



COMMERCE

Diplomas Regulations

Programme Specifications and Regulations

2024/2025

1.0 General

The Saint Martin's Institute of Higher Education Diplomas (referred to as SMI) consist of four (4) units spread over a minimum period of one year, with the exception of the Diploma in Management and Leadership which consists of four and a half (4.5) units. The structure of the Diplomas provide flexibility to our students to gain a better understanding of a number of disciplines during the first year of studies and consequently will be in a better position to choose the specialisation they want to pursue. The Foundation Level (MQF Level 5) units provide a strong foundation in quantitative, management, accounting, finance, entrepreneurship and marketing subjects and are the ideal stepping stone to the Advanced level units (MQF Level 6), which may be selected should the student wish to pursue a Degree Programme.

2.0 MQF Level

The Diplomas are conferred by SMI and are pegged at Level 5 by Malta Further and Higher Education Authority (MFHEA).

3.0 Language of Study and Assessment

The language of study and assessment for these programmes is English.

4.0 Mode of Study

4.1 Students are required to attend a full or part-time course of instruction at SMI in order to attempt the examinations.

4.1.1 The full-time academic year is spread over a total of thirty (30) weeks, ten (10) weeks for the Autumn semester (until the Christmas recess), 10 weeks for the Winter semester (until the Easter recess) and ten (10) weeks for the Spring Semester until the end of the academic year (30th June).

4.1.2 In the case of full units (15 ECTS), a minimum of three hours of lectures are normally scheduled per week, whilst tutorials are scheduled throughout the academic year. The tutorials are scheduled according to the lecturers' needs.

4.1.3 In the case of half units (7.5 ECTS), a minimum of two hours of lectures are normally scheduled per week, whilst tutorials are scheduled throughout the academic year. The tutorials are scheduled according to the lecturers' needs.

4.1.4 In the case of part-time units, two hours of lectures are normally scheduled per week, whilst tutorials are scheduled throughout the academic year. The tutorials are scheduled according to the subject lecturers' requests.

4.1.5 The provisions of the foregoing bye-laws shall apply mutatis mutandis to units followed on a part-time basis, and subject to such changes as may reasonably be deemed by the Saint Martin's Admissions and Advisory Board (referred to as SAAB)¹ as necessary due to the part-time nature of the course of study.

¹ Or any other board constituted by Saint Martin's Institute of Higher Education to offer academic direction.

5.0 Structure

5.1 Each Diploma consists of four (4) full compulsory units (or the equivalent) with the exception of the Diploma in Management & Leadership which consists of four and a half (4.5) compulsory units (or the equivalent). For further details, please refer to **Appendix 2 – Unit Structures**.

5.2 Students registered for any one of the Diplomas offered by SMI, will not be allowed to transfer their registration between these diplomas after **30 November** in the first year of their registration.

5.3 From a student's effective date of registration, the minimum and maximum period of registration is one and three years respectively. Registration may be extended, subject to SMI's approval and payment of applicable fees. Study materials are made available after registration is completed and the respective fees are settled.

5.4 Accreditation of Prior Learning (APL) credits are not granted for any unit for these Diplomas.

5.5 The total credits for the award of the Diploma are 60 European Credit Transfer System (ECTS)², with the exception of the Diploma in Management & Leadership which carries 67.5 ECTS.

6.0 Entrance Requirements

6.1 An applicant must normally be at least 16 years of age on or before the SMI Autumn Semester examinations (December) in the year of registration and must be in possession of:

6.1.1 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 or equivalent. Successful completion of ECDL will be treated as an ordinary level.

6.1.2 Students wishing to pursue the University of London Degrees in Accounting & Finance OR Banking & Finance OR Business & Management OR Economics and Management must possess six ordinary level passes, including Mathematics and English at SEC grades 1 to 5 or grades A to C in the case of GCE/GCSE or equivalent. Successful completion of ECDL will be treated as an ordinary level.

6.1.3 International equivalents to the above requirements will be considered and the decision taken at the discretion of SMI.

6.1.4 All students are required to attend an interview set up by the SAAB³ and attempt the English Placement Test (and/or any other subject matter that SMI may decide to include from time to time), which is normally scheduled during a period which coincides with the start of the programme of studies.

6.1.5 Students who do not hold an ordinary level qualification in the English Language must provide proof of competence in English, which is acceptable to SMI. A test of proficiency is required and may be demanded.

