

Feasibility Study

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A report on the feasibility of establishing an extension of the jointly-owned Northern Caribbean University in New Providence to serve the constituency of the South Bahamas Conference.

Prepared by Annick M. Brennen, M.A., Action Consultant, for the Office of the Director of Education

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Executive Summary, Recommendations, and Conclusion

The Bahamas is in the process of recovering from the 2008 recession. Economists say that its economic future is uncertain as central government debt is predicted to hit 60 percent of GDP by 2015, tourism generates just 11.2 percent of revenues, and the Government is yet to credibly commit to fiscal tightening.

The median household income has declined steadily from 2008, moving from \$35,550 to \$30,000 in 2011. The unemployment rate has climbed steadily since 2006 from 7.6 percent to 14.7 percent in 2012.

The prospect of the realization of the Baha Mar project presents an economic opportunity for thousands of Bahamians, yet a threat to education as Bahamians tend to abandon educational pursuits for the prospect of earning lucrative incomes in the tourism industry. The proposal for establishing a Northern Caribbean University has not met ideal economic conditions.

The educational market of Bahamas is well-established, with the College of The Bahamas capturing about 40 percent of the market. It will take focused, sustained action, and substantial financial investment to penetrate the market and establish a niche for the proposed Northern Caribbean University extension. A successful marketing program including but not limited to social media and mobile telecommunications technologies must be planned and implemented to secure the level of enrolment required to operate profitably.

The study shows that:

1. Sixty-seven percent of adult survey respondents support the proposal to establish an NCU extension in New Providence; yet there is not a strong demand for it as 56 percent of adults and only 9.4 percent of high school students say they would definitely attend the extension.
2. The youth population (20 to 24 age group, especially) of the Seventh-day Adventist Church is not sufficient to support the growth of the extension. Marketing strategies will need to include the non-Seventh-day Adventist population to boost enrolment.
3. Ministry of Education BGCSE results data confirm that most Bahamian students are not academically ready for college. A strong college readiness program that includes English and mathematics must be implemented to prepare them for college work.
4. If the South Bahamas Conference decides to operate the extension, courses at the undergraduate and graduate levels could be offered. The cost of NCU graduate degrees is more competitive than undergraduate ones in The Bahamas. An entry strategy could be to begin with graduate programs, and then introduce undergraduate degrees later.



Distance education and e-learning modalities should be implemented to capture a greater share of the working professional market.

5. The scenarios used in the break-even analysis show that a break-even point is achieved when 2415 credits are sold to 315 students at an average cost of \$324 per credit. Additional costs will change this break-even point.
6. The admissions and matriculation requirements will be exactly those stipulated in the current University undergraduate and graduate bulletins.
7. Survey results did not reveal a need for vocational training.
8. The Seventh-day Adventist Church Working Policy Manual provides strict guidelines for generating revenues at educational institutions: registration fees, tuition and dormitory rates, and other charges; grants and donations; denominational appropriations; revenue from subsidiaries and services. An NCU extension will increase its revenue by maximizing and diversifying its offerings to a variety of constituencies including individual students, businesses, and organizations through a variety of learning modalities. The Conference will need to negotiate with the University the percentage of the NCU appropriation that will remain in The Bahamas to support the operations of the extension. After the extension would have established relationships with its alumni and fostered their loyalty, grants and donations can be sought.
9. A research of Kingston and Salem NCU extensions administrative structures in Jamaica provided information to determine the minimum administrative structure for a New Providence extension. The study proposes the hiring of full-time personnel: extension director, administrative assistant, accountant, and social media specialist. Contract employees would include faculty/lecturers, custodian, and security personnel.
10. The Bahamas Academy facilities are adequate at the beginning to support the needs of the extension. A small office is available to house two administrators. Additional space will be needed for the accountant and social media specialist. Administration should consider establishing an agreement with COB to utilize their resource centre/library. The contact person is Dr. Walker. Enrolment will determine the number of classrooms utilized. While the principal provided rental rates for classrooms and labs, these should be negotiated for long-term use. The facilities lack well-equipped labs for science and allied health programs. Public and private transportation make the facilities accessible to potential students. The Ministry of Education requires all tertiary institutions to register with the Quality Assurance Tertiary Division Unit. The Ministry of Finance requires all organizations/businesses with a turnover to apply for a business license. Incorporation of the extension is advisable. NCU must seek authorization from the Inter American Division to establish an extension in The Bahamas.



11. Northern Caribbean University AErion student management system will be available to the extension to store students' academic and administrative records. Computers with Internet access are required to access AErion. Procedures and protocols are in place to access AErion. Accounting, productivity, and desktop publishing software will be needed to post financial transactions, process documents, design and produce promotional material. A wireless, Internet ready color copier will be extremely useful to produce certain promotional material. Cable Bahamas offers very competitive telephone, cable, and Internet services.
12. Survey results show that 34 (or 7.3 percent) of the 448 respondents hold masters' degrees, while 7 (or 1.5 percent) have doctoral degrees. Of those 41 persons 29 would consider lecturing at the extension. Nineteen of those persons hold degree specialties in education.
13. Branding, marketing, and enrolment management are crucial for the success of the extension. This proposal recommends (with the advice of Dwayne Wallace) an initial investment of \$25,000 before the first semester to promote the university and secure enrolment.
14. Start-up costs are estimated to be \$232,000; but sound business principle dictates that the South Bahamas Conference should prepare to invest in excess of that estimated amount to cover unexpected expenses. Also, the Conference should make a decision about borrowing funds for operating capital.

Conclusion

Establishing a university extension requires not only political will, but substantial financial investment, qualified personnel, physical resources, and excellent planning and execution. The South Bahamas should not undertake this venture unless it is prepared to make the required financial investment and execute an aggressive but sustained marketing and enrollment strategy that will capture a share of the market that will guarantee profitable operation.



Introduction

October 2012, The South Bahamas Conference of Seventh-day Adventists (SBC) commissioned a feasibility study for establishing in New Providence an extension of the Northern Caribbean University (NCU) jointly-owned by the Jamaica Conference Union and the Atlantic Caribbean Union Mission of Seventh-day Adventists.

The feasibility study answers these questions listed in the proposal approved by the Executive Committee of the South Bahamas Conference of Seventh-day Adventists:

15. Is there a genuine need and demand for an NCU extension in the South Bahamas Conference?
16. Is the youth population of the Seventh-day Adventist Church large enough to feed the NCU extension?
17. If there is a demand for the university extension, what programs should be offered and at what levels to meet the labour market needs of the South Bahamas Conference territory in the private and public sectors, and the academic and career preparation needs of potential students?
18. Is there a need for pre-college education to help qualify students who do not meet college matriculation requirements? Is there a need for professional/vocational education and training?
19. What is the enrolment figure required to generate the revenue level to pay regular operational expenditures or break even?
20. What will the fee structure (tuition and others) be for the proposed programs in The Bahamas?
21. What will be the admissions and matriculation requirements?
22. What are other potential sources of funds to sustain and grow a vibrant university extension?
23. Does the SBC territory possess the teaching and administrative human resources required to support the programs offered and the governance structure of the university extension?
24. What minimum administrative/managerial and legal structures are required to begin operating the university extension?



25. Are classrooms, administrative offices, equipment, and furnishings in the proposed facility on Marshal Road suitable and adequate for such a project? Is there a resource center or library? What physical and academic resources will be needed to ready the resource center for students' use?
26. Is the proposed site readily accessible to potential students?
27. What technology and equipment will be required to store students' academic records, accounting and administrative records?
28. How will the programs be marketed, branded, and differentiated from other programs offered locally to secure the projected enrolment required to be financially viable?
29. What are the estimated working capital and operational costs required to establish and sustain the extension campus until full revenue is achieved?

To answer these questions surveys and research were conducted over a period of five months. The analyses derived from the surveys and research include: (1) analysis of demographic data of The Bahamas and Seventh-day Adventist populations; (2) comparative curriculum and tuition analyses of seven local colleges and two universities recognized by the Tertiary Quality Assurance Division of the Ministry of Education with NCU; (3) analysis of the Seventh-day Adventist membership survey regarding their support for the proposal, their opinion concerning the challenges that may be confronted in establishing the extension, their personal educational plan, and their views on the programs of study the extension should offer; (4) analysis of the survey of Seventh-day Adventist youth and Bahamas Academy students regarding their potential enrolment into the NCU extension; (5) analysis of enrolment in tertiary education in The Bahamas with emphasis on the 20 to 24 age group, disaggregated by gender with a view to predicting future enrolment; (6) analysis of the job market to determine the most needed programs of study; (7) brief description of the proposed site to house the NCU extension to determine its suitability; (8) analysis of the Bahamas General Certificate of Secondary Education results in English and mathematics; (9) description of the technological and organizational structure required to support the NCU extension.



Chapter 1

Membership Support for the Proposal

A membership and student surveys were conducted to answer the question: “Is there a genuine need and demand for an NCU extension in the South Bahamas Conference?”

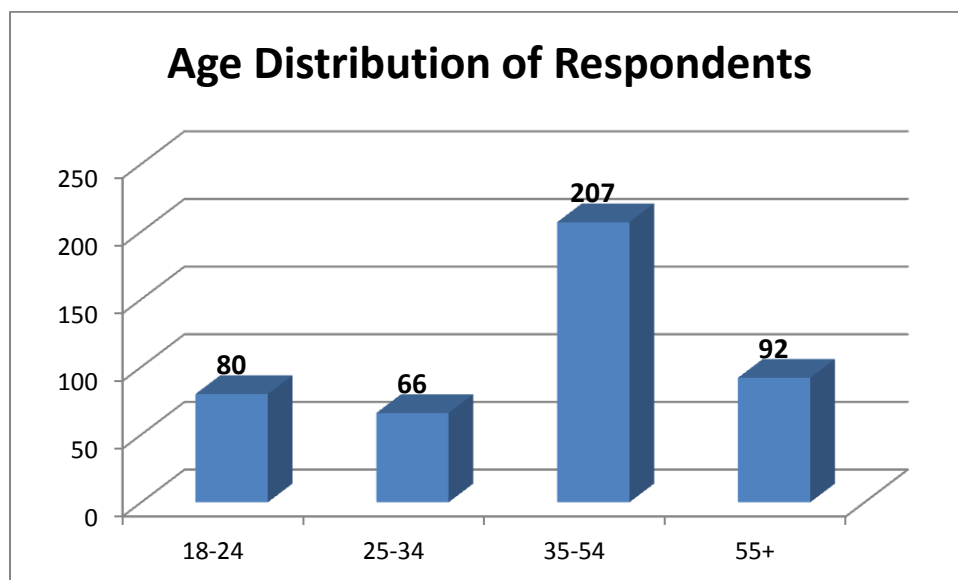
Membership Survey

A survey for adults aged 18 years of age and older was conducted. The consultant met with pastors during a weekly pastoral meeting to explain survey procedures and obtain their feedback. An administrator was to be designated to provide instruction and supervise the administration of the survey. Two thousand three hundred and twenty-eight surveys were distributed among 25 churches to be administered and completed in the churches after the Sabbath School session, but before worship. Eleven churches returned 468 completed surveys, which represents a 20 % rate of return.

Demographics

Of the 455 respondents or 97.2 % who indicated their gender, 311 or 68.3 % were female and 144 or 31.6 % were male. Of the 445 or 95 % who indicated their age range, the age distribution is as follows:

Chart 1: Age Distribution of Respondents



Forty-four percent of those who responded fall in the 35-54 age group category. Four hundred and forty-eight persons or 95.7 % disclosed their employment status. Of the 448 persons, 338



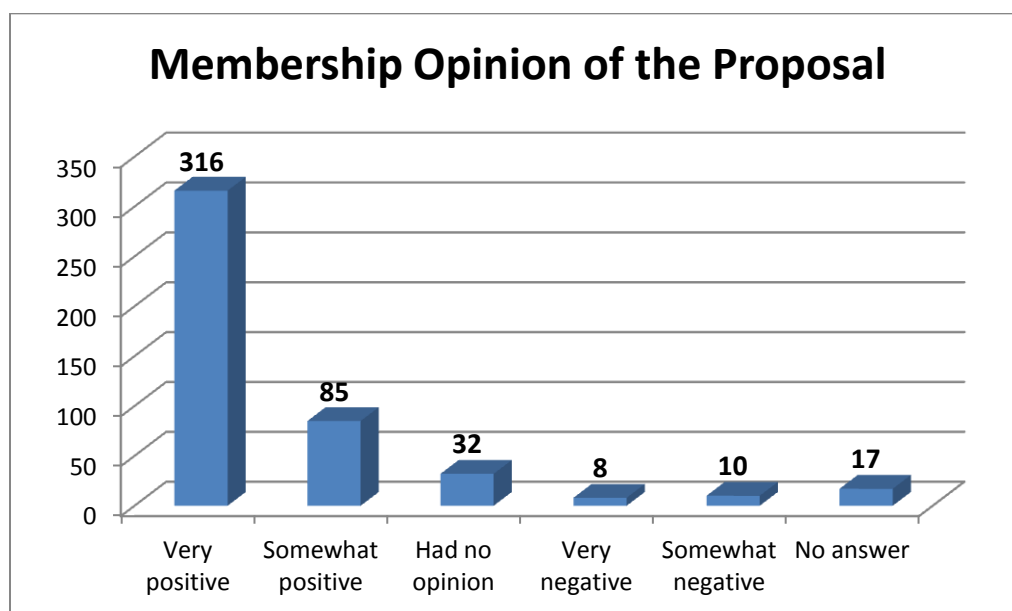
are employed and 110 are unemployed. When the employment figures are disaggregated by gender, of those who indicated their gender, 219 females and 115 males are employed.

That women are the majority of the respondents is significant in this study as they represent those who have a higher rate of employment, help shape their children's educational plans, provide financial support to children enrolled in tertiary education, and have a greater participation rate in tertiary education. Of the 468 respondents, only 180 or 38.5 % stated they had school-aged children under 18.

Support for the Proposal

There was strong membership support for the proposal to establish an NCU extension in New Providence. As Chart 2 below indicates, of the 468 who completed the questionnaire, 316 or 67.5 % had a very positive opinion of the proposal; 85 or 18.2 % had a somewhat positive opinion of this proposal; 10 or 2.1 % had somewhat a negative opinion of this proposal; 8 or 1.7 % had a very negative opinion of this proposal; 32 or 6.8 % had no opinion of this proposal. Seventeen or 3.6 % provided no answer to the question.

Chart 2: Membership Opinion of the Proposal



Two other questions were asked to cross-check the level of commitment of members to support the extension. Answers to these questions confirm their support for the proposal to establish an NCU extension in New Providence.

Question 1: "If you have school-aged children, would you encourage them to consider attending NCU extension in New Providence?"

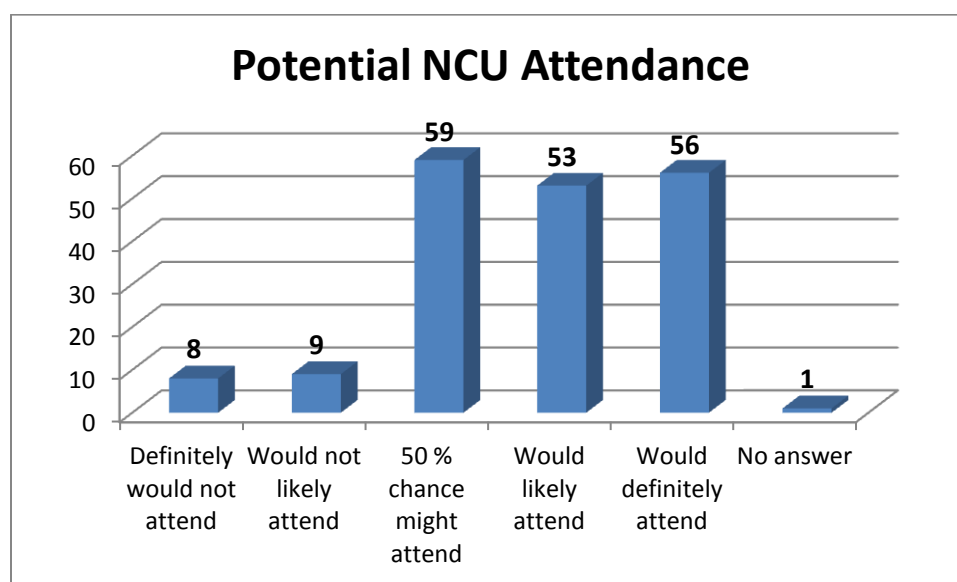


Of the 180 persons who have school-aged children less than 18 years, 159 or 88 % would encourage them to attend Northern Caribbean University, while 21 or 12 % would not encourage them to attend it.

Question 2: “If you plan to pursue further education, would you consider attending the Northern Caribbean University extension?”

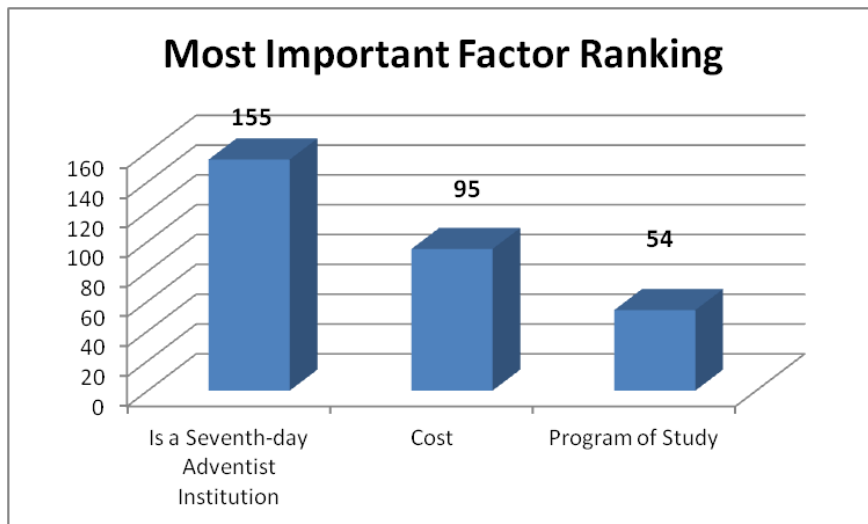
One hundred and eighty-six respondents would like to pursue further education. Of the 186 respondents, positive responses on the continuum exceed negative responses by 151 points as shown in Chart 3.

Chart 3: Potential NCU Attendance

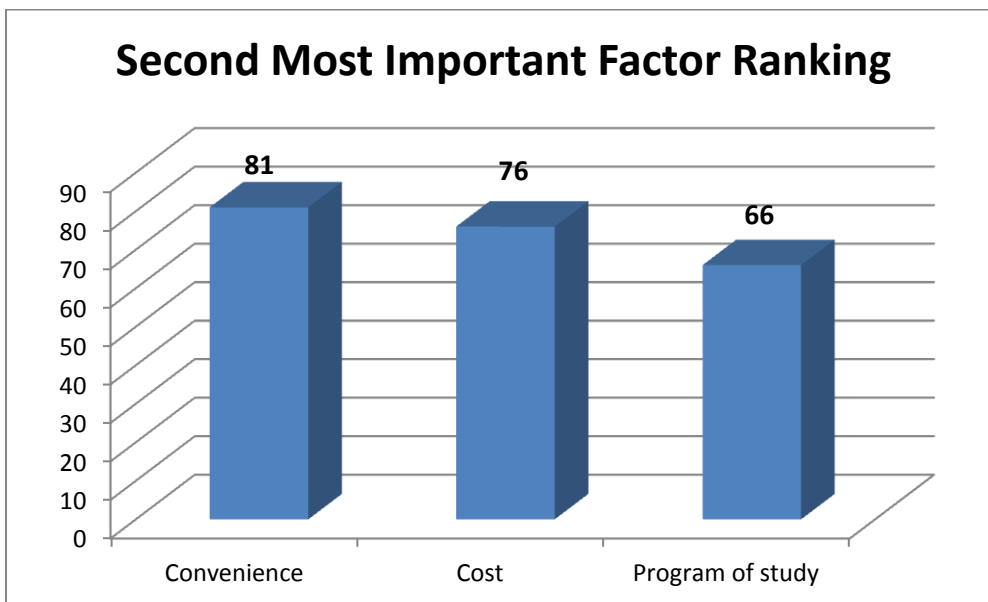


Four hundred persons or 85.5 % of the 468 respondents provided answers for the “first most important factor that would influence their decision to attend the NCU extension.” With 155 responses, the most important factor that would influence members to attend an NCU extension in The Bahamas is “It is a Seventh-Adventist Institution.” This shows great loyalty for the Seventh-day Adventist brand. When the 10 possible answers were ranked for the first most important factor, these were the results:



Chart 4: Most Important Factor Ranking

Three hundred and seventy-five persons or 80.28 % of the 468 provided responses for “the second most important factor that would influence their decision to attend Northern Caribbean University extension.’ With 81 responses, “Convenience” topped the ranking. When the 10 possible answers were ranked, these were the results:

Chart 5: Second Most Important Factor Ranking

Cost and program of study appear in both rankings. This suggests that members’ decision to attend an NCU extension in The Bahamas will be heavily dependent upon cost and the curriculum offered at the institution.



Challenges

Respondents provided 213 responses to the question: **“What do you feel is the biggest challenge to the success of the Northern Caribbean University extension in New Providence?”**

Table 1 ranks all the responses provided. Members feel that funding/finance, cost of tuition, qualified lecturers, enrolment, membership support, and location are the top challenges the SBC will face in establishing an NCU extension in The Bahamas.

Table 1: Challenges

Challenge	# of Responses
Funding/finance	41
Cost of tuition	38
Qualified lecturers	28
Enrolment	22
Membership support	16
Location	12
Accreditation/Academic Standards/Quality	8
COB/other tertiary education competition	7
Programs of Study Offered	6
Leadership/qualified, progressive administrators	4
Marketing	2
Getting established/initial acceptance	2
Accommodation for family island students	1
Bahamian support	1
Cost to establish and maintain	1
Lack of membership unity	1
Holding fast to the message	1
The school is geared towards SDA only	1
Interference with BA	2
Using BA restricts enrolment to part-time	1
Too new to begin at university level	1
Variety of instructional methods and media	1
Serious implementation of the university program	1
Research facility	1
Recreational space	1
Local lecturers and administrators	1
Proper organization	1
Parental interest	1
NCU leadership supporting and promoting their own	1
Support from NCU administration	1



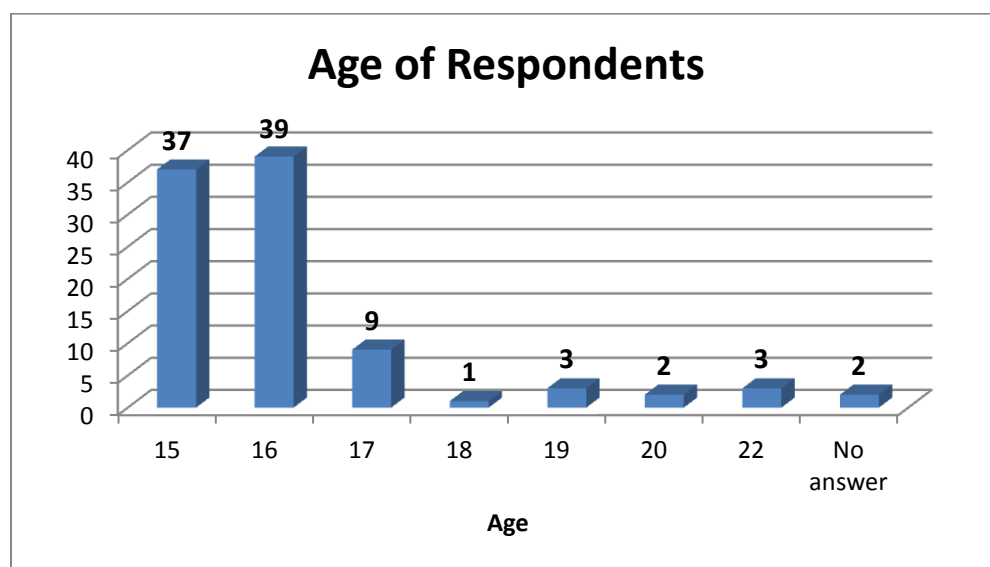
Non-SDA enrolment	1
Non-communication	1
Commitment	1
Facilities	1
Financial aid	2
Lack of faith	1
Public and government cooperation	1

Student Survey

Demographics

The second survey was conducted among Grades 11 and 12 students at Bahamas Academy during a class period. A total of 96 students completed the questionnaire. Seventy-six students or 79.2 % reported being in Grade 11, while 10 or 10.4 % reported being in Grade 12. The age of the respondents at their last birthday varied from 15 to 22 years as shown in Chart 6.

Chart 6: Age of Respondents (Students)

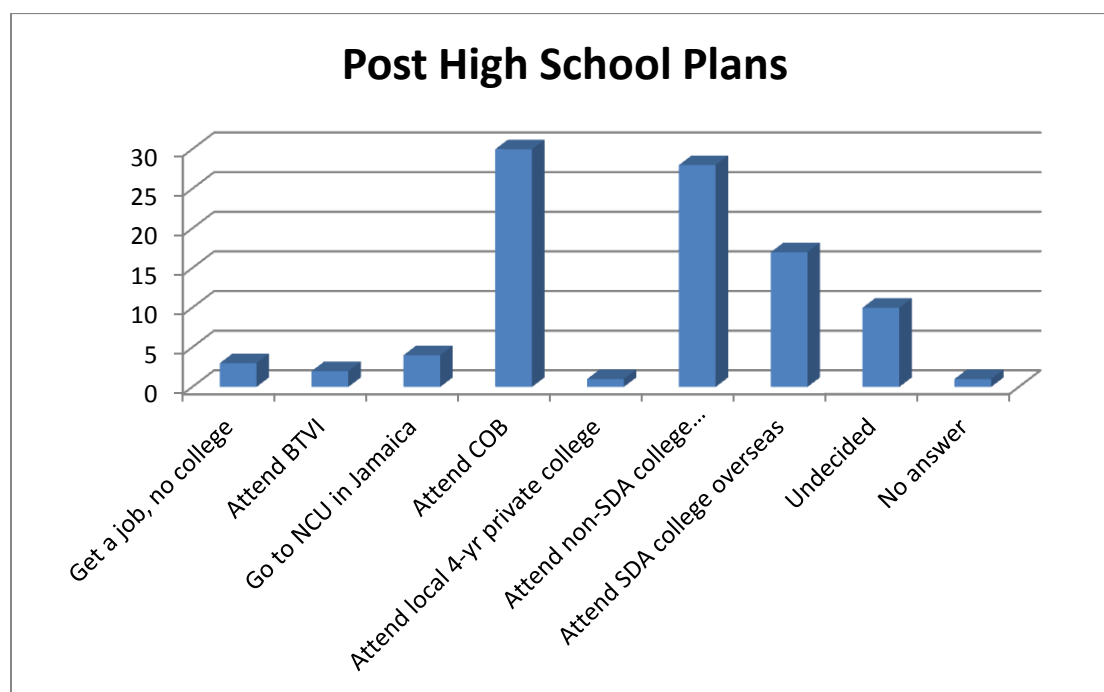


Students' College Preferences

The first question asked was: **“What do you plan to do after you graduate from high school?”** Chart 7 shows the answers. Only four students plan to attend NCU in Jamaica and 30 to attend COB. This may indicate that (1) students are not familiar with the quality of education NCU provides, (2) they do not value Seventh-day Adventist Education, (3) Seventh-day Adventist Education seems too costly, or (4) NCU may not offer their chosen program.



Chart 7: Post High School Plans



Students' preference for not attending NCU was not final as shown in responses to Questions 1 and 2.

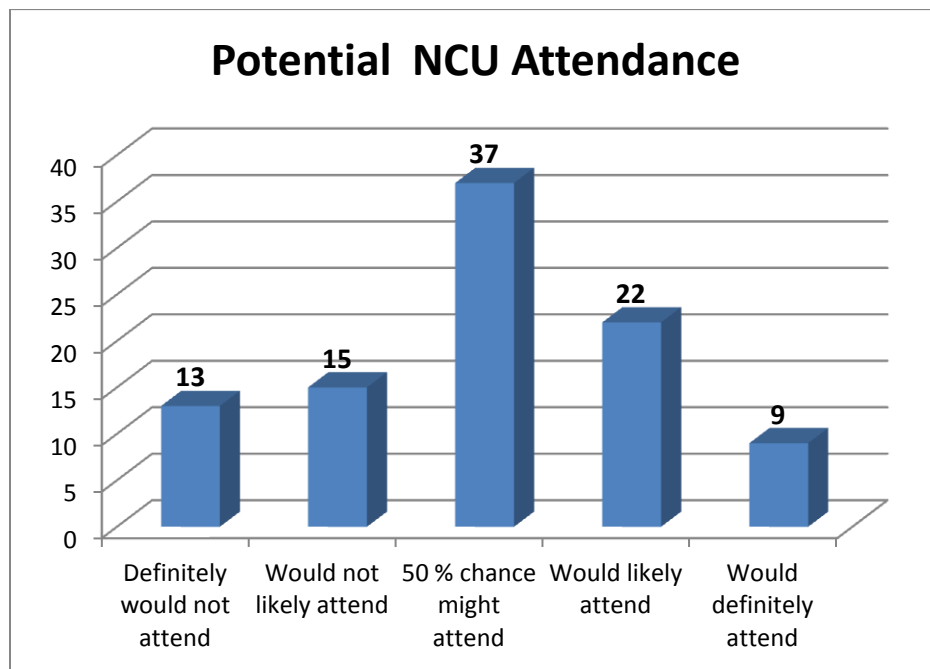
Question 1: "If you do not plan to attend college, would that decision change if a NCU extension was located in New Providence?"

