



**saint  
martin's**  
institute of  
higher education

STUDIED LOCALLY, VALUED GLOBALLY

# COMMERCE

# PROSPECTUS



2024/25

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**OUR GRADUATES  
ARE EQUIPPED  
WITH THE RIGHT  
BALANCE OF  
ACADEMIC  
CONTENT AND  
INDUSTRY  
EXPERIENCE**

## Message By The Principal

Thank you for showing interest in Saint Martin's Institute of Higher Education. The Institute is a licensed higher education institution by the Malta Further and Higher Education Authority, with awarding powers for the Malta Qualification Framework levels 5, 6 and 7 that correspond to Diploma, Degree and Master programmes.

This is indeed a very exciting time in a student's life which will undoubtedly shape a considerable part of a student's future, since it is the foundation of a career progression. We hope to be able to assist you in choosing wisely by investing your time and commitment carefully in order to maximise potential and shine in the various fields of study included in this prospectus.

We take our role very seriously at Saint Martin's Institute of Higher Education. We have inculcated a nurturing culture, understanding that we need to be role models in our respective field of study that will see them through their future. We follow the four principles of education in our pedagogy namely learn through knowledge assimilation, learn by participating in projects that allow students to practice what they learn together with others to build teamwork capabilities and build personality including soft-skills sought after by employers.

At Saint Martin's Institute of Higher Education we do our utmost to ensure that students excel in their chosen paths, focusing on each student's needs in order to mentor and form them in readiness for their

subsequent career. The Institute has built its reputation on exceptionally high achievements of its students graduating from the world-renowned University of London. The Institute is a Recognised Teaching centre for the University of London in Malta, offering Maltese and international students the possibility to read for degrees conferred by this prestigious University as from the year 2000. Our twenty year apprenticeship has meant that the Institute is built on solid foundations of quality assurance, as overseen by the University of London Directorate for Quality Assurance. Education is an intangible, and our policy to prepare students to be examined by an external examination body, illustrates our acumen in preparing students to unquestionable international standards.

The programmes included in this prospectus are crafted to ensure the right balance of academic content and industry appreciation enabling our students to not only enhance employability potential, but will also be in a position to contribute effectively to their organisation.



PRINCIPAL  
**Charles  
Theuma**





**STUDIED LOCALLY,  
VALUED GLOBALLY**

**STUDENT  
CENTRED  
LEARNING**

**Our Vision**

Saint Martin's Institute is an educational establishment, with the primary objective being the advancement of student achievement through intellectual, moral and social education, unlocking the students' potential to develop academically and psychologically.

Academically we aim to provide quality tuition with individual attention to each student concurring with a student centred philosophy of comprehensive education. We aim to assist with our students' character development and behaviour. Ultimately we aim to teach through example by strict adherence to a professional attitude towards learning.







# Department of Business, Entrepreneurship & Finance

It is with immense pleasure that I welcome you to the Business, Entrepreneurship and Finance Department at Saint Martin's Institute of Higher Education.

At SMI we do our utmost to ensure that our students excel in the paths, which they have chosen, to craft their future. Our programmes are specifically designed to ensure that our graduates are equipped with the right balance of academic content and industry appreciation, such that one may not only enhance employability potential, but will also be in a position to contribute effectively.

We currently offer an undergraduate level 5 diploma which offers a sound preparation in International Business and Marketing. Upon successful completion of the level 5 diploma, the student may seek to proceed to read for a level 6 undergraduate degree by studying in Malta at SMI, whilst being examined by the University of London and thus achieving a bachelor's degree conferred by this prestigious global University. In addition to this, and a feather in our cap, is the fact that our Level 6 programmes are academically led by world-renowned colleges such as the Royal Holloway University.

This is indeed a very exciting time in your life, which undoubtedly will shape a considerable part of your future. Choose wisely, and invest your time and commitment carefully so that you can maximise your potential and shine in the field you enjoy working and developing in.