² *The European Credit Transfer System (ECTS) is a system adopted by the European Union authorities to determine the value of a learning experience of a student at every level. 60 ECTS is equivalent to 5 contact hours to every credit which may include formal lectures, tutorials, supervised group work and other learning activities which are under the guidance of a lecturer and 15 hours of student self-study.*

³ *Ibid.*

Maturity Clause

6.1.6 Students who are 21 years and over and do not hold a recognised MQF Level 3 qualification **or** have not successfully completed the minimum number of MQF Level 3 qualifications noted in section 6.1, are eligible to apply subject to having at least **two** years relevant uninterrupted full-time work employment

7.0 English Language Placement Test

7.1 As noted in section 6.1.3, prospective students are required to attempt the English Language Placement Test (and/or any other subject matter that SMI may decide to include from time to time) in order to be eligible for the award of the respective Diploma.

7.2 The test is normally scheduled between the second/third week of October.

7.3 The purpose of the test is to ensure that students have the required level expected at Level 5 programmes. Students, who do not reach the level expected, will be supported by means of additional sessions throughout the academic year. Attendance and participation to these sessions is **compulsory**.

7.4 International students registered for any of the SMI Diplomas **MUST** attend **compulsory** English Language sessions throughout the academic year.

8.0 Students with Special Needs and/or Specific Access Requirements

SMI welcomes applications from prospective students with special needs and will make every reasonable effort to make sure that their experience of studying with SMI is rewarding. The support we can offer may include specific requirements during day-to-day lectures and tutorials, special examination arrangements or the provision of study materials in an alternative format.

Examples of such provisions may include:

- Large print question papers
- Special seating
- Extra time
- Use of an amanuensis
- Use of a word processor
- Breaks during the examination
- Permission to take food into the examination hall

An application form must be completed by the applicant and submitted to the Registrar, together with the relevant support documentation for assessment by SAAB⁴.

9.0 Attendance Requirements

9.1 SMI has strict rules about attendance. A student is required to attend at least 80% of lectures for each unit in order to be allowed to sit for SMI examinations. An attendance report is sent on a monthly basis by mail to all students. Upon return from absence due to sickness, a medical certificate must be

⁴ *Ibid.*

submitted to the Registrar and the attendance record will be updated accordingly. Absenteeism due to illness will count towards the 20% allowable absenteeism. SMI has the right to bar students from sitting exams if this requirement is not fulfilled.

9.2 Temporary leave of absence is allowed only in extreme circumstances and will be allowed only after written permission has been granted by SMI Registrar. The attendance requirement as per 9.1 will apply in such circumstances.

9.3 A student may seek to postpone the completion of part of the programme for the next intake of the programme. If a student is absent for more than the stipulated time, SMI may force the student into an extension of the programme.

10.0 Latecomers

Students arriving more than 10 minutes late for the respective lecture will be marked 'absent' on the attendance sheet even if a lecturer opts to allow the student to attend class. The lecturer has the prerogative not to allow the student to sit in class if a student is 10 or more minutes late **according to the lecturer's time piece.**

11.0 Assessment Method

11.1 The Diploma is awarded to students who achieve a minimum of 40% of the available marks of all four components taken together.

11.1.1 The final assessment for a **full unit** (15 ECTS) will be computed using the following weighting system:

- 15% of the final marks will be composed of the average of the marks awarded for the assignments submitted by the student throughout the academic year;
- 15% of the final marks will be composed of the marks attained for the Autumn semester examination;
- 15% of the final marks will be composed of the marks attained for the Winter semester examination;
- 55% of the final marks will be composed of the marks attained for the Spring semester examination, which will constitute as the final examination.

11.1.2 The final assessment for a **half unit** (7.5 ECTS) or less will be computed using the following weighting system:

- 7.5% of the final marks will be composed of the average of the marks awarded for the assignments submitted by the student throughout the respective semester;
- 15% of the final marks will be composed of the marks attained for the semester examination;
- 27.5% of the final marks will be composed of the marks attained for the Spring semester examination, which will constitute as the final examination.

11.2 Each full unit (15 ECTS) is examined through a minimum of three home/class assignments and three unseen written examinations, including a final examination. The duration for the semester examinations is no less than two hours, whereas the final examinations is no less than three hours.

