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## Student Protection Plan for the period 2019/2020

The first Student Protection Plan was approved by the University's Board of Directors on 18 May 2018 and revisions approved on 1st November 2018. 2019-20 update and revisions are approved by the Board of Directors on 22 August 2019.

### 1. 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

BPP University (BPPU) has assessed the range of risks to students' continuation of study and these are summarised below:

#### 1.1 Closure of BPPU

BPPU has no intention of ceasing to operate. The risk that BPPU as a whole is unable to operate is considered **very low**. This is evidenced by the following:

- BPPU is financially sustainable and continues to be a going concern as demonstrated by its most recent audited financial statements, dated August 31<sup>st</sup> 2018;
- BPPU is cash generative, with a positive cash flow of £0.5m in the year ending 31<sup>st</sup> August 2018 and a balance at that date of £10.7m;
- BPPU forms part of the BPP Group (incorporated as BPP Holdings Ltd). Cashflow actuals and forecasts are monitored on a weekly basis by the BPP Group's central treasury function. There has been headroom (the difference between minimum cash and total facilities available to BPPU) of at least £4m in the BPP Group cash position over each month during the past two financial years;
- There is no external debt funding. Socrates Global Parent Limited do not provide loan funding to BPPU. Furthermore, BPPU and the BPP Group have no external funding sources. There is however a Revolving Credit Facility in place where up to £10m can be drawn on if required. Given the strong track record of student intakes and recent cash flow generation, BPPU would, if required, be able to acquire external funding;
- The BPP Group has freehold property (and land) with a book value of £89m as at August 2018. It is the policy of the BPP Group that properties are owned by BPP Holdings Limited and there is an intragroup agreement permitting the University to use this property. If necessary, BPP Group could use these properties to fund the operations of BPPU and pay any debts due;
- BPP Holdings has sufficient Employers' Liability insurance, Public Liability insurance and Professional Indemnity insurance;
- The BPPU Board of Directors meets termly and monitors financial performance and key risks to ensure that BPPU remains financially sustainable and able to

service the student population. The most recent Board Meeting was on July 18 2019;

- The Audit Committee comprises two non-executive directors of the BPPU Board of Directors and the Chair of BPP Holdings, meets twice per year and exercises scrutiny and oversight of financial health, internal control, whistleblowing and fraud, and external audit.

Other possible risks that could potentially lead to institutional closure are discussed below.

## **1.2 Loss of Taught Degree-Awarding Powers**

We consider the likelihood of losing degree-awarding powers to be **very low**.

Following the gain of Taught Degree Awarding Powers (TDAPs) in 2007, BPP University has undergone scrutiny for University College title in 2010 and University title in 2013. Following the change of ownership in 2017, BPPU underwent external scrutiny by DfE, HEFCE and external legal advisors to confirm the University's continued compliance with the requirements for university title and degree-awarding powers. The University has also undergone two successful Quality Assurance Agency (QAA) institutional reviews in 2012 and 2017, respectively, and a 'commendable progress' outcome of QAA annual monitoring in 2016/17 and 'acceptable progress' outcome of QAA annual monitoring report in 2017/18.

In July 2019, the OfS confirmed an extension of 12 months to BPP University's TDAPs authorisation to allow time for due process to be established to inform the OfS's decision to grant BPP University TDAPs on an **indefinite basis**.

The proposed variation will enable the University to continue to award degrees up to 31 August 2020 and is designed to ensure continuity for the students studying at the University.

## **1.3 Withdrawal of Registration**

We consider the risk and likelihood of withdrawal of registration as **low**. BPP University has registration and continues to meet the requirements of annual monitoring, as confirmed by OfS and the DfE. The University is financially sustainable; complies with the requirements of SLC funding; subscribes to the QAA and OIA and complies with their expectations; complies with AP Student Record and Graduate Outcomes (HESA) reporting; participates in the NSS; makes submissions to Unistats and is compliant with the Prevent Duty. The University has recently (December 2018) undergone a successful QAA Annual Monitoring Visit which confirmed that the University is making acceptable progress with continuing to monitor, review and enhance its higher education provision since the December 2017 Higher Education Review (Alternative Providers). BPP University was successfully registered with the OfS on 15<sup>th</sup> October 2018 with no specific conditions.

