

22 August 2022

Personal details  
removed for  
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195 Lambton Quay  
Private Bag 18-901  
Wellington 6160  
New Zealand

T +64 4 439 8000  
F +64 4 472 9596

OIA 28104

Personal details  
removed for  
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I refer to your email of 29 May 2022 in which you request the following under the Official Information Act 1982 (OIA):

*In an earlier OIA:*

*<https://www.mfat.govt.nz/assets/OIA/OIA-2021-22/March/OIA-27925-Pacifica-rugby-funding-18-March-2022.pdf>*

*There is mention of:*

*"\$60,000 in 2021 to prepare a business case for the Fijian Drua rugby team's entry into the Super Rugby tournament."*

*We would like to request documents related to the above \$60,000 expense, specifically:*

- 1. Documents in regards to that "business case"*
- 2. The report that resulted from that \$60,000 expense*

*The second request is around "\$962,608 for the Pacific Rugby Opportunities Programme, which provided financial literacy and management education for players and families, completed in 2021."*

*We would like to request documents related to the above programme. While any documents relating to the above will be helpful because there is hardly anything we can find in the public domain regarding its outcome. We would specifically request:*

- 1. Proposal documents that enabled Pacific Rugby Opportunities Project to get the funds.*
- 2. Documents relating to the progress and completion of the "Pacific Rugby Opportunities Programme"*
- 3. Any status reports on the Pacific Rugby Opportunities Project*
- 4. Who were the participants of the Pacific Rugby Opportunities Project*

*While we note that the OIA/LGOIMA does not require us to disclose why we are requesting information, it has also been stated that "You may also want to say why you are seeking this information – you don't have to do this, but it may make it easier to identify all information relevant to your request."*

*We are passionate supporters of Pacific Rugby and are seeking to find information about the work the NZ Government is doing to further rugby within the Pacifica community. We are also conducting research on Pacific Rugby support in NZ.*

On 25 June 2022 we advised you that the information you are requesting would require us to review a significant amount of information, and we asked that you refine your request to avoid refusal under section 18(f) of the OIA. We sought your agreement to provide you with the following documents, which you agreed to on 25 June 2022:

- PROP Completion Report 2021.
- PROP Activity Design Document.
- PROP Business Case.
- AMA Pacific Remittances Opportunities Programme; and
- PROP Evaluation Report 2019.

On the 26 June 2022 we advised you that we needed to extend the time limit for responding to you by 25 working days, to 2 August 2022. We thank you for your patience while we processed your request.

Please find attached the information you have requested. We have withheld some information under the following sections of the OIA:

- 6(a): to avoid prejudicing the security or defence of New Zealand or the international relations of the New Zealand Government;
- 9(2)(b)(ii): to avoid prejudice to the commercial position of another party; and
- 9(2)(g)(i): to protect the free and frank expression of opinions by departments.

The table below outlines the documents you have requested and whether any withholding grounds have been applied.

<b>Document name</b>	<b>Withholding grounds</b>
PROP Completion Report 2021.	Released in full.
PROP Activity Design Document.	Sections 6(a), and 9(2)(g)(i).
PROP Business Case.	Section 9(2)(b)(ii) and 9(2)(g)(i).
AMA Pacific Remittances Opportunities Programme.	Sections 9(2)(b)(ii) and 9(2)(g)(i).
PROP Evaluation Report 2019.	Released in full.

Where the information has been withheld under section 9 of the OIA, we have identified no public interest in releasing the information that would override the reasons for withholding it.

Please note that we may publish this letter (with your personal details redacted) and enclosed documents on the Ministry's website.

If you have any questions about this decision, you can contact us by email at: [DM-ESD@mfat.govt.nz](mailto:DM-ESD@mfat.govt.nz). You have the right to seek an investigation and review by the Ombudsman of this decision by contacting [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz) or freephone 0800 802 602.

Nāku noa, nā

A handwritten signature in black ink, appearing to be 'SC', written in a cursive style.