11.3 Each half unit (7.5 ECTS) is examined through a minimum of one home/class assignment and one unseen written examination of a duration of no less than two hours, excluding a final examination.

11.4 All examinations will be based on the syllabi that are current for the year of the examination concerned.

12.0 Examinations Schedule

Examinations for the Diploma are through timed unseen written papers.

The following examinations are normally scheduled throughout the academic year as follows:-

Autumn Semester Examinations	December
Winter Semester Examinations	March
Spring Semester Examinations	June
Summer Semester Examinations	July

12.1 Re-sits will be offered for **ONE** examination paper only with a priority for the final examination.

12.2 Should a student pass the final examination, however does not achieve the required pass mark of 40% to successfully complete the unit, the student will be allowed to re-sit **ONE** examination paper (Autumn or Winter Semester examination).

12.3 Re-sit examinations are normally scheduled in July.

12.4 Re-sits will NOT be offered to students who achieve less than 30% in their cumulative total marks.

12.5 Re-sits will NOT be offered to students who do not satisfy the attendance requirement throughout the academic year.

12.6 A re-sit examination fee of €30.00 applies per unit and the student is required to settle the fee prior to attempting the re-sit examination.

12.7 Tutorials in preparation for the re-sit examination sessions are scheduled by SMI at an additional charge. SMI normally provides 10 hours of revision per subject, depending on the number of students registered for the sessions. These sessions are not mandatory.

13.0 Assignments Schedule

13.1 The summative assignment must be uploaded online on the SMI Virtual Learning Environment (VLE) by latest midnight GMT on the following dates:

November	Autumn Semester Deadline
January	Winter Semester Deadline
February	Winter Semester Deadline
April	Spring Semester Deadline
May	Spring Semester Deadline
July	Summer Semester Deadline
August	Summer Semester Deadline

13.2 Students who do not submit their assignment by the stipulated deadline, will have their mark reduced by 10% of the maximum mark available and will only be given an extension of five days.

13.3 Students who do not submit their assignment will normally receive a mark of zero.

14.0 Materials Permitted in the Examination Room

14.1 A student must not, unless expressly permitted by the examiners, bring to an examination room any blank paper, books, dictionaries, notes, any form of recording device (including mp3/mp4 players) or any pencil cases.

14.2 All books and papers not approved for use in the examination, along with any spare personal belongings brought to the examination, must be left in such part of the room as the invigilator directs.

14.3 SMI does not guarantee safekeeping of students' possessions in any circumstances, inside or outside examination rooms. Students concerned about the security of their possessions during examinations will need to make alternative arrangements for their care, or ensure that they do not bring these possessions on days when they are required to attend examinations.

14.4 A student may not bring into an examination an electronic calculator except by the direction of the examiner. Any calculator permitted to be taken into the examination room must be hand-held, self-powered and noiseless. It must not make use of an audible alarm or facilities for 'wireless' transmissions or reception of information.

14.5 No other electronic device is allowed in the examination room unless specified by the examiner.

14.6 Mobile phones are not permitted in an examination room.

14.7 Students should produce a means of personal identification if requested to do so by the invigilators. The following are acceptable if requested:

14.7.1 Current passport;

14.7.2 Identity Card;

14.7.3 Driving Licence.

14.8 Students should also bring their acknowledgement e-mail to the exam. The electronic acknowledgement serves as a ticket of admission and **is the source for the index number. The index number must be written on every answer sheet.**

15.0 Timekeeping and Conduct of Examinations

15.1 A student will not be allowed to enter the room after the first thirty (30) minutes of an hour of the examination, without a valid and approved reason due to exceptional circumstances⁵, or leave the examination room, whether temporarily or permanently, only AFTER at least an hour (1) from the start of the examination and NOT WITHIN the last fifteen (15) minutes of an examination.

⁵ These include a major accident, a national calamity, a death in the family, injury or accident to the student, illness of a next of kin for which the student must prove mental and psychological incapacity to sit for the examination.

15.2 Latecomers will not be given any extra time for the examination.

15.3 Students arriving later than thirty (30) minutes will not be allowed to attempt the respective examination and will be marked as ABSENT.

15.4 Any requests to postpone examinations due to travelling, unless related to the exceptional circumstances defined above or for other justifiable reasons acceptable to SMI, will NOT be entertained.

15.5 Students are to endeavor to be seated in the examination room at least fifteen (15) minutes before the start of the examination. During this period the students may not use any writing materials until the invigilator announces that they may do so.