HEAD OF DEPARTMENT  
Dr Alessandra  
Theuma

**STUDENT  
ACHIEVEMENT  
THROUGH  
INTELLECTUAL,  
MORAL AND  
SOCIAL  
EDUCATION**



# Diplomas

MQF LEVEL **5**

**DEPARTMENT OF  
BUSINESS, ENTREPRENEURSHIP & FINANCE**

Diploma in Entrepreneurship



# Diploma in Entrepreneurship

FOR MORE INFO VISIT  
[STMARTINS.EDU/5B\\_ENT](http://STMARTINS.EDU/5B_ENT)

MQF LEVEL **5**  
QUALIFICATION

TOTAL CREDITS: 60ECTS

DURATION: Full time / Part time  
*minimum* **1 Year** / **2 Years**  
(9 Months) / (18 Months) 

Conferred By:



## Progression

BSc (Hons) Business  
Administration with:

*International Business*

*Marketing*

The Diploma in Entrepreneurship aims to provide learners with the requirements of setting up their own business, as well as appreciating the strategic decisions when running a business from start-up to maturity.

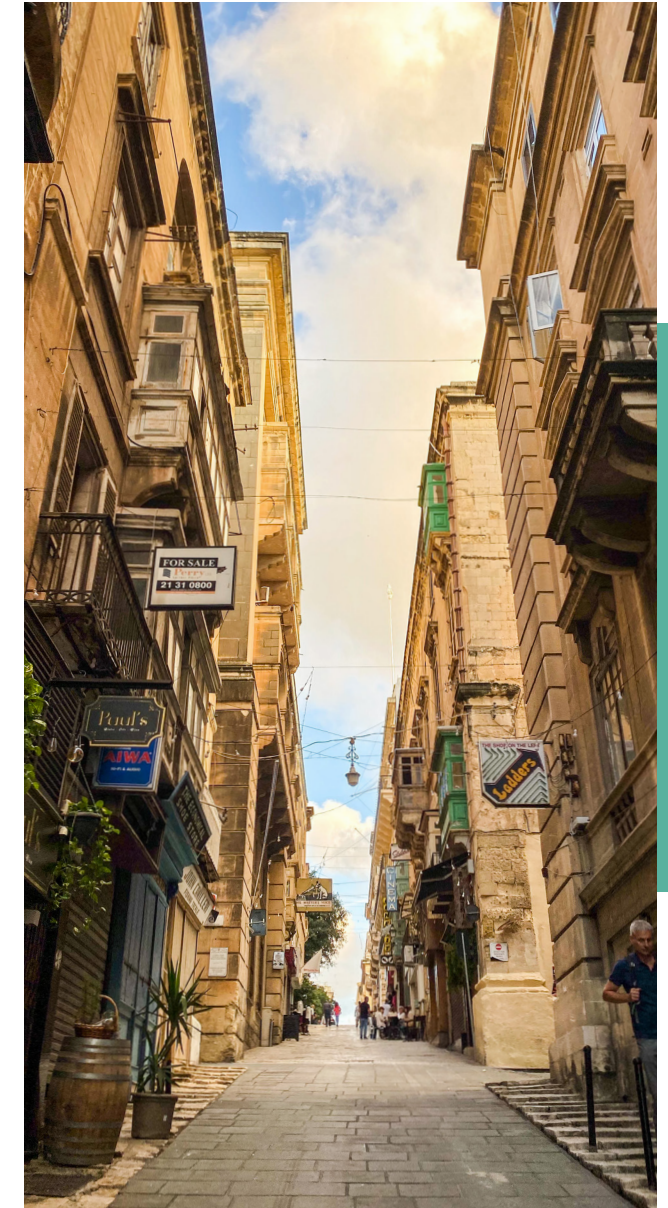
As a graduate of the diploma, the learner will be able to:

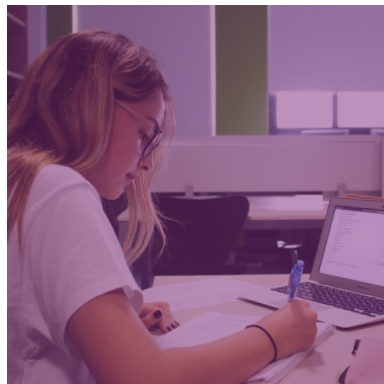
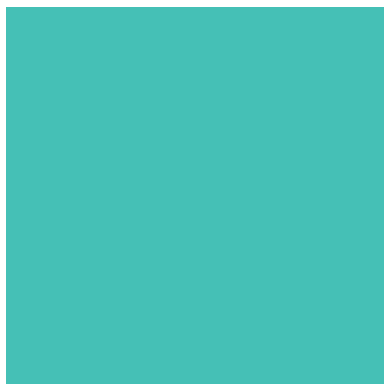
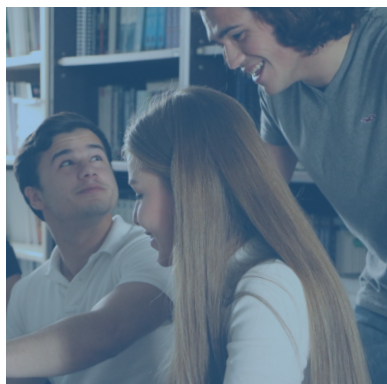
- set up a business, be it a limited liability company or non-governmental organisation, develop an innovative product or service and sell it at a profit to an identified market;
- carry out market research, check for feasibility and develop an investment proposal;
- acquire a sound knowledge of the workings of an organisation and the various elements impacting from within as well as from the environment;
- gain skills to participate in an already established organisation, adding value to the main competences of the organisation;
- analyse industry profitability and identify main characteristics to make a business successful;
- understand business creation and management from an innovative and proactive perspective.

Students enrolled in this programme are to register for the **Junior Achievement Young Enterprise – Start Up Competition (JAYE)** which is a component of the Diploma. A membership fee applies and must be settled at the beginning of the academic year.

## SUCCESS IS THE QUALITY OF YOUR JOURNEY

STUDIED LOCALLY, VALUED GLOBALLY





# Degrees

MQF LEVEL 6

## DEPARTMENT OF BUSINESS, ENTREPRENEURSHIP & FINANCE

BSc (Hons) Business Administration with International Business  
BSc (Hons) Business Administration with Marketing



# BSc (Hons) Business Administration with International Business

FOR MORE INFO VISIT  
[STMARTINS.EDU/6B\\_IB](http://STMARTINS.EDU/6B_IB)

MQF LEVEL **6**

TOTAL CREDITS: 180ECTS

DURATION: Full time  
*minimum* **2 Years**  
(18 Months) / Part time  
**3 Years**  
(27 Months)



Conferred By:



## Job Opportunities

Internationalisation Manager  
Strategic Manager  
General Manager  
Business Analyst  
Entrepreneur

Business has gone global, and graduates need to perform in an internationalised world. The BSc (Hons) Business Administration with International Business, provides the necessary competences demanded by firms that operate in the global market. The degree covers areas such as international strategy, globalised value and supply chain management, international marketing and human resources management, innovation management, finance, and entrepreneurship.

As a graduate of the degree, the learner will be able to:

- understand management-related problems, and how to use conceptual tools to analyse and evaluate management issues;
- converse with the historical, political, cultural and institutional forces shaping modern business;
- engage with case material in a stimulating learning environment in order to be able to reach sound decisions based on reasoning and logic;
- illustrate skills and competencies in creative thinking and decision-making capabilities;
- understand the challenges of internationalised business organisations;
- adapt learning to practice in the work environment.

# BSc (Hons) Business Administration with Marketing

FOR MORE INFO VISIT  
[STMARTINS.EDU/6B\\_MKT](http://STMARTINS.EDU/6B_MKT)

MQF LEVEL **6**

TOTAL CREDITS: 180ECTS

DURATION: Full time  
*minimum* **2 Years**  
(18 Months) / Part time  
**3 Years**  
(27 Months)



Conferred By:



## Job Opportunities

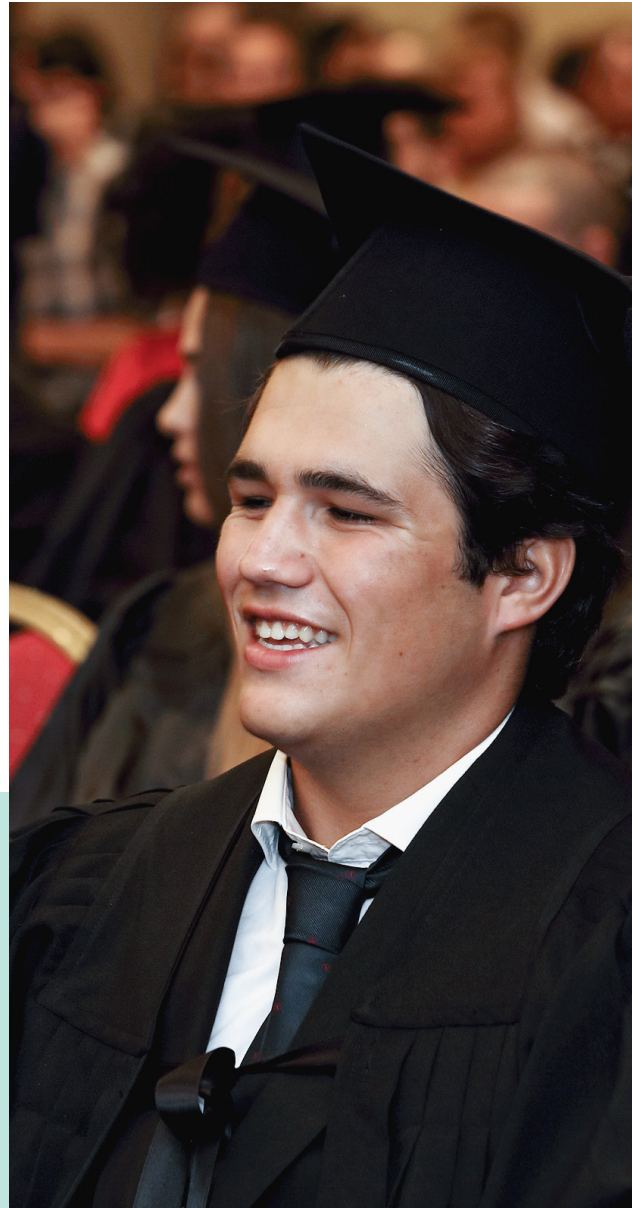
Marketing Manager  
Campaign Manager  
Advertising Strategy Manager  
Marketing Agency Account Manager  
General Manager

Marketing is a social science that emphasises the social and cultural dimensions of marketing practices. The focus of the degree delves into the technical approaches and historical developments that have shaped contemporary consumer markets. The Marketing specialisation provides students who aim for a marketing career the ability to understand consumers and realise efficient means of communication. Areas such as marketing strategy in contemporary marketing environment, consumer and organisational buyer behavior, marketing segmentation, targeting and positioning, customer relationship marketing, branding and product development, advertising and promotion, pricing and distribution and corporate social responsibility together with brand activism are covered.

As a graduate of the degree, the learner will be able to:

- use conceptual tools to analyse and evaluate marketing management issues;
- converse with the historical, political, cultural and institutional forces shaping modern marketing procedure;
- illustrate skills and competencies in creative thinking and decision-making capabilities based on contemporary marketing issues;
- build and understanding through discussion of the challenges facing marketing managers in SMEs and international business organisations;
- adapt learning to practice in the work environment.

# A METHODOLOGY OF SUCCESS



## Learn how to learn

Although all four principles, as proposed by Delors, should have equal weighting, the ability of an individual student to learn independently is given even more importance at Saint Martin's Institute. It is not enough that the faculty oversees the development of a student through the programme to prepare for a job or a career change. It is the creed of the Institute that a

student develops into any requirements of the future, thus becoming a life-long learner and is consequently employable over the long term. The transfer of knowledge is done through scheduled lectures and tutorials, supported by materials available over the Saint Martin's Institute virtual learning environment. Students will be assessed through unseen written examinations and home assignments to help the faculty gauge the absorption of knowledge by the student and the ability to apply the knowledge in real life scenarios.