Sarah Corbett  
for Secretary of Foreign Affairs and Trade





Pacific Rugby Players  
Pacific Economic Remittances Project (PROP)  
Activity Completion Report



## Table of Contents

### Contents

Table of Contents .....	1
ACTIVITY SUMMARY .....	2
Activity Information .....	2
Contract or Grant Information:.....	2
Progress Report Preparation: .....	2
EXECUTIVE SUMMARY .....	3
Introduction.....	5
Activity Context, Risks and Opportunities.....	6
Effectiveness.....	13
How Well Was This Activity Managed? .....	16
Lessons Learned / Future Opportunities .....	18
Lessons Learned: .....	18
Future Opportunities: .....	19
Authorisation.....	21
Appendices .....	22
<b>Appendix A: Achievements against MERL Framework .....</b>	<b>23</b>
<b>Appendix B: Transition or Exit Planning .....</b>	<b>43</b>
<b>Appendix C: Report against the Agreed Work plan and Budget.....</b>	<b>50</b>
<b>Appendix D: Asset Register .....</b>	<b>52</b>
<b>Appendix E: PRP PDP Model: 6 Pillars and Educational Areas.....</b>	<b>53</b>
<b>Appendix F: ANZ Fiji and PRP Relationship.....</b>	<b>55</b>
<b>Appendix G: Women's Personal Development Programme.....</b>	<b>57</b>
<b>Appendix H: Community Education Coordinator JD .....</b>	<b>68</b>
<b>Appendix I: Samples of PRP Flyers and Posters .....</b>	<b>73</b>
<b>Appendix J: PDP Data 2019 - 2021 .....</b>	<b>77</b>
<b>Appendix K: PRP Pre-Departure Checklist.....</b>	<b>89</b>
<b>Appendix L: Evidence for Output 1 (2020 Contract Extension) .....</b>	<b>95</b>

## ACTIVITY SUMMARY

### Activity Information

Activity Title	Pacific Economic Remittances Project (PROP)
Goal	The aim of the Activity is to increase the impact of rugby generated remittances on economic growth in Fiji. The Activity supports existing and new professional and semi-professional Fijian Rugby Union (FRU) players and their families to maximise the opportunity of sports related labour mobility.
Intended outcomes	The overarching goal and intended outcomes of the Activity is to increase economic and social development outcomes in the Pacific from rugby generated remittances.

### Contract or Grant Information:

Start and end dates	9 March 2016 – 31 May 2019
Total Activity Budget	NZD\$650, 000
Assessment period for this report	1 <sup>st</sup> January 2019 – 30 <sup>th</sup> June 2021

### Progress Report Preparation:

Prepared by	Hale T Pole (Interim CEO, PRP)
Others involved & consulted	Gaylene Osborne (PDM), Kristy Somerset (Finance), Annette Fale (PRP Board member)
Date of report	30 <sup>th</sup> June 2021



## EXECUTIVE SUMMARY

The Pacific Economic Remittances Project (PROP) is delivered by the Pacific Rugby Players Association (PRP). It aims to enhance economic development outcomes in Fiji from rugby-generated remittances. The project provides professional and semi-professional Fijian rugby union players and their families with access to contracting advice, financial literacy training, personal planning and business development support. The Suva based Personal Development Manager (PDM) employed by PRP is primarily responsible for achieving the outputs of the project in conjunction with a number of external providers. This report covers progress activity over the last 30 months from the last reporting date of 1st January 2019 to June 2021.

Overall, the programme has been successfully implemented and managed effectively as the majority of the planned activities and outputs have been achieved. We believe the results achieved have been excellent value for money. The programme has been extremely successful for the players who come through the FRU elite player pathway, Academy and representative structures. On the whole, the majority of these players are now making good decisions when it comes to agents and contracting. They seek assistance from PRP and/or FRU before making a decision concerning contracts. ANZ Fiji through their Money Minded programme have provided financial literacy education, helped local and overseas based players establish bank accounts, supported players with tailored financial solutions, and have assisted players invest in the local properties market. According to ANZ Fiji, overseas based players are remitting 75% of their earnings back to Fiji.

COVID-19 has brought its own set of challenges, but at the same time presenting opportunities for growth. It has been observed that since the onset of lockdown in Fiji from March 2020, there has been an increase in the number of players seeking assistance for CV development, education options, and employment opportunities. This can be attributed to the extended lockdown period, and also to the education PRP provides. Local based players are now aware of the challenges that the international rugby market is going through, and how this could have potential setbacks with attaining an overseas club contract. Players have realised that they needed to think beyond 'just rugby' during this time of uncertainty.