## **1.4 Suspension or Revocation of Tier 4 Sponsor Licence**

We consider the risk of not being able to recruit international students as **very low** for the following reasons:

- BPPU had its Tier 4 Sponsor Licence successfully renewed in January 2017 (for a period of 4 years);
- Every May, BPPU passes the Basic Compliance Assessment with the UKVI (most recent was May 2019).
- BPPU takes its Tier 4 Sponsor duties very seriously by monitoring the metrics and ensuring compliance in all 3 categories (Refusal rate, Non-enrolment and Course completion);

- Tier 4 Sponsor compliance is reviewed by the University Board at each of its meetings;
- The UKVI has audited BPPU twice in the past 4 years (July 2014 and July 2017) and both audits were successfully passed;
- We have changed our internal strategy by restricting our recruitment in high risk regions;
- We use credibility interviews for applicants from medium risk regions. In these interviews we assess applicants' genuine reason for studying in the UK prior to issuance of a Confirmation of Acceptance to Study (CAS) letter.

### **1.5 Loss of Accreditation from a Professional, Statutory or Regulatory Body (PSRB)**

We consider the risk of non-continuation of study due to a loss of accreditation by a PSRB to be **low**.

BPPU has long standing relations with over 20 PSRBs for the professions it serves in the areas of law, business, accounting, management, nursing and other health-related disciplines. The University works closely with its PSRBs, understanding their requirements and anticipating and reacting quickly to any upcoming changes. In some disciplines, for example, in the changing landscape of legal education, BPPU is seen as a trusted adviser for the sector.

For programmes which are dependent upon the approval of a PSRB, the outcome of annual monitoring is shared with the respective bodies. Formal PSRB submissions, visits and audits are overseen centrally by the Dean of Academic Quality.

### **1.6 Disruption to BPPU Activity**

We consider the likelihood of a term-time programme disruption, save for very short-term issues such as extreme weather or minor IT issues, to be **low**. We consider this risk to be low as we use high-end facilities which are all either new or recently refurbished.

We have dedicated facilities teams and service providers who monitor and manage our property portfolio and ensure that maintenance issues are dealt with quickly, so they do not become disruptive events. Further, we manage our capital projects to ensure that centres are not disrupted and remain fit for purpose.

In relation to IT, we have dedicated IT systems with back-ups. We also use third-party technology which could be transferred to a new provider quickly. Leading and managing our IT provision is a Director of IT with a specialist team.

BPPU has business continuity and IT disaster recovery plans in place to ensure that the institution can keep operating if unexpected/unforeseen circumstances arise.

### **1.7 Closure or Change of Use of a BPPU Centre**

The risk to continuation of study due to closure or change of use of a BPPU centre is medium.

BPPU has 16 centres across England, most of which are multidisciplinary and often jointly used by other parts of the BPP Group. Some of these centres are owned by BPP Group and some are leased. As BPPU operates across many different centres, there

is a likelihood that some changes will be required in future to best optimise the usage of space and to ensure a positive student experience.

For example, from May 2018, we expanded our School of Business and Technology in our London Shepherd's Bush centre, from London City. London Shepherd's Bush offers more communal space, local accommodation and a wider range of local amenities. It is also a building that is owned by BPP Holdings and out of which the University has delivered programmes for many years. It is designated for SLC funding and Tier 4. This adjustment in location has been welcomed by the student population.

Risk mitigation to change of centre is discussed in Section 2.