*"Apart from the academic knowledge which I acquired throughout my three years at Saint Martin's, I also gained invaluable presentation, negotiating and team building skills as a member of the Saint Martin's Institute Student Council for two consecutive years holding the office of President of the council in the final year. This experience together with my studies formed my character and prepared me better to corporate life which I am now experiencing after joining Grant Thornton upon completion of my studies."*

**MY EXPERIENCE AT SMI MADE ME FEEL  
PART OF A FAMILY AND HELPED ME  
BECOME THE ADULT I AM TODAY.**

GRADUATE  
Mariah  
Gatt





# Entrance Requirements

**An applicant must normally be at least 16 years of age on or before the SMI Autumn Trimester examination session, which normally takes place in December, in the year of registration and must be in possession of:**

- A minimum of four ordinary level passes, including Mathematics and English at SEC grades 1 to 5 or grades A to C in the case of GCE/GCSE.
- International equivalents to the above requirements will be considered and the decision taken at the discretion SMI.
- All students are required to attend an interview set up by the Saint Martin's Admissions and Advisory Board (SAAB).
- Students, who do not hold an ordinary level qualification in English Language, must provide proof of competence in English, such as a recognised test of proficiency, which is acceptable to the Institute. We normally accept IELTS with an overall grade of 5.0.

## Maturity Clause

Students who are 21 years and over and do not meet the minimum entry requirements, may apply for the MQF level 5 diploma subject to having passed a recognised MQF Level 3 qualification and have at least two years relevant uninterrupted full-time employment. In addition to this, students must successfully complete the Mathematics Admission, with a minimum grade of 50%, during the Autumn Trimester Examinations in order to be eligible to continue their studies.

## Automatic Recognition of Prior Learning

Automatic RPL means that you are not required to take a particular course(s) as part of your degree because in the University's opinion, you have already covered a similar syllabus as part of a previous qualification, at the same level, depth and breadth. This is also known as credit transfer. The Saint Martin's MQF Level 5 diplomas have been awarded automatic RPL by the University of London (UOL) and hence students who opt to read for a UOL MQF Level 6 degree will be able to progress to Level 2 of the respective degree. *RPL credits are not granted for any unit of the diplomas conferred by Saint Martin's Institute of Higher Education and any requests will not be entertained.*

## Target Group

The full-time programmes are ideal for students who have completed their ordinary or advanced level education (normally ages 16 to 20) and wish to progress to an MQF Level 6 programme, through a portfolio of MQF Level 5 homegrown qualifications. Our programmes are also offered in the evening (normally from 6pm to 8pm) for mature students who are in full-time employment (normally ages 21+) and would like to further their studies.

# Programme Details

## European Credit Transfer System (ECTS)

ECTS is intended to harmonise the further and higher education systems throughout the European Union. Each one ECTS is equivalent to 25 hours of learning, 5 hours of which are face to face with a tutor. In higher education, full-time students are expected to invest in 60 ECTS in one academic year, which means 1500 hours of learning, out of which 300 would be face to face classes. According to the Malta Qualification Framework (MQF), an MQF level 5 diploma consists of 60 ECTS and an MQF level 6 undergraduate degree consists of 180 ECTS.

## Duration of Studies

Students may complete the MQF Level 5 diploma over a minimum period of one year on a full-time basis and a minimum period of two years as an evening student. Those who wish to continue with their studies, will require a further minimum duration of two years on a full-time basis and a further minimum duration of three years as an evening student.

## Assessment

Every study-unit is assessed through a combination of courseworks and examinations. All examinations are normally scheduled in-person during office hours.

## Inclusive Practice

Saint Martin's Institute of Higher Education is committed to offering quality tertiary education to all students with their respective needs. SMI will make every reasonable effort to make sure that the experience of studying with us is rewarding. The Institute offers fully accessible premises.

