

## Course Specification

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|------------------------|---|
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## Core Information

|   |  |           |         |
|---|--|-----------|---------|
| <b>Awarding Body / Institution:</b>     | University of Wolverhampton  |           |         |
| <b>School / Institute:</b>              | Wolverhampton Business School  |           |         |
| <b>Course Code(s):</b>                  | BU077J01UV   | Full-time | 3 Years |
|   | BU077J31UV   | Part-time | 6 Years |
| <b>Course Title:</b>                    | BSc (Hons) Business and Finance  |           |         |
| <b>Hierarchy of Awards:</b>             | Bachelor of Science with Honours Business and Finance<br>Bachelor of Science Business and Finance<br>Diploma of Higher Education Business and Finance<br>Certificate of Higher Education Business and Finance<br>University Statement of Credit University Statement of Credit |           |         |
| <b>Language of Study:</b>               | English  |           |         |
| <b>Date of DAG approval:</b>            | 20/Sep/2021  |           |         |
| <b>Last Review:</b>                     | 2020/1   |           |         |
| <b>Course Specification valid from:</b> |  |           |         |
| <b>Course Specification valid to:</b>   | 2026/7   |           |         |

## Academic Staff

|                            |                          |
|----------------------------|--------------------------|
| <b>Course Leader:</b>      | Miss Anna Korzhenitskaya |
| <b>Head of Department:</b> | Nadia Asghar             |

# Course Information

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|---------------------------------|---|
| <b>Location of Delivery:</b>    | University of Wolverhampton                               |
| <b>Category of Partnership:</b> | Not delivered in partnership                              |
| <b>Teaching Institution:</b>    | University of Wolverhampton                               |
| <b>Open / Closed Course:</b>    | This course is open to all suitably qualified candidates. |

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## Entry Requirements:

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Entry requirements are subject to regular review. The entry requirements applicable to a particular academic year will be published on the University website (and externally as appropriate e.g. UCAS)

## Distinctive Features of the Course:

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An understanding of finance and general business awareness are at the heart of this joint degree course. The course is designed to allow students to develop an awareness of modern business practice through practical activities which aim to equip students with a holistic understanding of how an organisation functions, with specific emphasis on key issues such as how organisations are financially structured and how they manage their cash flows.

A practical and practice-based programme, this course will equip students with the agile, reflexive and critical thinking skills which are vital for success in modern organisations.

The course incorporates several modules from our specialist BA (Hons) Accounting and Finance degree, which is accredited by the accounting professional bodies. Thus, upon successful completion of the course, graduates may be able to apply to the relevant professional bodies – ACCA, CIMA or ICAEW – for an exemption against their professional qualifications.

The course will provide you with a substantial range of knowledge and practical skills, the ability to problem-solve, work in groups, research and use research methods and work independently.

This programme provides a strong background in the recent developments in accounting and finance, in line with the global professional body requirements. Emphasis will be given to the rapidly evolving financial landscape post-pandemic through both teaching material and real-world examples.

Consequently, upon completion of the course, as well as possessing core and contemporary skills in the field of finance and financial services, you will have developed a broad range of skills essential for a diverse range of business careers.

## Educational Aims of the Course:

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This exciting and innovative specialist course is designed for students who want to study key topics in the field of finance and their strategic applications to organisations operating within a highly digitised and changing global environment.

Through the use of a wide range of concepts, approaches, critical reflection and e-learning forums the course is designed to equip students with a range of personal and intellectual skills in preparation for a career in a range of fields, including finance, banking, financial services and general management within organisations.

You will acquire core financial skills through case studies, online activities and live projects, through interactions with guest speakers from the financial and business world and through reflecting on their own practice.

Specifically, the course will create business managers who have an in-depth knowledge of finance techniques which should be valuable both in general management and within the financial services sector. The exemptions gained from the professional accountancy bodies mean that students will have a head start in developing a career in finance.