Of the 13 students who do not plan to go college or are undecided, six (46 %) said their decision would change if an NCU extension was located in New Providence. The decision of four students (30 %) would not change. Three students did not answer this question.

Question 2: "If there were a Northern Caribbean University extension in New Providence, how likely would you attend?"

Although 96 students answered this question, only 9 or 9.4 % would definitely attend NCU. The number of negative responses totaled 28, while the number of positive responses totaled 68. This shows that, perhaps, with an aggressive marketing strategy students may be persuaded to attend NCU.



Chart 8: Potential NCU Attendance

Of the 93 students who plan to attend college, 65 (70 %) want to attend part-time, while 15 (16 %) want to attend full-time. Three students did not answer the question. The plan to offer evening classes at the extension coincides with the majority of the students' plan to attend part-time.

One hundred percent of the respondents provided answers for the first and second most important factors that would influence their decision to attend the NCU extension. With a total responses of 52, receiving scholarship opportunities is the most important factor that would influence students to attend an NCU extension in The Bahamas. When the 10 possible answers were combined and ranked for the first and second most important factors, these were the results:



Table 2: Most Important Factors for Attending NCU

Factor	Frequency	%
Scholarship opportunities	52	26.53%
Cost	35	17.86%
Program of study	30	15.31%
Is SDA Institution	17	8.67%
Location	16	8.16%
Music	12	6.12%
University reputation	10	5.10%
Sports team	9	4.59%
No answer	8	4.08%
Convenience	7	3.57%
Total	196	100.0%

As part of its aggressive marketing strategy, providing scholarship may be the most effective means of attracting high school graduates to the NCU extension. However, it is worth noting that 48 or 50 % of respondents are unsure whether they will live and work in The Bahamas; 26 students or 27 % plan to live and work in The Bahamas, while 21 students do not plan to do so.



Chapter 2

Future Demand for Higher Education

Methodology

In planning for the establishment for a university extension in The Bahamas, it is important to explore the future size of the potential tertiary education market both in the Seventh-day Adventist Church and in the Bahamian population. This analysis uses population projections and participation rate information to estimate levels of future demand for higher education. “Higher education” refers to study of qualifications at the college- and university-levels. In The Bahamas, these are facilitated by several private colleges and universities and the government-funded The College of The Bahamas. The participation rates used in this analysis are the two best known indicators for higher education, namely the gross enrolment rate (GER) and the net enrolment rate (NER).

The NER compares the number of higher education students in a specific age group with the population number in the same age. The GER, usually calculated when student age profiles are not available or accurate, compares all enrolled students in higher education with the population number in the 5-year age group following on the secondary school-leaving age.

Formally the definitions of GER and NER in terms of a logical 5-year age interval are:

$$\text{GER} = \frac{\text{Total number of enrolments in higher education}}{\text{Population size in (logical) 5-year age interval}} \times 100\%$$

$$\text{NER} = \frac{\text{Total number of enrolments in higher education in logical 5-year age interval}}{\text{Population size in (logical) 5-year age interval}} \times 100\%$$

The analysis relies on census and school attendance data obtained from the Department of Statistics for the years 1990, 2000, and 2010; population projections and time series from All Bahamas Medium Projection Tables 2000-2030; Seventh-day Adventist Population Age & Sex Distribution for the years 1990, 2000, and 2010, also from the Department of Statistics.

The population projections provide the base population numbers for the demand for higher education analysis. Projections for the Seventh-day Adventist Church membership were calculated using the observed percentage increase trends in the Seventh-day Adventist membership.

¹ Measuring Student Participation in the Higher Education Sector in South Africa, A G W Steyn ,
Institutional Research and Planning Division Stellenbosch University



To calculate possible levels of demand for tertiary education in the future, participation rates have been applied to the population projections for the logical 5-year age intervals of 20-24, 25-34, and 35-44. These age groups were chosen because they represent the age groups that participate the most in higher education. Four participation-based scenarios have been modeled in the analysis for the Seventh-day Adventist population. Participation rates in these scenarios are conservative and reflect the observed trends in the general population of The Bahamas for males and females. Scenario 1 applies to 2013; Scenario 2 applies to the year 2014-2015; Scenario 3 applies to 2020-2025; Scenario 4 applies to 2030. The participation rates for the four scenarios are as follows for the logical 5-year age intervals of 20-24, 25-34, and 35-44:

Age Group	Scenario 1 2013	
	Male	Female
20-24	16%	26%
25-34	4%	9%
35-44	2%	6%
	Scenario 2 2014-2015	
	Male	Female
20-24	13%	23%
25-34	3%	8%
35-44	1%	5%
	Scenario 3 2020-2025	
	Male	Female
20-24	17%	27%
25-34	5%	10%
35-44	3%	7%
	Scenario 4 2030	
	Male	Female
20-24	18%	29%
25-34	6%	12%
35-44	4%	9%

Population forecasts and the application of participation rates into the forecasts do not provide definite figures. They only provide an indication of the future population and enrolment figures if the calculated assumptions in the models are realized.

Population Growth

This section explores the population growth of The Bahamas. The figures and graphs provided here are intended to offer some initial insight into the anticipated change in population over the coming 17 years (2013-2030). The projection figures for the Bahamas were obtained from



the **All Bahamas Medium Projection Tables** supplied by the Department of Statistics. The reader should focus on the 20 to 24 year age group, which is the documented core market for tertiary education in The Bahamas.

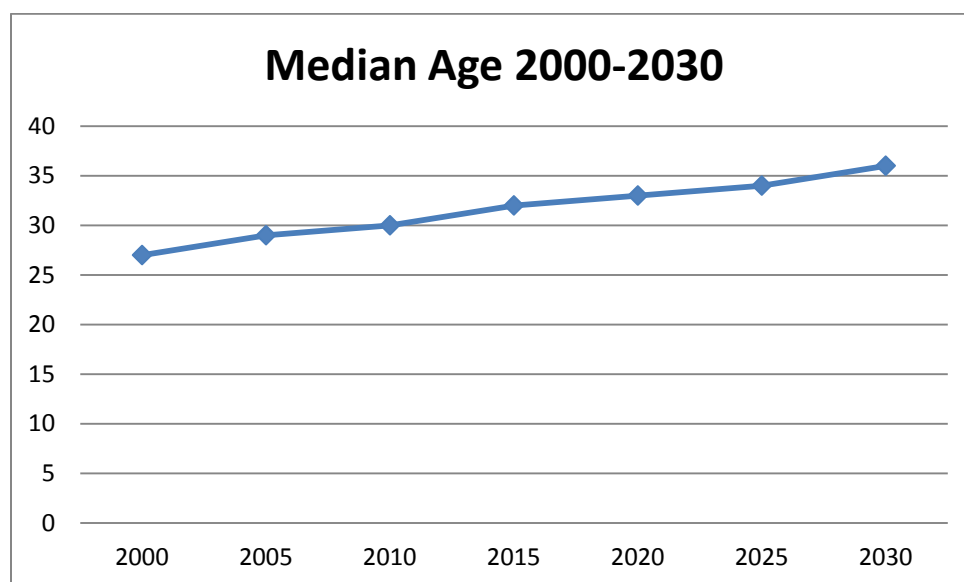
The figures are presented by gender because *The National Report of Higher Education in the Commonwealth of The Bahamas*, prepared for UNESCO IESALC² has documented that females' participation in higher education exceeds males' participation.

All Bahamas Population Projections

The Department of Statistics projects that the median age for All the Bahamas will increase by one or two points in the next decades.

Table 3: Median Age: All Bahamas						
2000	2005	2010	2015	2020	2025	2030
27	29	30	32	33	34	36
Source: Key Demographic Indicators Population Projections (Medium Series): 2000-2030						

Chart 9: Median Age 2000-2030 All Bahamas



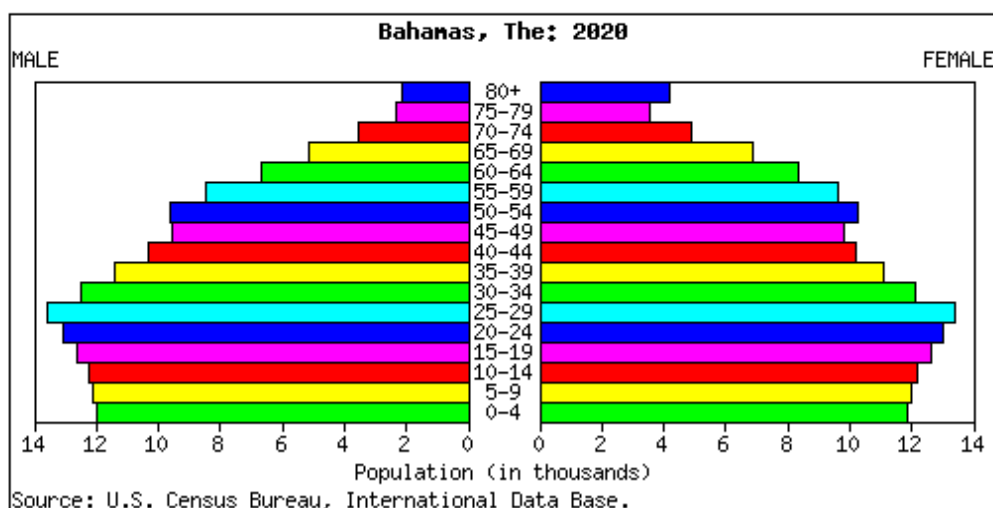
The U.S. Census Bureau, International Data Base provides two population pyramids that illustrate the predicted age and sex distribution of the Bahamian population for 2020 and 2050. The pyramids were retrieved from http://www.nationmaster.com/country/bf-bahamas-the/Age-_distribution. It is predicted that the 20-24 and 25-29 age groups will be the largest in 2020. In 2050, the 20-24 to 40-44 age groups are predicted to be roughly the same.

² William J. Fielding & Jeannie Gibson et al. *National Report on Higher Education in The Commonwealth of The Bahamas*, May 2005, Revised November 2005.



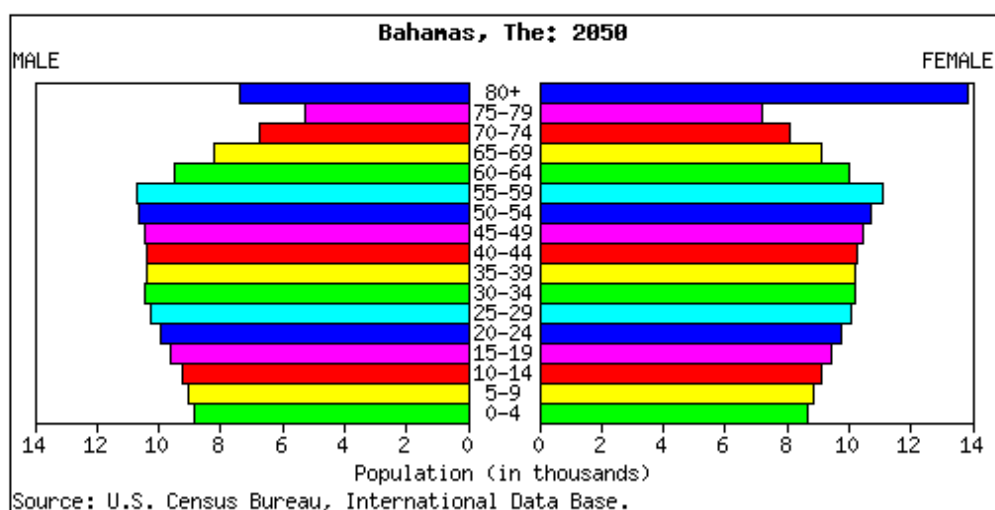
Bahamas, The Population Pyramid for 2020

Predicted age and sex distribution for the year 2020:



Bahamas, The Population Pyramid for 2050

Predicted age and sex distribution for the year 2050:



The population projections for The Bahamas for the 5-year logical age groups of 20-24, 25-34, and 35-44 for males and females are shown in Table 4. For the male projections, observe the insignificant increase of 1 % in the 20-24 age group and a very modest increase of 9 % in the 25-34 age group. For the female projections, observe the 8 % decrease in the 20-24 age group and an insignificant increase of 1 % in the 25-34 age group. The negative change in the 20-24



female population going to 2030 is significant and has implications when planning for the provision of higher education. The changes in the male and female populations will also be reflected in the Seventh-day Adventist membership.

Table 4: Population Projections for All Bahamas, 2013 to 2030—Five-Year Logical Age Groups

Male Projections							Change 2013 to 2030	
	2013	2014	2015	2020	2025	2030	Number	Percent
20-24	14899	15100	15300	14100	14400	15100	201	1%
25-34	13100	13200	13400	15300	14100	14300	1200	9%
35-44	12700	12900	13100	14100	15400	14200	1500	12%
Female Projections							Change 2013 to 2030	
	2013	2014	2015	2020	2025	2030	Number	Percent
20-24	15200	15500	15600	14600	14000	14000	-1200	-8%
25-34	13800	14100	14400	15600	14600	14000	200	1%
35-44	13000	13100	13200	14500	15700	14700	1700	13%

Source: All Bahamas Medium Projection Tables 2013-2030, Department of Statistics

Charts 10 and 11 highlight the changes in the male and female populations for the 20-24 to 35-44 age groups.



Chart 10: Male Population Projects 2013-2030, 20-34 to 35-44 Age Groups

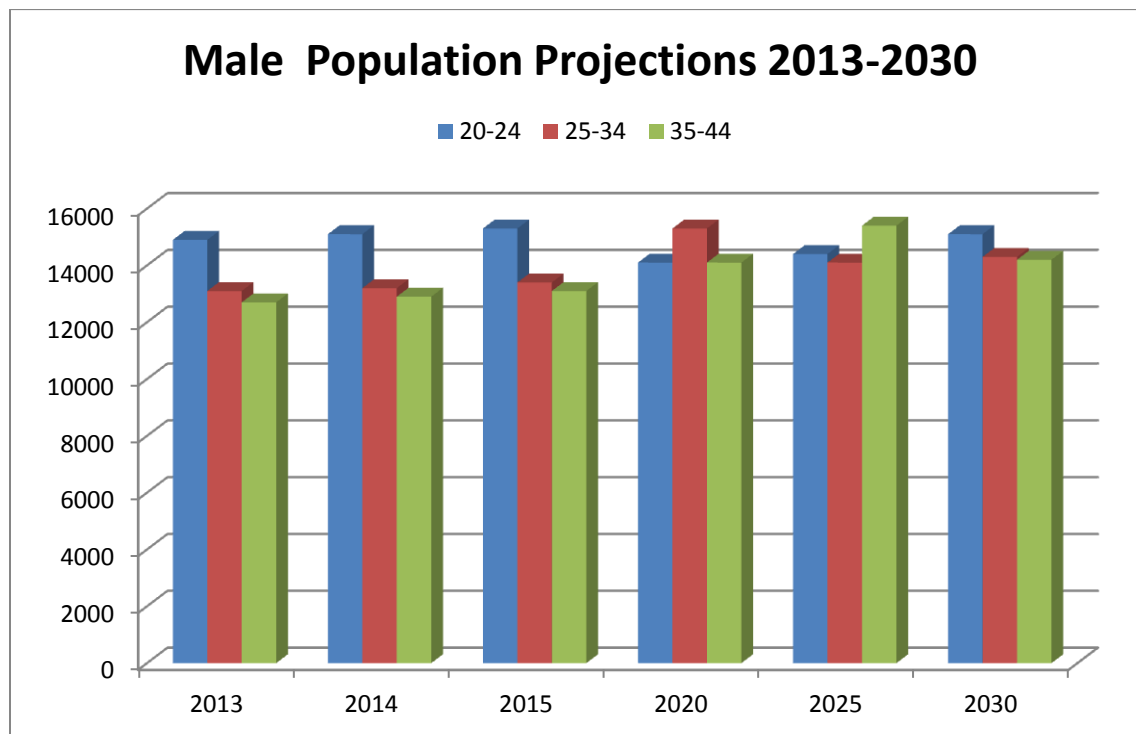
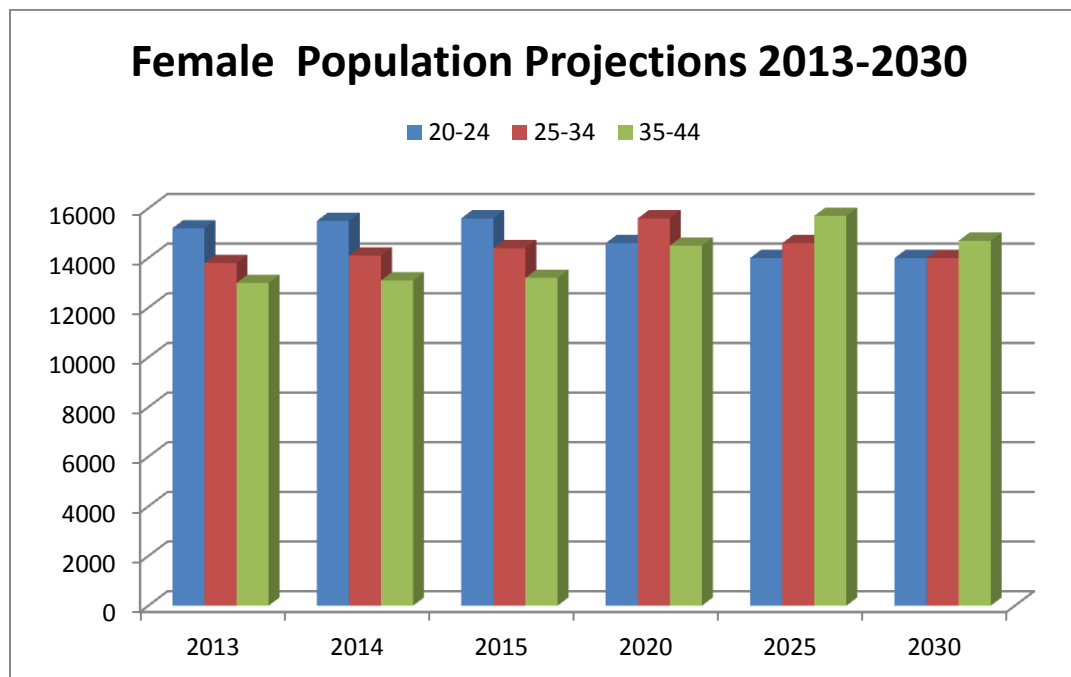


Chart 11: Female Population Projections 2013-2030, 20-24 to 35-44 Age Groups



Seventh-day Adventist Membership Projections

Note how the membership has changed for the male and female populations from 1990 to 2010 as shown in Table 5. Data used in calculating the Seventh-day Adventist Membership historical changes in the male and female populations were taken from the 1990, 2000, and 2010 Censuses of Population and Housing Tables All Bahamas broken down by gender by the Department of Statistics. Observe that the greatest percent changes occurred in the 35-44 age groups for both males and females.

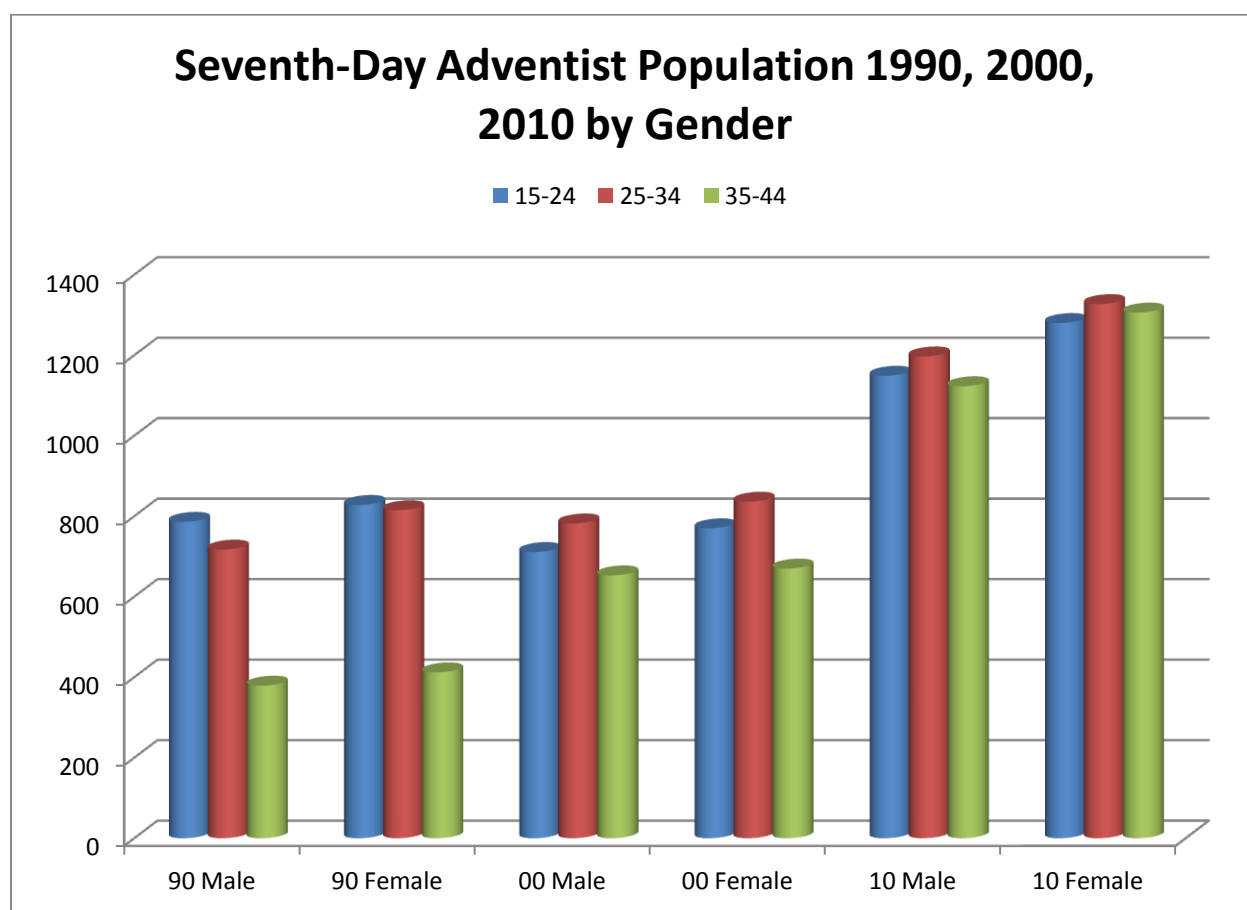
Table 5: Changes in the Population of the Seventh-day Adventist Church 1990-2010

Male Historical Membership Changes				Change 1990 to 2010	
Age Group	1990	2000	2010	Number	Percent
15-24	786	905	1149	363	46%
25-34	717	1005	1197	480	67%
35-44	379	869	1123	744	196%
Total	1882	2779	3469	1587	84%
Female Historical Membership Changes				Change 1990 to 2010	
Age Group	1990	2000	2010	Number	Percent
15-24	828	956	1280	452	55%
25-34	815	1042	1327	512	63%
35-44	412	892	1306	894	217%
Total	2055	2890	3913	1858	90%

Source: 1990, 2000, and 2010 Population and Religion All Bahamas



Chart 12: Seventh-day Adventist Population 1990, 2000, 2010 by Gender, 15-24 to 35-44 Age Groups



Source: 1990, 2000, and 2010 Population and Religion Tables, Department of Statistics

Secondly, let us compare the Seventh-day Adventist membership figures to the historical figures for the entire Bahamas for males and females and for the same age groups. Note the percentages of the Seventh-day Adventist membership to the population of The Bahamas for those age groups and gender. They are roughly the same for both genders and the increase was roughly 1 % over the decades.

Table 6: Seventh-day Adventist Membership vs Bahamas Population

Male Population	1990 All Bahamas	1990 SDA	% of Male Population
15-24	24099	786	3%
25-34	21373	717	3%
35-44	12789	379	3%
Total	58261	1882	3%



Female Population	1990 All Bahamas	1990 SDA	% of Female Population
15-24	24308	828	3%
25-34	22508	815	4%
35-44	13705	412	3%
Total	60521	2055	3%
Male Population	2000 All Bahamas	2000 SDA	% of Male Population
15-24	27495	905	3%
25-34	25711	1005	4%
35-44	22409	869	4%
Total	75615	2779	4%
Female Population	2000 All Bahamas	2000 SDA	% of Female Population
15-24	25716	956	4%
25-34	27310	1042	4%
35-44	24492	892	4%
Total	77518	2890	4%
Male Population	2010 All Bahamas	2010 SDA	% of Male Population
15-24	28796	1149	4%
25-34	25729	1197	5%
35-44	26564	1123	4%
Total	81089	3469	4%
Female Population	2010 All Bahamas	2010 SDA	% of Female Population
15-24	28855	1280	4%
25-34	27920	1327	5%
35-44	28729	1306	5%
Total	85504	3913	5%

Source: 1990, 2000, and 2010 Total Population by Sex and Age in Years Last Birthday All Bahamas

To calculate the projections for the Seventh-day Adventist membership for 2013 to 2030, I utilized the projected population figures for males and females for the entire Bahamas (Table 5) and applied the same percentage trends observed in the analysis in Table 6. The results are shown in Table 7.



Table 7 Projected Male and Female Seventh-day Adventist Memberships

Projected Male SDA Membership						
	2013	2014	2015	2020	2025	2030
20-24	596	604	765	846	1008	1208
25-34	655	660	804	1071	1128	1287
35-44	508	516	655	987	1232	1278
Total	1759	1780	2224	2904	3368	3773
Projected Female SDA Membership						
	2013	2014	2015	2020	2025	2030
20-24	608	620	780	876	980	1120
25-34	690	705	864	1092	1168	1260
35-44	650	655	792	1160	1413	1470
Total	1948	1980	2436	3128	3561	3850

Chart 13: Projected SDA Male Membership 2013-2030, 20-24 to 35-44 Age Groups

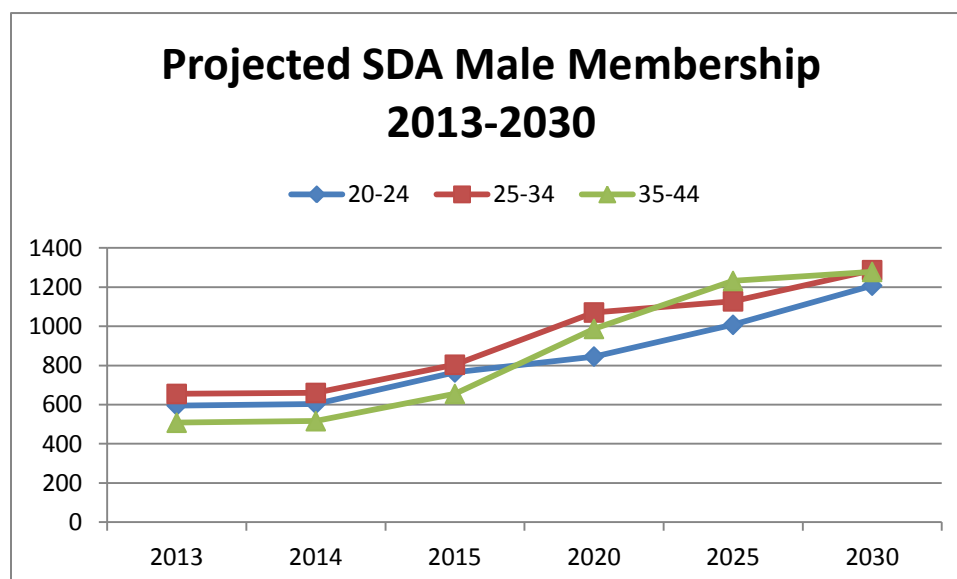
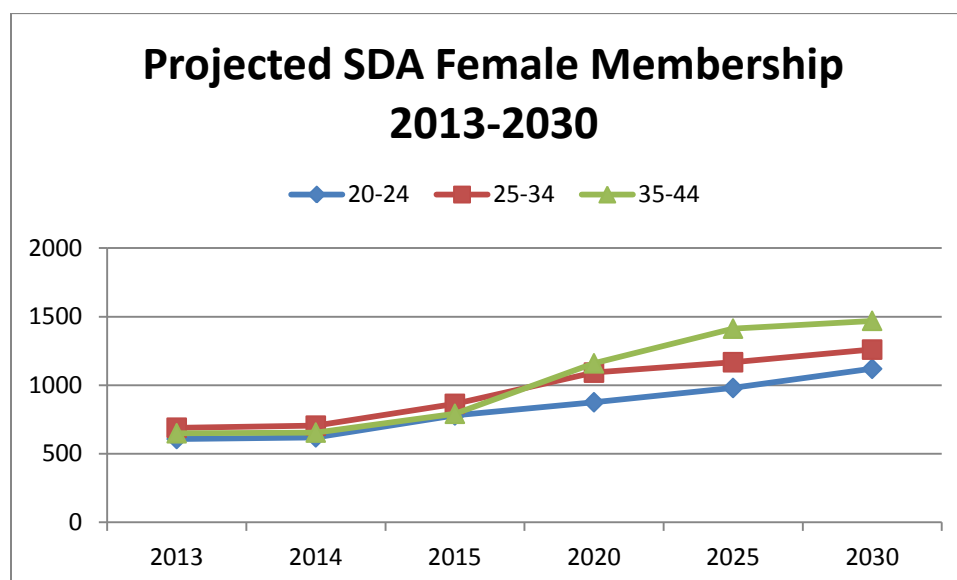


Chart 14: Projected SDA Female Membership 2013-2030, 20-24 to 35-44 Age Groups



Historical Participation in Higher Education

The analysis of the historical participation in higher education in The Bahamas used data from *the School Attendance All Bahamas 1990, 2000, and 2010 by Sex 15-64* provided by the Department of Statistics. The analysis uses the 20-24, 25-34, and 45-64 age groups for both genders in calculating the GER and the NER. The results are shown in Table 8.