### **1.8 Withdrawal or Suspension of Programmes**

The risk that students will be impacted by the withdrawal of programmes is considered **low**. We have a lean programme suite which is in line with our principles and strategy, and a commitment to teaching out programmes until each student has completed. The University has established procedures for the approval of programme suspension and withdrawal via the Education and Standards Committee and the Academic Council, which duly consider the impact on students and the arrangements for their continuation and completion with every programme withdrawal. In all instances, the University will continue delivering until the last student has completed and will support students with transfer to another programme or institution in line with the student transfer plan.

### **1.9 Inability to Deliver a Programme in a Subject Area**

The inability to deliver a programme in a subject area is **low**. The University's programme portfolio is aligned with the University academic strategy and is focussed on professional discipline areas in which the University has long established expertise and sector reputation, like law, accountancy and business.

In rare instances where the University decides to close a subject area, it would in all instances undertake the following:

1. Take all reasonable measures to teach out;
2. If (1) is not possible, to place students with an analogous provider;
3. Provide students with independent legal advice;
4. Offer students compensation depending on the outcome of (1) and (2), and the University's refund and compensation policy and
5. Offer guidance and counselling to students.

### **1.10 Transfer of Programmes to Another Provider**

The risk of transfer of a very small number of programmes to be delivered by another institution is **low**.

The University is considering ceding specific provision in subject areas that are not of strategic priority to third party providers under a teach out situation where all BPPU students continue on the same programmes, with the same staff and in the same premises until their programme completion. They will be awarded the BPPU awards for which they originally registered. Any third-party provider would operate under BPPU's academic regulations via a validation agreement, after approval by BPPU's Academic Council and Board of Directors. There would be no material changes for current students, but the programme(s) would not be open for future cohorts.

### **Closure of the College of Dentistry**

The risk of closure of the College of Dentistry (CoD) is **medium**.

The University entered into partnership with the College of Dentistry on 21st November 2018 for the delivery of the MClInDent programmes. The CoD operates under BPPU's academic regulations. The students remain students of BPP University until graduation with the provision of teaching services subcontracted to CoD. The teaching premises (Birmingham) are being let to CoD but would revert back to BPP University in the event of the closure of CoD. Should the CoD close, we would seek to contract back staff to BPP University unless there was a more favourable solution for BPP University students. It should be noted that the University does not expect the CoD to close however, the organisation is newly operating and currently working with a new validating University partner for future student intakes as stated in their original business plan.

Risk mitigation to transfer of programmes is discussed in Section 2.

### **1.11 Termination of Partnerships**

BPPU delivers a range of programmes with delivery and support partners. Where possible, we have diversified our partnerships so a programme is not reliant on one partner to continue. This reduces the impact of a programme failing due to partner closure. At the approval stage of every partnership a teach-out plan, in the event of failure, is articulated and approved by the Academic Council, which has a majority of expert, independent members. In general, our partnerships are stable and we maintain good relationships and so we assess the risk of partnership failure generally as **low**.

However, we are closing our endorsed provider, we have four overseas Endorsed Providers who provide support (such as physical learning communities; physical libraries; technology and study support) to specified BPPU online programmes, including undergraduate law and business. We would assess the risk to non-continuation of study, due to the termination of Endorsed Provider partnerships, as **medium**. It is emphasised that these in-country partners provide only access to premises and additional support on BPPU's otherwise self-contained online programmes, which are delivered and assessed wholly by BPP University. The delivery of these programmes is not in any way dependent on the Endorsed Provider support; however, there may be students who do not wish to continue study without the support of the Endorsed Provider, and we have agreed with our partners that they will continue to support students through to graduation.

### **1.11 Loss of Key Staff**

The risk that we are no longer able to deliver material components of our programmes due to loss of key staff is **low**.

We have teams teaching in most areas as part of a wider departmental structure. We mitigate against this risk by maintaining good networks in all subject areas so that we can draw in replacement tutors should the need arise. We are able to recruit associate faculty to teach in specialist areas and we provide them with extensive teaching support. We maintain a portion of our teaching base as flexible, to enable us to handle staffing shortage and manage demand peaks.

