

**Mick cutajar**

**TRAINING & EDUCATION SPECIALIST SPORTS COACHING**

**MEMBER PROTECTION**

**POLICY FRAMEWORK Template**



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## Important information about this template

### Why has the Australian Sports Commission provided this template?

Sporting organisations have legal obligations in relation to harassment, discrimination and child protection. They also have moral obligations in relation to establishing standards of appropriate behaviour and in providing safe, respectful and appropriate sporting environments. Increasingly, insurance companies are also requiring comprehensive risk management plans that include policies and procedures for addressing harassment, discrimination and child protection.

The issue of safe, respectful sporting environments is so important that the Australian Sports Commission (ASC) introduced a mandatory requirement for funding to address these issues. The funding criterion requires national sporting organisations to develop and implement policies and procedures to promote positive and respectful behaviours and to meet obligations relating to harassment, discrimination and child protection.

This framework template may be adapted by organisations as a first step towards meeting these objectives. Alternatively organisations may choose to use other model policies available from [www.playbytherules.net.au](http://www.playbytherules.net.au) or equal opportunity commissions, or develop a policy from scratch.

### What is this template?

This document is a general template for guidance only. It is designed to assist organisations to write their own member protection policy. It provides a general framework of core policy position statements, organisational and individual responsibilities and codes of conduct that are relevant to all state/territory member associations, clubs and individuals. It also provides guidelines on state/territory child protection legislative requirements, and processes such as complaints handling, tribunals and investigations. Page iv provides a diagrammatic explanation of the framework.

### What else is required?

In addition to the principles and procedures outlined in this template, it is important organisations also:

- Adopt thorough recruitment and selection practices for both paid and voluntary positions;
- **Nominate a contact person within the organisation who is responsible for maintaining the policy;**
- Promote the policy and procedures widely and regularly, including the requirement that everyone involved in the organisation is required to adhere to the policy and procedures;
- Ensure the policy is easily accessible (e.g. on website or on a notice board);
- Conduct **regular** education and awareness sessions regarding the policy, its requirements and the possible consequences for breaching the policy;
- Ensure that an adequate number of people are appropriately trained to receive and handle complaints (e.g. Member Protection Information Officers and/or Complaints Officers/Managers);
- Implement strategies that promote appropriate standards of conduct/behaviour;
- Ensure that complaints (grievances and allegations) are handled in accordance with the procedures provided in the policy;
- Ensure accurate records are kept in a safe and secure place;
- Take all 'reasonable steps' to prevent discrimination, harassment and child abuse from occurring in the organisation/sport; and
- Appoint a person to monitor, evaluate and regularly review the policy.

## Legal Notice

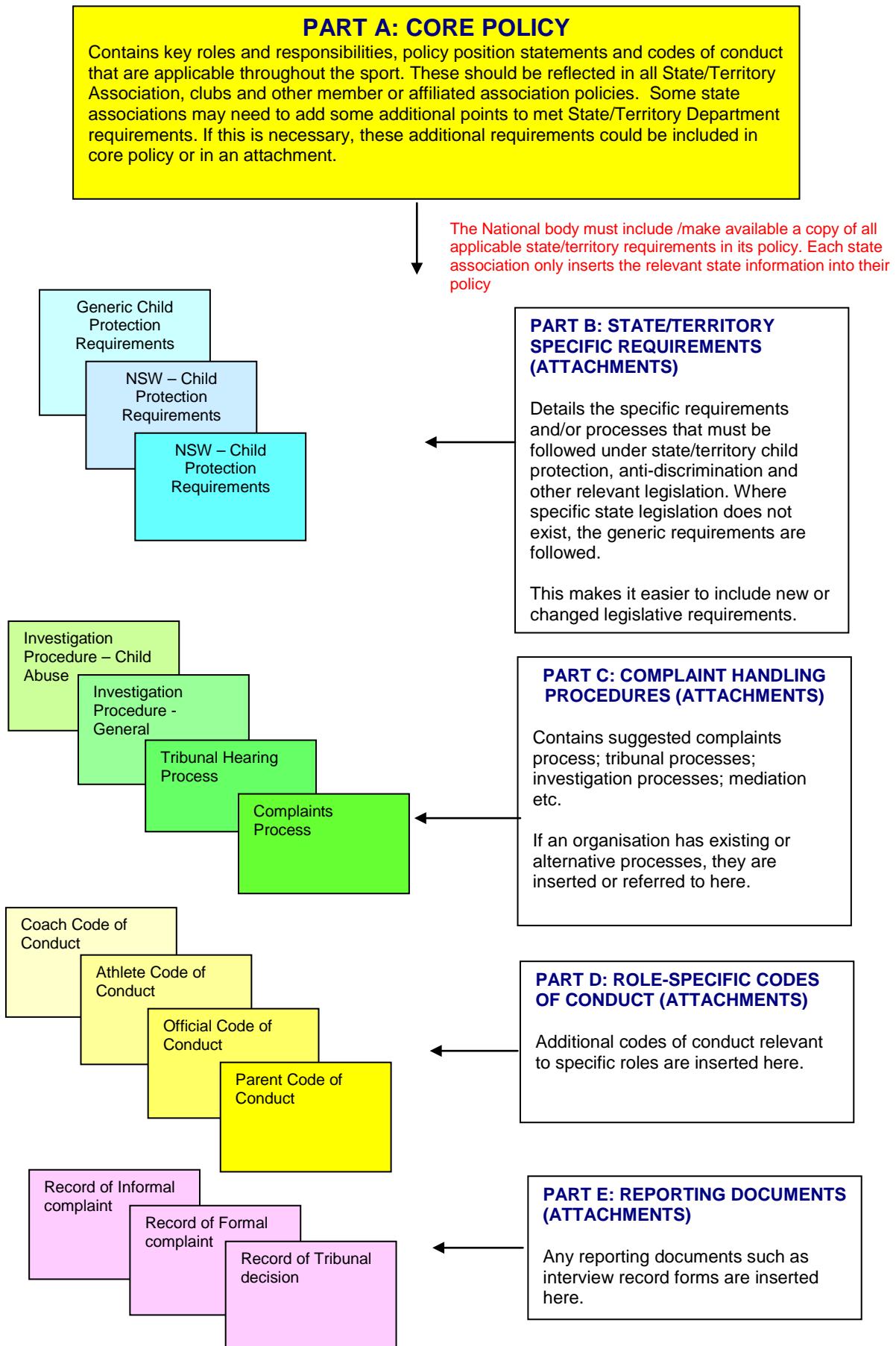
The ASC does not give legal advice to people or organisations. **WJC is not under the control or management of ICK. WJC is a privately owned and operated business**

This Member Protection Policy Framework template (template) covers issues that are the subject of federal and state laws. As the template is a framework document, it is general in nature. It may omit important information that could apply in a specific state/territory or to individual circumstances. Each organisation must ensure its member protection policy complies with the particular laws that apply to its organisation and people. It is important to obtain independent legal advice about these issues.