Despite the challenges presented by COVID-19 the Fiji PDP was able to function and meet the needs of players during these challenging times. PRP was able to quickly pivot from a primarily face to face



model, to an online one. Using Zoom, social media platforms, emails and chat groups to maintain regular contact with players, and offer educational sessions as team based Personal Development (PD) workshops and face to face contact came to a halt, from March to June 2020, and again from April 19th, 2021 to present time.

Based on the changing needs of the Fiji PDP, and the lessons learned from the PROP evaluation report of December 2018, there was a slight change to the scope of the Activity in 2019. In response to the incredible growth in the women's game, the bespoke women's personal development programme (WPDP) is in development and will soon be delivered to the Fijiana 7s and Fijiana 15s teams. Furthermore, following the 2018 PROP evaluation report, identifying the need for a schools based agents and contracting education programme, a Community Education Coordinator was hired in late 2020 to lead, develop and implement this programme. Due to COVID-19 disruptions in April 2021, the programme is currently on-pause until schools reopen post-lockdown.

Recommendations for future opportunities include, programme funding should be continued to cater for the implementation of the WPDP and the schools based programmes, in addition to the current PDP. Furthermore, with the onset of the Fiji 7s entering the Super Rugby competition, this will be a good opportunity for the Fiji PDP to provide these players with confidential support, education and guidance on how to navigate their life now and when they transit to life after rugby. It is also recommended that PROP be scaled to other Pacific Island unions, such as Samoa and Tonga to ensure players in these countries are given education, support and guidance to help them make good decisions when it comes to agents and contracts, finances, education solutions, and professional planning for the future. All of which is likely to have long term positive results for them and their families.

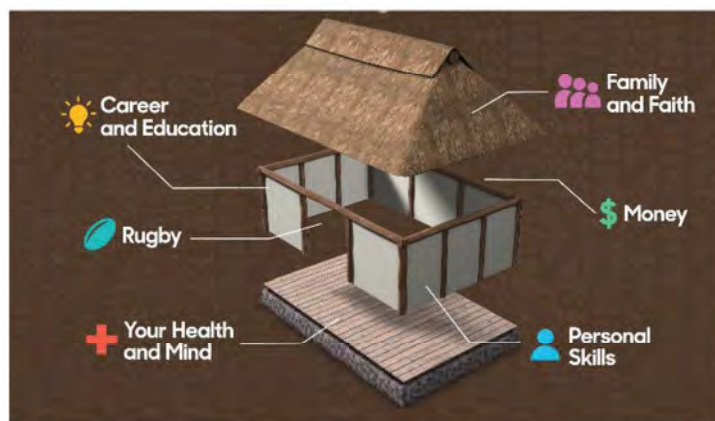


Figure 1: Our Bure, Our Fale: PRP Personal Development Model

## Introduction

The Pacific Economic Remittances Project (PROP) is funded by the Ministry of Foreign Affairs and Trade NZ and delivered by Pacific Rugby Players Association (formerly known as Pacific Island Players Association (PIPA)). This report covers progress activity over the last 30 months from the last reporting date of 1st January 2019 to June 2021.

The aim of the Activity is to increase the impact of rugby generated remittances on economic growth in Fiji. The Activity supports existing and new professional and semi-professional Fiji Rugby Union (FRU) players and their families to maximise the opportunity of sports related labour mobility through:

- Providing contracting support for players negotiating contracts
- Facilitating financial literacy and management training for players and families
- Assisting with personal development planning for players
- Supporting players and families to identify and pursue business development and remittance investment opportunities.

### *Overarching goal and intended outcomes to be achieved*

The goal of the Activity is to increase economic and social development outcomes in the Pacific from rugby generated remittances. The intended outcomes to be achieved by the Activity are:

- Increased economic and social development outcomes from sports-generated remittances
- Increased revenue remitted home from Pacific sports players
- Improved sustainable use of remittances
- Improved contract negotiations skills
- Improved financial literacy through use of financial products
- Improved business planning, retirement planning and financial management
- Capacity of rugby unions and associations strengthened

PROP is delivered by Pacific Rugby Players (PRP) in co-operation with Fiji Rugby (FRU). The Suva based Personal Development Manager (PDM) employed by PRP is primarily responsible for achieving the outputs of the project in conjunction with a number of external providers.