### **1.12 Changes to Programme Content**

BPPU does not anticipate any major changes to programme content and we therefore assess the risk of changes in content to students' continuation of study as **low**.

We are always seeking to enhance the experience of our students and therefore, in some cases, it is necessary to make material changes to our programmes. Changes to programmes are carefully managed through the University's programme review and approval processes. Every programme is validated for no more than five years before requiring further approval and every programme undergoes annual monitoring, which includes consideration of feedback from faculty, students and external examiners, to ensure that academic quality and standards are maintained. Minor and major modifications to programmes are managed through the Dean of Academic Quality and the Education and Standards Committee. Due regard is given to the impact on students and determination is always made on the date from which any changes would take place and the cohorts affected. Such decisions seek to protect students and prevent disruption to study. A communication plan to students is also agreed and students are invited to agree to any changes. Where a student does not consent to changes, they are taught out on the original validated version of the programme.

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

### **2.1 Closure or Change of Use of a BPP Centre**

The University's distributed flexible network mitigates against the risk of centre closure. In addition, as highlighted above, some of the centres are owned by the BPP Group so we are able to manage our property portfolio. Our approach would always be to teach our current students with minimal disruption to their studies. With 16 centres across the UK and the majority of programmes also validated for online delivery, in the eventuality of a centre closure, students would always be given the opportunity to transfer to another centre or to the online version of the programme. Individual cohort implications and students' personal circumstances would be taken into account and compensation offered, as appropriate per the University's refund and compensation policy embedded into the Student Terms and Conditions. If relevant, this would include reimbursement for travel costs, or partial refund if a student chooses not to agree to the change. In all instances, a student communication plan would be devised and all students affected would be invited to agree to the change. Proportionate compensation would be given for students who choose not to accept the new proposition.

It is emphasised that such measures would be undertaken with due academic consideration, through all appropriate University committees, and Schools, Academic Quality, Legal, Estates and Finance would all be involved to ensure a smooth transition for students and minimal disruption. In addition, BPPU has DfE, SLC and Tier 4 designation across many of its centres and its online provision so students could be accommodated. The University would notify all these bodies of changes to location.

For example, in June 2018, we closed our Liverpool centre when the building's lease expired. Our decision not to renew the lease was student-centred as, due to the low number of students in Liverpool, the senior academic leadership of the University took the view that a centre of this size was no longer able to deliver an equivalent experience. A detailed analysis was undertaken of the effect on each cohort affected; formal consideration and approval was sought from all relevant University Committees, including the Law School Board, the Education and Standards Committee, the Academic Council and the Board of Directors; and a detailed student communication strategy was devised, alongside an agreed compensation package.

The following specific steps were undertaken:

- BPPU offered to transfer affected students to our Manchester centre to complete their studies;
- BPPU offered a comprehensive compensation package, to financially support students with the additional costs of moving centre, bespoke to their individual needs and responsibilities;
- BPPU offered support and guidance to help students come to the best decision for their circumstances;
- BPPU will continue to run assessments in Liverpool until students have completed their studies;
- BPPU has offered full refunds to students who are unable to complete their studies in Manchester.

## **2.2 Transfer of Programmes**

If BPPU enters into a validation agreement with a third party, all relevant staff would transfer over and new students would only be registered with BPPU for an agreed period. Programmes would continue to be taught by the same staff, who would ultimately become employees of the third-party provider.

All current students will continue to be taught on the programmes they enrolled, by the same staff, under the same academic regulations and receive an award from BPP University. BPPU will continue to award the degrees and will maintain responsibility for academic standards under its existing governance structure and regulatory framework. Access to all BPPU facilities and services will remain in place for all BPPU students so that any disruption that students would experience would be kept to a minimum and under review.

Students will be taught under a subcontracting relationship between the University and the third-party provider, as allowed in our student terms and conditions.