The ASC makes no representations in any way, express or implied, as to the accuracy of the information in this template or whether it complies with the particular laws governing an organisation. The ASC does not warrant, either expressly or impliedly, that this template suits an organisation's particular obligations and requirements. The ASC asks organisations to obtain independent legal advice before writing or implementing their own member protection policies.

The ASC does not accept responsibility for any errors or omissions contained in this template, or loss or damage however caused (including by negligence) which an organisation or any of its members, employees or agents or any other person, may directly or indirectly incur that arises out of or in connection with the use of or reliance on this template.

## Policy Framework example if the business grows.



Preface

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## PREFACE

A Statement from the Senior Training Coordinator:

- An explanation as to why the policy has been developed. This has been provided so there is equal and fairness to all who choose to train with me.
- Wollongong Training & Education is commitment to provide an environment safe for children, that is free from harassment and abuse for everyone, and promotes respectful and positive behaviour and values.
- Wollongong Training & Education provides a code of conduct forming the basis of appropriate and ethical conduct which everyone must abide by.
- Wollongong Training & Education advises that this policy is an essential part of our organisations proactive and preventative approach to tackling inappropriate behaviour.
- It is my duty as the Senior Training Coordinator of Wollongong Training & Education to be commitment to ensuring that everyone associated with the organisation complies with the policy. WJC is not under the control or management of ICK.WJC is a privately owned and operated business

Signature of STO

*M. Cutajar*

Name. Mick Cutajar



MICK CUTAJAR

## TRAINING & EDUCATION SPECIALIST SPORTS COACHING

### PART A – MEMBER PROTECTION POLICY

#### 1. Core Values

*To be the best and reach your goal, you learn from your losses, & accept defeat as a part of being or becoming a champion "cuttas 97*

#### 2. Purpose of this regulation

This MEMBER / STUDENT PROTECTION REGULATION aims to ensure our core values, good reputation and positive behaviours and attitudes are maintained. It assists us in ensuring that every person involved in our sport is treated with respect and dignity, and is safe and protected from abuse. This policy also ensures that everyone involved in our sport is aware of his or her legal and ethical rights and responsibilities.

The MEMBER / STUDENT PROTECTION REGULATION provide the procedures that support our commitment to eliminating discrimination, harassment, child abuse and other forms of inappropriate behaviour from our sport. As part of this commitment, *Mick Cutajar training & education specialist sports coaching* will take disciplinary action against any person or organisation bound by this policy if they breach it

This policy has been endorsed by, *Mick Cutajar*. The policy starts on *1<sup>st</sup> of January 2000* and will operate until replaced. This policy and/or its attachments may be amended from time to time by *members / student interaction and agreements*. Copies of the policy and its attachments can be obtained from our website [www.mickcutajar.com](http://www.mickcutajar.com) or from [wollongongjudo@hotmail.com](mailto:wollongongjudo@hotmail.com)

#### 3. Who this regulation applies to:

This policy applies to the following, whether they are in a paid or unpaid/voluntary capacity:

- Individuals sitting on boards, committees and sub-committees;
- Employees and volunteers;
- Support personnel (e.g. managers, physiotherapists, psychologists, masseurs, sport trainers);
- Coaches and assistant coaches;
- Education students / Athletes and players;
- Referees, umpires and other officials;
- Members, including life members;
- Member associations;
- Affiliated clubs and associated organisations;
- Peak associations and the national body;
- Any other person or organisation that is a member of or affiliated to the Mick Cutajar training & education specialist sports coaching;
- Parents, guardians, spectators and sponsors to the full extent that is possible.
- International visitors

This policy will continue to apply to a person even after they have stopped their association or employment with Mick Cutajar training & education specialist sports coaching; if disciplinary action, relating to an allegation of child abuse against that person, has commenced.

#### 4. Code Of Conduct

- Mick Cutajar training & education specialist sports coaching]; requires every individual and organisation bound by this policy to: *(view web for more detail)*
- 4.1 Be ethical, fair and honest in all their dealings with other people and Mick Cutajar training & education specialist sports coaching;
  - 4.2 Treat all persons with respect and courtesy and have proper regard for their dignity, rights and obligations;
  - 4.3 Always place the safety and welfare of children above other considerations;
  - 4.4 Comply with Mick Cutajar training & education specialist sports coaching; constitution, rules and policies including this member protection policy;
  - 4.5 Operate within the rules and spirit of the sport;

- 4.6 Comply with all relevant Australian laws (Federal and State), particularly anti-discrimination and child protection laws;
- 4.7 Be responsible and accountable for their conduct; and
- 4.8 Abide by the relevant Role-Specific Codes of Conduct outlined in Part D of this policy.

## 5. Organisational Responsibilities

The Mick Cutajar training & education specialist sports coaching consisting of all martial arts and fitness teaching including all training and education services that is offered under the name Mick Cutajar training & education specialist sports coaching must:

- 5.1 Adopt, implement and comply with this policy;
- 5.2 Publish, distribute and otherwise promote this policy and the consequences for breaching it;
- 5.3 Promote appropriate standards of conduct at all times;
- 5.4 Promptly deal with any breaches of or complaints made under this policy in an impartial, sensitive, fair, timely and confidential manner;
- 5.5 Apply this policy consistently without fear or favour;
- 5.6 Recognise and enforce any penalty imposed under this policy;
- 5.7 Ensure that a copy of this policy is available or accessible to the persons to whom this policy applies
- 5.8 Appoint or have access to appropriately trained people to receive and handle complaints and allegations Complaint Managers and display the names and contact details in a way that is readily accessible; and
- 5.9 Monitor and review this policy at least annually.

## 6. Individual Responsibilities

Individuals bound by this policy are responsible for:

- 6.1 Making themselves aware of the policy and complying with the standards of conduct outlined in this policy;
- 6.2 Consenting to a national police check if the individual holds or applies for a role that *involves direct and unsupervised contact with people under the age of 18 years or involves working with people under the age of 18 years or involves regular contact with people under the age of 18 years*
- 6.3 Complying with all other requirements of this policy;
- 6.4 Co-operating in providing a discrimination, child abuse and harassment free sporting environment;
- 6.5 Understanding the possible consequences of breaching this policy.

## 7. Policy Position Statements

### Child Protection Policy

Every person and organisation bound by this policy must always place the safety and welfare of children above all other considerations.

Mick Cutajar training & education specialist sports coaching; acknowledges that our staff and volunteers provide a valuable contribution to the positive experiences of our juniors. Mick Cutajar training & education specialist sports coaching; aims to ensure this continues and to protect the safety and welfare of its junior participants. Several measures will be used to achieve this such as:

- Prohibiting any form of abuse against children;
- Providing opportunities for our juniors to contribute to and provide feedback on our program development;
- Carefully selecting and screening people whose role requires them to work with / have regular contact with / direct and unsupervised contact with – insert preferred wording or insert alternative wording children. (Screening procedures are outlined in Part B of this policy);
- Ensuring our codes of conduct, particularly for roles associated with junior sport, are promoted, enforced and reviewed;
- Providing procedures for raising concerns or complaints (our complaints procedure is outlined in Part C of this policy); and
- Providing education and/or information to those involved in our sport on child abuse and child protection.