## Activity Context, Risks and Opportunities

This section reports on performance and results of the Activity.

In this latest 30 month period, we have continued to strengthen and advance the PROP project concerning agents, contracts, education and career choices, and financial literacy. During this period, we have provided 8 financial literacy sessions, and 8 agents and contract education sessions, to the various teams that are part of the FRU representative structure, and Academy players. Players learn how to deal with agents, understand the considerations involved in deciding on a contract, financial implications of contract offers, and become aware of their contractual obligations. Due to education, players are now more diligent and seek assistance and advice from PRP and FRU before they sign club contracts and Agency Agreements. They are making good decisions which is likely to have long term positive financial results for them and their family, and increase the standing of Fijian rugby players in the international rugby market.

PRP's strong relationship with ANZ Fiji, as our primary financial literacy provider has continued to grow since late 2018. ANZ Fiji through their Money Minded programme have provided financial literacy education, helped local and overseas based players establish bank accounts, supported players with tailored financial solutions, and have assisted players invest in the local properties market. ANZ banks 98% of the FRU contracted 15s players, and 87% of the contracted FRU 7s players. According to ANZ Fiji, overseas based players are remitting 75% of their earnings back to Fiji. Engaging with ANZ Fiji to offer overseas and local based Fijian players a one-stop source, whereby they can seek information relating to tailored financing options from savings, to property investments, has seen the upturn of players making long-term financial investments (see Appendix F). This relationship will continue to strengthen and broaden as the programme goes on. We have continued to observe player's increasing knowledge and the development of good life-long financial habits, ensuring they exit rugby in a better financial position than when they enter.





Over the surveillance period, approximately 816 players had participated in some aspect of the PDP. Of which, 677 were male and 139 female. 79 face to face team sessions were conducted. They covered a variety of topics reflected in the six pillars that make up the PRP PDP model (See Appendix E). In addition, 5 webinars were delivered to Fijian players playing professionally in the iTaukei language. The webinars focused primarily on life after rugby topics. Furthermore, the PDM delivered 2 PD workshops to players from Fiji, Samoa and Tonga who were part of the World Rugby Pacific Combine event held in Suva in March 2020. The sessions focused on smart social media and pre-departure education. The PDM was also able to hold a session on agents and contracts with the Tonga A team that participated in the 2020 World Rugby Pacific Challenge Cup held in Suva.



Approximately 87% of the elite male Academy players, 67% of female Academy players, 100% of the contracted 15s players of special interest (these 7 players are now all playing professionally overseas), 50% of the Fiji Men's 7s team developed robust individual personal development plans. These plans have specific long-term and short-term targets. For instance, most short-term goals focused on personal skills, like getting a drivers licence, or obtaining full time employment, to long-term goals, such as saving a certain amount of money and buying property. These plans are reviewed twice a year (minimum). In addition to the 7 players who were fully contracted 15s players and are now playing professionally overseas, there are also 4 (3 male and 1 female) overseas based professional players with specific life after rugby plans. See Appendix J.

We have seen an increase in players seeking assistance with Curriculum Vitae development and job search skills, as a direct result of the uncertainty from COVID-19 challenges in 2020 (n=27) and 2021 (n=14). They have become cognizant of the need to find alternative employment to support their families during this challenging time. Additionally, through our education, local based players are now aware of the challenges that the international rugby market is going through, and how this could have potential setbacks with attaining an overseas club contract. Encouraging Academy players to have long-term plans be it in education or employment has always been a challenge. However, the tide seems to be turning here, as more players are seeking tertiary education solutions, and full-time employment to counteract the uncertainties of obtaining an overseas club



contract. At present, within the elite player group in the Academy, 7 players are in full-time employment, 8 are in a tertiary education programme, and 1 is at secondary school.

The PDM was able to have two successful information sessions with the parents of the Academy



"Attending the workshop today, it means a lot to me because as parents we just sign the contract anyway, because we don't know the channels to go through. By attending the workshop today it really means a lot to me. I've learnt a lot. So what I've learnt today it will help me to help Lorima to get a contract or whatever is offered so, I have learnt what to go through today. Through the information and everything I have gathered today it will help me."