The degree can also be used as the basis for postgraduate study in the area of finance and general business management, for example the Business School has an MSc in Finance and Accounting which dovetails in with the knowledge and skills obtained on this programme

#### Intakes:

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September  
January

#### Major Source of Funding:

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Office for Students (OFS)

#### Tuition Fees:

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Tuition fees are reviewed on an annual basis. The fees applicable to a particular academic year will be published on the University website.

| Year   | Status   | Mode                 | Amount    |
|--------|----------|----------------------|-----------|
| 2020/1 | H        | Full Time / Sandwich | £9250.00  |
| 2020/1 | Overseas | Full Time / Sandwich | £12250.00 |
| 2020/1 | H        | Part Time            | £3050.00  |
| 2020/1 | Overseas | Part Time            | £6125.00  |
| 2021/2 | H        | Full Time / Sandwich | £9250.00  |
| 2021/2 | Overseas | Full Time / Sandwich | £12950.00 |
| 2021/2 | H        | Part Time            | £3100.00  |
| 2022/3 | H        | Full Time / Sandwich | £9250.00  |
| 2022/3 | Overseas | Full Time / Sandwich | £13450.00 |
| 2022/3 | H        | Part Time            | £3120.00  |
| 2023/4 | H        | Full Time / Sandwich | £9250.00  |
| 2023/4 | Overseas | Full Time / Sandwich | £14450.00 |
| 2023/4 | H        | Part Time            | £4625     |
| 2024/5 | H        | Full Time / Sandwich | £9250.00  |
| 2024/5 | Overseas | Full Time / Sandwich | £14950.00 |
| 2024/5 | H        | Part Time            | £4625.00  |

PSRB:

None

Course Structure:

## January (Full-time)

Part time students study alongside full time students. However, they do not study more than 80 credits in each academic calendar year.

| Module | Title  | Credits | Period | Type |
|--------|--|---------|--------|------|
| 4AC011 | Professional Skills For Accounting & Finance | 20      | SEM2   | Core |
| 4AC009 | Economics                                    | 20      | SEM2   | Core |
| 4FC001 | Quantitative Analysis                        | 20      | SEM2   | Core |

## January (Full-time)

Part time students study alongside full time students. However, they do not study more than 80 credits in each academic calendar year.

| Module | Title                    | Credits | Period | Type |
|--------|--------------------------|---------|--------|------|
| 4BU015 | The Responsible Business | 30      | SEM1   | Core |
| 4BE002 | The Innovative Business  | 30      | SEM1   | Core |

## January (Full-time)

Part time students study alongside full time students. However, they do not study more than 80 credits in each academic calendar year.

| Module | Title  | Credits | Period | Type |
|--------|--|---------|--------|------|
| 5FC001 | Introduction to Financial Economics              | 20      | SEM2   | Core |
| 5AC001 | Budgeting and Financial Control                  | 20      | SEM2   | Core |
| 5FC003 | International Financial Institutions and Markets | 20      | SEM2   | Core |

## January (Full-time)

Part time students study alongside full time students. However, they do not study more than 80 credits in each academic calendar year.

| Module | Title                                   | Credits | Period | Type |
|--------|---|---------|--------|------|
| 5BU018 | Customer Acquisition & Retention        | 30      | SEM1   | Core |
| 5MG001 | The Professional Manager and Leadership | 30      | SEM1   | Core |

## January (Full-time)

Part time students study alongside full time students. However, they do not study more than 80 credits in each academic calendar year.

| Module | Title                     | Credits | Period | Type |
|--------|---------------------------|---------|--------|------|
| 6BU021 | The Business Communicator | 30      | SEM2   | Core |
| 6BU020 | The Professional Project  | 30      | SEM2   | Core |

## January (Full-time)

Part time students study alongside full time students. However, they do not study more than 80 credits in each academic calendar year.

| Module | Title                             | Credits | Period | Type |
|--------|-----------------------------------|---------|--------|------|
| 6AC004 | Strategic Financial Management    | 20      | SEM1   | Core |
| 6FC001 | Corporate and Behavioural Finance | 20      | SEM1   | Core |
| 6FC004 | Finance for SMEs                  | 20      | SEM1   | Core |

## September (Full-time)

Part time students study alongside full time students. However, they do not study more than 80 credits in each academic calendar year.

| Module | Title  | Credits | Period | Type |
|--------|--|---------|--------|------|
| 4BU015 | The Responsible Business                     | 30      | SEM1   | Core |
| 4BE002 | The Innovative Business                      | 30      | SEM1   | Core |
| 4AC009 | Economics                                    | 20      | SEM2   | Core |
| 4FC001 | Quantitative Analysis                        | 20      | SEM2   | Core |
| 4AC011 | Professional Skills For Accounting & Finance | 20      | SEM2   | Core |