Mick Cutajar training & education specialist sports coaching; requires that any child who is abused or anyone who reasonably suspects that a child has been or is being abused by someone within our sport, to report it immediately to the police or relevant government agency and *complaints manager* descriptions of the sorts of activity which may be abuse are in the Dictionary at clause 11.

All allegations of child abuse will be dealt with promptly, seriously, sensitively and confidentially. A person will not be victimised for reporting an allegation of child abuse and the privacy of all persons concerned will be respected. Our procedures for handling allegations of child abuse are outlined in attachment [ ] of this policy.

If anyone bound by this policy reasonably suspects that a child is being abused by his or her parent/s, they are advised to contact the relevant government department for youth, family and community services in their state/territory.

## 7.2 **Anti-Discrimination and Harassment Policy**

Mick Cutajar training & education specialist sports coaching aims to provide a sport environment where all those involved in its activities are treated with dignity and respect, and without harassment or discrimination.

Mick Cutajar training & education specialist sports coaching recognises that all those involved in its activities cannot enjoy themselves, perform to their best, or be effective or fully productive if they are being treated unfairly, discriminated against or harassed because of their sex, marital status, pregnancy, parental status, race, age, disability, homosexuality, sexuality, transgender, religion, political belief and/or industrial activity.

Mick Cutajar training & education specialist sports coaching prohibits all forms of harassment and discrimination not only because it is against the law, but because it is extremely distressing, offensive, humiliating and/or threatening and creates an uncomfortable and unpleasant environment.

Descriptions of some of the types of behaviour which could be regarded as harassment or discrimination are provided in the Dictionary at clause 11.

If any person feels they are being harassed or discriminated against by another person or organisation bound by this policy, please refer to our complaints procedure outlined in attachment [ ] of this policy. This will explain what to do about the behaviour and how the Mick Cutajar training & education specialist sports coaching will deal with the problem.

## 7.3 **Sexual Relationships Policy**

Mick Cutajar training & education specialist sports coaching takes the position that sexual relationships between coaches and the adult athletes that they coach should be avoided. Mick Cutajar training & education specialist sports coaching takes the view that such relationships while not necessarily constituting unlawful harassment, can have harmful effects on the individual athlete involved, on other athletes and coaches, and on the sport's public image. Such relationships tend to be intentionally or unintentionally exploitative because there is usually a disparity between coaches and athletes in terms of authority, power, maturity, status and dependence. Mick Cutajar training & education specialist sports coaching's policy position is similar to other organisations who disallow professionals such as teachers, doctors and counsellors to have sexual relationships with their clients or students.

Should a sexual relationship develop between an athlete and coach, Mick Cutajar training & education specialist sports coaching will investigate whether any action against the coach is necessary. Factors that may be relevant to consider are the age and maturity of the athlete relative to the coach, the financial or emotional dependence of the athlete on the coach, and the likelihood of the relationship having any adverse impact on the athlete and/or other athletes. If it is determined that the sexual relationship is inappropriate, action may be taken to stop the coaching relationship with the athlete. Action may include transfer, a request for resignation or dismissal from coaching duties.

In the event that an athlete attempts to initiate an intimate sexual relationship, the coach must take personal responsibility for discouraging such approaches, explaining the ethical basis for such action. The coach may wish to approach the *complaints manager* if they feel harassed.

The law is always the minimum standard for behaviour within Mick Cutajar training & education specialist sports coaching and therefore sex with a child is a criminal offence.

## 8. Complaints Procedures

### 8.1 Complaints

Mick Cutajar training & education specialist sports coaching aims to provide an easy to use, confidential and trustworthy procedure for complaints based on the principles of natural justice. Any person may report a complaint (complainant) about a person/s or organisation bound by this policy if they reasonably believe that a person/s or a sporting organisation has breached this policy. A complaint should be reported to *Complaints Manager*, of the Mick Cutajar training & education specialist sports coaching.

A complaint may be reported as an informal or formal complaint. The complainant decides whether the complaint will be dealt with informally or formally unless the *Complaints Manager*, of the Mick Cutajar training & education specialist sports coaching considers that the complaint falls outside the parameters of this policy and would be better dealt with another way.

All complaints will be dealt with promptly, seriously, sensitively and confidentially. Our complaint procedures are outlined in attachment part of this policy.

### 8.2 Vexatious Complaints & Victimisation

Mick Cutajar training & education specialist sports coaching aims to ensure our complaints procedure has integrity and is free of unfair repercussions or victimisation. If at any point in the complaint process the *Complaints Manger*, considers that a complainant has **knowingly** made an untrue complaint or the complaint is vexatious or malicious, the matter may be referred to the relevant person /committee /tribunal etc for appropriate action which may include disciplinary action against the complainant.

Mick Cutajar training & education specialist sports coaching will also take all necessary steps to make sure that people involved in a complaint are not victimised by anyone for coming forward with a complaint or for helping to sort it out. Disciplinary measures will be imposed on anyone who victimises another person for making a complaint.

### 8.3 Mediation

Mick Cutajar training & education specialist sports coaching aims to sort out complaints with the minimum of fuss wherever possible. In many cases, complaints can be sorted out by agreement between the people involved with no need for disciplinary action. The people involved in a formal complaint - the complainant and the person complained about (respondent) - may also seek the assistance of a neutral third person or a mediator. Lawyers are able / not able to negotiate on behalf of the complainant and/or respondent.

Mediation may occur either before or after an investigation of a complaint. If a complainant wishes to try and resolve the complaint with the assistance of a mediator, the complaints manager will, in consultation with the complainant, arrange for a mediator to mediate the complaint. More information on the mediation process is outlined in attachment.

### 8.4 Tribunals

A hearings tribunal may be formed to hear a formal complaint that has been referred by Senior training coordinator for an alleged breach of the policy. Our tribunal hearings procedure is outlined in attachment [*please advise Mick or the Federation*] of this policy.

A respondent may lodge one appeal only to the appeal tribunal in respect of a decision of a hearing tribunal. The decision of the appeal tribunal is final and binding on the people involved to the appeal. Our appeals process is outlined in attachment [*Please advise Mick or the Federation*] of this policy.

Every organisation bound by this policy will recognise and enforce any decision made, and form of discipline imposed, by an appeals tribunal under this policy.

Members of hearing and appeal tribunals will be indemnified by the organisation that appointed them against any claim for loss, compensation or damages, and for costs incurred defending a claim made against them, because of their function as a member of a hearings or appeals tribunal.