*Emele Vuraimate. Mother of Lorima Nodrakuro who is in the Apprentice cohort, FRU Academy. 28.11.2019*

players. The sessions provided an opportunity for the PDM to educate parents and guardians on the intricacies of contract negotiation, working with an agent, and what is involved when signing an agency agreement. These sessions were very well received and appreciated by the parents. As Mrs. Vuraimate one of the participants at the family induction session in November 2019 explained, *"as parents we just sign the contract anyway, because we don't know the channels to go through"*. The information sessions were held in Suva (2019) and Sigatoka (2020). There was a session planned for early Nadi in 2021, but due to the recent COVID-19 outbreak it has been moved to the end of the year. In addition to the parent's information session, the PDM held a combined parents and players session on agents and contracts at the Suva Grammar School in Suva in early 2020. This too was very well received. One-off information sessions on agents and contracts have been held with the Fiji School Boys U18 representative teams from 2016 to 2019.

Since the programme was established in mid-2016, we became increasingly conscious of the need for the PDP to cater for players in secondary schools who play in the prestigious secondary school rugby tournament in Fiji, The Deans Competition. The reason is that agents were signing young men from this tournament to clubs in France, and secondary schools in New Zealand and Japan. Having experienced academy players and players from representative teams signing contracts and Agency Agreements without any knowledge and education, we knew that these players needed support, education, and guidance in this area. The goal of providing education to school boys' rugby players, has finally been realised with the appointment in November 2020, of a PRP Community Education Coordinator (CEC) (See Appendix H). Since November, the CEC has spent a considerable amount of



time developing strong relationships with the Fiji secondary schools rugby administrators, FRU, and provincial rugby clubs, and creating resources for effective programme delivery. Unfortunately, since April 19<sup>th</sup> 2021, Fiji went into a national lockdown due to a second wave of COVID-19 infections. Once lockdown and other health advisories are lifted, the CEC plans to start the delivery of the programme to schools and the rugby playing community.

There has been a phenomenal growth in the women's game in the Pacific Islands and globally. For example, in Fiji, the Fiji Rugby Union launched their first ever Women's High Performance Academy (WHPA) in 2020. The focus of the WHPA is to put elite female players through a high performance development pathway, and to prepare them for representative teams (Fijiana 15s and Fijiana 7s). PRP support these players by providing a PDP to help them navigate their lives on and off the field. When we



went through the PDP that we currently offer, we realised fairly quickly that there needs to be a specific women's personal development programme (WPDP) and education modules that reflect the needs and realities of our women rugby players. A copy and paste effort from the men's programme would not be suitable at all. Hence, this ground breaking addition to our PDP; a bespoke women's PDP. We are in the final stages of the WPDP development, having started in late 2020, with a survey of current female players in Fiji and Samoa. Through the survey we were able to identify themes and education areas, relevant to their needs. From there, the appointed project manager from the New Zealand Rugby Players Association (NZRPA) sorted the data into 7 broad themes with corresponding education areas. These education areas (47 in total) will be delivered via face to face and online learning. By way of an example, the theme HEALTH has 7 education areas that relate to health on and off the field. These are, menstrual health, injury prevention, hormones, relative energy deficiency in sport (RED-S), eating disorders, and bone health. The content reflect the performance needs, cultural sensitivities, and personal realities of being an elite female rugby player (See Appendix G). We are now at the stage of identifying and creating resources to support each education area, with the goal to deliver by August 2021.





Ever since the PRP database was implemented in 2018 its usage has continued to grow. The database continues to be our solution for tracking players support, education progress and overall personal information. It is now a central depository for all players' individual personal development plans.

An ongoing challenge with the smooth delivery of the PDP to all the Fiji representative teams, has been the inability at times to get access to the players in the Fiji Men and Women's 7s teams. For both teams, the team management have been a challenge to work with to get full access to players. This has been attributed to timetable clashes and the large amount of time these players spend travelling to compete in the annual HSBC World Rugby 7s series. The lack of access is reflected in the limited amount of time the PDM spends with the 7s teams. Despite this slight challenge the 7s players, both male and female, have developed a good working relationship with the PDM over the years.