The data shows:

1. Females participate in greater numbers in higher education.
2. The 20-24 age group has the highest rate of participation in higher education.
3. Participation in higher education steadily decreases as people get older.
4. Participation in higher education dipped drastically in 2000 but increased by a few percentage points in 2010. Review of economic data suggests that The Bahamas was experiencing an economic boom in the Tourism industry. Does financial prosperity ushered by Tourism have a negative impact on participation in higher education? Some have strongly suggested over the years that this may be the case.

Abbreviations Used in the Tables

M = Male

F = Female

GER = Gross Enrolment Rate

NER = Net Enrolment Rate



Table 8: Calculation of Gross and Net Enrolment Rates Using 20-24, 25-34, 35-44, and 45-64 Age Intervals for 1990, 2000, and 2010 According to Gender

Year	Gender	Headcount Enrolments In Education	Headcount Enrolments in Education in Age Group 20-24	Population Size in Age Group 20-24	GER %	NER %	% Increase in GER 2000-2010	% Increase in NER 2000-2010
1990	M & F	8037	3648	23156	35%	16%		
	M	3034	1457	11667	26%	12%		
	F	5003	2191	11845	42%	18%		
2000	M & F	8041	2890	24772	32%	12%		
	M	2527	1030	12140	21%	8%		
	F	5514	1860	12632	44%	15%		
2010	M & F	13013	5457	26499	49%	21%	53.13%	75.00%
	M	4256	2049	13140	32%	16%	34.38%	100.00%
	F	8757	3408	13359	66%	26%	50.00%	73.33%
Year	Gender	Headcount Enrolments In Education	Headcount Enrolments in Education in Age Group 25-34	Population Size in Age Group 25-34	GER %	NER %	% Increase in GER 2000-2010	% Increase in NER 2000-2010
1990	M & F	8037	2874	53021	15%	5%		
	M	3034	1017	20576	15%	5%		
	F	5003	1857	22451	22%	8%		
2000	M & F	8041	2806	53021	15%	5%		
	M	2527	808	25711	10%	3%		
	F	5514	1998	27310	20%	7%		
2010	M & F	13013	3859	53649	24%	7%	60.00%	40.00%
	M	4256	1028	25729	17%	4%	70.00%	33.33%
	F	8757	2561	27920	31%	9%	55.00%	28.57%



Year	Gender	Headcount Enrolments In Education	Headcount Enrolments in Education in Age Group 35-44	Population Size in Age Group 35-44	GER %	NER %	% Increase in GER 2000-2010	% Increase in NER 2000-2010
1990	M & F	8037	1078	26242	31%	4%		
	M	3034	370	12565	24%	3%		
	F	5003	708	13677	37%	5%		
2000	M & F	8041	1673	46901	17%	4%		
	M	2527	462	22409	11%	2%		
	F	5514	1211	24492	23%	5%		
2010	M & F	13013	2384	55293	24%	4%	41.18%	0.00%
	M	4256	640	26564	16%	2%	45.45%	0.00%
	F	8757	1744	28729	30%	6%	30.43%	20.00%
Year	Gender	Headcount Enrolments In Education	Headcount Enrolments in Education in Age Group 45-64	Population Size in Age Group 45-64	GER %	NER %	% Increase in GER 2000-2010	% Increase in NER 2000-2010
1990	M & F	8037	437	29558	27%	1%		
	M	3034	190	4524	67%	4%		
	F	5003	247	6450	78%	4%		
2000	M & F	8041	672	45958	17%	1%		
	M	2527	227	21884	12%	1%		
	F	5514	445	24074	23%	2%		
2010	M & F	13013	1583	68121	19%	2%	11.76%	100.00%
	M	4256	539	32312	13%	2%	8.33%	100.00%
	F	8757	1044	35809	24%	3%	4.34%	50.00%

Charts 15 to 17 highlight the net participation in higher education of the 20-44 to 45-64 age groups for both genders for The Bahamas; while Charts 18 to 20 highlight the gross participation in higher education of the 20-44 to 45-64 age groups for both genders.



Chart 15: Net Participation Rate M and F, 1990, 2000, 2010, 20-24 to 45-64 Age Groups

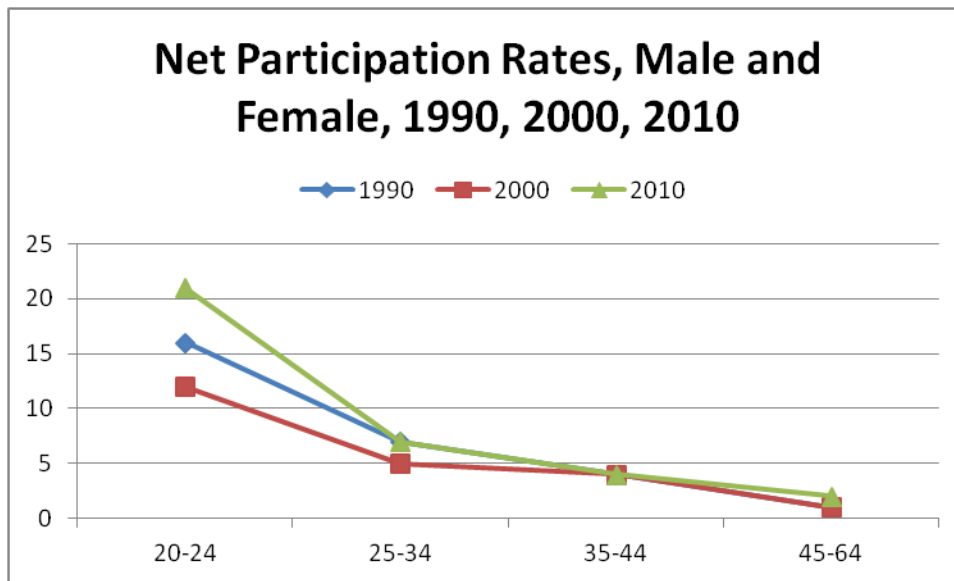


Chart 16: Net Participation Rate, M, 1990, 2000, 2010, 20-24 to 45-64 Age Groups

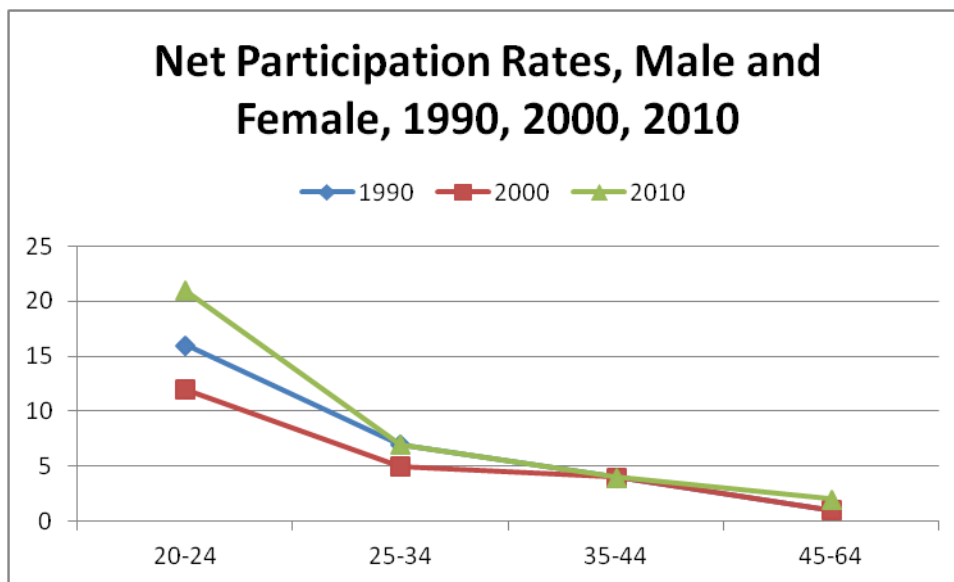


Chart 17: Net Participation Rate, F, 1990, 2000, 2010, 20-24 to 45-64 Age Groups

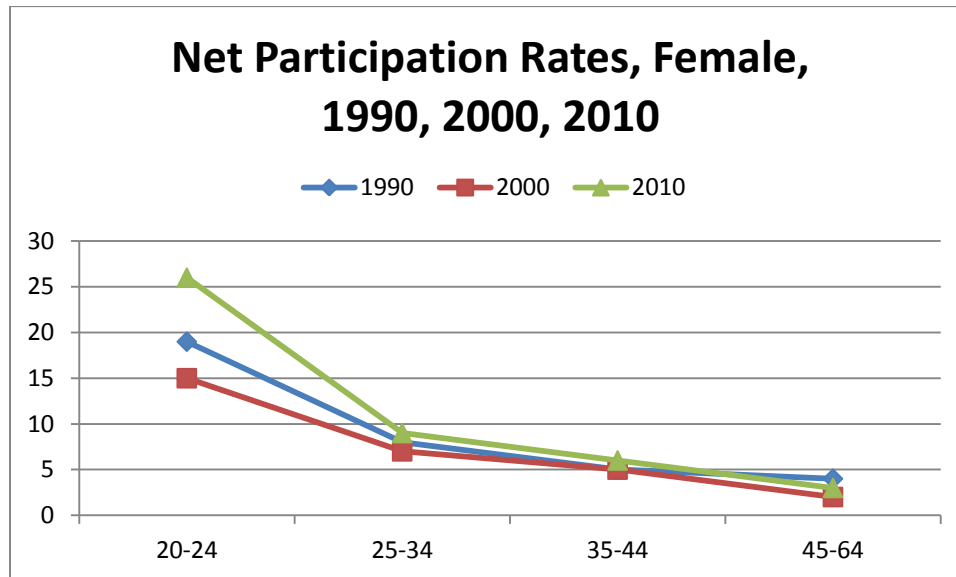


Chart 18: Gross Participation Rates, M & F, 1990, 2000, 2010, 20-24 to 45-64 Age Groups

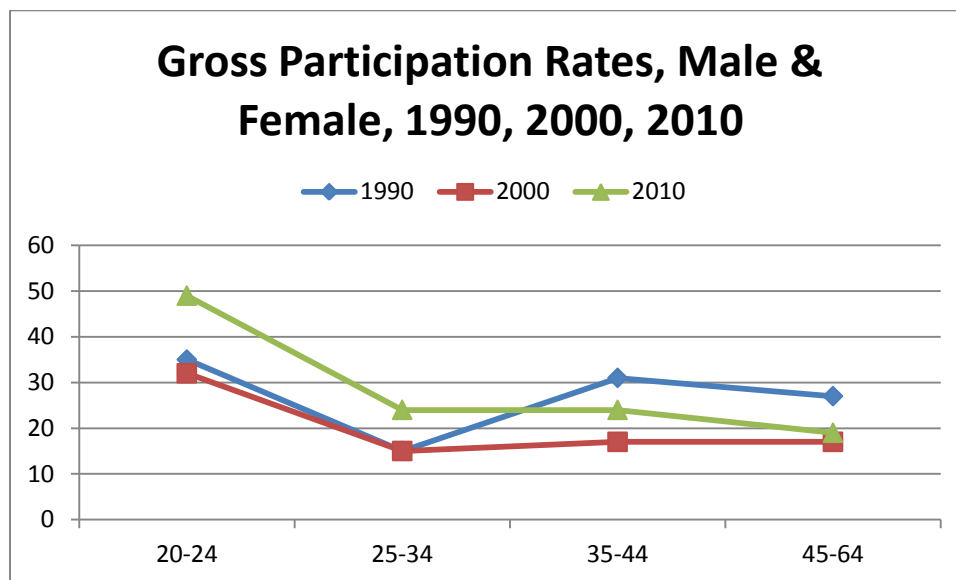


Chart 19: Gross Participation Rates, M, 1990, 2000, 2010, 20-24 to 45-64 Age Groups

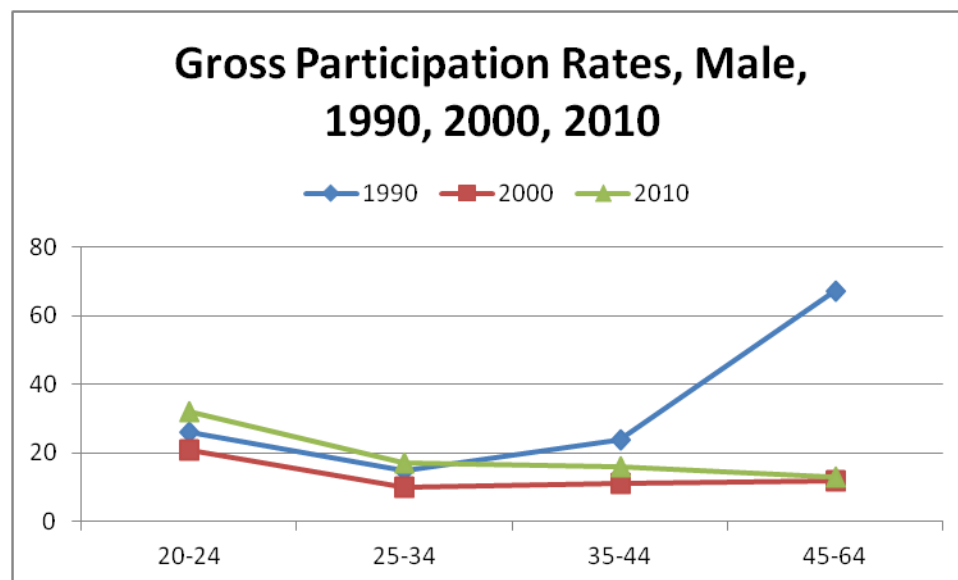
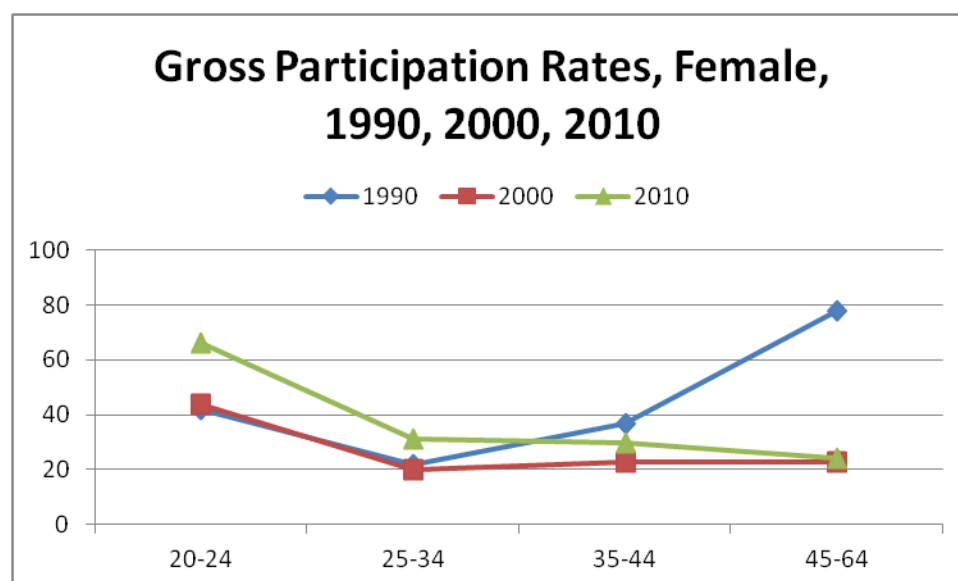


Chart 20: Gross Participation Rates, F, 1990, 2000, 2010, 20-24 to 45-64 Age Groups



Future Demand for Higher Education

Future demand for higher education was calculated for both the Bahamian and Seventh-day Adventist populations using the four scenarios shown on page 14.

All Bahamas Projected Enrolment in Higher Education

Table 9 shows the projected enrolments levels for the years 2013 to 2030 for All the Bahamas for the 5-year logical age groups under examination for both sexes. F enrolment is expected to almost double M enrolment. The 20-24 age group is expected to have the highest levels of



participation in higher education. Levels of participation will increase modestly from 2013 to 2030, especially for the M population.

Table 9: Projected Enrolment All Bahamas 2013-2030, 20-34 to 35-44 Age Groups by Gender

Projected M Enrolments in Higher Education						
Age groups	2013	2014	2015	2020	2025	2030
20-24	2384	1963	1989	2397	2448	2718
25-34	524	396	402	765	705	858
35-44	254	129	131	423	462	568
Total M Enrolment	3162	2488	2522	3585	3615	4144
Projected F Enrollments in Higher Education						
Age groups	2013	2014	2015	2020	2025	2030
20-24	3952	3565	3588	3942	3780	4060
25-34	1242	1128	1152	1560	1460	1680
35-44	780	655	660	1015	1099	1323
F Enrolment	5974	5348	5400	6517	6339	7063
Total M & F Enrolment	9136	7836	7922	10102	9954	11207

Chart 21: Projected M Enrolment 2013 to 2030, 20-24 to 35-44 Age Groups

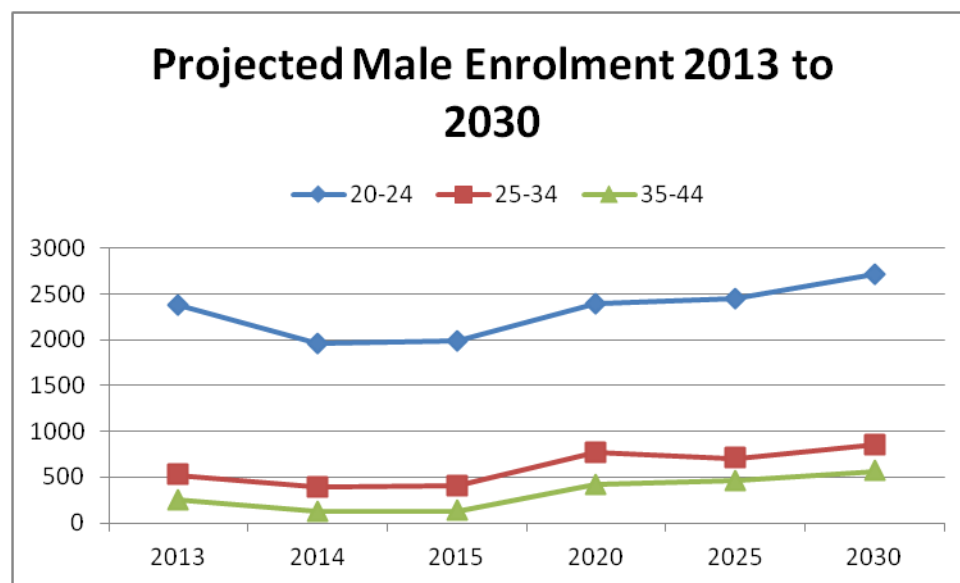


Chart 22: Projected F Enrolment 2013-2030, 20-24 to 35-44 Age Groups

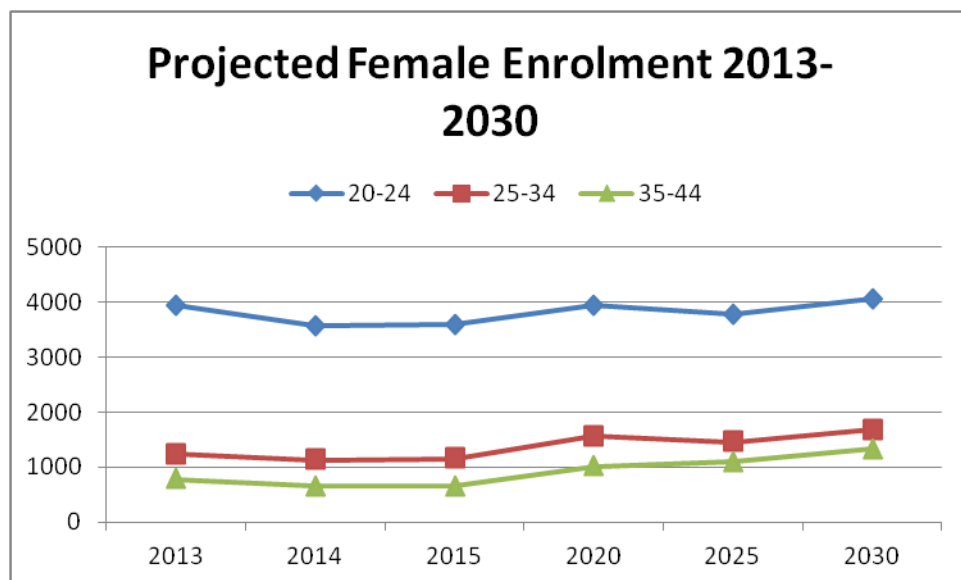
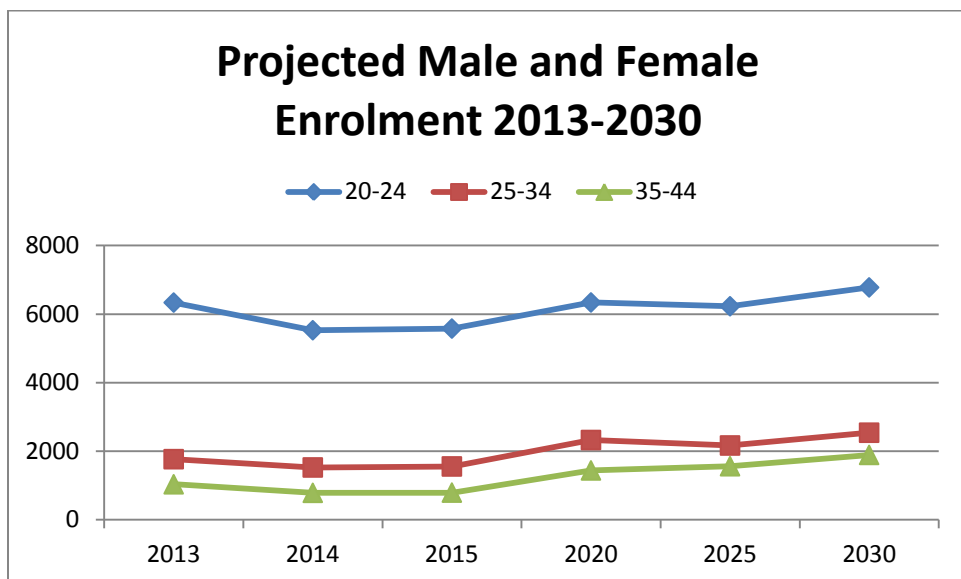


Chart 23: Projected M and F Enrolment 2013-2030, 20-24 to 35-44 Age Groups



Projected Seventh-day Adventist Enrolment in Higher Education

The projected membership figures and Scenarios 1 to 4 percentages were used to calculate the projected M and F enrolments shown in Table 10. The projected enrolment is in three-digit figures. **These enrolment figures do not provide an ideal pool for sustaining a university extension, especially when one considers that some will opt to enroll in other tertiary institutions. A marketing strategy including Seventh-day and non-Seventh-day Adventists will be required to secure greater enrolment.**



Table 10: Projected Seventh-day Adventist Enrolment 2013-2030 for the 20-34 to 35-44 Age Groups by Gender

SDA M Projected Enrollment						
	2013	2014	2015	2020	2025	2030
20-24	95	79	99	144	171	217
25-34	26	20	24	54	56	77
35-44	10	5	7	30	37	51
Total M Enrolment	132	103	130	227	265	346
SDA F Projected Enrollment						
	2013	2014	2015	2020	2025	2030
20-24	158	143	179	237	265	325
25-34	62	56	69	109	117	151
35-44	39	33	40	81	99	132
Total F Enrolment	259	232	288	427	480	608
Total M and F Enrolment	391	335	418	654	745	954

Chart 24: Projected SDA F Enrolment 2013-2030, 20-24 to 35-44 Age Groups

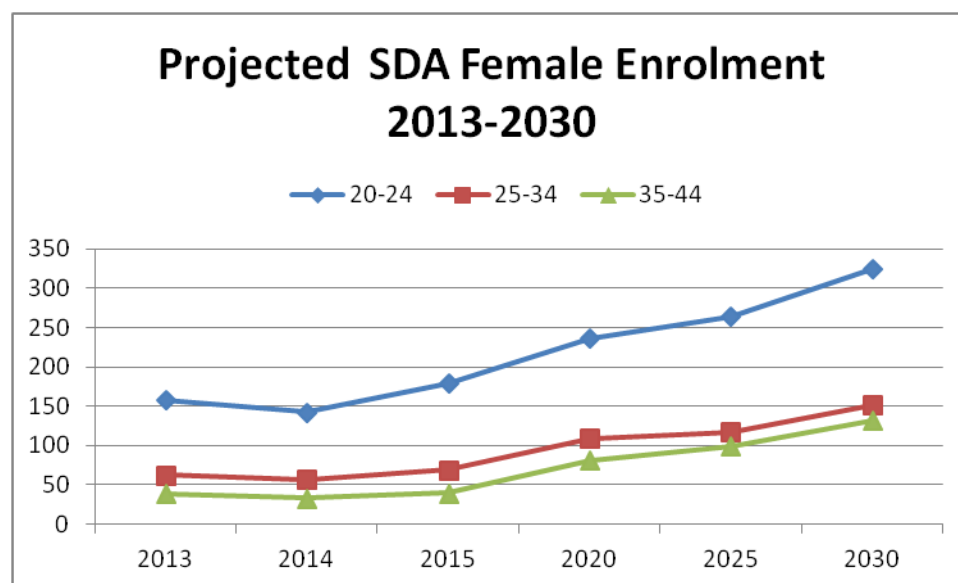
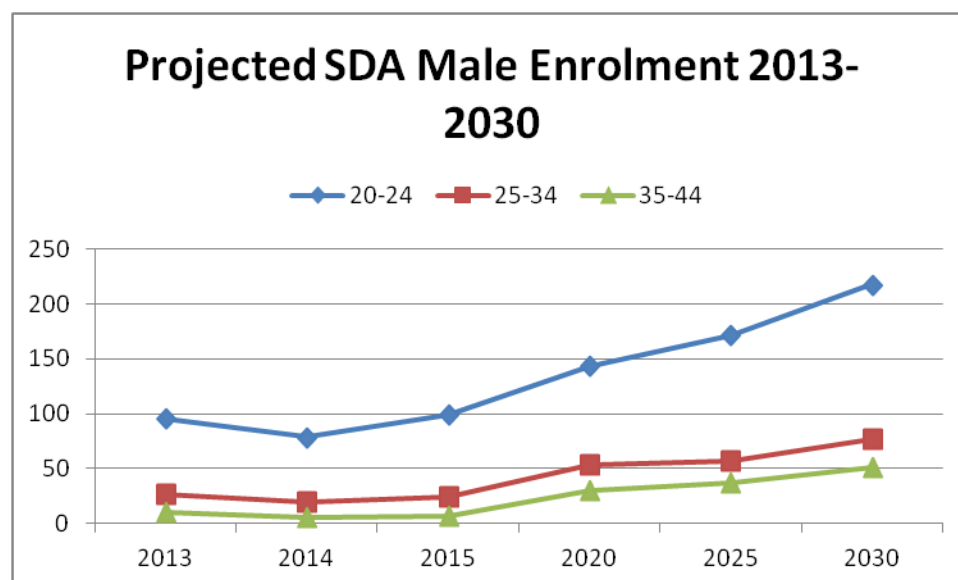


Chart 25: Projected SDA M Enrolment 2013-2030, 20-24 to 35-44 Age Groups



This analysis would be incomplete unless data of students enrolled in the United States were included. The Institute of International Education has the responsibility for tracking all international students enrolled in colleges and universities in the United States. Their Open Doors Data provided the enrolment figures (shown in Table 11) for Bahamian students enrolled in colleges and universities in the United States.