15.6 Students must write out answers to the examination questions in the official script book that is provided by SMI unless otherwise directed by the respective examiner in the exam instructions.

15.7 Students must not directly or indirectly give or seek to give assistance to, or seek to obtain or accept assistance from any other student. Students must not communicate with another student in the examination room or copy from another student's answers.

15.7.1 Plagiarism is treated as a serious offence and may result in the suspension of the student's examination session and the student being called for a disciplinary hearing which may lead to suspension from SMI.

15.8 During the examination session, the hall must be in PERFECT SILENCE at all times, and the invigilator may suspend the exam due to disruption and rowdiness.

15.9 No student is allowed to leave the examination room without authorisation from the invigilator.

15.10 A student who has surrendered the examination script to the invigilator and has left the examination room will not be re-admitted for any reason whatsoever.

15.11 The student must not write their name on any part of the examination book or make any other mark thereon calculated to disclose their identity to an examiner.

15.12 In case of illness, the student must submit a doctor's certificate and same must be presented to the Registrar within 48 hours from date of examination. In these circumstances, the transcript will be marked as 'SICK'.

15.13 Students may not consult the invigilator as to the meaning of the question.

15.14 Smoking is prohibited in the examination room by law.

15.15 A student must not continue writing an answer after the invigilator has announced the expiration of time.

16.0 Misconduct

16.1 Misconduct includes any breach of rules relating to the conduct of examinations, as well as any dishonest practice occurring in the preparation or submission of any work which counts towards the attainment of a pass in any subject.

16.2 Any report received of any misconduct will be referred to the Head of Department to determine whether the report should be investigated.

16.3 If the Head of Department decides that a report should be investigated, the matter will be referred to the Disciplinary Board.

16.4 If the Disciplinary Board is satisfied that a student/s is guilty of misconduct then it may:

16.4.1 Cancel the student's examination;

16.4.2 Disqualify the student from sitting any examination for such period as it may prescribe;

16.4.3 Suspend the student's academic benefits, rights and facilities. During the period of suspension the student shall not be allowed to enter or remain on SMI's premises;

16.4.4 Permanently expel the student from SMI.

16.5 Decisions taken by the Disciplinary Board shall have immediate effect.

17.0 Appeals

The student may appeal to SMI's Arbitor in writing on arbitror@smartins.edu within ten days from the occurrence of the incident that the student feels aggrieved.

18.0 Examination Markings and Results

18.1 Autumn Semester and Winter Semester examination scripts are marked by the examiner and a sample of the scripts is verified by an independent examiner. The final result will be confirmed and approved by SAAB⁶.

18.2 Spring Semester and Summer Semester examination scripts are marked by the examiner and all scripts are double marked by a second examiner. The final result will be confirmed and approved by SAAB⁷.

18.3 Results for written-based examinations are normally released six weeks after the examination date.

18.4 Results will NOT be published for those students who would not have settled SMI fees in full.

18.5 In the event that a student attends the Summer Semester examination session, the higher grade of the marks achieved will apply.

18.6 Students who have sat for and passed the unit/s during the final examinations session will not be allowed to re-sit the examination to achieve a higher result.

⁶ *Ibid.*

⁷ *Ibid.*

19.0 Revision of Final/Re-Sit Script/s

19.1 Students are entitled to ask for an administrative re-count of the marks obtained in the final/re-sit examination/s and will be charged an administrative fee.

19.2 Revision of term/re-sit examination script/s on the basis of academic ground will not be entertained. Hence, the script will not be re-examined or re-marked by the examiner.

19.3 Requests by students to view the examination script/s following correction will not be entertained by SMI.

20.0 Number of Unit Attempts

20.1 A student who fails a unit/s is permitted to repeat the failed unit/s the following academic year.

20.2 The maximum number of unit attempts permitted for the final examination ONLY is **three**.

20.3 The three attempts include any attempt during the Summer Semester Examination session.

20.4 Students who do not attempt an examination due to illness and submit the medical certificate as noted in Clause 15.12 will not count as an attempt and will be allowed to attempt the examination during the Summer Semester. Students who do not provide a valid reason for not attempting the final examination during the Spring Semester will NOT be allowed to attempt the examination during the Summer Semester.