A key challenge that the programme has had to endure is the disruptive nature of COVID-19. However, despite this the Fiji PDP was able to function and meet the needs of players during these challenging times. Team based Personal Development (PD) workshops and face to face contact came to a halt from March to June 2020, and again from April 19<sup>th</sup>, 2021 to present time. During this period, staying in contact with players across the various teams became a key priority. Using social media, the PDM was able to engage with players at an individual level. A noticeable observation in 2020, was that more players (n=122) sought individual assistance compared with 2019 (n=79). This can be attributed to the extended lockdown period and also to, the realisation many players came to, that they needed to think beyond 'just rugby'. This trend has continued in 2021. Players are now far more engaged in seeking employment and education options that are available to them. As an example, in 2021 of the 30 players in the elite group of the FRU Academy; 10 players are in full time tertiary study, and 9 are in full-time employment. The rest of this player group, are involved in farming, and are actively pursuing employment and education options for the second half of the year.

Despite the challenges of COVID, the PRP PD team were able to quickly pivot from a predominately face to face model, to one that was entirely online. We were able to provide COVID-19 health information to all our players, offer mental health support, and delivered 9 global webinars on various topics relating to life after rugby. The Fiji PDM conducted 3 webinars specifically for the



overseas based Fijian players that discussed how to buy a house in Fiji, coach education, and life after rugby from an ex-professional player's experience. This was an overwhelming success. Besides providing education and support through the webinars, we were able to use the opportunity to stay connected and engaged with these

players. Additionally, the PDM set up specific player chat groups with the Fijian players based in Japan and in the USA. This contact has proven valuable and has continued in 2021.

Our online presence has continued in 2021. The Fiji PDM has conducted a financial education session with the overseas based Fijian players. The Fiji National Provident Fund (FNPF) conducted a successful awareness session on voluntary membership. PRP engaged WEAccounting a Pacific Island and Maori owned business development company, to create an online financial literacy module. The module is a little over 50% completed. This module will cover 5 education areas such as, understanding income, creating a budget and savings plan, understanding borrowing options, paying off debt, and protecting personal wealth. We also have a Smart Social Media module that is 95% completed. It is going through the final stages of editing before its release onto the PRP online education platform. We believe that having online education modules is the way we can alleviate the negative impacts of COVID-19 on our PDP. Furthermore, having an online presence affords PRP the opportunity to engage with a greater number of overseas based professional rugby players of Pacific Island descent.



Meet Luke. Luke was a member of the FRU Academy from 2017-2019. During this time he was actively engaged in the PRP Personal Development Programme (PDP). He left for France in 2019 to pursue a professional contract at a Top 14 Club. Before he departed we sat and did a pre-departure education session preparing him for the next chapter of his journey. Luke shared what he hoped to achieve. One of his goals was to help his parents out with the mortgage of the family home. I put Luke in touch with our contact at ANZ Fiji, who helped him take on the mortgage and title of the family home. One year on, Luke has renovated the home, paid off the mortgage, and built a work space for his mother to operate her beauty salon. This case study is just one of many that highlight the benefits the PDP provides for players like Luke. Players who come from the Islands, and go overseas to pursue professional opportunities, with the sole purpose to support their families and local communities, whilst still remaining committed to their plans for life after rugby.





## Effectiveness

This section explores the relevance, coherence, effectiveness, efficiency, impact, and sustainability of the PROP.

The Activity has on the whole been effective as the majority of the planned activities and outputs have been achieved by Year 3. The programme has been extremely successful for the players who come through the FRU Academy and representative structures. A total of 540 local based players (437 male: 103 female) and 23 overseas based professionals have engaged with the PDP from January 2019 to May 2021 (See Appendix A). There were 87 educational workshops that covered the majority of the topics that make up the PRP PDP model (See Appendix E). Financial literacy education has made a positive difference to the financial capability and planning of the players who have participated in the PROP (See Appendix A). 82% of the elite male Academy players and 62% of the women Academy players have personal development plans that include a financial plan. Financial planning is also built into pre-departure education for players moving offshore to pursue professional contracts (16 players completed pre-departure education during the evaluation period). Players are making smart decisions when it comes to contract negotiations. The team based education workshops along with the family information sessions have been impactful, as players are coming forward to seek advice before signing. 73 local based and 5 overseas players have asked for contracting assistance. These outcomes are not only be good for the player and their family, but also for Fiji Rugby.