Table 11: Enrollment of Bahamian Students in the United States, 2000 to 2011

School Years	2000/01	2001-02	2002/03	2003/04	2004/05	2005/06
Number of students enrolled	1762	1973	2012	2030	1638	1631
School Years	2006/07	2007/08	2008/09	2009/10	2010/11	
Number of students enrolled	1681	1542	1773	1828	1720	

Source: [http://www.iie.org/Research-and-Publications/Open-Doors/Data/International-Students/All-Places-of-Origin/Institute of International Education](http://www.iie.org/Research-and-Publications/Open-Doors/Data/International-Students/All-Places-of-Origin/Institute%20of%20International%20Education).

Market Share Captured by the College of The Bahamas

In 2000 and 2010 the total headcount enrolment in education for both Ms and Fs was 8041 and 13,283 respectively. With 3,178 and 5,000³³ enrolled in 2000 and 2010, The College of The Bahamas captured 40 % and 38 % of the education market. The sizable market share The

³³ Retrieved from <http://www.cob.edu.bs/About/History.php>, January 18, 2013.



College of The Bahamas enjoys is due to the affordable tuition cost it is able to extend to Bahamian students (see Chapter 4). The success of a Northern Caribbean University extension in New Providence will depend in great part to the market share it is able to capture through effective branding, an aggressive marketing strategy, and a sustained management thrust.



Chapter 3

The Curriculum

Methodology

To determine what programs of study an NCU extension should offer in The Bahamas, four sources of data were reviewed and the data was analyzed:

1. Survey responses
2. The undergraduate and graduate curricula of eight tertiary education institutions registered with the Tertiary Quality Assurance Unit of the Ministry of Education and Technology
3. Labor market job postings from the Nassau Guardian, the Tribune and employment web sites for the period 3/17 2012 to 10/26/2012.
4. The preferred programs of study of Bahamian students enrolled in colleges in The Bahamas and the United States.

Survey Responses

Membership Survey

The Membership Survey yielded 355 responses to the question: “If there was a Northern Caribbean University, what fields of study would you want it to provide.” These responses although important, should not be used blindly to determine the curriculum an NCU extension in The Bahamas should offer. This is because of the 468 respondents who provided these responses, 132 or 28.2 % have completed their education and do not plan to pursue further education; 47 or 10 % are enrolled at the College of The Bahamas; 15 or 3.2 % are enrolled at The Bahamas Technical and Vocational Institute; 14 or 3.0 are enrolled in a local college; 3 or .6 % are enrolled in a Seventh-day Adventist college overseas; 6 or 1.3 % are enrolled at Northern Caribbean University in Jamaica; 9 or 1.9 % are enrolled in non-Seventh-day Adventist colleges overseas. However, 58 or 12.4 % would like to pursue an undergraduate degree, while 128 or 27.4 % would like to pursue a graduate or post-graduate degree.

Although the list of preferred programs of study is long, it is provided in Table 12 in ranking order to show the diversity of responses. **Business and management tops the list, followed by education, nursing, health, law and criminal justice.**



Table 12: Program of Study Preferences

Program Major	Frequency of Responses	Percentage of Responses
Business & Management	53	15
Education	43	12
Nursing	25	7
Health	15	4
Law & Criminal Justice	12	3
Counseling/Psychology	11	3
Medicine	11	3
Technical /Vocational Education	11	3
Information Technology	8	2
Accounting	7	2
Computer Technology	7	2
Human Resources Management	7	2
Office Administration	6	2
Technology	6	2
Art	5	1
Biochemistry	5	1
Biology	5	1
Early Childhood Education	5	1
Project Management	5	1
Social Work	5	1
Graduate/Post graduate	4	1
Marine Biology	4	1
Ministry/Evangelism	4	1
Natural Sciences	4	1
Religion/Theology	4	1
Science	4	1
Spanish	4	1
Agriculture	3	1
Architecture	3	1
Engineering	3	1
Finance	3	1
Forensic Science	3	1
Languages	3	1
Literature	3	1
Meteorology	3	1
Automotive Technology	2	1
Communication	2	1
Culinary Arts	2	1
English	2	1
Environmental Science	2	1



Program Major	Frequency of Responses	Percentage of Responses
Natural Medicine	2	1
Nutrition	2	1
Pre-dentistry	2	1
Pre-medicine	2	1
Adult Education	1	0.28
Air Conditioning	1	0.28
Alternate Energy	1	0.28
Archeology	1	0.28
Aviation	1	0.28
Biological Research	1	0.28
Broadcasting	1	0.28
Building Construction	1	0.28
Chemistry	1	0.28
Church Administration	1	0.28
Criminology	1	0.28
Deaf Reading	1	0.28
Ecology	1	0.28
Economics	1	0.28
Educational Psychology	1	0.28
Electrical Engineering	1	0.28
Electronics	1	0.28
Elementary Education	1	0.28
Farming	1	0.28
Fishing	1	0.28
Graphic Design	1	0.28
Home Economics	1	0.28
Lay Preaching/Bible Work	1	0.28
Light manufacturing	1	0.28
Marine Studies	1	0.28
Mathematics	1	0.28
Midwifery/Homecare	1	0.28
Music	1	0.28
Sociology	1	0.28
Special Education	1	0.28
Speech Therapy	1	0.28
Sports	1	0.28
Systems Analysis/Computing	1	0.28
Total	355	100



Student Survey

About 97 percent of the 96 students provided answers to the three-part question: “If there was a Northern Caribbean University in New Providence, what degree majors would you most like to see offered? Using the list below, please rank your top three choices in the order in which you would most like to see offered.”

Responses to their top three choices are listed in ranking order in Tables 13 to 15. Note that **business administration** ranks first in Choices 1 and 3, while **management** ranks third in Choice 2.

Table 13: Choice 1 Preferred Programs of Study

Major	Frequency of Responses	Percentage of Responses
Business Administration	14	14.6
Biochemistry	8	8.3
Criminal justice	5	5.2
Nursing	5	5.2
Computer Science	5	5.2
Music	4	4.2
Accounting	4	4.2
Dental hygiene	3	3.1
Engineering	3	3.1
Biology	3	3.1
Hospitality and Tourism	3	3.1
Medical Technology	3	3.1
Psychology	3	3.1
Early Childhood Teacher Education	2	2.1
English	2	2.1
Geography	2	2.1
History	2	2.1
Biology Education	2	2.1
Primary Teacher Education	2	2.1
No answer	2	2.1
Dietetics	1	1.0
Management	1	1.0
Mechanical Engineering	1	1.0
Office Technology & Administration	1	1.0
Piano performance	1	1.0
Religion	1	1.0
School counseling	1	1.0
Spanish	1	1.0
Visual Studies	1	1.0



Major	Frequency of Responses	Percentage of Responses
Optometry	1	1.0
Aero-engineering	1	1.0
Physics	1	1.0
Pediatric Cardiology	1	1.0
Medicine	1	1.0
Aviation	1	1.0
Corporate law	1	1.0
Clothing and textiles	1	1.0
Computer Systems Engineering	1	1.0
Counselling	1	1.0
Total	96	100.0

Table 14: Choice 2 Preferred Programs of Study

Major	Frequency of Responses	Percentage of Responses
Engineering	7	7.3
Biochemistry	5	5.2
Management	5	5.2
Math	5	5.2
Nursing	5	5.2
Criminal Justice	4	4.2
Environmental Science	4	4.2
Biology	4	4.2
Guidance Counseling	4	4.2
Psychology	4	4.2
Business Administration	4	4.2
Computer Science	4	4.2
Electrical engineering	3	3.1
Hospitality Management	3	3.1
Piano performance	3	3.1
Computer systems Engineering	3	3.1
Counselling	3	3.1
No answer	3	3.1
Family Life Education	2	2.1
Medical Technology	2	2.1
Social work	2	2.1
Chemistry	2	2.1
Clothing and Textiles	2	2.1
Dental Hygiene	1	1.0



Major	Frequency of Responses	Percentage of Responses
Dietetics	1	1.0
English	1	1.0
Geography	1	1.0
Industrial and Organizational Counseling	1	1.0
Mass communication	1	1.0
Mechanical Engineering	1	1.0
Office Systems and Administration	1	1.0
Office Technology & Administration	1	1.0
Primary teacher education	1	1.0
Spanish	1	1.0
Visual Art	1	1.0
Banking and Finance	1	1.0
Total	96	100.0

Table 15: Choice 3 Preferred Programs of Study

Major	Frequency of Responses	Percentage of Responses
Business Administration	6	6.3
Office Technology & Administration	5	5.2
Engineering	4	4.2
Mechanical Engineering	4	4.2
Office Systems and Administration	4	4.2
Spanish	4	4.2
Computer Systems Engineering	4	4.2
Early Childhood Teacher Education	3	3.1
Guidance Counseling	3	3.1
History	3	3.1
Math	3	3.1
Primary Teacher Education	3	3.1
Computer Science	3	3.1
Dental Hygiene	2	2.1
Electrical Engineering	2	2.1
English	2	2.1
Medical Technology	2	2.1
Music	2	2.1
Piano Performance	2	2.1
Religion	2	2.1
Accounting	2	2.1
Clothing and Textiles	2	2.1



Major	Frequency of Responses	Percentage of Responses
Biochemistry	1	1.0
Criminal Justice	1	1.0
Environmental Science	1	1.0
Family Life Education	1	1.0
General Studies	1	1.0
Geography	1	1.0
Hospitality and Tourism	1	1.0
Hospitality Management	1	1.0
Information Science	1	1.0
Management	1	1.0
Mass Communication	1	1.0
Biology Education	1	1.0
Psychology	1	1.0
Secondary Education	1	1.0
Secondary Teacher Education	1	1.0
Social Work	1	1.0
Visual Studies	1	1.0
Optometry	1	1.0
Chemistry	2	2.1
Therapist	1	1.0
Aviation	1	1.0
Counselling	1	1.0
No answer	6	6.3
Total	96	100.0

Curriculum Analysis

The undergraduate curriculum of the Bahamas Baptist Community College, The College of The Bahamas, Galilee College, Omega College, Sojourner Douglass College, Success Training College, Nova Southeastern University, the University of the West Indies Open Campus (obtained from their most current brochures or catalogs) were compared with NCU. The graduate curriculum of Nova Southeastern University, The University of the West Indies Open Campus, The College of The Bahamas, Northern Caribbean, and Sojourner were also compared.

Undergraduate Curriculum Analysis

The curriculum analysis outlines which academic programs each institution offers, what types and levels of degrees are offered for each program, and the number of credits associated with each program.

The analysis of undergraduate programs reveals:



1. NCU offers mostly Bachelor of Science degrees with a heavier credit load, while Bahamian tertiary institutions offer mostly Bachelor of Art degrees with lighter credit loads.
2. NCU academic offerings are as varied as those of COB.
3. NCU offers fewer Associate degrees than all of the tertiary institutions combined.
4. COB offers more Education degrees; however, within its fewer degrees NCU offers approximately the same number of Education emphases as COB.
5. The Bahamas Baptist Community College offers associate degrees in natural, applied, and social sciences; a plethora of certificates, diplomas, and college preparatory programmes.
6. The curriculum of Galilee College includes associate and bachelor degrees in social and applied sciences.
7. Sojourner Douglass College offers mostly bachelor degrees in allied health, social, formal, and applied sciences.
8. Omega's curriculum focuses on associate and bachelor degrees in applied sciences.
9. Success Training College offers only associate degrees and has found a niche in allied health and applied sciences.
10. The College of The Bahamas and Northern Caribbean University offer degrees in all academic disciplines.
11. Nova Southeastern University offers bachelors and masters in allied health and nursing and applied sciences.
12. The University of the West Indies Open Campus offers both face-to-face and blended-online programs. They offer bachelor of education degrees in education, bachelor of science degrees in banking and management studies.

Programs **unique** to Northern Caribbean University are:

Allied Health

- AS and BS Dental Hygiene
- BS Medical Technology
- AS and BS Dietetics
- Certificate Phlebotomy Technician

Business

- BS Management Studies Entrepreneurship
- BS Management Tourism and Hospitality

Hospitality and Tourism

- BS Hospitality Management Golfing and Golf Facilities Management
- BS Hospitality Management Resort & Spa Management
- BS Hospitality Management Food and Beverage and Tourism



Behavioural, Environmental, and Social Sciences

- BS Counseling
- BS Guidance Counseling
- BS Industrial & Organizational Counseling
- BS Psychology
- BS Applied Environmental Geography
- AS and BS Criminal Justice
- BS Environmental Science
- AS Conflict Management and Resolution
- Certificate Telephone Hotline Counseling
- Diploma Crime and Security

English, Art, and Communication Studies

- BA English Literature
- BA English Writing
- AS & BA Mass Communications (Options: TV, Radio, Journalism, Advertising, Public Relations)
- BA Music
- BA Music Education
- BM Music Performance
- BS Music

Mathematics and Engineering

- AS Computer Systems Engineering
- AS Electrical Engineering
- BS Mathematics Actuarial Science

Religion and Theology

- BA Religion with minor
- BA Religion Pastoral Concentration
- Certificate and AA Christian Stewardship
- Certificate Bible Workers

A detail undergraduate academic program analysis by discipline is shown in the tables that follow.



Abbreviations used in the analysis include:

Degrees

AA	Associate of Arts	BBA	Bachelor of Business Administration
AAS	Applied Associate of Science		
ABA	Associate of Business Administration	BE	Bachelor of Education
		BIS	Bachelor of Information System
AS	Associate of Science		
BA	Bachelor of Arts	BM	Bachelor of Music
		BS	Bachelor of Science

Institutions

BBCC	Bahamas Baptist Community College
COB	The College of The Bahamas
Galilee	Galilee College
NCU	Northern Caribbean University
Nova	Nova Southeastern University
Omega	Omega College
Sojourner	Sojourner Douglass College
Success	Success Training College
UWI	University of the West Indies Open Campus



Tables A: Allied Health and Nursing

Degree	BS						BA	Minor
	Dental Hygiene	Nursing (RN-BSN)	Nursing	Pharmacy	Medical Technology	Dietetics	Gerontology	Food & Nutrition
NCU	140-42	-	149	-	145	138	-	22
COB	-	77	136	76	-	-	-	
Nova		121	121					
Sojourner	-	-	-	-	-	-	133	

Degree	AA		AS			Diploma ⁴				Certificate		
	Medical Assisting	Pharmacy Technology	Nursing	Dental Hygiene	Dietetics	Community Health Nursing	Critical Care Nursing	Environmental Health	Midwifery	Practical Nursing	Trained Clinical Nursing	Phlebotomy Technician
NCU	-	-	-	84	91					-		48
COB	-	-	80	-	-	44	39	43	44	-	45	
Success	63	63	-		-					-		
Sojourner	-	-	-	-	-					45		

⁴ Offered on an as-needs basis for the Ministry of Health



Tables B: Business

Degree	BA/BBA												
	Accounting	Admin Office Mgt	Banking & Finance	Banking & Finance Commercial Banking	Banking & Finance Private Banking	Banking & Finance With a Foreign Language	Business Admin	Business Info S\system	Business Mgt	Business Psychology	Economics	Finance	Marketing
NCU	-	-		-	-	-	-	-	-	-	-	-	-
COB	139	131		138	138	132	-	-	-	-	139	139	136
Nova							120						
Galilee	-	-	132	-	-	-	132	132	-	132	132	-	-
Omega	120	-	-	-	-	-	-	-	120	-	120	120	-
Sojourner	150	-	-	-	-	-	133	-	-	-	-	-	-

Degree	BA/BBA									
	Marketing Mgt	OHRM/HR	Office Admin	Computer Info Sys Mgt Info Systems	Computer Info Sys Application Programming	Computer Info Sys Network Systems	Economics & Finance	Management	Healthcare Admin	
NCU	-	-	-	-	-	-	-	-	-	
COB		133	-	136	127	130	139	136	-	
Galilee	132	132	132	-	-	-	-	-	-	
Omega	-	120	-	-	-	-	-	-	-	
Sojourner	-	-	-	133	-	-	-	133	133	



Tables B: Business

Degree	BS								
	Accounting	Business Admin Accounting	Business Admin Finance	Management	Mgt Studies Business Ed	Mgt Studies Entrepreneurship	Mgt Studies HR Mgt	Mgt Studies Marketing	Mgt Studies Tourism & Hospitality
NCU	-	144	154		147	141	144	114	150
COB	-	-	-		-	-	-	-	-
Nova				120					
Galilee	132	-	-		-	-	-	-	-
Omega	-	-	-		-	-	-	-	-

Degree		AA/ABA												AS		
	Accounting	Banking	Banking & Finance	Business	Business Admin	Business Info System	E-commerce	Economics	Health Information Mgt	Management	Marketing	Office (Sys) Admin	OHRM/HR	Business Admin	Office Tech & Admin	Secretarial Science
NCU	-	-	-	-	-	-	-	-		-	-	-	-	77	82	-
COB	63	-	-	-	61	-	-	-		-	-	-	-	-	-	-
BBCC	66	-		-	66		-			66		-		-	-	-
Galilee	66	66	-	66	-	66	66	66			66	66	66	-	-	66
Omega	60	-	-	-	-	-	-	-		60	-	-	60	-	-	-
Success	63	-	66	-	66	-	-	-	63	-	-	-	63	-	-	-



Tables B: Business

Degree	Diploma	Certificate	Minor
	Accounting	Business Administration	Business Administration
NCU			40
COB	36	31	24

Degree	BS							Diploma
Online/Blended	Banking & Finance Compliance 7 Corporate Governance Minor	Banking & Finance Law for Banking & Finance Minor	Banking & Finance Lending & Mortgage Underwriting Minor	Banking & Finance Special	Accounting	Management Studies Major	Management Studies Economics Minor	Management Accounting
UWI	90	90	90	90	90	90	90	33



Tables C: Hospitality and Tourism

Degree	BS						Minor		
	Hospitality Mgt	Hospitality Mgt Golfing & Golf Facilities Mgt	Hospitality Mgt Resort & Spa Mgt	Hospitality Mgt Travel & Tourism Mgt	Hospitality Mgt Food & Beverage & Tourism	Tourism Mgt	Ecotourism	Hospitality Mgt	Tourism Mgt
NCU	-	168	168	155	155	-			
COB	126	-	-	-	-	127	18	21	21

Degree	AS	AAS			AA	Certificate					
	Hospitality Mgt	Culinary Arts	Hospitality Operations	National Apprentice Cook	Travel & Tourism Mgt	Culinary Arts	Food & Beverage Mgt	Hospitality & Tourism Skills	Hospitality Mgt: Accounting	Hospitality Mgt: Supervision	Hospitality Mgt Travel & Tourism
NCU	116	-	-	-	-	-	-	-	-	-	
COB	-	70	74	78	-	9	33	8	30	30	30
Galilee	-	-	-		-						
Omega	-	-	-		-						
Success	-	-	-		66						



Tables D: Education

Degree	BA				BA/BS	BE SECONDARY CERTIFICATION						
	Human Growth & Dev: Early Childhood	Early Childhood Teacher Education	Elementary Education	Primary Teacher Education	Secondary Teacher Education	Admin Office Mgt	Art-Mixed Media	Biology/Grl Science	Business Studies	Chemistry Grl Science	Cptr Studies: Applications Programming	Cptr Studies Network Systems
NCU	-	135 ⁵	-	144 ⁶	148 ⁷	-	-	142	-	-	-	-
COB	-	-	-	-	-	131	131	136	133	130	133	133
Omega	-	-	124	-	-	-	-	-	-	-	-	-
Sojourner	135											

Degree	BE SECONDARY CERTIFICATION								BE K-12 CERTIFICATION	
	Family & Consumer Sciences Grl Studies	Family & Consumer Sciences Tourism & French	History/Geography	Mathematics	Physics/Grl Science	Religion	Spanish	Music: Composition and Technology	Physical Education	
NCU	-	-	-	109	-	-	-	-	138	-
COB	124	125	130	130	129	133	130	130	137	130
Omega	-	-	-	-	-	-	-	-	-	-
Sojourner	-	-	-	-	-	-	-	-	-	-

⁵ Areas of Emphasis: Minimum 21 credits in Art, Computer Studies, English Language, French, Geography, Guidance Counselling, History, Home Economics, Literacy Education, Mathematics, Music, Religious Education, Science (Biology), Social Studies, Social Work, Spanish

⁶ Same as above.

⁷ Students must choose two subject areas or disciplines in which to prepare for teaching: Accounting (double option only), Art (minor only), Biology, Business Education (double option only), Business Studies, Chemistry Minor only), Computer Studies, Counselling (minor only), English Language, French (minor only), Geography, History, Home Economics, Literacy Education (minor only), Literature, Mathematics, Music, Natural Science (double option), Office Mgt & Technology (major only) Religious Education, Social Studies, Social Work (minor only), Spanish



Tables D: Education

Degree	BE				BS
	Early Childhood K-3	Primary Certification General	Primary Certification Early Childhood	Primary Certification Special Education	Child Development
NCU	-	-	-	-	
COB	130	130	130	130	
Nova					120

Degree	Minor	Certification	AA		Diploma				Certificate		
	Secondary Teacher Education	Teacher Certification	Early Childhood Education	Primary Education	Early Childhood Teacher Education	Teaching by Advanced Placement with JBTE	Secondary Education	Adult & Workforce Ed & Training	Early Childhood Teacher Education	Adult & Workforce Ed & Training	Pre-school Teachers Auxiliary Cert
NCU ⁸	26	25	-	-	102	98	-	-	55	-	-
COB			-	-	-	-	39	31	-	13	6
Nova			60								
BBCC			70	73							
Galilee			66		33	-	-	-	18	-	-
Omega			-	-							
Sojourner			-	-							
Success			66	-							

⁸ Holders of Diplomas/Certificates in Teacher Education may advance to the BA or BS. degree in accordance with Advancement Programme for Primary Education Graduates (49 credits) or Advancement Programme for Secondary Education Diploma Graduates (37 credits).



Degree	BE									
Online/Blended	Early Childhood Dev/Family Studies	Educational Leadership & Management Major	Educational Leadership & Management Special	Literacy Studies Trained Teachers Model A	Literacy Studies Untrained Teachers Model B	Primary Language Arts Option	Secondary English Teacher Trained Model A	Secondary English Untrained Model B	Secondary Mathematics Teacher Trained Model A	Secondary Mathematics Untrained Model B
UWI	90	90	90	66	90	90	66-90	66-90	90	66-90

Degree	Certificate	Diploma
Online/Blended	Early Childhood Development & Family Studies	Early Childhood Development & Family Studies
UWI	30	45



Tables E: Behavioral, Environmental, and Social Sciences

Degree	BS					BA					
	Counseling	Guidance Counseling	Industrial & Organizational Counseling	Psychology	Social Work	Addictions & Substance Abuse Counseling	Human Growth & Dev Psychology & Counseling	Psychology	Social Work	Sociology	Public Administration
NCU	138	143	142	141 ⁹	138	-	-	-	-	-	-
COB								121	125		133
Sojourner	-	-	-	-	-	133	133		133	133	133

Degree	BS				BA							
	Applied Environmental Geography	Criminal Justice ¹⁰	Environmental Science	Small Island Sustainability: Environmental & Ecosystems Mgt	Criminal Justice	Community Development	History	Geography Education ¹¹	Political Campaign Mgt	Small I & Sustainability Ecotourism & Sustainable Development	Small Island Sustainability: Policy Studies	Urban Planning & Community Development
NCU	132	128	135		-	-	142	109	-	-	-	-
COB	-	-		126	-	-	124	-	-	127	124	-
Sojourner	-	-			133	133	-	-	133			133

⁹ Minor required.¹⁰ Choice of concentrations: Corrections and Rehabilitation, Law Enforcement, Forensic Science, Law, Psychology, Social Work, Sociology/Criminology, Media and Communication, Guidance Counselling, Information Technology, Teacher Education¹¹ Minor required.

Tables E: Behavioral, Environmental, and Social Sciences

Degree	AS					AA						
	Conflict Mgt & Resolution	Criminal Justice	Family Life Education	Geography	Social Work	Counseling	Psychology	Psychology/Sociology	Law & Criminal Justice	Public Administration	Sociology	Religious Studies
NCU	79	72	70	65	78	-	-	-	-	-	-	-
COB	-	-	61	-	-	-	-	-	66	-	61	61
BBCC	-	-	-	-	-	-	63	65	62	65	-	-
Galilee	-	-	-	-	-	66	66	-	-	66	-	-

Degree	AS		Minor											
	Agribusiness	Agriculture	Diversity Studies	History	Conflict Analysis, Mgt & Resolution	Family Life Education	Guidance Counseling	Psychology	Social Work	Geography	Law	Law & Political Sc	Sociology	Political Sc & Gvt
NCU	-	-		24	26	26	29	25	28	22	24	21	30	21
COB	66	68	24	18										

Degree	Certificate							Diploma		
	Family Life Education	Telephone Hotline Counseling	Counseling	Psychology	Public Administration	Political Campaign Mgt	Crime & Security	Counseling	Psychology	Public Administration
NCU	41	32	-	-	-	-	40	-	-	-
COB	-	-	-	-	-	-	-	-	-	-
Galilee	-	-	18	18	18	-	-	33	33	33
Sojourner						18				



Tables F: English, Art, and Communication Studies

Degree	BA										BM	BS
	English	English: Literature	English: Writing	English: Education	Mass Communication ¹²	Music	Music Education	Media Journalism	Spanish/Spanish Studies	Spanish Education	Music in Performance	Music
NCU	121	134	130	141	149-151	131	138	149	106	131	135	128
COB	121	-	-	-	-	-	-	120	121	130	-	-

Degree	AS	AA							Minor							
	Mass Communication	Art	Communications	French	Journalism	Music	Spanish	Visual Art	Bahamian & Caribbean Literature	Film & Drama Studies	French	Music	Spanish	E-Ministries	Steel Pan	Church Music
NCU ¹³	75					63	69	72						28	22	22
COB		66		61		66	-		21	21	24	24	24			
Galilee			66		66											

Certificate	Proficiency				Regular				Diploma	
	Advanced French	Advanced Spanish	Intermediate French	Intermediate Spanish	Art	Communications	Music	Journalism	Communications	Journalism
NCU	-	-	-	-	-	-	-	18	-	33
COB	12	12	18	18	14		14	-	-	-
Galilee	-	-	-	-	-	18	-	-	33	-

¹² Options: TV, Radio, Journalism, Advertising, Public Relations¹³ NCU offers English as a Second-Language in six levels (Beginning I to Advanced II) to foreign students

Tables G: Biology and Chemistry, Computer and Information Sciences

Degree	BS.											BIS	Minor	
	Biology	Biology Education	Biochemistry	Chemistry	Biology Minor Chemistry	Computer Science: Programming	Computer Science: Communications	Computer Science: Security	Computer Information Science with Minor	Computer Information Science Business	Computer Information Science: Security	Information Systems Administration	Biology	Chemistry
NCU	130	142	138	131	128	132	131	132	138	138	138		36	32
COB	128 ¹⁴													
Sojourner												133		

Degree	AS			AA								Certificate			
	Biology	Chemistry	Computer Information Science	Biology	Biology with Chemistry	Computer Operations	Computer Programming	Computer Information Systems	Network Systems Administration	Network System Security	Computer Graphics Technology	Computer Science	Computer Information System	Computer Operations	Computer Programming
NCU	72	74	71	-	-	-	-	-	-	-	-	5	-	-	-
COB	-	64	67	-	-	-	-	-	-	-	-	-	-	-	-
BBCC	-	-	-	70	68	-	-	-	-	-	-	-	-	-	-
Galilee	-	-	-	-	-	66	66	-	-	-	-	-	18	18	18
Success	-	-	-	-	-	-	-	66	69	72	66	-	-	-	-

¹⁴ Minor: Chemistry



Tables G: Biology and Chemistry, Computer and Information Sciences

Degree	Diploma		
	Computer Information System	Computer Operations	Computer Programming
NCU	-	-	-
COB	-	-	-
Galilee	33	33	33



Tables H: Mathematics and Engineering

Degree	BS.			
	Mathematics	Mathematics Actuarial Science	Engineering Technology: Electrical Engineering	Physics with Mathematics
NCU	141	135	-	-
COB	126	-	135	136

Degree	AS									AA
	Architecture	Civil Engineering Technology	Computer Systems Engineering	Engineering	Engineering Physics	Electrical Engineering	Mathematics	Mechanical Engineering Technology	Pre-Engineering	Mathematics
NCU	-	-	82	-	-	83	73	-	-	-
COB	65	79	-	75	65	-	-	65	72	-
BBCC	-	-	-	-	-	-	-	-	-	67



Table I: Technology

Degree	BS	Certificates		
	Biotechnology	Pre-Technology	Single-Phase Electrical	Three-Phase Electrical
NCU	-	-	-	-
COB		1	Yes	Yes
Sojourner	133	-	-	-

Table J: Religion and Theology

Degree	BA		AA		Certificate	
	Religion with Minor	Religion Pastoral Concentration	Religion	Christian Salesmanship	Bible Worker	Christian Salesmanship
NCU	135	128	75	64	32	31
COB	-	-	61	-	-	-

Sources:

Bahamas Baptist Community College brochures collected from their office September 20, 2012.