20.5 Students who fail the first attempt and subsequently pass the final examination at the second or third attempt will not receive a mark greater than 40% in the overall grade.

20.6 A student is not allowed to sit for examinations without attending lectures for the programme as per Clause 4.0.

20.7 Students who fail **ONE** unit during the re-sit session and hence are not awarded the respective Diploma are allowed to re-sit the unit the following academic year without attending lectures at SMI subject to having achieved the required attendance the previous year.

20.8 Students who do not satisfy the attendance requirement will not be eligible to register for this unit without attending lectures at SMI.

20.9 In these circumstances, the student is required to re-submit the respective assignments published throughout the academic year and **MUST** re-attempt all scheduled examinations.

20.10 An administrative fee of €300.00 applies and the student is required to settle the fee before the start of the academic year.

20.11 Registration will cease in the event that a student exhausts the three attempts.

21.0 Progression

21.1 The Diplomas provide an entry route to a number of MQF Level 6 Degree programmes.

21.2 Students who successfully complete the Diploma in Entrepreneurship are awarded automatic

Accreditation of Prior Learning (APL) credits from Level 1 of the Degree (BSc) in Business Administration offered by the University of London International Programmes and hence are eligible to transfer registration to Level 2 of the Degree.

21.3 Students who successfully complete the Diploma in Finance are awarded automatic Accreditation of Prior Learning (APL) credits from Level 1 of the Degree (BSc) in Accounting & Finance **OR** Banking & Finance **OR** Economics and Management offered by the University of London International Programmes and hence are eligible to transfer registration to Level 2 of the selected Degree.

21.4 Students who successfully complete the Diploma in Management and Leadership are awarded automatic Accreditation of Prior Learning (APL) credits from Level 1 of the Degree (BSc) in Business and Management offered by the University of London International Programmes and hence are eligible to transfer registration to Level 2 of the Degree.

22.0 Interpretation of the Marks

22.1 Units are marked according to the following scale:

Mark Range	Classification
70% and over	Distinction
60% – 69%	Credit
50%-59%	Merit
40%-49%	Pass
39% and below	Fail

22.2 SAAB^s may consider increasing the overall grade should the student achieve 2% or less below the classification band mentioned in Clause 22.1.

23.0 Award Classification

23.1 To be considered for the Diploma award, students must attempt and successfully complete **all** four (4) units or equivalent, with the exception of the Diploma in Management Leadership where students must attempt and successfully complete **all** four and a half (4.5) units or equivalent.

23.2 The average of the final marks attained for each unit (as per Clause 5.1) will be classified as per table below for the Diploma award:

Mark Range	Classification
70% and over	Distinction
60% – 69%	Credit
50%-59%	Merit
40%-49%	Pass
39% and below	Fail

23.3 Full units are given a weighting of 1, whereas half units are given a weighting of 0.5.

^s *Ibid.*

23.4 A student who is granted an award will receive the following Graduation documents:-

23.4.1 A final Diploma certificate⁹;

23.4.2 A Diploma supplement, which is a detailed record of a student's studies

23.5 The Graduation Ceremony is normally scheduled on the last Friday of the month of August every year.

24.0 Exit Awards

24.1 Students who do not qualify to be awarded the Diploma may be eligible for an exit award. In such circumstances, SMI will issue the student with a certificate listing the unit/s in respect of which the student would have obtained a pass.

24.2 Students who have accepted an exit award will not be eligible for the MQF Level 5 Diploma and will normally not be eligible to re-register for the Diploma.

⁹ *The Certificate will be issued with the details of the candidate as listed on the Institute's records of application for the qualification and/or as updated upon written request of the candidate which would include evidence of change in details. A certificate will be issued ONLY ONCE. SMI shall not reissue or duplicate the original certificate under any circumstances. In cases where the original has been lost or destroyed, SMI may upon submission of a formal request and compliance with applicable verification procedures, issue a **Certified True Copy** of the original diploma. Such certified copies shall bear appropriate authentication and shall be clearly marked as such. An administration fee of €100.00 applies in these instances.*

Appendix 1

Learning Outcomes

Diploma in Entrepreneurship (MQF Level 5 – 60 ECTS)

The learning outcomes for the programme are as follows:-

- (a)** To give learners a sound knowledge of the workings of an organization and the various elements impacting upon the organization from within, as well as from the external environment.
- (b)** To give learners a tool-box of skills that will allow them to work within an organization, adding value to the main competencies of that organization.
- (c)** To impart upon students' the entrepreneurial know-how that will allow them to look at business creation and management from an innovative and proactive perspective.