Contextualising the PDP to the Fijian context so that it is fit for purpose has been an intentional move on the part of the PDM. This has required flexibility and the ability to adapt to the cultural, learning, literacy levels and interests of the various player groups the PDM supports. With this in mind, the development of a women's bespoke PDP was a natural progression. The WPDP reflects the realities and needs of elite female rugby players. It is a timely and relevant addition to what already is a successful PDP. The six pillars that underpin the PRP PDP model ensure a holistic approach to developing the whole person as a professional rugby player (See Appendix E). There is a shared understanding that the budgeting, investment, self-management, media, communication, mental health education, self-awareness, and decision making skills that are implemented off the



field will impact on the player's on field performance and make them a more successful professional. The belief is the behaviour change that is adopted will have a lasting lifelong impact.

Beneficiaries of this Activity are not only the players directly via their engagement in the PDP, but also their partners, families, villages, service providers and the Fiji economy. According to the Reserve Bank of Fiji (RBF), annual remittances for the period 2019 was FJD\$587.5 million and FJD\$652.75 million in 2020 (RBF website). There are 290 Fijians on rugby contracts employed offshore (PRP database, see Appendix B). We are unable to ascertain how much of the annual remittances came from rugby players, as the RBF is not able to provide a breakdown. Remittances from players can improve the wellbeing of their family members, and contribute to the economic growth of Fiji if invested. We do know that overseas based players are remitting 75% of their earnings back to Fiji and that some of this money has gone into investing in the local property market (See Appendix F).



The ability of the programme to achieve change is reliant on the access to the players. The more the players interact with the programme and the PDM the more likely they will begin to action changes in the way they manage their money, and their personal lives, and the more likely it is the outcomes of the PROP will be met. The limited ability of the programme to support Fiji Men's 7s and Fiji Women's 7s teams, and to some extent professional players playing overseas possibly inhibits the likelihood that the programme will achieve its long-term outcomes. The recent appointments of player relationship managers in France and the United Kingdom, may mitigate some of these impacts.

The uncertainty and challenges posed by COVID-19 came initially as a 'shock' to the programme as workshops and face to face contact with players came to an abrupt end. However, it didn't take long for PRP and the PDP to bounce back and pivot to an online interfacing approach. The smallness of the organisation and ability of her employees to quickly adapt and adopt contributed greatly to



the success of this new norm of operating. As a direct consequence of COVID-19, the PDP is intending to provide online learning modules for players. Starting with the financial literacy module that is currently being developed by our service provider (See Appendix A).

An integral factor to the success of PROP has been the trusting and caring relationships built between the PDM and the players which has had a positive and enduring impact on the Activity in achieving its outputs. The partnership between FRU and PRP has grown from strength to strength. Greater levels of communication between the two partners and an increasing awareness that they have shared interests and a joint commitment to developing people first and rugby players second. PRP's collaborative relationship with ANZ Fiji has contributed to the change in mindset for many of the players. The tailored financial literacy and management training that they offer Fijian players both locally and those based overseas is exceptional. As a result, players have the capability to action the financial advice that they receive.



The PDM has also built a solid relationship with BSP Life (insurance) and Fiji National Provident Fund (FNPF) membership services unit. These financial institutions have been able to provide education, information and a service to players, locally and overseas. The importance of these relationships to the positive impact and sustainability of the Activity cannot be overstated.

Long term Activity outcomes requires long-term support in order for the programme to be sustainable. Supporting players' long-term after they have commenced their professional contracts is a threat to achieving the long-term outputs of the Activity. Addressing this has begun by employing player relationship managers in France and the United Kingdom. It is envisaged that they will be able to support players with their personal planning and development whilst holding down professional contracts. With continued financial support the Activity has the potential to lead to longer contracts, increased contract value, and therefore, increased remittances, investment and positive social and economic impact.

Detailed information on the PROP Activity is contained in Appendix A. Transition information is contained in Appendix B.



## How Well Was This Activity Managed?

This section explores how well the Activity was implemented and managed.

Overall, the programme has been implemented and managed effectively as the majority of the planned activities and outputs have been achieved. The PDM has made significant effort to ensure that the programme is fit for purpose in the Fijian context. This has required flexibility and the ability to adapt to the cultural, learning, literacy levels and interests of the various player groups she supports. She has built strong and trusting relationships with the academy players and members of the elite player pathway, and representative teams. She is based at the FRU High Performance gym and is on hand and available to the players. This has contributed to greater openness and improved communication, especially regarding contracts and player agreements. While it can be expected that timetabling issues will cause difficulties from time to time, the PDM has worked alongside FRU staff to ensure that the two work streams are complementary. The PDM is now viewed as an important resource and an integral part of the Academy system, and representative teams.