College of The Bahamas Academic Catalogue 2011-2012 retrieved from <http://www.cob.edu.bs/DOCS/Catalogue1112.pdf>.

Galilee College academic programs retrieved September 9, 2012 from <http://galilee.0catch.com/gc/academic.html>



Northern Caribbean University Undergraduate Bulletin 2010-2012 retrieved September 9, 2012 from
http://www.ncu.edu.jm/Portals/0/Documents/Academics/docs/Undergraduate_Bulletin_2010-2012.pdf

Nova Southeastern academic programs retrieved September 19, 2012 from
<http://www.fischlerschool.nova.edu/prospective-students/the-bahamas>

Omega College 2010 brochures retrieved September 9, 2012 from
<http://www.omegacollegebahamas.com/>

Sojourner College academic programs retrieved September 20, 2012 from
<http://www.sdc.edu/admissions/undergraduate/degree-programs-ugrad.asp>

Success Training College brochures collected from their Office September 20, 2012

University of the West Indies Open Campus programs retrieved February 1, 2013 from
<http://www.open.uwi.edu/undergraduate/programmes>

Graduate Curriculum Analysis

The graduate curriculum analysis focuses on the academic programs of Northern Caribbean University, Nova Southeastern University, The College of The Bahamas, and Sojourner Douglass College, and the University of the West Indies Open Campus. Northern Caribbean University and Nova Southeastern University are strong competitors offering graduate programs in Education. While Nova Southeastern University offers Doctors of Education, Northern Caribbean University offers Doctor of Philosophy degrees in Education. However, a potential weakness for Northern Caribbean University could be the unavailability of Doctors in Education degrees. Northern Caribbean University offers a wider of array of graduate programs in several disciplines. The College of The Bahamas offers graduate degrees in conjunction with other universities. The University of the West Indies has recently begun graduate programs online in what they call an Open Campus. Their programs are unique.

The graduate programs unique to Northern Caribbean University are:

Allied Health

- MPH Medical Epidemiology
- MPH Research Epidemiology
- MPH Public Health Nutrition

Business

- MBA Entrepreneurship & Marketing
- MBA General Management



Education

- MA & PhD Curriculum and Instruction
- MA Reading and Language Arts Instruction
- MA Instructional Systems Technology
- MAT Teaching: Elementary
- MAT Teaching: Secondary
- PDE Education
- PhD Educational Administration
- PhD Leadership

Natural and Applied Sciences

- MSc Microbiology
- MSc Molecular Biology
- MS ES Non-Thesis Option and Thesis Option

Behavioural & Social Sciences

- MSc Educational Psychology
- MSc Marriage & Family Therapy
- MA School Counseling

Religion

- MA New Testament
- MA Old Testament
- MA Theological Studies
- MMin Ministry
- MMin Evangelism & Church Growth
- DMin Global Mission Leadership
- DMin Leadership
- DMin Pastoral Ministry
- DMin Youth Ministry

A detail graduate academic program analysis by discipline is shown in the tables that follow. Abbreviations used in the analysis include:

Degrees

DMin	Doctor of Ministry
Ed.D.	Doctor of Education
MA	Master of Arts
MAT	Master of Arts in Teaching



MBA	Master of Business Administration
M.Ed.	Master of Education
MLIS	Master of Science in Library and Information Sciences
MMin	Master of Ministry
MPH	Master of Public Health
MSc	Master of Science
MSES	Master of Science in Environmental Science
MSIS	Master of Science in Information Systems
PDE	Postgraduate Diploma in Education
PhD	Doctor of Philosophy

Institutions

COB	The College of The Bahamas
NCU	Northern Caribbean University
Nova	Nova Southeastern University
Sojourner	Sojourner Douglass College
UWI	University of the West Indies Open Campus



Table A: Allied Health & Nursing

Degree	MPH	
	Medical Epidemiology	Research Epidemiology
NCU	52	57
COB	-	-
Nova	-	-

Table B: Business & Library and Information Science

Degree	MLIS	MBA						
	Library & Information Sc ¹⁵	Entrepreneurship & Innovation	Entrepreneurship & Marketing	Finance	General Mgt	Human Resource Mgt	Leadership	Financial Decision-Making
NCU	-	-	58	58	58	58	-	-
COB	39	42	-	-	-	-	42	42
Nova	-	-	-	43	-	43	-	-

¹⁵ Offered in conjunction with the University of South Florida.



Tables C: Education

Degree	M.Ed.		MA					MAT		MSc.		PDE	PhD		
	Special Education	School Counseling	Curriculum & Instruction	Educational Administration	Reading & Language Arts Instruction	Instructional Systems Technology	Teaching & Learning with Technology	Teaching: Elementary	Teaching: Secondary	Elementary Education	Early Childhood & Elementary Teaching	Education	Curriculum & Instruction	Educational Administration	Leadership
NCU	-	-	36	36	38	38	-	38	38	-	-	22	96	96	96
COB¹⁶	32	49	-	-	-	-	30	-	-	38-47	30-34	-	-	-	-
Nova	-	-	-	-	-	-	36	-	-	-	-	-	-	-	-

Degree	MS.	Ed.D											Ed.S.
	Interdisciplinary Arts	Educational Leadership	Health Care Education	Higher Education Leadership	Human Services Administration	Instructional Leadership	Instructional Technology & Distance Education	Nursing Education	Organizational Leadership	Reading Education	Special Education	Speech-Language Pathology	Educational Specialist ¹⁷
NCU	-	-	-	-	-	-	-	-	-	-	-	-	-
COB	-	-	-	-	-	-	-	-	-	-	-	-	-
Nova	36	69	69	69	69	69	69	69	69	69	69	69	36

¹⁶ COB master's degrees are offered in conjunction with these Universities: Ashford, Kent State, Wheelock, and South Florida.

¹⁷ Areas of specializations: 14 areas.



Degree	Diploma/Post Grad			MEd	MA	
Online/Blended	Instructional Design	Literacy Instruction	Adult & Continuing Education	Literacy instruction	Adult & Continuing Education	English Language
UWI	20	20	21	36	36	36



Table D: Natural and Applied Sciences

Degree	MSc		MSES	
	Microbiology	Molecular Biology	Non-Thesis Option	Thesis Option ¹⁸
NCU	36	36	43	36
COB	-	-	-	-
Nova	-	-	-	-
Sojourner	-	-	-	-

Table E: Humanities, Behavioural & Social Sciences

Degree	MSc			MA
	Educational Psychology	Marriage & Family Therapy	School Counselling	Political Campaign Mgt
NCU	48-51	48-51	48-51	-
COB	-	-	-	-
Nova	-	-	-	-
Sojourner	-	-	-	39

¹⁸ Areas of research: Environmental Chemistry, Sustainable Development and Management, Environmental Management System, Natural Resource Management, Environmental Policies



Table F: Religion

Degree	MA			MMin	DMin				
	New Testament	Old Testament	Theological Studies	Ministry	Evangelism & Church Growth	Global Mission Leadership	Leadership	Pastoral Ministry	Youth Ministry
NCU	36	36	36	48	36	36	36	36	36
COB	-	-	-	-	-	-	-	-	-
Nova	-	-	-	-	-	-	-	-	-
Sojourner	-	-	-	-	-	-	-	-	-



Labor Market

The third source of information for a potential curriculum was gathered from the labor market. One hundred and sixty-eight (168) job postings from the Nassau Guardian, the Tribune and employment web sites for the period 3/17 2012 to 10/26/2012 were analyzed. They show that (1) the business field is the most advertised, and (2) qualifications in business, business administration, and business management rank first as qualifications wanted in business fields, followed by accounting and finance. Thirty percent of the job postings advertised stipulates that potential candidates should possess bachelor degrees to fill vacant positions.

The summary of the job analysis is shown in Table 16.

Table 16: Job Analysis Summary

Degree/Qualifications Required	Frequency	%
No stipulation	78	42%
Bachelor	55	30%
Master	9	5%
Bachelor & Certification	8	4%
Associate or Bachelor	8	4%
Associate	7	4%
Certificate	6	3%
Certification	3	2%
Bachelor or Master	3	2%
Master or Higher	2	1%
Diploma	1	1%
International Diploma	1	1%
Certificate or Bachelor	1	1%
Bachelor or equivalent vocational	1	1%
Doctorate	1	1%
Total	184	
Field	Frequency	%
Business Adm/Business/Business	27	16%
Accounting	24	14%
Finance	10	6%
Culinary	9	5%
Hospitality Food & Beverage,	7	4%
Information Technology	7	4%
Law/Law Enforcement	6	4%
Computer Information	6	4%
Hotel Mgt	5	3%
Engineering	5	3%



Degree/Qualifications Required	Frequency	%
Banking	4	2%
Educational Administration	3	2%
Marketing	3	2%
Human Resources Management	3	2%
Computer Literacy	3	2%
Journalism/newspaper	3	2%
Air Conditioning	2	1%
Biology	2	1%
Project Management	2	1%
Economics	2	1%
Bookkeeping	2	1%
Graphic Design	2	1%
Trust/Fiduciary	2	1%
Office Administration	2	1%
Insurance	2	1%
Aquaculture	1	1%
Marine Science	1	1%
Zoology	1	1%
Communication/English	1	1%
Database Management	1	1%
Early Childhood Education	1	1%
Phlebotomy	1	1%
Electrical Engineering	1	1%
Environmental Science	1	1%
Event Planning	1	1%
Massage Therapist/Spa	1	1%
Marine biology	1	1%
Medicine	1	1%
Library Science	1	1%
Pharmacy	1	1%
Quantity Surveying	1	1%
Public Health Administration	1	1%
Electronics	1	1%
Youth Development	1	1%
Special Education	1	1%
Family Therapy	1	1%
Nursing	1	1%
Automotive Engineering	1	1%
Diving	1	1%
International Policy	1	1%



Degree/Qualifications Required	Frequency	%
Total	168	

Source: The Nassau Guardian, The Tribune, Atlantis Employment Web Site

Bahamian Students' Preferred Programs of Study

Table 17 shows the programs from which students of the College of The Bahamas, The Bahamas Baptist Community College, and Success Training College graduated from 2009 to 2011. **Education, business, culinary and hospitality management** are the top three programs from which Bahamian students graduate locally.

Table 17: Graduates by Programme New Providence

Disciplines	COB 2010/11	COB 2011/12	Success 2009/10	BBCC 2010/11
Education	140	145		8
Business	120	88	47	20
Natural sciences and technology	54	36	6	5
Culinary and hospitality	40	67		
Social sciences	38	62		4
Chemistry, environmental and life sciences		38		
Nursing and allied health	27	50		
Communication and creative arts	22	22		
English studies	1	4		
Professions and applied sciences				13
Arts and science			7	

Source: The Department of Statistics and The College of the Bahamas Fact Sheet

Table 18 shows the preferred fields of study of Bahamian students enrolled in colleges and universities in the United States for the school year 2010-11. **Business management and engineering** rank first and second, respectively.



Table 18: Preferred Fields of Study of International Students 2010-11

Field of Study	Frequency	% of Total
Business Management	370	21.5%
Engineering	322	18.7%
Other Fields of Study	181	10.5%
Math and Computer Science	153	8.9%
Physical Life and Sciences	151	8.8%
Social Sciences	151	8.8%
Fine and Applied Arts	88	5.1%
Health Professions	77	4.5%
Intensive English Language	77	4.5%
Undeclared	48	2.8%
Education	40	2.3%
Humanities	38	2.2%
Agriculture	24	1.4%

Source: [http://www.iie.org/Research-and-Publications/Open-Doors/Data/International-Students/All-Places-of-Origin/Institute of International Education](http://www.iie.org/Research-and-Publications/Open-Doors/Data/International-Students/All-Places-of-Origin/Institute%20of%20International%20Education)



Chapter 4

Tuition Cost

As the membership survey shows, tuition cost is a critical factor that influences whether Seventh-day Adventist members will attend a Northern Caribbean University extension in New Providence.

The writer made a thorough analysis of the tuition costs of the tertiary education institutions under review using current available data. For institutions offering face-to-face undergraduate degrees, Galilee College offers lower tuition cost as shown in Table 19. Northern Caribbean University exceeds The College of The Bahamas tuition cost at the upper-level by 87 % and at the lower level by 180 %. At the graduate level, Northern Caribbean University's lowest tuition cost per credit is 122 % and 166 % lower than Nova's and COB's lowest tuition costs, respectively; and 122 % and 196 % lower than Nova's and COB's highest tuition costs, respectively. The South Bahamas Conference should exploit this advantage and opportunity. The University of the West Indies Open Campus fees are for both online/blended and face-to-face programs.

Table 19: Undergraduate Tuition and Compulsory Fees per Sem (15 credits) (Other Fees Apply)

All fees are stipulated for Bahamian students only.

	Nova	NCU	Sojourner	Omega	Success	COB Upper-Level Courses (Bachelor)	COB Lower-Level Courses
Tuition	\$7575	\$4200 ¹⁹	\$3080	\$2375	\$2250	\$2250	\$1500
Compulsory Fees	\$375	\$457	\$125	\$310	UN ²⁰	\$350	\$425
Total	\$7950	\$4657	\$3205	\$2685	\$2250	\$2600	\$1925

¹⁹ Note that the tuition fee for NCU has been recalculated for 15 credits to allow comparison across tertiary institutions. Tuition for 16 credits is \$4,480.

²⁰ Unpublished



	BBCC	UWI (Online/Blended & Face-to-Face	UWI (BE Literacy & Secondary)	Galilee-BA-Level Courses	Galilee AA –Level Courses
Tuition	\$1800	\$1,500	\$1,530	\$1725	\$1275
Compulsory Fees	\$240	\$25	\$25	\$165	\$150
Total	\$2040	\$1,525	\$1,555	\$1890	\$1425

Sources:

Bahamas Baptist Community College fee structure retrieved September 20, 2012 from [http://www.bbccbahamas-edu.com/new fee structure1](http://www.bbccbahamas-edu.com/new%20fee%20structure1)

Galilee College fee downloaded from <http://galilee.0catch.com/gc/academic.html>, retrieved September 20, 2012.

Northern Caribbean University Fee Schedule August 2012 to July 2013, retrieved October 3, 2012 from <http://www.ncu.edu.jm/Portals/0/Documents/Admissions/fsheet2012-2013.pdf>

Nova Southeastern University fees retrieved from <http://fischlerschool.nov.edu/current-students/academic-calendar>, October 3, 2012

Omega program brochures retrieved from <http://www.omegacollegebahamas.com>, September 20, 2012.

Sojourner Douglass College fees retrieved from <http://sdc.edu/admissions/tuition.asp#Bahamas>, September 20, 2012

Success Training College fees retrieved from <http://www.successtrainingcollege.net/Accreditation.html>, September 20, 2012.

The College of The Bahamas fees retrieved from <http://www.cob.edu.bs/Admission/Financial.php>, October 3, 2012.

University of the West Indies Open Campus fees retrieved from <http://www.open.uwi.edu/undergraduate/tuition-fees>, February 1, 2013.



Table 20: Graduate Programmes (Cost per credit)

Degrees	NCU	Nova	Sojourner	COB ²¹	UWI
DMin	\$330	-	-	-	
Ed.D. (all)	-	\$955	-	-	
M.Ed. Educational Admin	-	-	-	\$1037	
M.Ed. School Counseling	-	-	-	\$1037	
M.Ed. Special Education	-	-	-	\$1037	
MA Education	\$360	-	-	-	
MA Political Campaign Mgt	-	-	\$450	-	
MA Religion	\$305	-	-	-	
MA Teaching	\$360	\$500	-	-	
MBA	\$400	\$682-\$777	-	\$600	
MLIS				\$898	
Master of Ministry	\$305	-	-	-	
Master of Public Health (New students)	\$300	-	-	-	
Master of Public Health (Returning students)	\$265				
Master of Science Biology	\$285	-	-	-	
Master of Science Molecular Biology	\$285				
MSc Counselling Psychology	\$365	-	-	-	
MS Early Childhood	-	-	-	\$685	
MS Elementary Ed	-	-		\$685	
MS Environmental Science	\$285	-	-	-	
Ph.D. Education	\$435	-	-	-	
Doctor of Ministry	\$365	-	-	-	
Post Graduate Diploma	\$355	-	-	-	
PhD Counseling Psychology	\$500	-	-	-	
Doctor of Philosophy Biology	\$505	-	-	-	
Online/Blended ²²					\$183.33

Sources:

Northern Caribbean University Graduate Bulletin 2008-2010, retrieved October 3, 2012 from http://www.ncu.edu.jm/Portals/0/Documents/Academics/docs/Grad_Bulletin_2008-2010.pdf.

Sojourner Douglass College data retrieved September 20, 2012 from <http://www.sdc.edu/admissionss/tuition.asp#Bahamas>.

The Abraham S. Fischler School of Education Catalog and Student Handbook 2012-2013, retrieved October 3, 2012 from <http://www.fischlerschool.nova.edu/current-students/academic-calendar> and <http://www.huizenga.nova.edu/FutureStudents/Masters/Admissions.cfm#Tuition>.

²¹ Tuition for degrees offered in conjunction with the USA is set by the contracted schools.

²² Calculated for one credit from 3-credit course: \$550 and 6-credit course: \$1,100



The College of The Bahamas MBA Programme Tuition retrieved October 3, 2012 from http://www.cob.edu.bs/DOCS/MBA_Fees.pdf.

Wheelock College Graduate Tuition and Fees 2012-2013, retrieved October 3, 2012 from <http://www.wheelock.edu/admissions/graduate/tuition-and-fees>.

Kent State University Tuition 2012-2013 retrieved October 5, 2012 from <http://www.kent.edu/admissions/cost/tuition.cfm>.

South Florida University Tuition and Fees: Fall 2012 to summer 2013 retrieved October 5, 2012 from http://usfweb2.usf.edu/uco/cashaccounting/Current_Tuition.asp.

University of the West Indies fees retrieved from <http://www.open.uwi.edu/graduate/financial-information>, February 1, 2013.

Determining Tuition Cost for The Bahamas

Several factors should be considered when determining the tuition cost of a Northern Caribbean University extension in New Providence:

1. The median household income of the Bahamian population shown in Table 21.
2. The mean income of the Seventh-day Adventist membership calculated as an average of the tithe using 20 % of the membership (since no data is available to calculate the median)
3. The tuition costs of competitors
4. The perceived value of the education provided by the institution
5. The current and projected future economic environment

Table 21: All Bahamas Median Household Income

	Median Household Income			
	2011	2009	2008	2003
	30,000	30,318	35,550	31,792
Change	-318	-5,232	3,758	
% Change	-3%	-16%	16%	

Source: Department of Statistics

Number of Households and Household Income: All Bahamas, NP and GB 2011

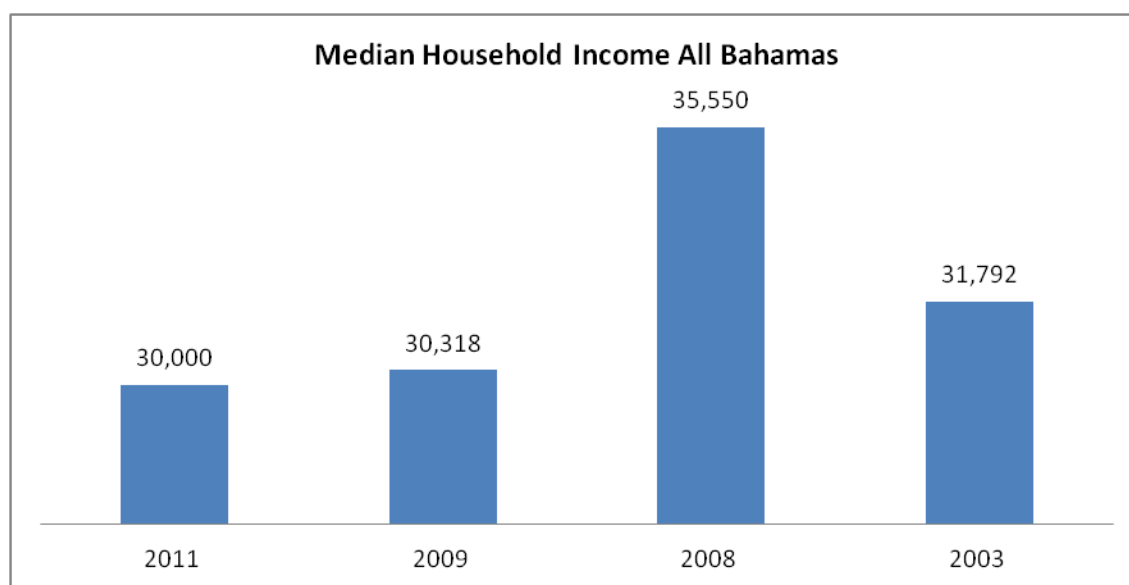
Number of Households and Household Income: All Bahamas, NP and GB 2009

Number of Households and Household Income: All Bahamas, NP and GB 2008

Number of Households and Household Income: All Bahamas, NP and GB 2003



Chart 27: Median Household Income All Bahamas



There was a peak in the median household income in 2008 then a sharp decline in 2009 and 2011. Note the negative percentage change (-16 % and – 3 %) from 2008 to 2009 and 2011.

The median household income is not expected to improve if the economic forecast holds true. It is generally accepted that the Bahamian economy relies heavily on the tourism industry. Neil Hartnell, Tribune business editor in his article, *"Bahamas Loses Stopover Tourist Market Share to Caribbean Rivals,"* describes the economic fallout of the 2008 recession:

The Bahamas has been "losing stopover market share" to rival Caribbean destinations ever since the recession hit in 2008, its share of the region's land-based tourists having fallen by more than one percentage point over a four-year period. And Moody's, the Wall Street credit rating agency, warned that the Bahamian hotel/tourism industry's market share loss was "more pronounced" if Mexico and Central America were factored into the mix. When ranked alongside other Caribbean nations, Moody's and Caribbean Tourism Organization (CTO) data showed that the Bahamas' share of total stopover visitors to the Caribbean had fallen from 8.8 per cent in 2008 to 8.1 per cent in 2010, then slid further in 2011.²³

The caption of the article contained these significant statistics:

- Moody's Bahamas tourism competitiveness being eroded, with over 1 % pt share lost
- Stopover visitors down 12 % from 2007 peak
- Bahamians' spending fell by 7.7 % of GDP in 2009.

²³ The Tribune, Business, Section B, Monday, December 31, 2012, page B1.



Another headline of the December 31, 2012 Tribune edition was: “Bahamas Suffers ‘Largest’ Debt Growth in Caribbean.”

- Central Government debt to hit 60 % of GDP by 2015
- Tourism generates just 11.2 % of revenues
- Government yet to credibly commit to fiscal tightening.²⁴

In December 2012, Moody’s Investors Service downgraded again the credit rating of The Bahamas. This was the second downgrade in less than two years.

New York, December 13, 2012 — Moody’s Investors Service has downgraded the rating of the government of the Bahamas to Baa1 from A3. The rating outlook remains negative. Key drivers of this rating action are:

1. Limited growth prospects following a protracted recession and weak recovery in tourism and construction
2. Significant and rapid deterioration of the government’s balance sheet, exacerbated by a low revenue base
3. High and rising levels of debt and a weakening of debt sustainability metrics relative to peers.²⁵

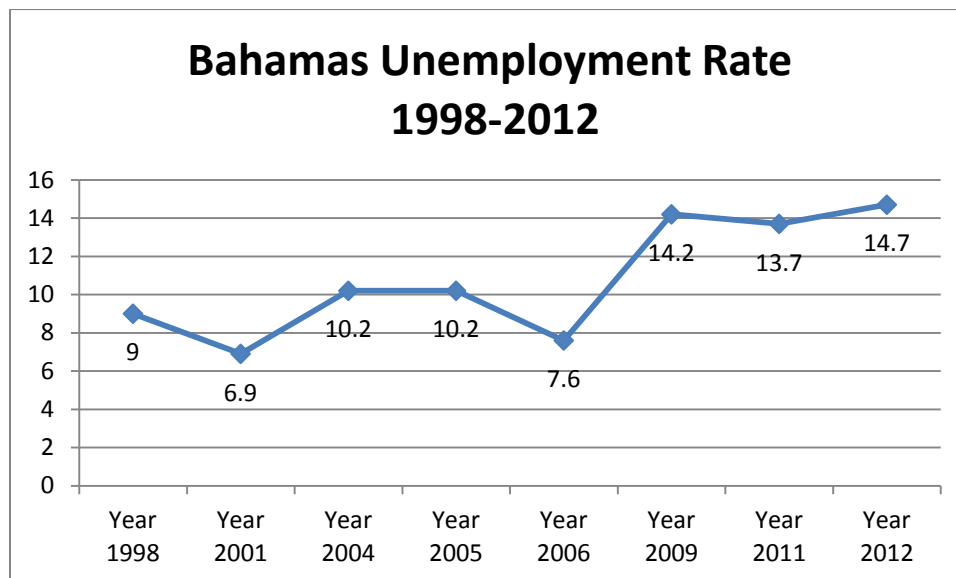
The unemployment rate of The Bahamas reflects the national economic condition. Observe the worsening of unemployment from 2009 (after the recession hit in 2008 when massive layoffs occurred) to 2012. There was a 7.1 percentage point increase in unemployment between 2006 and 2012. In 2012, the M unemployment rate was 2.6 percentage points higher than the F unemployment; and in 2011, it was only .1 point lower than the F unemployment rate.

²⁴ Ibid, p. B1.

²⁵ The Truth According to Me, http://www.thereal242.com/?page_id=868, retrieved January 18, 2013.



Chart 28: Bahamas Unemployment Rate 1998-2012



Sources:

CIA World Factbook - Unless otherwise noted, information in this page is accurate as of January 1, 2011 <http://www.indexmundi.com/g/g.aspx?c=bf&v=74>

Department of Statistics, Labour Force and Its Components 2011 and 2012.

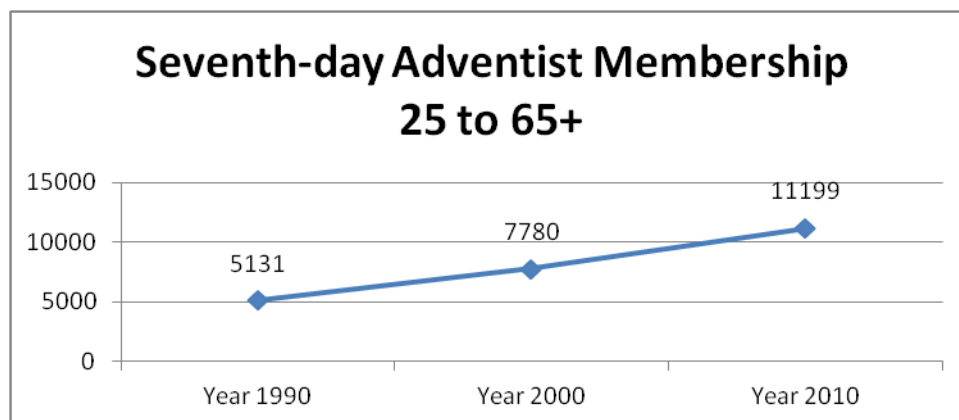
The economic situation is further reflected in the tithe intake of the South Bahamas Conference of Seventh-day Adventists from 2008 to 2012.²⁶

According to figures obtained from the Department of Statistics, there was an increase of 118 % in the Seventh-day Adventist membership in the 25 to 65+ age group that is usually employed as Chart 29 illustrates.

²⁶ Figures provided by the Treasury of the South Bahamas Conference of Seventh-day Adventists.