Diploma in Finance (MQF Level 5 – 60 ECTS)

The learning outcomes for the programme are as follows:-

- (a)** Interpret statistical data and elicit trends and information pertinent to the industry s/he is working in;
- (b)** Use quantitative techniques in order to develop models which will help undertake management tasks;
- (c)** Communicate with financial managers and auditors for purposes of recording of financial matters of the department/firm;
- (d)** Revert to major modern management techniques and methods to streamline the functionality of the department/firm;
- (e)** Think strategically to sustain competitive advantage for the firm;
- (f)** Understand and apply leadership skills necessary for the sustenance of competitive advantage in a globalised world;
- (g)** Assess risk in business investments and how to mitigate such risks;
- (h)** Understand the role of the banking and financial services sector, including the legislative regulatory framework of the European Union.

Diploma in Management and Leadership (MQF Level 5 – 67.5 ECTS)

The learning outcomes for the programme are as follows:-

- (a)** Interpret statistical data and elicit trends and information pertinent to the industry s/he is working in;
- (b)** Use quantitative techniques in order to develop models which will help undertake management tasks;
- (c)** Communicate with financial managers and auditors for purposes of recording of financial matters of the department/firm;
- (d)** Revert to major modern management techniques and methods to streamline the functionality of the department/firm;

- (e) Think strategically to sustain competitive advantage for the firm;
- (f) Understand the entrepreneurial and intrapreneurial characteristics necessary to keep the firm in business;
- (g) Understand and apply leadership skills necessary for the sustenance of competitive advantage in a globalised world;
- (h) Develop a market appraisal and feasibility study for an innovative product or service;
- (i) Develop a business plan ready for funding for an innovative product or service.

Appendix 2

Unit Structures

Diploma in Entrepreneurship (MQF Level 5 – 60 ECTS)

The Diploma in Entrepreneurship is made up of the following compulsory¹⁰ units:-

Two Full Units:

SMB10060	Fundamentals of Entrepreneurship (15 ECTS)
SMB10071	Accounting Principles and Practice (15 ECTS)

Four Half Units:

SMB10056	Management and the Modern Corporation (7.5 ECTS)
SMB10067	Quantitative Methods (7.5 ECTS)
SMB10070	Basics of Strategic Business Analysis and Management (7.5 ECTS)
SMB10062	Leadership in the 21st Century (7.5 ECTS)

Diploma in Finance (MQF Level 5 – 60 ECTS)

The Diploma in Finance is made up of the following compulsory¹¹ units:-

One Full Unit:

SMB10071	Accounting Principles and Practice (15 ECTS)
----------	--

Six Half Units:

SMB10056	Management and the Modern Corporation (7.5 ECTS)
SMB10063	Introduction to Risk Management (7.5 ECTS)
SMB10067	Quantitative Methods (7.5 ECTS)
SMB10068	Applied Statistics for Business (7.5 ECTS)
SMB10069	Fundamentals of Banking (7.5 ECTS)
SMB10070	Basics of Strategic Business Analysis and Management (7.5 ECTS)

¹⁰ These may be changed by the Saint Martin's Institute Advisory & Admissions Board (SAAB) or any other board constituted by Saint Martin's Institute of Higher Education to offer academic direction.

¹¹ Ibid.

Diploma in Management and Leadership (MQF Level 5 – 67.5 ECTS)

The Diploma in Management and Leadership is made up of the following compulsory¹² units:-

Two Full Units:

SMb10060	Fundamentals of Entrepreneurship (15 ECTS)
SMb10071	Accounting Principles and Practice (15 ECTS)

Five Half Units:

SMb10056	Management and the Modern Corporation (7.5 ECTS)
SMb10062	Leadership in the 21st Century (7.5 ECTS)
SMb10067	Quantitative Methods (7.5 ECTS)
SMb10068	Applied Statistics for Business (7.5 ECTS)
SMb10070	Basics of Strategic Business Analysis and Management (7.5 ECTS)

¹² *Ibid.*

Saint Martin's Institute of Higher Education
116, Triq Joe Sciberras, Hamrun, HMR 1557

☎ 2123 5451 🌐 www.stmartins.edu

✉ infodesk@stmartins.edu