## September (Full-time)

Part time students study alongside full time students. However, they do not study more than 80 credits in each academic calendar year.

| Module | Title  | Credits | Period | Type |
|--------|--|---------|--------|------|
| 5BU018 | Customer Acquisition & Retention                 | 30      | SEM1   | Core |
| 5MG001 | The Professional Manager and Leadership          | 30      | SEM1   | Core |
| 5AC001 | Budgeting and Financial Control                  | 20      | SEM2   | Core |
| 5FC001 | Introduction to Financial Economics              | 20      | SEM2   | Core |
| 5FC003 | International Financial Institutions and Markets | 20      | SEM2   | Core |

## September (Full-time)

Part time students study alongside full time students. However, they do not study more than 80 credits in each academic calendar year.

| Module | Title                             | Credits | Period | Type |
|--------|-----------------------------------|---------|--------|------|
| 6FC001 | Corporate and Behavioural Finance | 20      | SEM1   | Core |
| 6FC004 | Finance for SMEs                  | 20      | SEM1   | Core |
| 6AC004 | Strategic Financial Management    | 20      | SEM1   | Core |
| 6BU020 | The Professional Project          | 30      | SEM2   | Core |
| 6BU021 | The Business Communicator         | 30      | SEM2   | Core |

Please note: Optional modules might not run every year, the course team will decide on an annual basis which options will be running, based on student demand and academic factors, to create the best learning experience.

## Learning, Teaching and Assessment

### Academic Regulations Exemption:

Section 1.3.1 - This course will normally be made up of units of study called modules that consist of multiples of 30 credits. Modules are discrete units of assessed learning at a given level, with coherent learning outcomes.

Section 3.2.2- A part-time student can study a minimum of 30 credits and a maximum of 90 credits in any

University academic year.

Section 3.4.4 - To be eligible to continue to study for an award a student must not exceed the maximum period of registration set for the appropriate interim awards unless approved Leave of Absence and/or statutory leave is taken (see 3.5). Undergraduate students achieving less than 30 credits within 12 months of commencing their studies (the minimum requirement for a University Statement of Credit) are permitted to repeat all failed modules once.

Section 4.4.2 - Provided students have passed modules worth a minimum of 90 credits at the same level, marginal failure (35-39%) will be compensated by Awards Boards as follows;

30 credits maximum permitted at L4, L5 and L6

Section 4.4.4 - Where Professional, Statutory, Regulatory Bodies do not permit compensation, students will normally be permitted an additional resit attempt in assessment in modules, provided students have passed modules worth a minimum of 90 credits at the same level of study, as follows;

1. a maximum of 30 credits at level 4
2. a maximum of 30 credits at level 5
3. a maximum of 30 credits at level 6
4. Overall, a maximum of 90 credits for Bachelor's and Bachelor's Honours degrees.

An additional resit attempt will not be permitted for;

1. identified work-based or work-related modules at level 5 or 6; or
2. the Independent Study Module.

Section 4.5.1 - For undergraduate courses lasting more than one year (with the exception of Graduate Certificate and Graduate Diploma qualifications), in order to progress from one year to the next, full-time students will;

1. have passed at least 90 credits
2. be in a position to recover any failure
3. not have exceeded the maximum registration period for their award
4. have passed all modules at level 3 before commencing level 5 and have passed all modules at level 4 before commencing level 6.

Section 4.5.2 - Full-time students unable to progress to the next level may return to continue or repeat their studies at the same level on either a full-time or part-time basis. In such cases students will:

1. study a maximum of 90 credits and be registered as part-time
2. study a maximum of 30 credits from the next level of study
3. study the modules previously failed or deferred or substitutes for the failed modules
4. be in a position to recover any failure, and,
5. not have exceeded the maximum registration period for their award.

Section 4.5.3 - For undergraduate courses lasting more than one year (with the exception of Graduate Certificate, Graduate Diploma and Accelerated Single Honours Degree qualifications) in order to progress from one year to the next, part-time students will;

1. be in a position to recover any failure
2. have no more than 30 credits outstanding from modules already studied
3. be in a position to not exceed the maximum period over which an award or interim award may be studied.