# Fees

The below application & registration fees are payable by ALL students registered with Saint Martin's Institute of Higher Education depending on the mode of study selected:

	Full-time	Part-time
<i>Application Fee (one time non-refundable)</i>	<b>€125</b>	<b>€125</b>
<i>Registration Fee (one time non-refundable)</i>	<b>€950</b>	<b>€480</b>
<i>Diploma MQF level 5 (Tuition &amp; Examination Fees)</i>		
<i>Course over 1 year</i>	<b>€6,284</b>	/
<i>Course over 2 years</i>	<b>€4,185/year</b>	<b>€1,566/year</b>
<i>Degree MQF level 6 (Tuition &amp; Examination Fees)</i>		
<i>BSc Year 1</i>	<b>€6,284</b>	<b>€2,416</b>
<i>BSc Year 2</i>	<b>€6,284</b>	<b>€2,416</b>
<i>BSc Year 3</i>	/	<b>€2,416</b>
<b>Total including 1 year Diploma</b>	<b>€19,927</b>	/
<b>Total including 2 year Diploma</b>	<b>€22,013</b>	<b>€10,985</b>

**A non-EU administration charge of €1500 per annum will apply.**

The Institute offers the opportunity to EU students to pay the annual tuition fees on a monthly basis, payable by the 10th of each month in advance. The fees quoted above are subject to annual review by the Institute. Students who resign following the start of the programme will incur a penalty of 25% of the EU tuition fee due for a single academic year, which will be decreased by the value of payments offered up to date of resignation. Students who default in two monthly payments will need to effect payment via direct debit and incur any additional administrative fees in doing so.

Non-EU students requesting a student visa are expected to settle the full fee before the start of the academic year due to visa requirements. No refunds are made following the start of the academic year should the student decide to resign or a VISA is refused by the Maltese Authorities because the student withholds critical information from the Institute.

Students opting to read for the University of London degree are required to settle the respective University of London registration and examination fees separately and directly with the University. These fees may be attained through the University's own website <http://www.londoninternational.ac.uk/>.

\* Terms and Conditions Apply

## Studies Plus<sup>+</sup>

The BOV Studies Plus<sup>+</sup> loan offers students a maximum of 5 years interest and repayment free financing to meet institute fees, and other study-related costs. The loan is repayable after graduation.

## Stipend & Maintenance Grant\*

The Government of Malta offers full-time students monthly stipend and grants payable under the Malta Government Undergraduate Scheme (MGUS). This also applies to EU students who have been residents of Malta for the previous five years. Students are required to refer to the link provided for further details regarding eligibility and conditions related to the scheme. [https://www.servizz.gov.mt/en/Pages/Education\\_Science-and-Technology/Education-Services/Scholarships/WEB573/default.aspx](https://www.servizz.gov.mt/en/Pages/Education_Science-and-Technology/Education-Services/Scholarships/WEB573/default.aspx)

## Get Qualified Scheme\*

The Get Qualified Scheme will reimburse a maximum of 70% or the maximum amount which is capped per MQF Level, whichever the higher, of the total fees paid. The amount will be refunded over a period of ten years upon successful completion through income tax credit, applicable to both MQF Level 5 and MQF Level 6. The scheme applies to both EU and third country students and is conditional on the student being employed in Malta. Parents who are employed and pay income tax in Malta are able to benefit from the tax rebate scheme instead of their child if they are paying the tuition fee on behalf of their children.

## Other Costs

In addition to the fees payable to the Institute, the student needs to budget for the cost of textbooks (SMI provides guidebooks but students are encouraged to purchase other reference textbooks) and a laptop/computer with internet access.



**EXCELLENCE  
IS THE KEY  
THAT OPENS  
SUCCESSSES'  
DOOR**



## Malta Further and Higher Education Authority

The Malta Further and Higher Education Authority (MFHEA) was launched on the 8th January 2021 after the revised Education Act came into force on the 1st January 2021. The MFHEA is set up to foster the development and achievement of excellence in further and higher education in Malta through research, effective licensing, accreditation, quality assurance, and recognition of qualifications established under the Malta Qualifications Framework.” (Source: Chapter 327, Education Act).

The Authority is an independent, transparent, and international authority focused on providing accreditation to further and higher educational institutions and their courses of study, assures quality standards are adhered to and provide recognition of obtained national and international qualifications.



**THE BEST WAY TO PREDICT  
YOUR FUTURE...**

**... IS TO CREATE IT**









**SAINT MARTIN'S INSTITUTE OF HIGHER EDUCATION**  
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