## 9. What is a Breach of this MEMBER / STUDENT PROTECTION REGULATION

It is a breach of this policy for any person or organisation to which this policy applies, to have been found to have:

- 9.1 Done anything contrary to this policy;
- 9.2 Breached the Code of Conduct and Role-Specific Codes of Conduct;
- 9.3 Brought the sport and/or the Mick Cutajar training & education specialist sports coaching into disrepute;
- 9.4 Failed to follow Mick Cutajar training & education specialist sports coaching policies and procedures for the protection, safety and welfare of children;
- 9.5 Appointed or continued to appoint a person to a role that involves working with children and young people contrary to this policy;
- 9.6 Discriminated against or harassed any person;
- 9.7 Victimised another person for reporting a complaint;
- 9.8 Engaged in a sexually inappropriate relationship with a person that the person supervises, or has influence, authority or power over;
- 9.9 Disclosed to any unauthorised person or organisation any Mick Cutajar training & education specialist sports coaching information that is of a private, confidential or privileged nature;
- 9.10 Made a complaint they **knew** to be untrue, vexatious, malicious or improper;
- 9.11 Failed to comply with a penalty imposed after a finding that the individual or organisation has breached this policy;
- 9.12 Failed to comply with a direction given to the individual or organisation during the discipline process.

## 10. Forms of Discipline

If an individual or organisation to which this policy applies breaches this policy, one or more forms of discipline may be imposed. These may include making a verbal or written apology, paying a fine, being suspended or de-registered or having a person's appointment or employment terminated. More information on the range of disciplinary measures and the factors that will be considered before imposing discipline is at attachment [ ] of this policy.

## 11. Dictionary

This Dictionary sets out the meaning of words used in this policy and its attachments without limiting the ordinary and natural meaning of the words. State/Territory specific definitions and more detail on some of the words in this dictionary can be sourced from the relevant State/Territory child protection commissions or equal opportunity and anti-discrimination commissions.

**Abuse** is a form of harassment and includes physical abuse, emotional abuse, sexual abuse, neglect, and abuse of power. Examples of abusive behaviour include bullying, humiliation, verbal abuse and insults.

**Affiliated club and association** means Cuttas submission fighting has under its name judo,

Pangration, extreme fighting, training and education specialising in sports coaching. That may be extended to a sister training facility under the same name.

**Child** means a person who is under the age of 18 years (see also definition of young person)

**Child abuse** relates to children at risk of harm (usually by adults, sometimes by other children) and often by those they know and trust. It can take many forms. Children may be harmed by both verbal and physical actions and by people failing to provide them with basic care. Child abuse may include:

- Physical abuse by hurting a child or a child's development (e.g. hitting, shaking or other physical harm; giving a child alcohol or drugs; giving bad nutritional advice; or training that exceeds the child's development or maturity).
- Sexual abuse by adults or other children where a child is encouraged or forced to watch or engage in sexual activity or where a child is subject to any other inappropriate conduct of a sexual nature (e.g. sexual intercourse, masturbation, oral sex, pornography including child pornography or inappropriate touching or conversations).
- Emotional abuse by ill-treating a child (e.g. humiliation, taunting, sarcasm, yelling, negative criticism, name calling, ignoring or placing unrealistic expectations on a child).
- Neglect (e.g. failing to give food, water, shelter or clothing or to protect a child from danger or foreseeable risk of harm or injury).

**Complaint** means a complaint made under clause of this policy.

**Complainant** means the person making a complaint.

**Discrimination** means treating or proposing to treat a person less favourably than someone else in certain areas of public life on the basis of an attribute or personal characteristic they have. The relevant attributes or characteristics are:

- Age;
- Disability;
- Marital status;
- Parental/carer status;
- Physical features;
- Political belief/activity;
- Pregnancy;
- Race;
- Religious belief/activity;
- Sex or gender;
- Sexual orientation;
- Trade union membership/activity;
- Transgender orientation.

Some States and Territories include additional characteristics.

Discrimination is not permitted in the areas of employment (including volunteer and unpaid employment); the provision of goods and services; the selection or otherwise of any person for competition or a team (domestic or international); the entry or otherwise of any player or other person to any competition; obtaining or retaining membership of an organisation (including the rights and privileges of membership).

Requesting, assisting, instructing, inducing or encouraging another person to engage in discrimination may also be discriminatory conduct.

Discrimination may be direct or indirect. **Direct discrimination** is treating, or proposing to treat someone less favourably because of a characteristic (such as race, sex, age etc), in the same or similar circumstances. **Indirect discrimination** is imposing or intending to impose a requirement, condition or practice that is the same for everyone but which has an unequal or disproportionate effect on particular individuals or groups.

**Harassment** is any type of behaviour that the other person does not want and does not return and that is offensive, abusive, belittling or threatening. The behaviour is unwelcome and of a type that a reasonable person would recognise as being unwelcome and likely to cause the recipient to feel offended, humiliated or intimidated.

Unlawful harassment includes the above but is either sexual or targets a person because of their race, sex, pregnancy, marital status, sexuality or other characteristic (see characteristic list under discrimination).

Whether or not the behaviour is harassment is determined from the point of view of the person receiving the harassment. The basic rule is if someone else finds it harassing then it could be harassment. Harassment may be a single incident or repeated. It may be explicit or implicit, verbal or non-verbal.

**Junior** means a person under the age of eighteen (18) years who is participating in an activity of the Mick Cutajar training & education specialist sports coaching

**Mediator** means a person appointed to mediate complaints made under this policy. It is preferable that the mediator has relevant skills, qualifications and/or training in mediation.

**Member** means *any student or player or member of the general public may become a member of my services that is in conjunction to the JFA, KJA, APAF, Training and Education or personal teaching.*

**Member protection** is a term used by the Australian sport industry to describe the practices and procedures that protect members – both individual members such as players, coaches and officials, and the member organisations such as clubs, state associations, other affiliated associations and the national body. Member protection involves:

- protecting those that are involved in sport activities from harassment, abuse, discrimination and other forms of inappropriate behaviour

- adopting appropriate measures to ensure the right people are involved in an organisation, particularly in relation to those involved with juniors, and
- providing education.

**Member Protection Information Officer (MPIO)** means a person trained to be the first point of contact for a person reporting a complaint under, or a breach of, this policy. The [MPIO] provides confidential information and moral support to the person with the concern or who is alleging harassment or a breach of this policy. They help the complainant deal with any emotions they may have about what has happened and operate as a sounding board as the complainant decides what they want to do. The [MPIO] may accompany the complainant in anything they decide to do, if it feels appropriate and they are happy to do it.

**Natural justice** incorporates the following principles:

- a person who is the subject of a complaint must be fully informed of the allegations against them
- a person who is the subject of a complaint must be given full opportunity to respond to the allegations and raise any matters in their own defence
- all parties need to be heard and all relevant submissions considered
- irrelevant matters should not be taken into account
- no person may judge their own case
- the decision maker/s must be unbiased, fair and just
- the penalties imposed must not outweigh the 'crime'

**Police check** means a national criminal history record check conducted as a prudent pre-employment or pre-engagement background check on a person.

