis to mitigate any unforeseen financial risks, with the emphasis on responsibility budgeting. Metanoia Institute's budgetary planning happens annually, and is the responsibility of the Head of Finance in collaboration with the Chief Executive Officer and the Faculty Heads as principal budget holders. Budget meetings are held with the Faculty Heads and CEO and is reviewed in detail by the Finance, Audit and Risk Sub Committee and subsequently approved by the Board of Trustees. The budget is prepared on the following assumptions which enable the Institute to minimise unforeseen expenditure and mitigate any risks associated with the above:

- Student numbers - Year 1 intake is based on best estimate, as per historical and more specifically previous year's intakes. Year 2 onwards are based on actual numbers.
- Increased income for 2018/19 is based on a 5% fee increase and an increase in intake for some courses which are growing rapidly i.e. Humanistic, Person Centred and Integrative.
- Expenditure is measured against actual costs to ensure continuity of expenditure.
- Salaries are prepared using the current real time payroll and any anticipated changes are factored into the forecast budget. Staff salaries for 2018/19 are showing an increase as new roles are added e.g. Programme Leaders for growing courses and strengthening of resources within the Quality office to ensure student participation and enhancement. 2% increase is included annually for full time staff members. Pension increases are also reflected with a 2% and 3% increase, in line with the pension requirements.
- Trainers fees are included at current levels, however if a course does not run, costs will not be incurred. Courses are expected to maintain a minimum of 12 students, maximum of 18 to cover all trainers and overhead costs.
- Financial allocations align closely with institutional priorities, with funding available for course development, staff training, increasing the Quality office resources in the current financial year, e.g. online subscriptions and VLE.
- The Institute continues to build a research culture and is investing towards this goal.

Budgeting is robust and forward planning is a crucial part of the process. Continued growth is expected, within the capacity of the infrastructure of the Institute and is an integral part of the budget planning. There is a strong medium and short term financial forecast which is expected to lead the Institute towards providing excellent student experience and enhance the teaching and facilities as part of the DAP process.

3. Information about the policy you have in place to refund tuition fees and other relevant costs to your students and to provide compensation where necessary in the event that you are no longer able to preserve continuation of study

Due to the security of financial management within the Institute, resources and organizational structures are applied to ensure sustainability over a short and long term period. The Institute operates with a strong cash position of approximately £2,500,000 and reserves are within the required level and maintaining a healthy surplus annually. The Institute retains cash reserves to cover a minimum three month period. Fixed Assets includes two properties which are fully owned as freehold properties with no mortgage/loans attached. Expected growth in cash and reserves is expected to continue. There is a robust budget, based on current and continuing student numbers and growth with a strong balance based on historical intakes and always at a conservative level. Income reflects continued long term planning with an inclusion of three new programmes during the week as the institute has reached maximum capacity for weekend training. Developing new programs/courses/student engagement are part of the three year strategy. Capital investment is being considered but is in the very early stages of discussion by Trustees and the Executive.

To summarise, the Institute strategic plan will seek:

- To generate sufficient recurrent surplus to sustain the Institute's infrastructure and academic activities, on-going and in light of any planned or unforeseen programme closure ;
- To achieve efficiency savings through the best use of the estate and the Institutes resources;
- To maximise value for money;
- To maintain an operating surplus of 3 percent, building up to 10 percent over the lifetime of the plan.

The liquidity ratio demonstrates the tangible relationship between current assets and liabilities. A current ratio of 1.0 or greater is an indication that the company is well-positioned to cover its current or short-term liabilities. Risk, specifically financial is reviewed to ensure long term development, strategy and liquidity. Risk is built into the budget and strategy process and is reviewed quarterly by the Trustees.

The Institute will put in place a Tuition Reimbursement/Protection Insurance policy with Chubb Limited brokered by Endsleigh Insurances Limited to provide refunds and compensation expressed as a percentage of student tuition fees when unforeseen circumstances arise for either the student or the tuition payer, which prevents the student from being able to continue their studies/attendance (e.g. death, accidental death, accident and sickness disability, critical illness and involuntary unemployment). This will be a group policy with Metanoia Institute as the policy holder and students effectively its members. The Institute will ensure that this is in place by August 2019 ensuring reassurance for students and suitable coverage for a range of student experiences to include:

- Refunds for students in receipt of tuitions fee loan from the Student Loans Company – students whose fees are covered by the Student Loans Company are entitled to the deposit being reimbursed on providing evidence of the loan. Should a programme or course no longer continue, all course fees will be refunded to the Loan Company and this will remove the fee liability for the student.
- Refunds for students who pay their own tuition fees/Sponsorship – contracts are issued annually and returned, signed by the student, with a deposit or full payment. Should a course be withdrawn or cancelled, the deposit and/or fee paid will be refunded to the student or sponsor. The Institute will assist with an APL application and/or facilitate a transfer to a similar institution for continuation of studies, as requested.
- The payment of additional travel costs for students affected by a change in the location of their course – the Institute will reimburse any reasonable travel costs due to a change in location of programmes.
- Commitments to honour student bursaries – bursaries are issued on an annual basis from Years 2 to 5 and reduce fees due by the student. Should a course be cancelled due to unforeseen circumstances, these will become inapplicable. Students will be reimbursed the agreed contracted fee for the course, after taking into account the bursary allocation.
- Compensation for maintenance costs and lost time where it is not possible to preserve continuation of study. This is not applicable as maintenance costs do not form part of the course.
- Compensation for tuition and maintenance costs where students have to transfer courses or provider. An insurance policy is currently being negotiated to cover any unexpected situations beyond the control of the Institute to ensure that the student suffers no financial loss of a programme being withdrawn or cancelled.

4. Information about how you will communicate with students about your student protection plan

Once approved, we will share our Student Protection Plan with the wider student body and members of the public, prospective new applicants and other stakeholders, via the Institute's website. The document will have achieved student and staff approval at the stage. It is our intention to share regulatory submissions and policy development tasks with Student oversight (via Committee representatives and/or Lead Student Representativeness).

Additionally Student Representatives will take part in training and guidance for information sharing in relation to these revisions and how to answer any relevant questions about this sector and relevant sector (and PSRB) developments as required.

The implications of OfS remain as a standing agenda item on our senior committees to ensure information sharing with students remains in focus for each meeting.

We will also ensure that staff are fully aware of the implications of our student protection plan when they propose course changes in regards to timescale/ consultation/ impact assessment.

We will inform our students if there are to be material changes to their course in advance, with student consultation activities being advertised, plus follow up team meetings where developments can be shared. Additionally materials will be circulated for review. It is Institute Policy to provide a minimum notice period of one term (or one study block depending on the structure of the programme) in advance of any major or material changes to programme structures or assessment arrangements. This is set out in the Institute's Programme Review and Modification Policy and supported by our validating partners requirements for submission of proposals for change.

It is agreed with our validating partner, Middlesex University, that in the event of programme closure, Metanoia Institute will support students through clear communication of the change in responsibilities in regards to their programme of study. The Institute would host relevant faculty and staff to facilitate programme completion and professional staff would be made available to students, signposted by the Institute. Middlesex University and the Institute maintain a clear action plan should the need arise for alternative student support; Metanoia Institute remains committed to releasing relevant student and staff information as required to ensure continuity and suitability of the study offer made available through the contingency plan. Additionally, Metanoia Institute has detailed access arrangements for students to remain in contact with suitable study support and guidance through third party provision and professional partnership organisations as required.