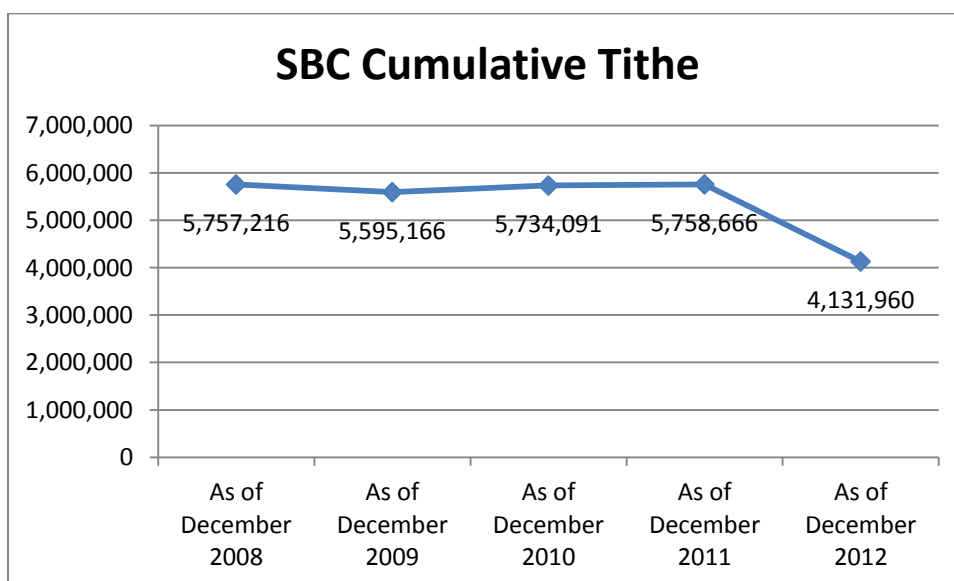


Chart 29: Seventh-day Adventist Membership, 25 to 65+, 1990, 2000, and 2010



Yet, between 2008 and 2012 the tithe remained almost flat, and then it declined by 39 percentage points in 2012 as shown in Chart 30. This may be partly due to the recession or other factors.

Chart 30: South Bahamas Conference Cumulative Tithe, 2008 to 2012



Yet, there might be some “light at end of tunnel” if the economic benefits of the Baha Mar projects are realized. In an article titled, *“Pulling Back the Veil on Baha Mar,”* G. R. Wilson of Straight Talk Bahamas discloses its findings about the economic benefits for the Bahamas of the Baha Mar project:

A report by the Oxford Economic Company sets out some of the key economic benefits of Baha Mar including:

- 6,500 Bahamians directly employed by Baha Mar by 2014



- A further 2,000 jobs indirectly created by the project, totaling 8,500
- \$5.5 billion in direct wages going straight into the pockets of Bahamian families
- A further \$1.5 billion in salaries for those indirectly employed
- A \$14.8 billion contribution to The Bahamas gross domestic product GDP- a massive boost to the national economy.
- \$24.5 billion extra in visitor spending over a 20-year period, though spending and direct taxes, taking the total contribution for the resort to \$33.6 billion over the next two decades
- An extra \$6.2 billion in government revenues over a 25-year horizon.
- Visits to the property jumping from 250,000 this year to 644,000 by 2016, generating a predicted 2.3 million visitor nights.
- Figures have also predicted that the development will inject \$880 million into The Bahamas in its first year of operation through direct taxes and spending.
- Baha Mar is projected to generate almost \$15 billion in GDP, with more than 8,100 direct and indirect jobs, totaling in excess of \$7 billion in wages over a 20-year period.²⁷

So, an NCU undergraduate tuition cost extended to Bahamian students should follow these guidelines:

1. It cannot be on par with the tuition offered by COB because it is partly funded by The Bahamas Government.
2. It cannot be equivalent to the tuition cost offered by Galilee College or UWI Open Campus because of the perceived value of education associated with a low tuition cost. and the cost of utilizing e-learning modality is usually lower.
3. It cannot be on par with the tuition cost offered by Nova because it is the highest, and the educational market in the current economic condition may not be able to bear such a high cost.

²⁷ G. R. Wilson, Pulling Back the Veil on Baha Mar, <http://www.straighttalkbahamas.com/2010/09/pulling-back-the-veil-on-baha-mar/> retrieved October 2012.



4. It should be competitive with the tuition cost extended by Sojourner Douglass College or Omega College.



Chapter 5

Admission Requirements and College Readiness

Undergraduate Admission Requirements

As an institution whose programs are accredited by several accreditation bodies, Northern Caribbean University must maintain the required admission requirements for its first-year students. According to information retrieved from its Web site²⁸ on January 20, 2013, its undergraduate admission requirements are as follows:

Baccalaureate Programs

Students seeking admission into the baccalaureate programs must comply with at least one of the following requirements:

- Five General Certificate of Education (GCE) or Caribbean Examinations Council (CXC) passes (at a minimum of level III or Grade C) or equivalent, including **English Language**.
- Four General Certificate of Education (GCE) or Caribbean Examinations Council (CXC) passes (at a minimum level of level III or Grade C) and one Secondary School Certificate (SSC) pass in the National Assessment, Range 5, including **English Language**.
- Transfer from a recognized tertiary institution with at least sophomore standing, (minimum of 32 transferable Semester credits), and must have satisfied matriculation requirements at that institution. Students transferring with less than 32 credits will be classified as freshmen and all NCU matriculation requirements will apply.
- A minimum score of 1170 on the Scholastic Aptitude Test (SAT I) for students outside the English Speaking Caribbean, where 1, 2 and 3 above do not apply.
- A minimum Scholastic Aptitude Test (SAT II) of 650 for individual subjects is required for science programs.
- A three year diploma or associate degree from an approved tertiary institution.
- ACT composite score of 26.

Associate Programs

- Five General Certificate of Education (GCE) or Caribbean Examinations Council (CXC) passes (at a minimum of level III or Grade C) or equivalent including **English Language**.

²⁸ Retrieved from <http://www.ncu.edu.jm/Admissions.aspx>, January 20, 2013.



- Four General Certificate of Education (GCE) or Caribbean Examinations Council (CXC) passes (at a minimum level of level III or Grade C) and one Secondary School Certificate (SSC) pass in the National Assessment, Range 5, including **English Language**.
- Transfer from a recognized tertiary institution with at least sophomore standing (minimum of 32 transferable Semester credits) and must have satisfied matriculation requirements at that institution. Students transferring with less than 32 credits will be classified as freshmen and all NCU matriculation requirements will apply.
- A minimum score of 1170 on the Scholastic Aptitude Test (SAT I) for students outside the English Speaking Caribbean, where 1, 2 and 3 above do not apply.
- A minimum Scholastic Aptitude Test (SAT II) of 650 for individual subjects is required for science programs.
- ACT composite score of 26.

Diploma and Certificate Programs

Students seeking admission into diploma and certificate courses must meet such criteria as may be outlined by the various departments offering these programs.

An NCU extension will be required to follow the admissions and program-specific requirements outlined in the University Bulletin.

College Readiness

How do Bahamian students measure up to these requirements, particularly in English? The national examinations are graded on a seven-point scale A to G. Letters A, B, and C are above average; D is average while E, F, and G are below average. The “U” grade indicates that the candidate has failed to show positive achievement in the subject.²⁹

Taneka Thompson, The Nassau Guardian Senior Reporter, in an article published August 8, 2012 titled, “Dismal exam scores continue,” reveals:

Students sitting the 2012 Bahamas General Certificate of Secondary Education (BGCSE) exams received an average letter grade of D in English Language and E+ in Mathematics, according to data from the Ministry of Education.³⁰

According to statistics obtained from the Ministry of Education by the Labor Market Information Newsletter, Volume 26, No. 37 December 2011, in 2011 only 34.2 % of the 5,373 students who took

²⁹ Ministry of Education Examination and Assessment Division: The Commonwealth of The Bahamas, National Examination Press Report, BJC & BGCSE, 2010., released 5th August, 2010, p. 2.

³⁰ Article retrieved from http://www.thenassauguardian.com/index.php?option=com_content&view=article&id=33208&Itemid=27, January 20, 2013.



the English language BGCSE examination received a grade of C or above, while 24.6 % of the 5,200 students who took the mathematics BGCSE examination received a C grade or above. This means that **65.8 %** of the candidates who sat the English language examination received a D grade or below and **75.4 %** of students taking the mathematics examination received a D grade or below. Table 22 shows these results.

Tables 22 to 25 show the trends for the BGCSE English Language and mathematics examinations.

Table 22: Results of Standard Examination BGCSE: All Bahamas 2011, English and Mathematics

English: Grades Attained									
Sex	Number Sat	Grade A	Grade B	Grade C	Grade D	Grade E	Grade F	Grade G	Grade U
M	2226	77	84	462	685	493	269	126	30
F	3147	210	165	838	988	599	247	83	17
Total	5373	287	249	1300	1673	1092	516	209	47
C+				34.2%					
D+									65.8%
Mathematics: Grades Attained									
Sex	Number Sat	Grade A	Grade B	Grade C	Grade D	Grade E	Grade F	Grade G	Grade U
M	2176	67	79	393	311	296	302	393	335
F	3024	101	100	538	436	437	485	524	403
Total	5200	168	179	931	747	733	787	917	738
C+				24.6%					
D+									75.4%

Source:

Labor Market Information Newsletter, Volume 26 No. 37 December 2011, Results of Standard Examination, Bahamas General Certificate of Secondary Education (B.G.C.S.E.), By Subject and Sex: All Bahamas – 2011.



Table 23: Mean Grade by Subject BGCSE 2004-2010

Subject	2004	2005	2006	2007	2008	2009	2010
English Language	D-	D	D-	D-	D	D	D
Mathematics	E	E	E	E	E	E-	E-

Source:

Ministry of Education Examination and Assessment Division: The Commonwealth of The Bahamas National Examination Press Report BJC & BGCSE, 2010, released 5th August, 2010, p. 26.

Table 24: Data trends for the BGCSE English Language Examinations for the period 2000 to 2010

Grade		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
A	#	157	154	187	147	130	131	104	109	184	248	334
	%	3.40	3.80	4.50	3.40	3.04	3.10	2.23	2.00	3.90	5.00	6.50
B	#	177	249	212	189	194	149	148	142	268	285	263
	%	4.70	6.14	5.20	4.40	4.53	3.60	3.17	3.00	6.00	6.00	5.10
C	#	487	652	785	1085	995	1058	1199	1018	955	1210	1370
	%	12.90	16.09	19.00	25.05	23.30	25.40	25.70	22.00	20.00	24.00	25.50
Cumulative%		21.80	26.03	28.70	32.80	30.80	32.10	31.10	28.00	29.90	35.00	26.50
D	#	1,199	1,189	1,178	1,151	1,247	1,462	1,387	1,372	1,629	1,435	1563
	%	31.80	29.34	26.2	26.6	29.1	35.03	29.73	30.00	34.00	29.00	30.20
E	#	912	1,031	1,080	922	849	785	936	926	980	1,004	947
	%	24.20	25.44	26.30	21.30	19.80	18.80	20.06	20.00	21.00	20.00	18.30
F	#	506	461	464	457	513	371	461	552	466	490	459
	%	13.40	11.37	11.30	10.55	12.00	8.90	9.88	12.00	10.00	10.00	8.90
G	#	209	211	208	261	241	150	241	303	180	191	174
	%	5.50	5.21	5.10	6.03	5.60	3.60	5.17	7.00	4.00	4.00	3.40
U	#	119	106	101	119	111	67	190	120	61	97	64
	%	3.20	2.62	2.50	2.75	2.60	1.60	4.07	3.00	1.00	2.00	1.20
Total Examined		3766	4053	4113	4331	4280	4173	4666	4538	4724	4906	5615

Source:

2000-2010 Examinations Results adapted from BGCSE: English Language General Report on the Examination June 2010, p. 2 and Subject Trend Analysis Report, Table 2.7.



Table 25: Data trends for the BGCSE Mathematics Examinations for the period 2000 to 2010

Grade		2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
A	#	158	159	154	104	141	94	116	115	104	166	165
	%	4.00	3.80	3.50	2.30	3.20	2.20	2.60	2.60	2.30	3.00	3.30
B	#	141	141	145	130	131	125	129	137	114	174	145
	%	3.60	3.50	3.40	2.90	3.00	2.90	2.90	3.10	2.50	4.00	2.90
C	#	805	892	907	908	896	870	888	883	953	783	834
	%	20.60	21.70	20.90	20.10	20.50	20.40	19.80	20.10	20.70	16.00	16.80
Cumulative%		28.20	29.00	27.80	25.30	26.70	25.50	25.30	25.80	25.50	24.00	23.00
D	#	657	712	591	620	673	646	714	694	687	677	721
	%	16.80	17.30	13.60	13.80	15.50	15.10	15.90	15.80	14.90	14.00	14.50
E	#	654	628	781	657	657	711	726	698	746	706	810
	%	16.70	15.20	17.90	15.00	15.00	16.60	16.20	15.90	16.20	15.00	16.30
F	#	610	630	720	599	599	650	704	788	717	766	863
	%	15.60	16.80	16.70	13.70	13.70	15.20	15.70	18.00	15.50	16.00	17.40
G	#	525	550	670	656	656	642	741	742	760	853	793
	%	13.40	13.20	15.30	15.00	15.00	15.00	16.50	16.90	16.50	18.20	16.00
U	#	365	349	376	614	614	539	467	331	531	629	638
	%	9.30	8.50	8.70	14.10	14.10	12.60	10.40	7.30	11.50	13.00	12.80
Total Examined		3915	4061	4344	4508	4367	4277	4485	4423	4612	4754	4969

Source:

2000-2010 Examinations Results adapted from BGCSE: Mathematics General Report on the Examination June 2010, p. 23 and Subject Trend Analysis Report, Table 2.8.

Performance in Five or More Subjects

A total of nine hundred and thirty seven (937) candidates (or 17 % of 5,373 who sat the subject) received at least grade 'C' in five or more subjects in 2011 compared to nine hundred and twenty-one (921) candidates (or 18 % of 5,199 who sat the subject) in 2010.³¹

In 2011 a total of one thousand five hundred and fifty-four (1,554) candidates (or 30 % of 5,200 who sat the subject) obtained a minimum of grade D which is a 1.77% decrease from 2010 with a total one thousand five hundred and eighty-two (1,582) (or 31.77 % of 4,993 who sat the subject) in 2010 . . .³²

All of these statistics show that a college preparatory program is crucial for any higher education seeking to offer education to Bahamian students. This is consistent with the Seventh-day Adventist philosophy that education and redemption are one. In fact, most of the tertiary

³¹ Ministry of Education Examination and Assessment Division: The Commonwealth of The Bahamas National Examination Press Report BJC & BGCSE, 2011, released 3rd August, 2011, p. 19.

³² Ibid, p. 19.



institutions in New Providence offer college preparatory classes. A Seventh-day Adventist institution can do no less.



Chapter 6

Human Resource

Survey respondents identify as one of the challenges to establishing an NCU extension the availability of qualified lecturers and administrative support personnel.

Membership Survey

One of the questions of the membership survey was: **“What is the highest level of education that you have currently attained?”**

Of the 448 persons who answered this question, 34 or 7.3 % obtained a master’s degree, while 7 or 1.5 % obtained a doctorate degree.

Of the 34 persons who attained a master’s degree, 33 declared their disciplines as shown in Table 26. A total of 18 persons or 55.4 % possess a degree in the field of education.

Table 26: Declared Disciplines of Master’s Degree Holders

Disciplines	Frequency	%
Education	12	35%
Business Administration	2	6%
Health Science	2	6%
Education/Reading	2	6%
Educational Administration & Supervision of Instruction	1	3%
Linguistics	1	3%
Computer Science	1	3%
Divinity	1	3%
Performing Arts	1	3%
Library/Information Science & Adult Education	1	3%
Public Administration	1	3%
Public Health	1	3%
Nursing	1	3%
Music Education	1	3%
Curriculum & Instruction	1	3%
Educational Technology	1	3%
Accounting	1	3%
Curriculum & Administration	1	3%
Arts	1	3%
No answer	1	3%
Total	34	



The disciplines of the seven doctorate holders are: Sociology, Mathematics, Education, Curriculum and Instruction, Pharmacology, Education Supervision, and Ministry.

Of the 41 persons who hold masters' and doctorate degrees, 29 or 70.28 % would consider lecturing at the University extension, while 8 or 19.5% would not. Four persons or 9.7 % did not disclose whether they would consider lecturing at the University extension.

Of the 41 persons who hold masters' and doctorate degrees ,26 or 63.4 % said they would consider being part of the University administrative support structure; 12 or 29.3 % said they would not; 3 or 7.3 % did not provide an answer.

Based on the result of the survey, additional qualified lecturers in multiple fields will need to be recruited to deliver education at an NCU extension in New Providence. An adequate human resource pool exists to select persons to be part of the governance structure of the University extension.



Chapter 7

Students Records' Storage and Hiram S. Walters Resource Centre Access

Students' Records

Mrs. Avery Thompson, registrar of Northern Caribbean University provided useful information concerning students' registration and the storage of their academic records. She says:

In response to your inquiry, I can certify that any worker with the rights of registering a student will have a username and password for the AEorion. This is facilitated through UNISS and thus would need to be sought via Mr. Rhoden. UNISS means University Information Systems Services (i.e our IT Department).

The **only cost** would be the Internet provider. The securities on the lecturers' end would mean that these passwords and any other access information would not be given to students. They would have their own portal for entry.

The faculty also has the privilege of grade entry from anywhere in the world. However, approval for grades is gotten through the Department Chair for the subject offering before entering them on the system.

This would be the protocol for the registration and grade entry for any additional off-campus site. Authorities for security will still need to be done through University Records as well as verifications, grade slips, transcripts, and updating of student records.

Apart from the procedures mentioned above, to access students' academic and administrative records, all that is required is a computer with Internet access.

Access to Hiram S. Walters Resource Centre

All students of Northern Caribbean University have access to the Hiram S. Walters Resource Centre after registration. The Resource Centre boasts of E-resources comprised of a catalog, databases, other online resources, and guidelines for doing research. Now with the addition of e-library services at Bahamas Academy, all students should be able to access the Hiram S. Walters Resource Centre using the standard operating procedures of the Centre.



Chapter 8

Educational Facilities

The South Bahamas Conference proposes to house the Northern Caribbean University extension in the educational facilities of Bahamas Academy on Marshall Road. The school facilities were ready for occupancy in September 2011. Bahamas Academy complex houses the primary and secondary schools.

Instructional and Student Services Facilities

Instructional Areas

Thirty-three thousand three hundred (33,300) square feet are allocated to classrooms with a capacity to seat 1,110 students. This square footage translates into 37 classrooms of 900 square feet seating 30 students each.

Students have access to a chemistry/biology laboratory, biology and general science laboratory, two woodwork workshops, two computer laboratories with a total of 32 computers, and a home economics laboratory.

Two e-libraries, equipped with i-Pads and the Internet, enhance students' educational experience. Nevertheless, it will be necessary to make arrangements with The College of The Bahamas for students to use their resource center/library.

Student Service Areas

Indisposed students may access a sick bay and a nurse's room. Meals are provided in a 1,200 square foot cafeteria with a two hundred seating capacity. Guidance counseling takes place in two guidance counseling rooms and a teaching room.

Other facilities include a conference room, a PTA room, and a teacher's room, and restrooms designated for students, administrators and teachers; a small exercise room,

Access to Administrative Offices

The principal stated that one office will be made available for University extension personnel. The office can accommodate only two persons.



Chapter 9

Branding and Enrolment Management

Branding

Although this section is not intended to provide instruction in branding, it is important to include it because competition for prospective students is strong. The College of The Bahamas having already gained 38 to 40% of the educational market share, it will be important for an NCU extension to position itself successfully in the educational “market” and differentiate itself from its competitors to attract students and qualified lecturers.

Branding means to “make known the attributes of the organization’s identity in the form of a clearly defined branding proposition” (Balmer 2001, p. 281). To do so, the organization must first define for itself the essence of “what” and “who” it is, and what it stands for” in terms of values and characteristics. It is believed that this definition should be as precise and consistent as possible, and **communicated very consistently**. Branding is easily observable, for example, through the use of vision statements, visual designs, and core values.³³

The external communication of the NCU brand is the focus of this discussion since The South Bahamas Conference is seeking to establish an NCU extension in The Bahamas. NCU is an established brand in Jamaica and to a great extent internationally as it attracts students and academic staff, notably Seventh-day Adventist ones from over 34 countries. It already possesses these recognizable values and characteristics.

Mission Statement

Northern Caribbean University, a Seventh-day Adventist institution, has as its mission quality Christ-centered education, achieved through academic excellence, social interaction, physical and spiritual development and a strong work ethic, thereby fitting each student for committed professional service to country and to God.

Vision Statement

Strategically located, Northern Caribbean University aspires to be the centre of holistic higher education, upholding Christian values in an intellectually stimulating environment.

³³ Arild Waeraas and Marianne N. Solbakk, Defining the essence of a university: lessons from higher education branding, p. 450, published online: 13 June 2008. Retrieved from <http://203.217.177.120/portal/images/utama/doc/artikel/2012/02-29/defining%20the%20essence%20of%20a%20university.pdf>, January 23, 2013.



Value Statement

Ubi Semper Discimus – Where Learning Never Ends

Core Values

NCU C.A.R.E.S. (Christ-centeredness, Affirmation, Respect, Excellence, Stewardship)

Logo

In their discussion on branding academia, Waeraas and Solbakk quoted Melewar and Akeel (2006, p. 41):

In a market where students are recognized as customers, universities have to implement strategies to maintain and enhance their competitiveness. They need to develop a competitive advantage based on a set of unique characteristics. Furthermore, universities need to communicate these characteristics in an effective and consistent way to all of the relevant stakeholders. . . Under these circumstances, universities have finally realized the role of corporate identity (CI) as a powerful source of competitive advantage.³⁴

However, the whole point of their discussion was that universities, unlike corporate identities, were too complex to be reduced to a single profile or identity. They concluded that “higher education institutions have better chances of becoming strong brands if they are allowed to express their unique strengths and virtues, however, inconsistent. If the goal is to gain advantages over competitors by having a unique identity, universities will be perceived as even more unique by displaying multiple identities (cf. Pratt and Foreman 2000).³⁵

Northern Caribbean University has many and unique strengths and multiple identities on the national and international scenes that should be exploited to communicate the brand externally to potential students and academic staff in The Bahamas:

- ❖ It is a mature 106 year-old higher education institution, having been founded in 1907 in Jamaica. It achieved senior college status in the late 1950's when it began to offer the Bachelor's Degree in Theology. The college was granted university status in 1999 by the

³⁴ Ibid, p. 452.

³⁵ Ibid, p. 460.



Jamaican Government. Presently the University offers several graduate programs in the sciences, business and education.

- ❖ The University is a private, co-educational, liberal-arts institution, offering a number of professional, pre-professional and vocational programmes and is the only multi-disciplinary tertiary institution serving rural Jamaica. Its enrolment averages over 5000 students from over 34 countries.
- ❖ The University has a track record of academic excellence and competitiveness in both the national and international arenas:
 - The College of Allied Health and Nursing obtains between 83.5% and 98.6% pass rate in national and regional exams
 - The College of Natural and Applied Sciences: Team Xormis placed first in the world in the Microsoft Imagine Cup Competition, Poland 2010; in 2011, Mathberry App Developers placed first in the Inaugural Blackberry Developers Competition for their mathematics application developed to help high school students; Dr. Paul Gyles, Dean of College of Natural and Applied Sciences, Researcher on the effects of sorrel and garlic on cancer cells, has gained national and international recognition and acceptance
 - The College of Humanities, Behavioral and Social Sciences produces mass communication graduates who are the employees of choice for the top media houses in Jamaica.
 - School of Graduate Studies:
 - Masters' degrees being offered by all five colleges and one school
 - Four doctorate programs on stream:
 - Doctor of Philosophy in Education
 - Doctor of Philosophy in Counseling Psychology
 - Doctor of Ministry (DMin.)
 - Doctor of Philosophy in Biology
 - The University has added a service component to all of its programs. Students must apply what they have learned either on campus or in the wider community.
 - The University is nationally and internationally accredited and recognized:
 - **Institutional Accreditations:** Northern Caribbean University is accredited by the Adventist Accrediting Association in Washington D.C., and is recognized by the United States Office of Education as an approved centre of higher education, for the



purpose of loans and grants. The University is also recognized by the Canada Student Loan and the Alberta Student Assistance Programme.

The University Council of Jamaica (UCJ) has certified that Northern Caribbean University is a legitimate tertiary degree-granting institution.

The Joint Board of Teacher Education of Jamaica accredits the Primary and Secondary Education diploma programmes. The Nursing Council of Jamaica certifies the Nursing Degree programmes. The Medical Technology and Dietetics programmes are approved by the Council of Professions Supplementary to Medicine.

- **Program Accreditation.** The University Council of Jamaica has approved and accredited the following programs:
 - Bachelor of Science in Biological Sciences
 - Associate of Science in Biology
 - Bachelor of Science in Biology Education
 - Master of Science in Biology
 - Bachelor of Science in Medical Technology
 - Master of Public Health
 - Bachelor of Science in Business Administration
 - Associate of Science in Business Administration
 - Bachelor of Science in Management Studies
 - Master of Business Administration
 - Bachelor of Arts in Primary Teacher Education
 - Bachelor of Arts in Secondary Teacher Education
 - Bachelor of Science in Secondary Teacher Education
 - Diploma in Early Childhood Teacher Education
 - B.A. in Early Childhood Teacher Education
 - Master of Arts in Education
 - Ph.D. in Education
 - Bachelor of Science in Psychology
 - Bachelor of Science in Guidance and Counselling (formerly Bachelor of Science in Counselling)
 - Associate of Science in School Counselling
 - Master of Science in Counselling Psychology
 - Associate of Science in Computer Information Science (formerly Associate of Science in Information Science)
 - Bachelor of Science in Computer Information Science (with minor)(formerly Bachelor of Science in Information Science)
 - Bachelor of Science in Computer Information Science (Business Emphasis) (formerly Bachelor of Science in Information Science, Business Emphasis)
 - Bachelor of Science in Computer Science (Communications Emphasis)
 - Bachelor of Science in Computer Science (Programming Emphasis)
 - Associate of Arts in English



- Bachelor of Arts in English
 - Associate of Science in Mathematics
 - Bachelor of Science in Mathematics
 - Associate of Arts in Mass Communication
 - Bachelor of Arts in Mass Communication
 - Bachelor of Arts in History
 - Bachelor of Social Work
 - Associate of Science in Social Work
 - Associate of Science in Family Life Education³⁶
- **Affiliations:** La Sierra University in California and Southern University in Tennessee, etc. accept Northern Caribbean University baccalaureate degrees at face value as minimum requirement for entry into its master's programmes, (as do many other Universities).

Loma Linda University in Loma Linda, California, accepts Northern Caribbean University biology graduates into its School of Dentistry and graduate science programmes. Students who have taken the bachelor's degree in nursing at the university and who are certified registered nurses are accepted into its master's programmes. Loma Linda also conducts advance graduate labs on their California campus for NCU's graduate science students.

By formal agreement, Walla Walla College, in the state of Washington, accepts into its accredited baccalaureate programmes in Engineering, students who have completed the Associate of Science in Engineering at Northern Caribbean University. These students are required to do at least one year and a half at Walla Walla College before qualifying for the bachelor's degree.

The University of the West Indies (UWI), Mona accepts NCU Biology graduates into its medical school and St. Augustine Campus of UWI accepts A.Sc. Engineering students from NCU into its B.Sc. in Engineering Programme.

Northern Caribbean University is a member of the Joint Committee for Tertiary Education (JCTE), and the Association of Caribbean Tertiary Institutions (ACTI). The president of the university is a member of the Board of the University Council of Jamaica (UCJ), and has served as chairman of the Joint Committee for Tertiary Education (JCTE).

No local college, not even The College of The Bahamas, can boast of such accomplishments. The marketing expert must exploit these facts to market an NCU extension in The Bahamas.

³⁶ Retrieved from <http://www.ucj.org.jm/content/accredited-programmes-and-ucj-approved-degrees>, January 25, 2013.



Enrollment Management

Adopting a solid enrolment management philosophy and creating a plan that includes effective strategies are crucial for attracting students to and retaining them at the University extension. Enrollment management should be a holistic process to ensure students' academic success and lifelong learning. It should be an integrated systems approach that focuses on student enrolment from the time of their inquiry through graduation and post-graduation.

Don Hossler, John P. Bean, and colleagues defined *enrolment management* as "an organizational concept and a systematic set of activities designed to enable educational institutions to exert more influence over their student enrolments. Organized by strategic planning and supported by institutional research, enrolment management activities concern student college choice, transition to college, student attrition and retention, and student outcomes. These processes are studied to guide institutional practices in the areas of new student recruitment and financial aid, student support services, curriculum development, and other academic areas that affect enrolments, student persistence, and student outcomes from college" (p. 5). Enrollment management is an open-systems and synergistic organizational approach that fosters an organizational atmosphere that makes reporting relationships among student-service units more transparent. It also fosters an environment where offices and divisions work collaboratively to enhance the quality of the student experience, thus facilitating the strategic management of enrolments. An effective management system alters and improves the institution's frame of reference about itself and its prospective students, community members, and business partners"³⁷

This means essentially, that students' success cannot be facilitated by just one aspect of the University—but by all departments and service centers working cohesively and collaboratively to provide students with the needed tools to stimulate lifelong learning.

Some of the factors that affect enrolment management planning include:

- ❖ Hiring qualified lecturers and administrators with a caring, collaborative, partnership approach to higher education and teaching.
- ❖ Ensuring adequate classroom, lab space, and technology to support teaching and the learning needs of students.
- ❖ Exploring alternative methods for course delivery such as online and distance learning and other technological advancements.