**Policy and this policy** mean this Member Protection Policy.

**Respondent** means the person who is being complained about.

**Role-specific codes of conduct** means standards of conduct required of certain roles (e.g. coaches).

**Sexual harassment** means unwanted, unwelcome or uninvited behaviour of a sexual nature which makes a person feel humiliated, intimidated or offended. Sexual harassment can take many different forms and may include unwanted physical contact, verbal comments, jokes, propositions, display of pornographic or offensive material or other behaviour that creates a sexually hostile environment.

Sexual harassment is not behaviour based on mutual attraction, friendship and respect. If the interaction is between consenting adults, it is not sexual harassment.

**Sexual offence** means a criminal offence involving sexual activity or acts of indecency *including but not limited to (due to differences under state/territory legislation)*:

- Rape
- Indecent assault
- Sexual assault
- Assault with intent to have sexual intercourse
- Incest
- Sexual penetration of child under the age of 16
- Indecent act with child under the age of 16
- Sexual relationship with child under the age of 16
- Sexual offences against people with impaired mental functioning
- Abduction and detention
- Procuring sexual penetration by threats or fraud
- Procuring sexual penetration of child under the age of 16
- Bestiality
- Soliciting acts of sexual penetration or indecent acts
- Promoting or engaging in acts of child prostitution
- Obtaining benefits from child prostitution
- Possession of child pornography
- Publishing child pornography and indecent articles.

**Victimisation** means subjecting a person or threatening to subject a person to any detriment or unfair treatment because that person has or intends to pursue their rights to make a complaint under government legislation (e.g. anti-discrimination) or under this policy, or for supporting another person to make a complaint.

**Vilification** involves a person or organisation doing public acts to incite hatred towards, serious contempt for, or severe ridicule of a person or group of persons having any of the attributes or characteristics within the meaning of discrimination. Public acts that may amount to vilification include any form of communication to the public and any conduct observable by the public.

**Young People/person** means people in the 13 – 18 year age group.

#### **Part F- ATTACHMENTS:**

**Student's fees and payments and agreements that all members must understand and oblige by when training as per normal.**

#### **F1 Registration and identification laws**

It is by law that all students that wish to complete training under the Mick Cutajar / Wollongong judo or Wollongong training and education must after one free lesson join one of the federations or association and supply 2 passport size photos and a photo copy of current ID, this is by law those who do not comply with this will not be permitted to train.

#### **F2 Fees / Payments/contracts information and guidelines:**

It is by our guidelines that all members/students agree to the forms of payments and arrangements that are outlined in this policy. This arrangement is to make it easy for you to continue with your training so there is no worries, in finding funding for training. We offer simple forms of arrangements to suite all members. Any breach of this arrangement /agreement and you be expelled from training with Mick cutajar and its attaching training.

All students (current and new) who pay for 2 nights training per week continuous under gold membership or Family Discount will have the option to train at both locations at no extra cost taking your training to 3 nights per wk. All other members will be required to upgrade their membership. If any member abuses this system with dishonesty they will have their membership canceled and not be aloud to train in any systems that we offer.

**There will be NO DIRECT DEPOSIT from student to Wollongong judo accepted & there will be NO CASH accepted, by regulation under the agreement between members management and Mick Cutajar training and education and sub classes. Under special conditions will direct deposit / cheques be acceptable. Failure to comply to this condition will result in membership and or fees**

Wollongong judo is under payment management system with member's management (mm) and ezy pay a system that is designed to meet our association's requirements for monthly fees. We have agreed that all students who become members must agree to the terms and conditions for payment of training fees this is to make sure all fees are paid prior to training.

Please note that whilst we try to make payment methods for monthly fees as easy as possible you need to respect our "no cash? & failing payments, our fees are set out via debt system for easy monthly payments or under extreme conditions only after contacting MM (cheque & EFT).

#### **Conditions**

##### **Electronic payments via the Internet:**

Payments must be in the WJC account in advance for the next month the (last Tuesday every month), Records will be crosschecked with student ID number before your next training day. If this is not completed mm charge me a fee & I will be forced to forward this fee onto the student. Place your student ID number on the reference so we know whom the payment is from.

Account name: Wollongong judo. BSB:062 624 acc no: 10293678

##### **Cheque payments: (under strict conditions only)**

Cheque payments must be handed to the administrator @ judo in advance for the next month on the (last Tuesday every month) in time to clear. Records will be crosschecked with student ID number on the back of the cheque before your next training day.

If for some reason the cheque fails to clear, mm & eazy pay will charge me a fee & I will be forced to forward this fee onto the student.

Account name: Wollongong judo

Under the membership member's management cancellation does not incur a cancellation fee of any kind at any stage. Payments will be deducted monthly from your chosen account or card. Your information is destroyed once your payments are in place, this is the law, no records are kept by me or members management. There is a simple 1 page to fill out and sign and I send it to the MM banking system. Below are the management on offer.

**PLEASE NOTE:**

**WE do not credit missed classes to the next training session or month, this is your responsibility to attend. NO member will be allowed to make up missed classes from a previous month. Example If you're on a SW package (\$50) and do not attend your fees are not credited to the next month, you will be required to pay month by month. You have a responsibility to cancel / stop / or change your account information. YOU MUST READ THE BELOW INFORMATION**

**F3 Monthly Fees and guidelines for on going students**

Gold member \$89 per month, 2 or 3 nights training per wk. NO cancellation fee. Grading fee under this system are as followed: jfa \$30 kja \$45. This is ongoing and payments are deducted at the start of each month. This flat rate offered will be deducted from your account by members management or via easy pay at the start of each month, this is to encourage participation of the program.

**F4 Monthly Fees and guidelines for students training 1 day per week called SHIFT WORKER (SW) 1 day**

Now Wollongong judo will be able to accommodate those members who are unable to train 2 nights per week and paying the full monthly fees by offering the NEW night shift member at 2 locations (you are only permitted to train 1 night per wk either at Wollongong or Berkeley). This is \$50 per month for one night training per week. However if you train an extra night you agree and will pay the account when it advises that you have an outstanding account to pay. Any refusal to pay this will see your training terminated from our club/association. This flat rate offered will be deducted from your account by members management at the start of each month, this is to encourage participation of the program.

**F5 Monthly Fees and guidelines for family's who have more than 1 student training for 3 nights per week called FAMILY DISCOUNT (FD):**

Family discount is offered to members who have more than 1 family member training with us for 2 nights per week. A flat rate of \$89 for the first member, then 32% off for the 2nd member down to \$59.63, then 32% off for the 3rd member down to \$40.55. A HUGE SAVING. Conditions are for (FD, SW & SC): This flat rate offered will be deducted from your account by member's management at the start of each month this is to encourage participation of the program. If you do not attend train payment is not credited to the next training day or account. If you're not going to compete join the cheaper association the Kodokan, kids \$25 and adults \$35 per year.