Section 4.5.4 - Part-time students unable to progress to the next year of study may return to continue or repeat their studies at the same level. In such cases students will;

1. study modules previously failed or deferred or substitutes for failed modules
2. study a maximum of 30 credits from the next level of study
3. be in a position to recover any failure

- not have exceeded the maximum registration period for their award.

Section 4.5.6 - Part-time students on Graduate Certificate and Graduate Diploma qualifications, in order to continue from one year to the next, will;

- be in a position to recover any failure
- have no more than 30 credits outstanding from modules already studied
- not have exceeded the maximum registration period for their award.

Section 5.2.2 - The percentage grade average will be based on the grades from the student's best credits taken at the University of Wolverhampton on their current course as detailed in table below. Marginal fails at 35-39%, where a pass by compensation has been awarded, will be counted towards the percentage average if they fall within the best results as defined below.

| Number of UofW credits taken on current course | Percentage average  |
|--|---|
| 240-360  | 180 level 5 and level 6 credits; at least 90 credits must be at level 6 |
| 160-220  | 150 level 5 and level 6 credits; at least 90 credits must be at level 6 |
| Fewer than 160                                 | 90 level 6 credits  |

Section 5.2.3 - Students undertaking a Bachelor's Degree (Bracketed - Specialist) with Honours must have passed at least 90 credits at level 6 in the specialist subject.

Section 5.3.1 - The percentage grade average will be based on the grades from the student's best credits taken at the University of Wolverhampton on their current course as detailed in table below.

| Number of UofW credits taken on current course | Percentage average  |
|--|---|
| 280-400  | 210 level 5 and 6 credits; at least 90 credits must be at level 6 and include a level 5 placement module. |
| 180-260  | 150 level 5 and 6 credits; at least 90 credits must be at level 6 and include a level 5 placement module. |

Section 5.5.1 - In addition to meeting the credit requirements for the qualification, a Foundation Degree may be awarded with Merit or Distinction as follows;

| Qualification     | Pass with Merit criteria                              | Pass with Distinction criteria                  |
|-------------------|---|---|
| Foundation Degree | At least 90 credits at grade 60% or above at level 5. | At least 90 credits at 70% or above at level 5. |

Section 5.6.1 - In addition to meeting the credit requirements for the qualification, a Master's Degree may be awarded with Merit or Distinction as follows;



| Number of UofW credits taken on current course | Pass with Merit criteria  | Pass with Distinction criteria   |
|--|---|--|
| 180  | At least 120 credits at 60% or above, including research project/dissertation | At least 120 credits at 70% or above, including research project/dissertation. |
| 120-150  | At least 90 credits at 60% or above, including research project/dissertation  | At least 90 credits at 70% or above, including research project/dissertation.  |
| 90-120   | At least 60 credits at 60% or above, including research project/dissertation  | At least 60 credits at 70% or above, including research project/dissertation.  |

Section 5.7.1 - In addition to meeting the credit requirements for the qualification, an HNC or HND may be awarded with Merit or Distinction as follows;

| Qualification | Pass with Merit criteria                              | Pass with Distinction criteria                  |
|---------------|---|---|
| HNC           | At least 90 credits at grade 60% or above at level 4. | At least 90 credits at 70% or above at level 4. |
| HND           | At least 90 credits at 60% or above at level 5.       | At least 90 credits at 70% or above at level 5  |

Effective Date: September 2021

APPROVED by Academic Board 17th March 2021 and AFRSC on 22nd April 2021.

Reference Points:

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[UK Quality Code for Higher Education](#)

[Qualifications and Credit Frameworks](#)

[Subject Benchmark Statements](#)

[University Policies and Regulations](#)

Equality Act (2010)

Accounting Professional Body requirements (ACCA , CIMA, ICAEW)

Overview of Assessment:

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**Learning Outcomes**

**Modules**

BHONS01 Demonstrate knowledge of the underlying concepts      4AC009 Economics

and principles associated with the field of finance, and an ability to evaluate and interpret these within this context.

4AC011 Professional Skills For Accounting & Finance  
4FC001 Quantitative Analysis

6AC004 Strategic Financial Management  
6FC001 Corporate and Behavioural Finance  
6FC004 Finance for SMEs  
5AC001 Budgeting and Financial Control  
5FC001 Introduction to Financial Economics  
5FC003 International Financial Institutions and Markets  
6AC004 Strategic Financial Management  
6FC001 Corporate and Behavioural Finance  
6FC004 Finance for SMEs

**BHONS02** Demonstrate an ability to present, evaluate and interpret qualitative and quantitative data, in order to develop lines of argument and make sound judgements in accordance with basic theories and concepts in the field of finance.