³⁷ Enrollment Management in Higher Education - Defining Enrollment Management, Key Offices and Tasks in Enrollment Management, Organizational Models retrieved from <http://education.stateuniversity.com/pages/1959/Enrollment-Management-in-Higher-Education.html>, January 25, 2013.



- ❖ Providing need-based scholarships or financial aid by partnering with business entities and the Seventh-day Adventist constituency.
- ❖ Implementing a strong recruitment program which includes strategies for reaching Seventh-day Adventists and non-Seventh-day Adventists.
- ❖ Monitoring students' graduation and retention rates.
- ❖ Measuring students' satisfaction using the Student Satisfaction Inventory (SSI) and the National Survey of Student Engagement (NSSE). (Samples provided as appendices.)

Quantitative or measurable goals of a good enrolment plan should include increasing student enrolment, retention, and graduation rates, and student satisfaction. The plan should outline strategies to increase all of the above.

Recruitment/Marketing

Undergraduate Recruitment

According to Gary Fretwel of Nowel-Levitz³⁸ and other literature reviewed, successful recruitment is based upon these undergirding principles:

1. All marketing and recruitment strategies should have the best interest of prospective students in mind.
2. Marketing should be relationship-focused. Activities that encourage more extensive relationships with staff of the institution and students as well as those that encourage students to take action are viewed as the most effective practices for institutions to utilize.
3. Marketing should be personalized and integrated across print and digital media channels. Messages should be consistent and relevant to the individual recipient in content, presentation, timeliness, and channel.
4. Criteria that students apply when selecting a college include: reputation of the institutions, number of applicants keen to enroll in a course, past success rate of placement, faculty expertise, width of specialization offered, infrastructural facilities, and fees.
5. Recruiting is a year-round task.

³⁸ A company that for the past 20-plus years has conducted surveys to determine the best practices in the field of enrolment management for four-year private and public institutions, as well as for two-year public institutions.



Best Recruitment Practices for the 21st Century

Nowel-Levitz, through scientific research, has identified these three most effective practices across institution types (four-year and two-year, public and private):

- Offering opportunities for students to visit campus.
- Using current students in the recruitment process.
- Encouraging students to use the Web to apply.³⁹

The Direct Development recruitment experts recommend⁴⁰:

- Utilizing social networking sites: Facebook, Twitter, Google+, etc. (Millennial students were born with a computer mouse in their hand and expect institutions of learning to have state of the art technology. They expect institutions to instant message them, text them, and respond to their inquiries within 48 hours.)
- Incorporating the use of mobile devices in recruitment strategies. About 58.8% of 18-34 year-olds access Social Networking sites.
- Investing in tools for integrating marketing such as:
 - Variable-Data Printing. (A form of on-demand printing in which elements such as text, graphics, and images may be changed from one printed piece to the next, without stopping or slowing down the printing process and using information from a database.)
 - Personalized URL (PURL) Microsites. (Personalized URLs deliver the right content in the right format to the right person at the right time to increase brand awareness, increase lead retrieval, and increase response rates—three to five times higher, in some cases—all without the need for expensive Web programmers or IT support.)
 - Quick Response (QR) Codes. (A two-dimensional matrix barcode used for direct response marketing purposes.)

³⁹ Retrieved from <http://blog.noellelevitz.com/2011/06/07/survey-ranks-top-practices-marketing-student-recruitment-2011/>, January 24, 2013.

⁴⁰ Personalized Marketing Across Multiple Channels—201, Recruiting Students in the 21st Century, 2nd Edition, retrieved January 24, 2013 from <http://www.slideshare.net/DirectDevelopment/personalized-marketing-across-multiple-channels-201>, Presentation from the 2012 NAGAP Conference in Austin, TX. Focused on how to recruit prospective students using an integrated marketing strategy approach.



- Mobile-optimized Landing Sites. (Ensure web content is available and visible for mobile devices.)

Ineffective Recruitment Practices

According to Nowel-Levitz's survey, practices that were judged to be very ineffective, regardless of institution type, include:

- Telephone directory ads
- Listings in commercially published directories
- Podcasting
- RSS/XML feeds
- Ads in school yearbooks/newspapers
- Ads in college magazines

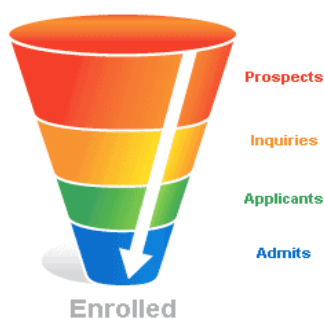
Graduate Recruitment

Craig Engle, in his article titled, "*Ten Enrollment Roadblocks for Graduate and Professional Programs*,"⁴¹ addresses ten issues responsible for the failure of educational institutions to optimize their graduate recruitment strategies. A summary of his recommendations are outlined below:

- Active involvement and strong support of executive leaders in graduate recruitment to secure the level of resources needed to build a strong graduate recruitment program.
- Centralize graduate recruitment. The use of faculty members whose primary purpose is to teach, conduct scholarly research, and advise students tend to have no training or experience in the fundamentals of recruitment. As a result, follow-up and faculty comments are inconsistent, communications and Web content are uneven, and database management virtually non-existent. This leads to a process that lacks focus and dilutes your recruitment resources.
- Emphasize both shaping and growing the graduate class. Growth can bring significant benefits to graduate programs such as more qualified students, increased revenue, and a wider diversity of students.
- Pay attention to the top end of the recruitment funnel. Graduate and professional programs need to take a lesson from undergraduate admissions and proactively build their inquiry pools through travel, solicitation, referral, and self-initiated avenues.

⁴¹ <http://blog.noellelevitz.com/2011/10/25/ten-enrollment-roadblocks-graduate-professional-programs-part/> retrieved January 24, 2013.





- Have a robust, organized data process. This encompasses four key points:
 - Have a centralized database to track all funnel activities. The database should be available to all relevant parties and capable of handling the data those parties need to track.
 - Train the staff on proper data entry and tracking and establish a commitment to strong data management.
 - The system should have the ability to account for different program start dates, data fields, and other items that may vary from program to program.
 - Create management reports that all the program directors to compare and project new student enrolment.
- Develop a graduate recruitment plan with these elements:
 - A situation analysis—an annual review of the mission, historical data, driving and restraining forces, and environment.
 - Goal setting-cumulatively, by the individual program, and by market segment within the program.
 - Strategies for goal achievement—every goal must have at least one key strategy and every stage of the funnel should have at least one strategy.
 - Action plans—the implementation schedule for the initiatives that support the goals.

There should be one master plan that is in synch with the plans for individual programs.

- Build personal relationships with prospective students. Let them know they are wanted. Keep making connections as they move through the funnel until their enrolment is



secured (e-mails, phone calls, social media contacts, personal notes to key inquiries and admitted students, on-campus visits for inquiries and admits, interviews and meetings with faculty).

- Have a communication plan that is coordinated with various programs and departments and touches students at each key stage in their enrolment decision process.
- Scholarships and financial aid are not crucial for graduate students. They are usually willing to pay for their graduate education.
- Promote coordination among faculty/graduate directors. Graduate directors and faculty need to come together to:
 - Develop individual and a master graduate/professional recruitment plan.
 - Identify the responsibilities of the graduate admissions office and the individual departments/programs.
 - Create the print and online communication flows and also establish standards for communication, content, and follow-up efforts.
 - Commit to the use of data so that efforts can be managed, tracked, and evaluated.
 - Support and coordinate campus visit efforts.



Chapter 10

Organizational Requirements

Authorization to Establish and Operate a University Extension

Seventh-day Adventist Working Policy

The Working Policy 2005-2006 of Inter-American Division of the General Conference states, p. 239:

The recommendation of the General Conference Department of Education and the approval of the Division and General Conference Committees through their respective boards of Education shall be required for locating and establishing new educational institutions or raising to a higher educational level all denominationally-operated junior colleges, colleges or universities.

When it is desired to establish a college or university, or to upgrade an existing school to advanced status, the Division Committee shall appoint a survey committee to make an on-site study of the proposal. . .

It seems that the South Bahamas Conference, through the Northern Caribbean University, will need to obtain approval for operating an extension campus in New Providence.

Ministry of Education

The Education Act of The Bahamas requires all tertiary institutions to register with the Tertiary/Quality Assurance Division of the Ministry of Education. This is accomplished by answering all questions found in “Schedule Return to Be Made for the Purpose of Registration under Section 32A of the Education Act, and the Institution of Further Education (Registration) Regulations 1970.

Department of Public Personnel

Most tertiary education institutions seek recognition of their programs from the Department of Public Personnel. This is advantageous for public servants employed in the Public Service.

Business License

All businesses are required to be licensed under the Business License Bill 2010. The process is as follows:

Process

1. Collect the application form from any of Business License Unit (BLU) Offices or online.



2. The first part of the form is to register a business name, complete the entire application form and return to any of The Business License Division offices. Note: if any identified names are rejected the applicant will be notified that the name choice was rejected and would be advised to select from the remaining choices previously given on the form.
3. The following must also be submitted along with the application:
 - a. Proof of citizenship
 - b. Appropriate Registration Fee
 - c. Approvals related to your selected business
4. Once all document requirements are met and the name is approved, the application is then processed within 7 working days. The BLU office will contact the applicant to inform them that they can collect their license.

Recommended Academic Personnel

A minimum structure is required to support the educational services provided to students. The following positions are recommended:

Full-Time Positions

- An extension director whose responsibilities will include, but not limited to:
 - Be responsible for the general management of the campus resources & the overall administration of staff, contract personnel and clients; act as a liaison between the main campus and the extension site for flow of information, supplies and equipment.
 - Develop and promote plans for the recruitment of students.
 - Be responsible for the documents that students submit to the extension site.
 - Develop and communicate class schedules.
 - Act as a registrar, handle students' requests, and supervise the registration process.
 - Develop budgets for the extension site in collaboration with the accountant.
 - Ensure faculty are contracted to teach all scheduled courses and remunerated.



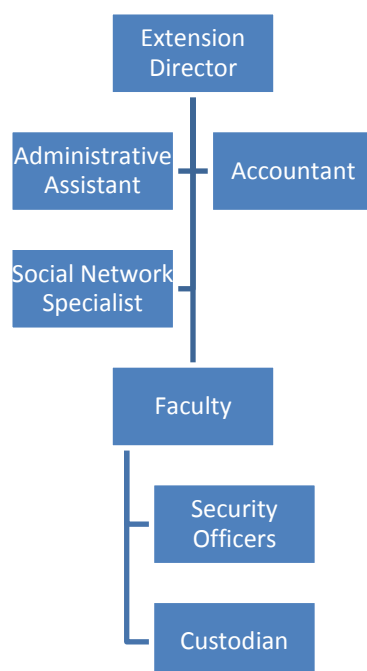
- An administrative assistant whose responsibility will be to provide administrative support to the extension director, accept students' requests, and act as a cashier.
- An accountant to record all extension site financial transactions, prepare annual budgets in collaboration with the extension director, and produce financial reports as required.
- A social network specialist whose job will be to focus on implementing plans for recruiting students using all social networks and mobile telecommunications technology.

Contractual Positions

Persons hired under a contract agreement should be paid by the hour.

- Two security officers for monitoring the extension site in the evening.
- Faculty who will be responsible for teaching and academic advising of students, promote and maintain in the institution, through Christian modeling, a spiritual environment, and be a faithful supporter of the activities designed to achieve this objective.

Proposed Organizational Chart



Chapter 11

Optimizing Revenue

Article XIII of the Inter American Education Operating Policies stipulates:

The income of the University shall be:

- 30. Registration fees, tuition and dormitory rates, and other charges
- 31. Grants and donations
- 32. Denominational appropriations
- 33. Revenue from subsidiaries and services.⁴²

An NCU extension in The Bahamas will derive its “regular” revenue from registration fees, tuition rate, and other charges and denominational appropriations.

Tuition

Suggested Curriculum

Program	Rationale
BA/BS Education/Teacher Training	<ul style="list-style-type: none"> • The Seventh-day Adventist Church needs to cultivate a cadre of professional educators with a strong Christian Education philosophy. • Has strong membership support. • Ministry of Education authorities cited need for English and Mathematics teachers.
BS Management Studies Entrepreneurship	<ul style="list-style-type: none"> • Unique to NCU • Supports growth of small business in The Bahamas
Management Tourism and Hospitality Golfing and Golf Facilities Management Food and Beverage and Tourism	<ul style="list-style-type: none"> • Bread and butter for The Bahamas • Baha Mar on track to open in December 2014 • Unique to NCU
BS Counseling, Guidance Counseling, Industrial & Organizational Counseling	<ul style="list-style-type: none"> • Other tertiary institutions offer associate degree in these areas • Social Services, private and public schools need qualified persons • Unique to NCU • Increasingly large corporations require the services of

⁴² Working Policy 2005-2006 Inter-American Division of the General Conference, p. 258.



	qualified industrial and organizational counselors for their Employee Assistance Program. Will need to be offered at the master's level also to ensure marketability
BS Environmental Science	<ul style="list-style-type: none"> • Unique to NCU • Nation is becoming increasingly more sensitive to impact of humans on the environment
AS Conflict Management & Resolution & Certificate Telephone Hotline Counseling	<ul style="list-style-type: none"> • NGO's such as the Crisis Centre need people with such skills as well as Social Services • Unique to NCU
BA Music, Music Education, Music Performance	<ul style="list-style-type: none"> • Unique to NCU • Needed for teaching and performance
BS Mathematics Actuarial Science	<ul style="list-style-type: none"> • Unique to NCU • Required by insurance and banking organizations
Religion and Theology	<ul style="list-style-type: none"> • Required to create a pool of qualified pastors for the organization. Must be offered also at the master's and doctorate levels.
MPH Allied Health	<ul style="list-style-type: none"> • Medical and Research Epidemiology and Public Health Nutrition • Lack of researchers in The Bahamas.
Business	<ul style="list-style-type: none"> • MBA Entrepreneurship & Marketing
	<ul style="list-style-type: none"> • General Management
Education	<ul style="list-style-type: none"> • MA Reading and Language Arts Instruction • MA Instructional Systems Technology • MAT Teaching: Elementary and Secondary • Will be supported by public and private school teachers who want promotions
Behavioural & Social Sciences	<ul style="list-style-type: none"> • MSc. Educational Psychology—Significant number of Bahamian students fail because of undiagnosed learning disorders • MSc. Marriage & Family Therapy—Needed for practicing in the public and private sectors • MA School Counseling
Religion	<ul style="list-style-type: none"> • All degrees offered by NCU. Needed to qualify Bahamian SDA workers.

The main strategy for optimizing revenue is to increase course offerings. Other tuition options include:

- A strong college (pre-college) readiness program. In addition to meeting the needs of students who do not possess the admission requirements, tuition from these courses will provide a steady source of revenue.



- An Advanced Placement (AP) program. This AP program should not be offered to Bahamas Academy students only, but also to students in high schools that meet specific criteria. An AP program gives high school students an opportunity to pursue college-level studies while still in Grade 12. These courses can lead to advanced placement (skipping entry-level courses) or even receiving college credit for the coursework completed under the program. Students accepted in the AP program should maintain at least a 3.5 GPA and have passed at least 5 BGCSE examinations in Grade 11.
- Seventh-day Adventist Teacher Certification program. This program would meet the needs of teachers who need the number of credits to satisfy denominational teacher certification requirements.
- Distance education/e-learning modality. UWI Open Campus has already entered the market, soon to be followed by COB. Offers more affordable options for professionals who do not have the time to sit down in classrooms.

Denominational Appropriations

Under Schedule – 14 Tithe Percentages of the South Bahamas Conference 2013, 6 percent (\$324,057.87) of the tithe is turned over to Northern Caribbean University annually. The administrators of the South Bahamas Conference may need to negotiate with NCU to keep a percentage of this amount to fund an NCU extension site in The Bahamas.

Revenue from Services

Education is a service that can be extended to the community, businesses, and other institutions. Options from increasing revenue include:

- A strong continuing education program that would focus on providing professional courses that meet the researched needs of the labor market.
- Workforce development: Partnering with businesses to educate/train their employees onsite or offsite. This can be a very lucrative source of revenue for the extension as many entities, especially hotels, sign agreements with universities to upgrade their employees. The extension, the faculty, and the businesses involved benefit from this partnership.

Grants and Endowments

A new institution must develop relationships and build trust with its constituents before it can engage in fund raising activities such as grants and endowments. Educational endowments are usually sought from loyal alumni and philanthropic donors. It would be premature for a newly establish university extension to solicit funds. Nevertheless, a fund raising master plan can be



written and executed when the time is right. Suggestion on how to develop a fund raising master plan is given in the appendices.

Endowment Funds

An endowment fund is an investment fund set up by an institution in which regular withdrawals from the invested capital are used for ongoing operations or other specified purposes. Endowment funds are often used by nonprofits, universities, hospitals and churches. They are funded by donations, which are tax deductible for donors.

There are three main components to the typical endowment fund:

- **Investment Policy:** This policy dictates the types of investments the manager can make and how aggressive he or she can be in meeting return targets.
- **Withdrawal Policy:** This policy determines the amount that the institution can take from the endowment fund at each period and is usually based on the institution's needs as well as the amount remaining in the fund.
- **Fund Usage Policy:** This policy ensures that the money from the endowment fund is being used properly and for the purposes set out by the fund.⁴³

Usually, colleges and universities offer incentives, such as matching funds and challenge funds, to encourage large gifts. Traditional incentives include the ability of donors to spread their gift commitment over several years to fully fund a pledge to a named endowment fund.

Grants

Private foundations, public corporations, and governments offer funding to individuals and organizations to be used for specific projects. This funding, which is called a *grant*, requires no repayment as long as it is used to fund the project for which it was allocated. Grants can be given to individuals, non-profit or not-for-profit companies, charitable organizations, or educational facilities. In order to receive a grant, however, the prospective recipient must submit a formal request to the organization. This request is called a *grant proposal*.

Grant proposals can be submitted in a variety of ways. Some organizations provide an application form, while others require the requestor to submit a written document, called a full grant proposal. The requirements for completing the grant proposal are normally spelled out in a Request for Proposal (RFP) which serves as a guideline for preparing the grant proposal.

Preparing a successful grant proposal generally involves following a standard process. Once the interested parties (often referred to as stakeholders) have determined that the grant will suit the agency's or organization's needs, the grant writer or administrator should review the RFP. Specific attention should be paid to formatting, page count, and all necessary components for

⁴³ Retrieved from <http://www.investopedia.com/terms/e/endowment-fund.asp#axzz2JP3n5XeP>, January 29, 2013.



qualification. The person responsible for writing the grant proposal should then prepare an outline or standard format sheet to be followed by everyone involved in the writing process.⁴⁴

Maximizing funding from endowments and grants requires hiring professionals experienced at developing and executing written plans.

⁴⁴ Retrieved from <http://www.wisegeek.com/what-is-a-grant-proposal.htm>, January 29, 2013.



Chapter 12

Capital Requirements and Financial Projections

The Chinese philosopher Lao Tse, who lived some 2,600 years ago said: ““People in their handlings of affairs often fail when they are about to succeed. If one remains as careful at the end as he was at the beginning, there will be no failure.”

If the South Bahamas Conference decides to establish an NCU extension in The Bahamas, it will need to do due diligence from beginning to end and follow sound business principles:

1. Do not rush to open business without producing a well thought-out written business plan. A well thought-out business plan forces business owners to think about the future and the challenges they will face. It also forces them to consider their financial needs, their marketing and management plans, their competition, and their overall strategy.
2. Be willing and prepared to put into the venture the capital required for launching it, for meeting unexpected increases in overhead costs, and for keeping the extension afloat until there is a positive cash flow. Make sure there is enough reserve cash to carry the venture through tough times and slowdowns.
3. Be prepared to invest in marketing the university extension and execute an effective entry strategy. Students can't enroll in an NCU extension if they don't know it is there.
4. Do not underestimate the competition (and there is plenty of it) because of misplaced faith. Customer loyalty does not just happen—the extension will have to earn it. Watch your competitors and stay one step ahead of them. If NCU does not take care of its customers, its competitors will.
5. Enrolment management is an ongoing activity. Invest in an enrolment management professional for the long haul. This will ensure a return on your investment.
6. Execute the business plan like a professional. Poor customer service and overall employee incompetence will quickly sink the extension. Make sure all academic teaching and administrative support personnel place a premium on customer service. Develop systems and processes for how tasks should be accomplished, create and implement internal controls to monitor them.
7. Apart from using the facilities, water, and electricity, there should be no comingling with Bahamas Academy operations and resources.



Start-up Requirements

Undercapitalization is one of the primary reasons for business failure. Plan to account for all start-up costs—opening and initial operating expenses. Figures quoted are not arbitrary as quotes were obtained from product and service suppliers. (See quotes in Supporting Documents.) According to calculations made in the worksheet that follows, the SBC will need approximately \$232,000 to begin operations.

Northern Caribbean University Estimated Start-Up Costs			
Category	Initial	First Sem	Total
Facilities Rental 600 per room/month with application fee	100	25,500	25,600
Office Furniture, including fireproof cabinet	4,532		4,532
Three computers	2,097		2,097
Copier/fax/printer--Lease option from Micronet		6,450	6,450
Office Supplies and stationery	616	2,400	3,016
Marketing budget (services of professional, plan, & activities)	25,000		25,000
Telecommunication (Cable, Fax, Internet, 2 lines)	150	3,238	3,388
Business License	1,000		1,000
Name Registration	50		50
Promotional brochures (printing)	10,000	12,000	22,000
Promotional billboards (printing)	5,000		5,000
NCU signage for site	500		500
Software: Enrolment management, accounting, desktop	30,000		30,000
Utilities		4,000	4,000
Professional Services			
Lawyer (Incorporate NCU)	5,000		5,000
Consultant (Creates business plan)	3,000		3,000
Pre-opening payroll			
Extension Director (2070*110%)		13,662	13,662
Accountant (2070)		12,420	12,420
Administrative Assistant (2070*85%)		10,560	10,560
Social Media Specialist		12,420	12,420
Security officers		2,400	2,400
Custodian		2,400	2,400
Faculty @ 60 per hour		14,175	14,175
Payroll Expenses		22,500	22,500
Total	77,045	131,625	231,170



Pro-Forma Cash Flow

Three scenarios were utilized to forecast revenues and expenditures for a four-year period in the pro-forma cash flow. Revenues are generated from undergraduate, graduate, college readiness, and continuing education tuition and fees. The plan assumes that the SBC will not borrow money to fund for capital and operating expenditures.

The first scenario utilizes the current NCU tuition undergraduate tuition of \$280 per credit and an average graduate tuition of \$353 per credit. Fees are those listed in the NCU Bulletin.

The second scenario incorporates undergraduate tuition of \$205 per credit and an average graduate tuition of \$450 per credit. Fees remain the same.

The third scenario includes undergraduate tuition of \$159 per credit and an average graduate tuition of \$600 per credit. Fees remain the same.



Assumptions for Scenario 1

[illegible]

Assumptions for Scenario 1												
	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2	Sem 5	Sem 6	Sum	Sem 7	Sem 8	Sum 3
Number of months in semester	5											
Number of months in summer	3											
NIB per employee	162											
Bahama Health per employee	330											
Depreciation (for Director & Social Network Specialist)	1248											
Travel (for Director & Social Network Specialist)	1208											
Auto License (for Director & Social Network Specialist)	390											
Number of employees	4											
Security Officers' Wages per hour	5											
Custodian's Wages per hour	5											
Number of hours worked per week	20											
Custodial Supplies per month	200											
Office rental per month	600											
Classrooms Rental per month	600											
Number of Rooms Used	4	4	4	11	11	6	16	16	6	20	20	8
Computer Lab/E-libraries per month	2400											
Electricity and water per month	800											
Telecommunication services per month	270											
Copier rental per month	1075											
Copier consumables	850											
Program allocation	10%											
Marketing budget allocation (except sem 1)	5%											



Pro Forma Cash Flow Scenario 1						
	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2
Cash Received						
Tuition--Undergraduate	42,000	42,000	25,200	126,000	126,000	33,600
Tuition--Graduate	7,060	21,180	42,360	105,900	105,900	63,540
Continuing Education	16,800	16,800	25,200	33,600	33,600	37,800
College Readiness	12,600	12,600	16,800	21,000	21,000	25,200
Application Fees	3,150	-	450	5,850	-	-
General Fees	36,960	-	-	-	-	-
Health Insurance	6,825	6,825	7,800	20,475	20,475	11,375
Accident Insurance	630	-	-	1,890	-	-
Copyright Fee	1,260	-	-	6,180	-	-
Total Cash Received	127,285	99,405	117,810	320,895	306,975	171,515
Expenditures	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2
Salaries/Wages						
Administrator	11,385	11,385	6,831	11,385	11,385	6,831
Accountant	10,350	10,350	6,210	10,350	10,350	6,210
Social Network Specialist	10,350	10,350	6,210	10,350	10,350	6,210
Administrative Assistant	8,800	8,800	8,800	8,800	8,800	8,800
Faculty Contracts	14,175	14,175	16,200	42,525	42,525	23,625
Security Wages	2,000	2,000	1,200	2,000	2,000	1,200
Custodian	2,000	2,000	1,200	2,000	2,000	1,200
Subtotal Spent on Salaries & Wages	59,060	59,060	46,651	87,410	87,410	54,076
Payroll Expenses						
National Insurance Contributions	3,230	3,230	1,938	3,230	3,230	1,938
Health Insurance	6,600	6,600	3,960	6,600	6,600	3,960
Depreciation	6,240	6,240	3,744	6,240	6,240	3,744
Travel	6,040	6,040	3,624	6,040	6,040	3,624
Auto License	390			390		
Subtotal Spent on Payroll Expenses	22,500	22,110	13,266	22,500	22,110	13,266
Utilities and Facilities						
Classrooms Rental	10,500	10,500	7,200	31,500	31,500	10,500



Pro Forma Cash Flow Scenario 1						
	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2
Computer Lab and e-Library	12,000	12,000	12,000	12,000	12,000	7,200
Office	3,000	3,000	1,800	3,000	3,000	1,800
Light and Water	4,000	4,000	2,400	4,000	4,000	2,400
Custodial Supplies	1,000	1,000	600	1,000	1,000	600
Telecommunication Services	1,350	1,350	810	1,350	1,350	810
Copier Rental	5,375	5,375	3,225	5,375	5,375	3,225
Copier Consumables	1,700	1,700	850	1,700	1,700	850
Total Spent on Utilities and Facilities	38,925	38,925	28,885	59,925	59,925	27,385
Marketing and Program Allocations		-	-	-	-	-
Marketing Budget	25,000	4,970	5,891	16,045	15,349	8,576
Program Allocations	12,729	9,941	11,781	32,090	30,698	17,152
Total Spent on Marketing & Program Allocations	37,729	14,911	17,672	48,134	46,046	25,727
Students' Insurance Expense	7,455	6,825	7,800	22,365	20,475	11,375
Total Expenditures	165,668	141,830	114,273	240,334	235,966	131,829
Net Cash Flow	(38,383)	(42,425)	3,537	80,561	71,009	39,686
Cash Balance	(38,383)	(80,808)	(77,272)	3,280	74,299	113,985



Pro Forma Cash Flow Scenario 1						
	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Cash Received						
Tuition--Undergraduate	210,000	210,000	42,000	252,000	252,000	50,400
Tuition--Graduate	158,850	158,850	63,540	211,800	211,800	84,720
Continuing Education	42,000	42,000	37,800	50,400	50,400	42,000
College Readiness	29,400	29,400	29,400	33,600	33,600	37,800
Application Fees	5,100	-	-	3,450	-	-
General Fees	170,720	-	-	211,200	-	-
Health Insurance	31,525	31,525	6,825	39,000	39,000	-
Accident Insurance	2,910	-	-	3,600	-	-
Copyright Fee	5,820	-	-	7,200	-	-
Total Cash Received	656,325	471,775	179,565	812,250	586,800	214,920
Expenditures	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Salaries/Wages						
Administrator	11,385	11,385	6,831	11,385	11,385	6,831
Accountant	10,350	10,350	6,210	10,350	10,350	6,210
Social Network Specialist	10,350	10,350	6,210	10,350	10,350	6,210
Administrative Assistant	8,800	8,800	8,800	8,800	8,800	8,800
Faculty Contracts	65,475	65,475	25,650	81,000	81,000	31,725
Security Wages	2,000	2,000	1,200	2,000	2,000	1,200
Custodian	2,000	2,000	1,200	2,000	2,000	1,200
Subtotal Spent on Salaries & Wages	110,360	110,360	56,101	125,885	125,885	62,176
Payroll Expenses						
National Insurance Contributions	3,230	3,230	1,938	3,230	3,230	1,938
Health Insurance	6,600	6,600	3,960	6,600	6,600	3,960
Depreciation	6,240	6,240	3,744	6,240	6,240	3,744
Travel	6,040	6,040	3,624	6,040	6,040	3,624
Auto License	390			390		