**F6 Monthly Fees and guidelines for families who have more than 1 family member training only 1 night per week called FAMILY DISCOUNT (FD+SW):**

A flat rate of \$50 for the first member, \$45 for the 2nd member then \$40 for the 3rd member. A HUGE SAVING. Conditions are for (FD, SW & SC): (you are only permitted to train 1 night per wk either at Wollongong or Berkeley) This flat rate offered will be deducted from your account by members management at the start of each month, this is to encourage participation of the program. **If you do not attend train payment is not credited to the next training day or account.** If you're not going to compete join the cheaper association the Kodokan, kids \$25 and adults \$35 per year.

**F7 Monthly Fees and guidelines for students who only train for 6 months 3 nights per wk, called SILVER MEMBER**

\$99 per month for 6 months with 1 month cancellation notice, with no cancellation fee, this is due to short time frame grading will cost jfa \$35 & KJA \$45 jnr & \$45 sen. This flat rate offered will be deducted from your account by members management at the start of each month, this is to encourage participation of the program. If you do not attend train payment is not credited to the next training day or account.

**F8 Monthly Fees and guidelines for students who only train for 3 months, called SILVER MEMBER:**

Bronze member \$109 per month for 3 months for 3 nights per week. Due to the low time frame grindings will cost with the jfa \$35 & KJA \$45 for juniors & \$45 seniors. This flat rate offered will be deducted from your account by member's management at the start of each month, this is to encourage participation of the program.

### **F9 Student cancellation notice /suspension:**

All members and students who are members of our training do not obtain any fees for any cancellation at any time from WJC this is our special policy to you.

(A) Notice must be given if a member wants to temporary suspend fees due to medical or holiday.

(B) Payment is only suspended for majority of lessons missed are greater then the total amount offered. This is due to the admin fee charged to me. Example if there is 9 lessons offered for a month and students will Miss 2-3 only it is not advised to temp suspend. Notice and compete forms are the key, forms must be handed in 10days prior to the end of the month so arrangements can be made with the bank. Example 2: If you are training at the start of the month till the middle of the month and wish to stop you're required to pay for the month.

### **F10 Cancelling / stopping & refunds**

It is "your" responsibility to keep track of your accounts, we cannot and shell not be held accountable for extended deduction of payments from your card or account due to your inability to take responsibility.

- (A) If you wish to with draw from our training "YOU" must complete the cancellation form (if under members management) on time as outline in F9-B or give one (1) week notice to the accounts co-ordinator if you're with easy pay.
- (B) Refunds are not granted if you have not completed the cancellation paper work correctly and "*handed it back to the judo official*" if the time is lapsed from cancellation and extended deductions have been taken from your account, you can seek refund of payments under consideration of the grounds that must be proven out of your control.

### **(C) Grounds for non refunds:**

- 1) Any student who has started a fulltime course with agreed reduction in fee via extended time frame to pay or a % granted under extreme conditions. Due to the short length of the course the full balance is required.
- 2) Didn't check card or account balances
- 3) Didn't know the rules
- 4) I'm doing it hard.

## **G: STUDENTS UNDERTAKING TRAINING & EDUCATION PROGRAMS**

**General information:** Wollongong judo is the main south coast agency of the International College of Kenshusei, they are the RTO (6930) for endorsed training for sports coaching specialising in Martial arts, Fitness Certificates and general Martial arts **WJC is not under the control or management of ICK.WJC is a privately owned and operated business. ICK have their own information in which the student agrees to when they start and nationally qualified program**

### *STUDENT AGREEMENT INFORMATION*

#### **WELCOME**

Welcome to "Mick Cutajar training & Education Judo S.A.F.E Program / sports coaching, fitness". We appreciate you choosing our program to further your knowledge we look forward to helping you gain your objective goals. The following information is to help you during your time with *WOLLONGONG JUDO training & Education School*

#### **CERTIFICATES**

Certificates are issues once all work tasks have been finalised, assessments completed successfully and portfolio requirements for assessing RPL has been addressed. Or until under agreed terms have reduced monthly payments by extension of time to pay the full amount owing that being 14 months are met. Or then the final payment of balance has been made.

## **FEES AND CHARGES**

There are several fees associated with taking part of this course. These include:

- Enrolment fees
- Course fees
- RPL fees
- Student service and general amenities
- Materials and other charges

### **a) Enrolment fee**

A minimum fee is required when submitting your application to the ICK. Fees will vary according to the certificate level listed below: -

- 1) There is a \$150 fee to the KJA (*if continued on to next level this may not apply*)

Certificate II \$550 ICK + \$200 for KJA rego /insurance and ranks

Certificate III \$650 ICK + \$150 for KJA rego /insurance and ranks

Certificate IV \$750 ICK + \$150 for KJA rego /insurance and ranks

Diploma \$850 ICK + \$150 for KJA rego /insurance and ranks

## **Course fee**

You may take advantage of generous discounts by paying for the balance your course in full. However we have structured payment plan that is convenient and affordable to help you with your repayments. Under special terms of agreements you have with Mick Cutajar & WJC, with unemployed or those on benefits. All payments are by debt system making it easy to afford each fortnight / month. All your (study books, uniform, insurances, martial arts ranks) are included in the starting enrolment fee \$750 for certificate II. Leaving \$1249 (cert 2 only) to pay over 14 months a balance of \$89.30 per month that's (\$22.30 per week) this is different for every new course. Or students may increase the monthly payments to complete payments faster. Please see attached Appendix.

## **RPL fee**

A fee of \$50 **per certificate** will apply for students wishing to claim RPL with their current judo ranks allowing them to be examined for training already completed. Note this is a separate fee from the ICK

## **REFUNDS**

Students that decide not to continue with their course four weeks (1 month) or more prior to the commencement date will be granted a full refund of WJC deduction only. For extenuating circumstance backed by medical or other supporting documents can this contract be terminated after a % of the course has been made due to the short length of the course & terms first agreed instead of making you pay the outstanding balance / full amount as per normally would happen in a Tafe.

Any student who cancels less than 2 days prior to the course will not receive any refund. Under the specially lowered repayments system which was designed to assist you in studying

Once the course has commenced the student is also unable to claim a refund due to the short length of the course. Payments will continue until course is fully paid for, or for extenuating circumstances you must apply in writing to the senior training coordinator of the course to seek some special assistance.

There is NO refund from MA trainer or KJA payments.

*Under agreement with trainer: If you cancel / change your information or change your account information in an attempt to purposely avoid repayments, we may be forced to apply "garnished repayments" direct from you as per normal when enrolling in any nationally qualified program the remaining balance must be paid before course commencement or completion of the course.*

## **FAILURE TO ATTEND SCHEDULED COURSES**

Any failure to attend class timetable may result in a student having to re-enrol in the particular unit of competency at a later scheduled date, or hiring the services of a KJA qualified trainer to be funded at the students own cost, from \$95.00 per hour. Considering this is a fulltime course you are to treat it as if you were at a normal education facility such as TAFE, student who continually make appointments during class time may be withdrawn, student have all day to take part in other business. You may be cancelled from the course for continued failed attendance without suitable reason or support.

