

# Individual Provider - MD115 and Onshore Commission Ban: One-Pager

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*An interactive system dynamics simulator*

iMORSE

Archetypal demonstrator - read shapes, not points.

## What this is

**This is an interactive simulator, not a slide.** It runs a validated system dynamics model of a representative private Australian higher-education provider over twelve quarters, while two policies act together: Ministerial Direction 115, the visa-processing throttle tied to a provider's use of its National Overseas Student Capacity (NOSC) allocation, and the onshore agent-commission ban that stops commissions on student transfers between Australian providers. The same engine drives two views: a locked validation backcast that reproduces a representative history, and a forward policy view you can drive.

**What it is built on.** The numbers are archetypal - representative of a small-to-medium provider of about 1,800 international students - so the levels are illustrative while the policy mechanics are firm. System dynamics, developed by Forrester at MIT and refined over six decades, models how stocks accumulate and feedback loops bend a trajectory; that is why the model shows behaviour a spreadsheet cannot.

## The levers you can move

The forward view exposes the validated policy levers below; each can be driven on its own or in combination, and two scenarios compared side by side.

The simulator exposes 7 policy levers in the forward view, each proven during validation to move the model:

Lever	Parameter	Baseline	Units
NOSC allocation (annual cap)	nosc_allocation	850	students/year
Domestic share of cohort	domestic_share	0.2	dimensionless
Offshore market demand	offshore_market_demand	1.0	dimensionless
Recruitment and marketing spend	base_marketing_spend	600000	AUD/quarter
International tuition fee	intl_fee_per_quarter	8000	AUD/quarter
Operating cost base	base_operating_cost	15200000	AUD/quarter

Commission ban strength	ban_fraction	0.85	dimensionless
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## What you see

The dashboard reports the trajectories below, with one-click preset strategies spanning the range from insolvency to recovery.

The dashboard presents 5 charts:

#	Chart
1	International enrolment
2	Cash reserves (viability)
3	Commencements and onshore transfers
4	Agent confidence and processing speed
5	Allocation utilisation vs the cap

**How to read it.** Read shapes and turning points, not precise levels. A forward run is a scenario, not a forecast. The natural next step for a specific provider is to recalibrate the model to its own enrolment and financial records.