Pro Forma Cash Flow Scenario 1						
	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Subtotal Spent on Payroll Expenses	22,500	22,110	13,266	22,500	22,110	13,266
Utilities and Facilities						
Classrooms Rental	48,500	48,500	11,400	60,000	60,000	14,100
Computer Lab and e-Library	12,000	12,000	7,200	12,000	12,000	7,200
Office	3,000	3,000	1,800	3,000	3,000	1,800
Light and Water	4,000	4,000	2,400	4,000	4,000	2,400
Custodial Supplies	1,000	1,000	600	1,000	1,000	600
Telecommunication Services	1,350	1,350	810	1,350	1,350	810
Copier Rental	5,375	5,375	3,225	5,375	5,375	3,225
Copier Consumables	1,700	1,700	850	1,700	1,700	850
Total Spent on Utilities and Facilities	76,925	76,925	28,285	88,425	88,425	30,985
	-	-	-	-	-	-
Marketing and Program Allocations	-	-	-	-	-	-
Marketing Budget	32,816	23,589	8,978	40,613	29,340	10,746
Program Allocations	65,633	47,178	17,957	81,225	58,680	21,492
Total Spent on Marketing & Program Allocations	98,449	70,766	26,935	121,838	88,020	32,238
Students' Insurance Expenses	34,435			42,600		-
Total Expenditures	342,668	280,161	124,586	401,247	324,440	138,665
Net Cash Flow	313,657	191,614	54,979	411,003	262,360	76,255
Cash Balance	427,642	619,256	674,234	1,085,237	1,347,598	1,423,853



Pro Forma Cash Flow Scenario 1				
Cash Received	FY1	FY2	FY3	FY 4
Tuition—Undergraduate	109,200	285,600	462,000	554,400
Tuition—Graduate	70,600	275,340	381,240	508,320
Continuing Education	58,800	105,000	121,800	142,800
College Readiness	42,000	67,200	88,200	105,000
Application Fees	3,600	5,850	5,100	3,450
General Fees	36,960	-	170,720	211,200
Health Insurance	21,450	52,325	69,875	78,000
Accident Insurance	630	1,890	2,910	3,600
Copyright Fee	1,260	6,180	5,820	7,200
Total Cash Received	344,500	799,385	1,307,665	1,613,970
Expenditures				
Salaries/Wages	FY1	FY2	FY3	FY 4
Administrator	29,601	29,601	29,601	29,601
Accountant	26,910	26,910	26,910	26,910
Social Network Specialist	26,910	26,910	26,910	26,910
Administrative Assistant	26,400	26,400	26,400	26,400
Faculty Contracts	44,550	108,675	156,600	193,725
Security Wages	5,200	5,200	5,200	5,200
Custodian	5,200	5,200	5,200	5,200
Subtotal Spent on Salaries & Wages	164,771	228,896	276,821	313,946
Payroll Expenses				
National Insurance Contributions	8,398	8,398	8,398	
Health Insurance	17,160	17,160	17,160	17,160
Depreciation	16,224	16,224	16,224	16,224
Travel	15,704	15,704	15,704	15,704
Auto License	390	390	390	390
Subtotal Spent on Payroll Expenses	57,876	57,876	57,876	49,478



Pro Forma Cash Flow Scenario 1				
Utilities and Facilities	FY 1	FY 2	FY 3	FY 4
Classrooms Rental	28,200	73,500	108,400	134,100
Computer Lab and e-Library	36,000	31,200	31,200	31,200
Office	7,800	7,800	7,800	7,800
Light and Water	10,400	10,400	10,400	10,400
Custodial Supplies	2,600	2,600	2,600	2,600
Telecommunication Services	3,509	3,509	3,509	3,509
Copier Rental	13,975	13,975	13,975	13,975
Copier Consumables	4,250	4,250	4,250	4,250
Total Spent on Utilities and Facilities	106,734	147,234	182,134	207,834
Marketing and Program Allocations				
Marketing Budget	35,861	39,969	65,383	80,699
Program Allocations	34,450	79,939	130,767	161,397
Total Spent on Marketing & Program Allocations	70,311	119,908	196,150	242,096
Students' Insurance Expenses	22,080	54,215	34,435	42,600
Total Expenditures	421,772	608,129	747,416	813,353
Net Cash Flow	(77,272)	191,256	560,249	800,617
Cash Balance		113,985	674,234	1,474,851



Assumptions for Scenario 2												
	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Undergraduate tuition	205											
Undergraduate enrollment	50	50	30	150	150	40	250	250	50	300	300	60
Number of undergraduate credits	150	150	90	450	450	120	750	750	150	900	900	180
Graduate tuition (average)	450											
Graduate enrollment	20	20	40	100	100	60	150	150	60	200	200	80
Number of graduate credits	60	60	120	300	300	180	450	450	180	600	600	240
Continuing education enrolment	20	20	30	40	40	45	50	50	45	60	60	50
Continuing education credits	60	60	90	120	120	135	150	150	135	180	180	150
College readiness enrolment	15	15	20	25	25	30	35	35	35	40	40	45
College readiness credits	45	45	60	75	75	90	105	105	105	120	120	135
Total enrolment	105	105	120	315	315	175	485	485	190	600	600	235
New applications			15	195			170			115		
Application fees	30											
General fees (e-library, computer lab, and general usage)	352											
Health insurance per semester	65											
Accident insurance per year	6											
Copyright fee	12											
Continuing education fee	205											
Number of faculty undergraduate and graduate	5	5	6	16	16	9	24	24	10	30	30	12
Hours worked per semester	236	236	270	709	709	394	1091	1091	428	1350	1350	529
Hourly wage	60											
Director's monthly salary	2277											
Accountant monthly salary	2070											
Social network specialist's monthly salary	2070											



Assumptions for Scenario 2												
	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Administrative assistant monthly salary	1760											
Number of months in semester	5											
Number of months in summer	3											
Nib per employee	162											
Bahama health per employee	330											
Depreciation (for director & social network specialist)	1248											
Travel (for director & social network specialist)	1208											
Auto license (for director & social network specialist)	390											
Number of employees	4											
Security officers' wages per hour	5											
Custodian's wages per hour	5											
Number of hours worked per week	20											
Custodial supplies per month	200											
Office rental per month	600											
Classrooms rental per month	600											
Number of rooms used	4	4	4	11	11	6	16	16	6	20	20	8
Computer lab/e-libraries per month	2400											
Electricity and water per month	800											
Telecommunication services per month	270											
Copier rental per month	1075											
Copier consumables	850											
Program allocation	10%											
Marketing budget allocation (except sem 1)	5%											



Pro Forma Cash Flow Scenario 2						
	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2
Cash Received						
Tuition—Undergraduate	30,750	30,750	18,450	92,250	92,250	24,600
Tuition—Graduate	9,000	27,000	54,000	135,000	135,000	81,000
Continuing Education	12,300	12,300	18,450	24,600	24,600	27,675
College Readiness	9,225	9,225	12,300	15,375	15,375	18,450
Application Fees	3,150	0	450	5,850	0	0
General Fees	36,960	0	0	0	0	0
Health Insurance	6,825	6,825	7,800	20,475	20,475	11,375
Accident Insurance	630	0	0	1,890	0	0
Copyright Fee	1,260	0	0	6,180	0	0
Total Cash Received	110,100	86,100	111,450	301,620	287,700	163,100
Expenditures	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2
Salaries/Wages						
Administrator	11,385	11,385	6,831	11,385	11,385	6,831
Accountant	10,350	10,350	6,210	10,350	10,350	6,210
Social Network Specialist	10,350	10,350	6,210	10,350	10,350	6,210
Administrative Assistant	8,800	8,800	8,800	8,800	8,800	8,800
Faculty Contracts	14,175	14,175	16,200	42,525	42,525	23,625
Security Wages	2,000	2,000	1,200	2,000	2,000	1,200
Custodian	2,000	2,000	1,200	2,000	2,000	1,200
Subtotal Spent on Salaries & Wages	59,060	59,060	46,651	87,410	87,410	54,076
Payroll Expenses						
National Insurance Contributions	3,230	3,230	1,938	3,230	3,230	1,938
Health Insurance	6,600	6,600	3,960	6,600	6,600	3,960
Depreciation	6,240	6,240	3,744	6,240	6,240	3,744
Travel	6,040	6,040	3,624	6,040	6,040	3,624
Auto License	390			390		
Subtotal Spent on Payroll Expenses	22,500	22,110	13,266	22,500	22,110	13,266
Utilities and Facilities						
Classrooms Rental	10,500	10,500	7,200	31,500	31,500	10,500



Pro Forma Cash Flow Scenario 2						
	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2
Computer Lab and e-Library	12,000	12,000	12,000	12,000	12,000	7,200
Office	3,000	3,000	1,800	3,000	3,000	1,800
Light and Water	4,000	4,000	2,400	4,000	4,000	2,400
Custodial Supplies	1,000	1,000	600	1,000	1,000	600
Telecommunication Services	1,350	1,350	810	1,350	1,350	810
Copier Rental	5,375	5,375	3,225	5,375	5,375	3,225
Copier Consumables	1,700	1,700	850	1,700	1,700	850
Total Spent on Utilities and Facilities	38,925	38,925	28,885	59,925	59,925	27,385
Marketing and Program Allocations		0	0	0	0	0
Marketing Budget	25,000	4,305	5,573	15,081	14,385	8,155
Program Allocations	11,010	8,610	11,145	30,162	28,770	16,310
Total Spent on Marketing & Program Allocations	36,010	12,915	16,718	45,243	43,155	24,465
Students' Insurance Expenses	7,455	6,825	7,800	22,365	20,475	11,375
Total Expenditures	163,950	139,835	113,319	237,443	233,075	130,567
Net Cash Flow	(53,850)	(53,735)	(1,869)	64,177	54,625	32,533
Cash Balance	(53,850)	(107,584)	(109,453)	(45,276)	9,350	41,883



Pro Forma Cash Flow Scenario 2						
	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Cash Received						
Tuition—Undergraduate	153,750	153,750	30,750	184,500	184,500	36,900
Tuition—Graduate	202,500	202,500	81,000	270,000	270,000	108,000
Continuing Education	30,750	30,750	27,675	36,900	36,900	30,750
College Readiness	21,525	21,525	21,525	24,600	24,600	27,675
Application Fees	5,100	0	0	3,450	0	0
General Fees	170,720	0	0	211,200	0	0
Health Insurance	31,525	31,525	6,825	39,000	39,000	0
Accident Insurance	2,910	0	0	3,600	0	0
Copyright Fee	5,820	0	0	7,200	0	0
Total Cash Received	624,600	440,050	167,775	780,450	555,000	203,325
Expenditures	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Salaries/Wages						
Administrator	11,385	11,385	6,831	11,385	11,385	6,831
Accountant	10,350	10,350	6,210	10,350	10,350	6,210
Social Network Specialist	10,350	10,350	6,210	10,350	10,350	6,210
Administrative Assistant	8,800	8,800	8,800	8,800	8,800	8,800
Faculty Contracts	65,475	65,475	25,650	81,000	81,000	31,725
Security Wages	2,000	2,000	1,200	2,000	2,000	1,200
Custodian	2,000	2,000	1,200	2,000	2,000	1,200
Subtotal Spent on Salaries & Wages	110,360	110,360	56,101	125,885	125,885	62,176
Payroll Expenses						
National Insurance Contributions	3,230	3,230	1,938	3,230	3,230	1,938
Health Insurance	6,600	6,600	3,960	6,600	6,600	3,960
Depreciation	6,240	6,240	3,744	6,240	6,240	3,744
Travel	6,040	6,040	3,624	6,040	6,040	3,624
Auto License	390			390		
Subtotal Spent on Payroll Expenses	22,500	22,110	13,266	22,500	22,110	13,266
Utilities and Facilities						
Classrooms Rental	48,500	48,500	11,400	60,000	60,000	14,100



Pro Forma Cash Flow Scenario 2						
	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Computer Lab and e-Library	12,000	12,000	7,200	12,000	12,000	7,200
Office	3,000	3,000	1,800	3,000	3,000	1,800
Light and Water	4,000	4,000	2,400	4,000	4,000	2,400
Custodial Supplies	1,000	1,000	600	1,000	1,000	600
Telecommunication Services	1,350	1,350	810	1,350	1,350	810
Copier Rental	5,375	5,375	3,225	5,375	5,375	3,225
Copier Consumables	1,700	1,700	850	1,700	1,700	850
Total Spent on Utilities and Facilities	76,925	76,925	28,285	88,425	88,425	30,985
Marketing and Program Allocations						
Marketing Budget	31,230	22,003	8,389	39,023	27,750	10,166
Program Allocations	62,460	44,005	16,778	78,045	55,500	20,333
Total Spent on Marketing & Program Allocations	93,690	66,008	25,166	117,068	83,250	30,499
Students' Insurance Expenses	34,435			42,600		0
Total Expenditures	337,910	275,402	122,818	396,477	319,670	136,925
Net Cash Flow	286,690	164,648	44,957	383,973	235,330	66,400
Cash Balance	328,573	493,221	538,178	922,151	1,157,482	1,223,881



Pro Forma Cash Flow Scenario 2				
	FY 1	FY 2	FY 3	FY 4
Cash Received				
Tuition—Undergraduate	79,950	209,100	338,250	405,900
Tuition—Graduate	90,000	351,000	486,000	648,000
Continuing Education	43,050	76,875	89,175	104,550
College Readiness	30,750	49,200	64,575	76,875
Application Fees	3,600	5,850	5,100	3,450
General Fees	36,960	0	170,720	211,200
Health Insurance	21,450	52,325	69,875	78,000
Accident Insurance	630	1,890	2,910	3,600
Copyright Fee	1,260	6,180	5,820	7,200
Total Cash Received	307,650	752,420	1,232,425	1,538,775
Expenditures	FY1	FY2	FY3	FY 4
Salaries/Wages				
Administrator	29,601	29,601	29,601	29,601
Accountant	26,910	26,910	26,910	26,910
Social Network Specialist	26,910	26,910	26,910	26,910
Administrative Assistant	26,400	26,400	26,400	26,400
Faculty Contracts	44,550	108,675	156,600	193,725
Security Wages	5,200	5,200	5,200	5,200
Custodian	5,200	5,200	5,200	5,200
Subtotal Spent on Salaries & Wages	164,771	228,896	276,821	313,946
Payroll Expenses				
National Insurance Contributions	8,398	8,398	8,398	
Health Insurance	17,160	17,160	17,160	17,160
Depreciation	16,224	16,224	16,224	16,224
Travel	15,704	15,704	15,704	15,704
Auto License	390	390	390	390
Subtotal Spent on Payroll Expenses	57,876	57,876	57,876	49,478
Utilities and Facilities				
Classrooms Rental	28,200	73,500	108,400	134,100



Pro Forma Cash Flow Scenario 2				
	FY 1	FY 2	FY 3	FY 4
Computer Lab and e-Library	36,000	31,200	31,200	31,200
Office	7,800	7,800	7,800	7,800
Light and Water	10,400	10,400	10,400	10,400
Custodial Supplies	2,600	2,600	2,600	2,600
Telecommunication Services	3,509	3,509	3,509	3,509
Copier Rental	13,975	13,975	13,975	13,975
Copier Consumables	4,250	4,250	4,250	4,250
Total Spent on Utilities and Facilities	106,734	147,234	182,134	207,834
Marketing and Program Allocations				
Marketing Budget	34,878	37,621	61,621	76,939
Program Allocations	30,765	75,242	123,243	153,878
Total Spent on Marketing & Program Allocations	65,643	112,863	184,864	230,816
Students' Insurance Expenses	22,080	54,215	34,435	42,600
Total Expenditures	417,103	601,084	736,130	802,074
Net Cash Flow	(109,4530)	151,336	496,295	736,701
Cash Balance		41,883	538,178	1,274,879



Assumptions scenario 3												
	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Undergraduate tuition	159											
Undergraduate enrollment	50	50	30	150	150	40	250	250	50	300	300	60
Number of undergraduate credits	150	150	90	450	450	120	750	750	150	900	900	180
Graduate tuition (average)	600											
Graduate enrollment	20	20	40	100	100	60	150	150	60	200	200	80
Number of graduate credits	60	60	120	300	300	180	450	450	180	600	600	240
Continuing education enrolment	20	20	30	40	40	45	50	50	45	60	60	50
Continuing education credits	60	60	90	120	120	135	150	150	135	180	180	150
College readiness enrolment	15	15	20	25	25	30	35	35	35	40	40	45
College readiness credits	45	45	60	75	75	90	105	105	105	120	120	135
Total enrolment	105	105	120	315	315	175	485	485	190	600	600	235
New applications			15	195			170			115		
Application fees	30											
General fees (e-library, computer lab, and general usage)	352											
Health insurance per semester	65											
Accident insurance per year	6											
Copyright fee	12											
Continuing education fee	159											
Number of faculty undergraduate and graduate	5	5	6	16	16	9	24	24	10	30	30	12
Hours worked per semester	236	236	270	709	709	394	1091	1091	428	1350	1350	529
Hourly wage	60											
Director's monthly salary	2277											
Accountant monthly salary	2070											
Social network specialist's monthly salary	2070											



Assumptions scenario 3												
	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Administrative assistant monthly salary	1760											
Number of months in semester	5											
Number of months in summer	3											
Nib per employee	162											
Bahama health per employee	330											
Depreciation (for director & social network specialist)	1248											
Travel (for director & social network specialist)	1208											
Auto license (for director & social network specialist)	390											
Number of employees	4											
Security officers' wages per hour	5											
Custodian's wages per hour	5											
Number of hours worked per week	20											
Custodial supplies per month	200											
Office rental per month	600											
Classrooms rental per month	600											
Number of rooms used	4	4	4	11	11	6	16	16	6	20	20	8
Computer lab/e-libraries per month	2400											
Electricity and water per month	800											
Telecommunication services per month	270											
Copier rental per month	1075											
Copier consumables	850											
Program allocation	10%											
Marketing budget allocation (except sem 1)	5%											



Pro Forma Cash Flow Scenario 3						
	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2
Cash Received						
Tuition--Undergraduate	23,850	23,850	14,310	71,550	71,550	19,080
Tuition--Graduate	12,000	36,000	72,000	180,000	180,000	108,000
Continuing Education	9,540	9,540	14,310	19,080	19,080	21,465
College Readiness	7,155	7,155	9,540	11,925	11,925	14,310
Application Fees	3,150	0	450	5,850	0	0
General Fees	36,960	0	0	0	0	0
Health Insurance	6,825	6,825	7,800	20,475	20,475	11,375
Accident Insurance	630	0	0	1,890	0	0
Copyright Fee	1,260	0	0	6,180	0	0
Total Cash Received	101,370	83,370	118,410	316,950	303,030	174,230
Expenditures	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2
Salaries/Wages						
Administrator	11,385	11,385	6,831	11,385	11,385	6,831
Accountant	10,350	10,350	6,210	10,350	10,350	6,210
Social Network Specialist	10,350	10,350	6,210	10,350	10,350	6,210
Administrative Assistant	8,800	8,800	8,800	8,800	8,800	8,800
Faculty Contracts	14,175	14,175	16,200	42,525	42,525	23,625
Security Wages	2,000	2,000	1,200	2,000	2,000	1,200
Custodian	2,000	2,000	1,200	2,000	2,000	1,200
Subtotal Spent on Salaries & Wages	59,060	59,060	46,651	87,410	87,410	54,076
Payroll Expenses						
National Insurance Contributions	3,230	3,230	1,938	3,230	3,230	1,938
Health Insurance	6,600	6,600	3,960	6,600	6,600	3,960
Depreciation	6,240	6,240	3,744	6,240	6,240	3,744
Travel	6,040	6,040	3,624	6,040	6,040	3,624
Auto License	390			390		
Subtotal Spent on Payroll Expenses	22,500	22,110	13,266	22,500	22,110	13,266
Utilities and Facilities						
Classrooms Rental	10,500	10,500	7,200	31,500	31,500	10,500



Pro Forma Cash Flow Scenario 3						
	Sem 1	Sem 2	Sum 1	Sem 3	Sem 4	Sum 2
Computer Lab and e-Library	12,000	12,000	12,000	12,000	12,000	7,200
Office	3,000	3,000	1,800	3,000	3,000	1,800
Light and Water	4,000	4,000	2,400	4,000	4,000	2,400
Custodial Supplies	1,000	1,000	600	1,000	1,000	600
Telecommunication Services	1,350	1,350	810	1,350	1,350	810
Copier Rental	5,375	5,375	3,225	5,375	5,375	3,225
Copier Consumables	1,700	1,700	850	1,700	1,700	850
Total Spent on Utilities and Facilities	38,925	38,925	28,885	59,925	59,925	27,385
Marketing and Program Allocations		0	0	0	0	0
Marketing Budget	25,000	4,169	5,921	15,848	15,152	8,712
Program Allocations	10,137	8,337	11,841	31,695	30,303	17,423
Total Spent on Marketing & Program Allocations	35,137	12,506	17,762	47,543	45,455	26,135
Students' Insurance Expenses	7,455	6,825	7,800	22,365	20,475	11,375
Total Expenditures	143,145	139,425	114,363	239,742	235,374	132,236
Net Cash Flow	(41,775)	(56,055)	4,047	77,208	67,656	41,994
Cash Balance	(41,775)	(97,830)	(93,783)	(16,575)	51,081	93,074



Pro Forma Cash Flow Scenario 3						
	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Cash Received						
Tuition--Undergraduate	119,250	119,250	23,850	143,100	143,100	28,620
Tuition--Graduate	270,000	270,000	108,000	360,000	360,000	144,000
Continuing Education	23,850	23,850	21,465	28,620	28,620	23,850
College Readiness	16,695	16,695	16,695	19,080	19,080	21,465
Application Fees	5,100	0	0	3,450	0	0
General Fees	170,720	0	0	211,200	0	0
Health Insurance	31,525	31,525	6,825	39,000	39,000	0
Accident Insurance	2,910	0	0	3,600	0	0
Copyright Fee	5,820	0	0	7,200	0	0
Total Cash Received	645,870	461,320	176,835	815,250	589,800	217,935
Expenditures	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Salaries/Wages						
Administrator	11,385	11,385	6,831	11,385	11,385	6,831
Accountant	10,350	10,350	6,210	10,350	10,350	6,210
Social Network Specialist	10,350	10,350	6,210	10,350	10,350	6,210
Administrative Assistant	8,800	8,800	8,800	8,800	8,800	8,800
Faculty Contracts	65,475	65,475	25,650	81,000	81,000	31,725
Security Wages	2,000	2,000	1,200	2,000	2,000	1,200
Custodian	2,000	2,000	1,200	2,000	2,000	1,200
Subtotal Spent on Salaries & Wages	110,360	110,360	56,101	125,885	125,885	62,176
Payroll Expenses						
National Insurance Contributions	3,230	3,230	1,938	3,230	3,230	1,938
Health Insurance	6,600	6,600	3,960	6,600	6,600	3,960
Depreciation	6,240	6,240	3,744	6,240	6,240	3,744
Travel	6,040	6,040	3,624	6,040	6,040	3,624
Auto License	390			390		
Subtotal Spent on Payroll Expenses	22,500	22,110	13,266	22,500	22,110	13,266
Utilities and Facilities						
Classrooms Rental	48,500	48,500	11,400	60,000	60,000	14,100



Pro Forma Cash Flow Scenario 3						
	Sem 5	Sem 6	Sum 3	Sem 7	Sem 8	Sum 4
Computer Lab and e-Library	12,000	12,000	7,200	12,000	12,000	7,200
Office	3,000	3,000	1,800	3,000	3,000	1,800
Light and Water	4,000	4,000	2,400	4,000	4,000	2,400
Custodial Supplies	1,000	1,000	600	1,000	1,000	600
Telecommunication Services	1,350	1,350	810	1,350	1,350	810
Copier Rental	5,375	5,375	3,225	5,375	5,375	3,225
Copier Consumables	1,700	1,700	850	1,700	1,700	850
Total Spent on Utilities and Facilities	76,925	76,925	28,285	88,425	88,425	30,985
Marketing and Program Allocations						
Marketing Budget	32,294	23,066	8,842	40,763	29,490	10,897
Program Allocations	64,587	46,132	17,684	81,525	58,980	21,794
Total Spent on Marketing & Program Allocations	96,881	69,198	26,525	122,288	88,470	32,690
Students' Insurance Expenses	34,435			42,600		0
Total Expenditures	341,100	278,593	124,177	401,697	324,890	139,117
Net Cash Flow	304,770	182,727	52,658	413,553	264,910	78,818
Cash Balance	397,844	580,572	633,230	1,046,783	1,311,693	1,390,511



Pro Forma Cash Flow Scenario 3				
	FY 1	FY 2	FY 3	FY 4
Cash Received				
Tuition--Undergraduate	62,010	162,180	262,350	314,820
Tuition--Graduate	120,000	468,000	648,000	864,000
Continuing Education	33,390	59,625	69,165	81,090
College Readiness	23,850	38,160	50,085	59,625
Application Fees	3,600	5,850	5,100	3,450
General Fees	36,960	0	170,720	211,200
Health Insurance	21,450	52,325	69,875	78,000
Accident Insurance	630	1,890	2,910	3,600
Copyright Fee	1,260	6,180	5,820	7,200
Total Cash Received	303,150	794,210	1,284,025	1,622,985
Expenditures	FY1	FY2	FY3	FY 4
Salaries/Wages				
Administrator	29,601	29,601	29,601	29,601
Accountant	26,910	26,910	26,910	26,910
Social Network Specialist	26,910	26,910	26,910	26,910
Administrative Assistant	26,400	26,400	26,400	26,400
Faculty Contracts	44,550	108,675	156,600	193,725
Security Wages	5,200	5,200	5,200	5,200
Custodian	5,200	5,200	5,200	5,200
Subtotal Spent on Salaries & Wages	164,771	228,896	276,821	313,946
Payroll Expenses				
National Insurance Contributions	8,398	8,398	8,398	
Health Insurance	17,160	17,160	17,160	17,160
Depreciation	16,224	16,224	16,224	16,224
Travel	15,704	15,704	15,704	15,704
Auto License	390	390	390	390
Subtotal Spent on Payroll Expenses	57,876	57,876	57,876	49,478
Utilities and Facilities				
Classrooms Rental	28,200	73,500	108,400	134,100
Computer Lab and e-Library	36,000	31,200	31,200	31,200
Office	7,800	7,800	7,800	7,800

Pro Forma Cash Flow Scenario 3				
	FY 1	FY 2	FY 3	FY 4
Light and Water	10,400	10,400	10,400	10,400
Custodial Supplies	2,600	2,600	2,600	2,600
Telecommunication Services	3,509	3,509	3,509	3,509
Copier Rental	13,975	13,975	13,975	13,975
Copier Consumables	4,250	4,250	4,250	4,250
Total Spent on Utilities and Facilities	106,734	147,234	182,134	207,834
Marketing and Program Allocations				
Marketing Budget	35,089	39,711	64,201	81,149
Program Allocations	30,315	79,421	128,403	162,299
Total Spent on Marketing & Program Allocations	65,404	119,132	192,604	243,448
Students' Insurance Expenses	22,080	54,215	34,435	42,600
Total Expenditures	396,933	607,352	743,870	814,706
Net Cash Flow	(93,783)	186,858	540,155	808,279
Cash Balance		93,074	633,230	1,441,509



Break-Even Analysis

The break-even analysis is an important tool to analyze the feasibility of a business using different price and cost scenarios to pinpoint the sales volume necessary to operate at a profit. It can also be a valuable instrument later at the business develops to measure the advisability of expansion or growth.

The break-even point is the level of sales (tuition and other fees) is covered resulting in no profit or loss. Sales higher than breakeven will generate a profit; while sales lower than breakeven will generate a loss. To determine the break-even point, the cost must be divided into (1) variable costs which are costs that vary in direct proportion to a change in sales volume (in the scenarios that follow the variable costs are classroom rentals and students' insurance expense); (2) fixed costs which are costs that are constant regardless of sales volume (salaries and wages, payroll expenses, office and computer and e-library rentals, utilities, and marketing and program allocations).

The formula to determine break-even point is:

$$X = FC/P-V \text{ where}$$

X = annual sales (dollars or units)

FC = annual fixed operating expenses

P = selling price per unit or credit

V = variable cost per unit or credit

The second year of each pro-forma cash flow scenario was utilized to calculate the breakeven point for an NCU extension.

	Scenario 1 Year 2	Scenario 2 Year 2	Scenario 3 Year 2
FC	370,963	364,694	370,963
P	331	312	329
V	67	67	67
Break-even Point (Annual Sales)	465,899	465,461	466,677

Below these sales levels, the NCU extension will incur a loss; beyond them, it will make a profit. Two thousand four hundred and fifteen (2415) credits were sold to 315 students to break even.

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