## **HOW TO ENROL**

Request an enrolment pack from Mick Cutajar, Wollongong judo simply down load the PDF forms from the web [www.mickcutajar.com](http://www.mickcutajar.com) or email: [wollongongjudo@hotmail.com](mailto:wollongongjudo@hotmail.com) you may also Contact *Kenshusei* office direct and ask for an application form to be sent out to you, or download an application form and enrolment form from our website at [www.kenshusei.com.au](http://www.kenshusei.com.au)

Sports Coaching  
STUDENT AGREEMENT & PAYMENT AGREEMENT FORM.

**AGREEMENT GUIDELINES TO PARTICIPATE IN TRAINING & EDUCATION SERVICES. WARNING,  
WAIVER & RELEASE OF LIABILITY**

**This student agreement form is soli between the teacher / course provider & the student who's name is below, and is a *binding legal document*. In consideration of being permitted to participate in any way, including travel to & from the place of training / education & related events such as seminar & or work shops & or activities of teacher / course provider, affiliated bodies, trainers & clubs, conducted at various venues throughout Australia & way of payments for service, I hereby;**

1: Acknowledge that I am familiar with ALL the course rules/ regulations / guidelines & that I am entering & understand the rules governing the participating course with teacher / course provider, that I am entering & the importance of following the rules. In consideration of the teacher / course provider accepting the me as a student for a training period of time to complete training & education, the student agrees as follows.

A: You are to advise teacher / course provider of any injury, illness or other conditions that might prejudice his / her taking part in the intended activity. Any medical conditions of any kind must have a medical certificate if your absent from any classes.

B: You may not be permitted to participate if you have a cold, flu or any other viruses or under the influence of alcohol or any drugs, or to be in possession of any weapons. You must supply a medical certificate. This is a health & safety risk to others and teacher.

C: If you are found to have in person or be under the influence of any alcohol or drugs, you will be withdrawn from training & education, & your employer, supervisor, centerlink & or police may be notified.

D: Course fee: You are required to pay a deposit of each course levels as directed by teacher / course provider. The full amount of the agreed training / training & education must be paid by the end of course / training & education (after agreement made with educator). Deposits must be paid on the day of returning student agreement form signed 14 days before course commencement.

E: You are required to pay the weekly / monthly amount due for the training & education at the start of each week / month that your training & education is in commencement. Regardless if you are sick or you have failed to show up. If you fail to do so you may be removed from training & education & your employer, supervisor, Centerlink **will be notified**

F: **Attendance / Fees:** Once you have confirmed your attendance (through signed student agreement form) & fail to show 3 times, with reason or supporting medical note you may be withdrawn from training & education & your employer, supervisor, Centerlink will be notified. It is a short course and attendance is required to pass. Any payments already made towards your training & education is **NOT refundable**.

**F1 Course fee:** You may take advantage of generous discounts by paying for the balance your course in full. However we have structured payment plan that is convenient and affordable to help you with your repayments. Under special terms of agreements you have with Mick Cutajar & WJC, with unemployed or those on other benefits. All payments are by debt system making it easy to afford each fortnight / month. All your (study books, uniform, insurances, martial arts ranks) are included in the starting enrolment fee \$750 for certificate II. Leaving(example: \$1249 to pay over 14 months a balance of \$89.30 per month that's (\$22.30 per week) or you may pay the course fee at a higher rate to complete payments faster).

**F2 Refunds:** Any student who cancels less than 2 days prior to the course will not receive any refund. Once the course has commenced the student is also unable to claim a refund, due to the special agreement of terms of payments for a short program. Payments will continue until course is fully paid for. For extenuating circumstances you must apply in writing to the senior training coordinator of your class to seek special assistance .There is NO refund from MA trainer or KJA payments. Under agreement with trainer: If you cancel / change your information or change your account information in an attempt to purposely avoid repayments, we may be forced to apply "garnished repayments" direct from your bank account to recover the agreed balance. For extenuating circumstance backed by medical or other supporting documents can this contract be terminated after a % of the course has been made due to the terms first agreed instead of making you pay the balance remaining (\$1249 in 16wks (example only).

G: **Attendance:** You must be on time, training & education starts from time advised by teacher / course provider. If you continue to be late (as this disrupts others) you may be withdrawn from training & education with your employer, supervisor, Centrelink will be notified.

H: You are required to wear appropriate clothing to participate in the practical side of your course. (**NO** skirts, high heels, brief singlets tops, or revealing clothing of any kind.) This is for your safety.

I: Period of student agreement form is on a basis of your training / training & education course only, from starting date. Renewal of student agreement form is required at the commencement of each NEW level or course.

J: I AGREE THAT PRIOR TO PARTICIPATING TRAINING & EDUCATION WITH TEACHER / COURSE PROVIDER, I WILL INSPECT THE MATS, **EQUIPMENT, FACILITIES, SAFETY RULES THAT COMPLY TO LEARNING, WAY OF PAYMENTS TO BE MADE, ALL DRUG AND ALCOHOL RULES.**

If I believe anything is unsafe or beyond my capacity in any way, I will immediately advise my teacher of such conditions so that I will not hold liable any one but myself.

K: I acknowledge and fully understand that I will be engaging in a dangerous contact sport / training & education, that might result in serious injury, including permanent disability or death, and severe social and economic losses due to not only my actions, in actions or negligence, but also to the actions, in actions or negligence of others, the rules of training / education, or conditions of the premises, or of any equipment used. Further I acknowledge that there may be other risks not known or reasonably foreseeable at this time to me.

L: Knowing the risks involved in this sports coaching / training / training & education that I train in, I assume that risk and accept personal responsibility for the damages following any such injury, permanent disability or death.

M: I release, waive & covenant not to sue the teacher, course provider, or it's affiliated state and international bodies, together with their, affiliated clubs, their representatives, administrators, directors, agents, coaches and other employees or any volunteers of the organisation, some examples being event officials, medical personnel, other participants, their parents, guardians, supervisors and coaches, sponsoring agencies, sponsors, advertisers and if applicable owners, lessors and lessees of the premises used to conduct the sports coaching / training & education & or events, all of who are herein referred to as "releases" from any and all claim demands, losses or damages as a result of injury, including permanent disability and death or damage to property, caused or alleged to be caused in whole or in part by negligence of the "releases" or otherwise.

6: Parents & legal guardians of minor participants (18 years & below) additionally agree that they will instruct the minor participant to the above warnings & conditions & their ramifications, & that they consent to the minors participation by signing below.