## **2.3 Termination of Partnerships**

We are committed to ensuring that each learner can complete their studies and all students are BPPU students. We will protect students by:

- Supporting all students to continue on their programme through existing support mechanisms;
- Working with partners to reach an agreement that they will continue to support BPPU learners during the teach-out period;
- Offering students, the opportunity to study, subject to visa requirements, at a UK centre to complete their studies;
- Offering and supporting students with the option to transfer to an analogous programme delivered by another awarding body.

## **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**

Our Student Terms and Conditions for an acceptance of an offer made by BPPU include our refund and compensation policy (specifically set out at clauses 6.1 – 7.14) which includes provisions for refunds, compensation for maintenance and travel, and bursaries, which can be found [here](#) (*hyperlink to our website*).

We are able to meet the financial implications of our refund and compensation policy as highlighted in Section 1. In summary, the University has cash reserves which would be more than sufficient to provide refunds and compensation for those students for whom we have identified an increased risk of non-continuation of study. The University also has insurance provision in place.

Furthermore, given that there is currently no external debt in BPPU along with the strong track record of student intakes and recent cash flow generation, BPPU would, if required, be able to acquire external funding. In addition, the BPP Group's property portfolio could be used, under an intragroup agreement, to fund the refund and compensation policy.

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

**4.1** All iterations of this Student Protection Plan (SPP) have been written in consultation with stakeholders, including students. The Students' Association takes a leading role in drafting this section of our SPP:

- BPPU held a dedicated SPP focus group with a large number of students in April 2018. Student feedback has been incorporated into this document.
- The SPP was further discussed at the Students' Association's Board of Governors meeting in April 2018 where the President of BPP Students' Association and elected student representatives were able to provide further feedback on the draft SPP. The Students' Association team including the incoming Student President reviewed this document at their team strategy day on 6 August 2019 and the Students' Association unanimously support and endorse the wording of this SPP.

**4.2** We have publicised the SPP to current and future students, by:

- Placing it on the BPPU website [here](#). This will be clearly signposted so that it is easy to find by current and future students;
- Including it on the student Virtual Learning Environment (VLE);
- Including reference to it in student induction, as requested during the student focus group;
- Including reference to it in the hard-copy Student Handbook incorporating the Student Induction Guide which is given to all students at registration. A PDF copy of this guide is also published on the VLE and on the Students' Association website;
- The SPP will also be signposted on the website of the Students' Association.

**4.3** The SPP will be publicised to staff through:

- Inclusion at staff inductions for new staff;

- Internal communications to all staff;
  - BPPU intranet.
- 4.4** The SPP is reviewed annually by the Education and Standards Committee which is chaired by the Deputy Vice-Chancellor and has among its members, two student representatives and the President of the Students' Association. The Education and Standards Committee reports to the Academic Council which is the most senior academic authority of BPPU. The Education and Standards Committee has oversight of BPPU compliance with consumer protection legislation.
- 4.5** Students will be involved in any changes or updates to the SPP via focus groups and through our termly Student Staff Liaison Committee meetings. Students are also on all Boards and Committees and will have sight of updates as they progress through the Boards and Committees of the University. The Students' Association will also be fully involved in any future updates to the SPP.
- 4.6** We will inform our students if there are to be material changes to their programme via email and by notices on the Virtual Learning Environment at least 3 months' in advance, where possible. Where practicable, students will be able to meet their Programme Leader, Personal Tutor or Programme support team face to face to discuss their individual circumstances.
- 4.7** If the University needs to activate the SPP, internal scrutiny and requisite approvals on the implementation and communication strategy will be sought from the Academic Council and Board of Directors. The implementation would be overseen by the Vice-Chancellor's Office. Affected students would be contacted at the earliest opportunity, with a proposition which would seek to protect the interests of students and offer solutions and/or compensation according to the situation and students' individual circumstances. The OfS and other relevant regulators will be promptly notified and consulted as, appropriate.
- 4.8** The Students' Association will be fully engaged, and the Independent Welfare and Advice Team will be on hand to support students as necessary if we need to implement the measures in our SPP. Support and counselling are also available from the Inclusion and Learning Support team to protect all students' wellbeing.