4AC009 Economics  
4AC011 Professional Skills For Accounting & Finance  
4FC001 Quantitative Analysis  
6AC004 Strategic Financial Management  
6FC001 Corporate and Behavioural Finance  
6FC004 Finance for SMEs  
5AC001 Budgeting and Financial Control  
5FC001 Introduction to Financial Economics  
5FC003 International Financial Institutions and Markets  
6AC004 Strategic Financial Management  
6FC001 Corporate and Behavioural Finance  
6FC004 Finance for SMEs

**BHONS03** Communicate a limited range of financial and non-financial information, ideas, problems and solutions to both a specialist and non-specialist audience.

4BE002 The Innovative Business  
4BU015 The Responsible Business  
4FC001 Quantitative Analysis  
6AC004 Strategic Financial Management  
6BU020 The Professional Project  
6BU021 The Business Communicator  
5AC001 Budgeting and Financial Control  
5BU018 Customer Acquisition & Retention  
5MG001 The Professional Manager and Leadership  
6AC004 Strategic Financial Management  
6BU020 The Professional Project  
6BU021 The Business Communicator

**BHONS04** Demonstrate the qualities and transferable skills necessary for employment requiring exercise of some personal responsibility.

4AC009 Economics  
4AC011 Professional Skills For Accounting & Finance  
4BE002 The Innovative Business  
4BU015 The Responsible Business  
4FC001 Quantitative Analysis  
6BU020 The Professional Project  
6FC001 Corporate and Behavioural Finance  
6FC004 Finance for SMEs  
5BU018 Customer Acquisition & Retention  
5MG001 The Professional Manager and Leadership  
6BU020 The Professional Project  
6FC001 Corporate and Behavioural Finance  
6FC004 Finance for SMEs

**BHONS05** Evaluate the appropriateness of different approaches to solving problems related to your area(s) of study and/or work.

**BHONS01** Construct, using digital and other methods, a wide range of accounting and financial information useful to the management of organisations.

**BHONS02** Critically evaluate financial and non-financial accounting information and use this evaluation to identify a solution, or range of solutions to accounting and financial issues and problems.

**BHONS03** Communicate a wide range of financial and non-financial information, ideas, problems and solutions to both specialist and non-specialist audience.

**Learning Outcomes**  
**BHONS04** Demonstrate the qualities and transferable skills necessary for employment requiring the exercise of initiative, personal responsibility and decision making.

## Modules

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**BHONS05** Propose, undertake and present an independent study project that analyses a key issue in the area of business and finance.

**BHONS01** Demonstrate knowledge and critical understanding of the well-established principles of your area(s) of study, and of the way in which those principles have developed with an understanding of the limits of your knowledge, and how this influences analyses and interpretations based on that knowledge.

**BHONS02** Use a range of established techniques to initiate and undertake critical analysis of information, and to propose solutions to problems arising from that analysis.

**BHONS03** Effectively communicate information, arguments and analysis in a variety of forms to specialist and non-specialist audiences and deploy key techniques in the field of finance effectively.

**BHONS04** Demonstrate the qualities and transferable skills necessary for employment requiring the exercise of some personal responsibility and decision making.

**BHONS05** Demonstrate knowledge of the main methods of enquiry in the subject(s) relevant to the named award, and ability to evaluate critically the appropriateness of different approaches to solving problems in the field of study.

**BHONSN01** Critically appraise the concepts and principles of finance and business theories through application to a wide range of businesses in the global market place.

**BHONSN02** Critically assess the impact of changing internal and external environmental forces on organisations' financial and business activities and practices.

**BHONSN03** Effectively communicate business and finance ideas to a variety of specialist and non-specialist audiences

**BHONSN04** Demonstrate a range of financial skills and management knowledge which will be attractive to employers operating at a local, national and international level.

**BHONSN05** Evaluate and demonstrate an informed understanding of ethical responsibilities contributing to their professional values and their role in organisations and society in the 21st century.