I HAVE READ THE ABOVE AGREEMENT GUIDELINES TO PARTICIPATE IN TRAINING / TRAINING & EDUCATION SERVICES & THE WARNING, WAIVER & RELEASE OF LIABILITY. I UNDERSTAND THAT I GIVE UP SUBSTANTIAL RIGHTS BY SIGNING IT & KNOW THE RISK & CONDITIONS INVOLVED & DO SO ENTIRELY ON MY OWN FREE WILL. AND STATE THAT I AGREE TO PARTICIPATE IN THE SPORTS COACHING TRAINING & EDUCATION COURSES BY THE RULES SET BY THE TEACHER / COURSE PROVIDER. IF I FAIL TO MEET THESE REQUIREMENTS I UNDERSTAND THAT I WILL BE WITHDRAWN FROM TRAINING & EDUCATION WITH THE TEACHER / COURSE PROVIDER & PAYMENTS MADE ARE NOT REFUNDABLE. I DO UNDERSTAND THAT I MAY BE INJURED WHILST PARTICIPATING IN THIS TRAINING & EDUCATION DUE TO THIS ACTIVITY BEING PHYSICAL, & VOLUNTARILY ACCEPT THIS. I PARTICIPATE AT MY OWN RISK. I SHALL NOT HOLD LIABLE THE TEACHER / COURSE PROVIDER FOR ANY INJURYS THAT I MAY SUSTAIN DURING TRAINING & EDUCATION & OR BEING ON OR LEAVING THE PREMISES WHERE TRAINING & EDUCATION IS HELD.

*BANK ACCOUNT INFORMATION MUST BE COMPLETED:*

Name of Bank:..... BSB:..... Account number:.....

Name of account holder:.....

Card type: visa / Master card: Name on card:..... signature:.....

Card number: ...../...../...../..... Expiry Date: ...../..... Security Code:.....

----- Phone No: \_\_\_\_\_  
(Student) (signature) (Date)

Address: \_\_\_\_\_

----- Phone No \_\_\_\_\_  
(Parent/Guardian) (signature) (Date)

Address: \_\_\_\_\_

PO BOX 501 Wollongong NSW 2520. Mobile: 0412729938. Fx: 0242274519 E-mail: [employeesafetytrainig@hotmail.com](mailto:employeesafetytrainig@hotmail.com)

### **(A) STUDENT SUPPORT SERVICES**

We, provide a supportive service to current and prospective students. The service focuses on the achievement and aspirations of all students and trainees by providing services that enhance a quality and enjoyable learning environment. The service also encompasses information provision, and personal assistance to the community, including personal assessment and referral. The range of FREE and CONFIDENTIAL services include:

- Personal counseling
- Careers and course information
- Disability support

### **(B) COMPLAINT POLICY**

All students will be provided with a copy of the Complaint Policy and Procedure document on request to ensure:

- All disputes or complaints will be handled professionally and confidentially in order to achieve a speedy resolution.
- All parties have a clear understanding of the steps involved in the complaint policy.
- Students are provided with details of external authorities if required.
- All complaints are managed fairly and equitably and as efficiently as possible.

Students may raise any matters of concern relating to assessment, the quality of the teaching student amenities, discrimination, sexual harassment and other issues may arise.

The policy provides an avenue for most complaints to be addressed. However in some cases alternative measures need to be explored because of individuals and the merits of each case.

we encourage parties to approach a complaint with an open view and to attempt to resolve problems through discussion and conciliation.

Where a complaint cannot be resolved through discussion and conciliation, we acknowledge the need for an appropriate external and independent agent to mediate between the parties.

assessors hold qualifications higher than those that they are training as well as the Certificate IV in Assessment and Workplace Training. You will find all staff to be very knowledgeable in their respective fields and very approachable.

### **(C) STUDENT CHARTER**

The student charter sets out rights and responsibilities of students in relation to training at, and membership of the WJC. WJC plays an important role in many industries and is committed to the creation, transmission, preservation and application of knowledge and skills. WJC has a particular interest in fostering lifelong learning for the professional workforce in our region. It places high value on the quality of teaching, learning and research and on personal and institutional integrity.

#### **Your rights**

In pursuing its mission, WJC recognizes the following rights of its students:

- To experience high quality teaching
- To expect that learning experiences provided will be challenging and stimulating

- To expect that course content will be up to date
- To be treated with respect and courtesy by staff and fellow students, in an environment free from harassment
- To know what is expected of them in each area of study
- To know how and when their work will be assessed
- To receive fair, timely and useful feedback
- To know what is expected of them in each area of study,
- To know how and when their work will be assessed;
- To receive fair, timely and useful feedback on their performance and progress;
- To have a say about the value, relevance and effectiveness of their academic programs and the teaching they experience;
- To be informed about how their views are taken into consideration in enhancing the teaching and content of programs;
- To have predictable and reasonable access to staff;
- To have access to supportive staff who are able to assist them in times of need;
- To have access to quality facilities and resources necessary for achievement of their training goals;
- To expect that courses satisfy the requirements of relevant authorities and organisations;
- To be excluded from activities that far exceed the physical or medical capabilities of the student;
- To learn in an environment free from prejudice, discrimination, and harassment;
- To have access to adequate procedures for dealing with grievances

### **Your responsibilities**

In exercising their rights, WJC students are expected to accept the following responsibilities:

- To enforce and extend to all students the reciprocal rights outlined above;
- To participate fully in the range of experiences which make up their course of training;
- To become self-motivated and self-directed learners;
- To prepare for class and to be on time;
- To make the best possible use of opportunities that the International College of Kenshusei provides;
- To be professional, punctual, and honest and carry out their duties fairly and efficiently;
- To submit work which is their own;
- To provide to the instructing staff feedback which is honest and fair;
- To treat fellow students and staff with openness, honesty and courtesy;
- To enhance the learning experience of other students by participating in a positive and learning conducive environment;
- To respect and be courteous to staff, other students and members of the public that they may meet;
- To respect the property of other students and the WJC;
- To behave at all times in such a way that does not bring the WJC in to disrepute;
- To abide to all lawful instructions given by staff;
- To disclose all details which may be relevant to the instructing staff's decision to include students in certain activities and/or the course;
- To notify staff immediately of any medical or health conditions, old or otherwise, that will inhibit or restrict activity
- To advise the instructors prior to participating in activities of any injuries a student has had in the past or has sustained, so as an informed decision can be made by both parties on whether that student's participation will be allowed
- To take responsibility for the safety and welfare of all students, staff and public and not to engage in conduct that may impede on the safety and welfare of all students, staff and public

### **(D) GENERAL OBLIGATIONS**

- To accept and be bound by the above Student Charter and fulfil the responsibilities outlined;
- To accept and be bound by any credit or payment arrangement that has been entered into by the International College of Kenshusei and that particular student and that they take full responsibility for any debit.

### **(E) HOW TO ENROL**

Request an enrolment pack from Mick Cutajar, wollongong judo simply download the PDF forms from the web [www.mickcutajar.com](http://www.mickcutajar.com) or email: [wollongongjudo@hotmail.com](mailto:wollongongjudo@hotmail.com)