## Teaching, Learning and Assessment:

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[The University Library](#) is the key source of academic information for students. The Library provides physical library resources (books, journal, DVDs etc.) and offers a range of study areas to allow you to study in the environment that suits you best: Social areas, quiet and silent areas. The Library also provides access to wide range of online information sources, including eBooks, e-Journals and subject databases.

The Library also provides students with academic skills support via the [Skills for Learning programme](#). While on campus you can attend workshops or ask for one-to-one help on a range of skills such as academic writing and referencing. You can also access a range of online skills material at: [www.wlv.ac.uk/lib/skills](http://www.wlv.ac.uk/lib/skills)

The [University Student Support website](#) offers advice on a variety of matters (careers, counselling, student

union advice, etc.) Students can also access these services by booking appointment with the SU, careers, counselling services, etc.

## Course Specific Support

At Level 4 you will be allocated an Academic Coach to help you to settle in to University and make the most of your first year of study. For Level 5 and above, a personal tutor is allocated to you and they will maintain regular communication (virtual and/or face-to-face) with you to support you as you progress. Should you encounter any difficulties, follow-up meetings are arranged to ensure that you make satisfactory progress or are not at risk of withdrawal. Personal tutors can assist you in your personal and academic development, planning and progression, as well as offering you advice and guidance to help you liaise with other staff and support facilities in your school and the University, including study skills support.

The course leader will monitor the academic and experiential quality of the course through Award Boards, focus groups and other channels. The course leader also supports and directs you proactively on the course, both collectively and individually, and responds to enquiries with regard to your academic programme of study.

*The Faculty Enabling Tutor liaises with Student Support and Wellbeing (SSW) regarding provision for specific disabled students & disseminates information from Student Support and Wellbeing on the needs of specific disabled students. The Faculty Enabling Tutors also monitor requests for, and provision of, specific examination and assessment arrangements, publicise 'surgery' arrangements and make available time to meet with individual disabled students to enable them to discuss their own school-specific disability issues where necessary. The tutor takes a pro-active role in monitoring the welfare and academic progress of disabled students within the school.*

*Where applicable, in-class semester assessments are arranged by the module tutor. The module tutor will, where appropriate, ensure that any arrangements made for students requiring special consideration will be checked by University Student Support and Wellbeing to ensure fairness and equality, and that the provisions of the University Equal Opportunities policy are met. These arrangements will apply to those students who have identified special learning requirements.*

## Assessment Methods:

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At the University of Wolverhampton, a variety of modes of assessment will be used to support and test your learning and progress and to help you develop capabilities that are valued beyond your University studies and into your working life. Your course may include a variety of assessment activities:

Written examinations (including online examinations, open and closed book examinations and quizzes)  
Coursework (for example, essays, reports, portfolios, project proposals and briefs, CVs, poster presentation)  
Practical (for example, oral and video presentations, laboratory work, performances, practical skills assessment)

In the final year of your undergraduate degree, and at the end of your postgraduate degree, you are likely to be expected to write an extended piece of work or research, such as a dissertation or a practice-based piece of research.

## Student Support:

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environment that suits you best: Social areas, quiet and silent areas. The Library also provides access to wide range of online information sources, including eBooks, e-Journals and subject databases.

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### Employability in the Curriculum:

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Enterprise and employability are at the heart of this practice-focused Business and Finance programme. This course provides enhanced employment opportunities across the entire business world including the banking and financial sector. You will engage in live projects, and problem-based learning, applying business and financial concepts to a wide range of diverse work environments. Case studies drawn from a diverse and international range of businesses will aid understanding of the business context, while live projects will enable you to work first-hand with the challenges of a business. The ability to work on these live projects will also hone your team-working, networking and consultancy skills, while opportunities for virtual placements will enable you to get valuable first-hand experience. Opportunities for work experience are encouraged and wherever possible facilitated at all levels of the course.

Critical business skills are embedded in the programme from the beginning and you will engage in a number of activities aimed at developing the personal and professional skills required in modern organisations. The course culminates in a Professional Project in which you will bring together all the skills you have acquired throughout your studies to create a business artefact relevant to a modern business environment. This will not only enable you to consolidate your employability skills, but also to demonstrate them to potential employers.

You will be encouraged to reflect on the abilities and skills acquired and to consider them in the context of a business. In your final year, you will also have the opportunity to be mentored by a company director in our hugely successful Institute of Directors Mentoring Scheme.



THE UNIVERSITY OF OPPORTUNITY