The programme and PRP continue to have mutual, open, respectful and professional interactions with MFAT, FRU, ANZ Fiji as primary financial solutions provider, and other service providers. The partnership between FRU and PRP at all levels has been integral to the success of the programme. The programme has resulted in greater levels of communication between the two partners and an increasing awareness that they have shared interests and a joint commitment to developing Fijian rugby talent.

The PDM has developed a solid relationship with ANZ Fiji. Their one-stop financial solutions service has been beneficial for the local based and overseas players. Their tailored solutions, and strong support for the players has seen an increase in players purchasing property, opening savings accounts, and, planning for the future. Maintaining communication with ANZ Fiji staff who facilitate this service for the players is done on a quarterly basis.



Challenges posed by COVID-19 has required PRP and the PDM to pivot from a face to face model to one that is entirely online. Maintaining contact with players via online platforms has been essential to the continued progress of the programme during this time of uncertainty. The size of the organisation has easily facilitated this change.

There was a slight change to the scope of the Activity in 2019. This was specifically based on the changing needs of the Fiji PDP, and the lessons learned from the PROP evaluation report of December 2018. In response to considerations presenting at the time, a Community Education Coordinator (CEC) was appointed in November 2020 to develop, plan and deliver the PRP education modules relating to agents and player contracts across schools and communities of Fiji. To ensure good practice is followed in this programme, the CEC undertook training in child protection. The other change to the Activity is in relation to the WPDP. This Activity is in its final stages of development. Themes and education areas have been identified. This Activity, has yet to reach its implementation phase as we are in the process of wrapping up resource development.

We received income of \$21,000 in the 2020 financial year. Actual expenditure for the 2020 year was \$48k under budget. This was mainly due to COVID 19 uncertainty and the ability to hire presenters / consultants. The underspend has been carried forward into the 2021 financial year and is expected to be spent by 31 Dec 2021 (Please refer to Appendix C). Funds were mainly spent on consultants and PDMs salaries. For safeguard measures, the board regularly review reports from the PDMs and measures these against their KPI's, new contractors must be approved by the board and costs aligned with the budget. We believe the results achieved have been excellent value for money. We believe we have outstanding contractors with the perfect skills and experience to deliver our PDP.

In summary, this MFAT funded programme has been effectively managed since its inception in mid-2016. On the whole, outputs and outcomes have been achieved in a timely manner. A key challenge however, is the timely delivery of our activity reports. We believe that we can do better in this





regard. We will endeavour to ensure that our reporting quality and timeliness of reports is up to the required standard, by strengthening our internal monitoring and reporting processes.

## Lessons Learned / Future Opportunities

This section reflects on the lessons emerging from the Activity and recommends future opportunities.

### Lessons Learned:

Since 2016, we have observed the exponential growth of this programme. Players are now more engaged in PD. We have the trust and support of the players not only locally but also overseas based Fijian players. They know that they can turn to the PDM, even for the smallest of things, like help with filling out a transit visa application form, or to more serious matters, such as seeking mental health support. This robust rapport has contributed to the solid relationship PRP as a players association, has not only with Fijian rugby players, but all professional players of Pacific Island descent.

Covid has brought its particular set of challenges, but it has also provided opportunities to strengthen and grow the outreach aspects of the programme to Fijian players playing in emerging rugby markets such as, Japan and the United States of America. The size of the organisation is its strength during these times of uncertainty. PRP was able to quickly pivot to an online presence. Using Zoom, social media platforms, emails and chat groups to maintain regular contact with players.



Evolving the programme to reflect the changing and demanding context, has been a constant work-on. This is shown by the development of the bespoke women's programme, schools and community outreach, and the greater use of online education. Consideration for continued online education presence is imperative going forward.



The programme has been extremely successful for the players who come through the FRU elite player pathway, Academy and representative structures. Local based players are making informed decisions around agents and contracts, and pursuing higher education and career's outside of rugby. Player's financial behaviours have continued to change for the better. They have developed good life long financial habits. Players have bought property, activated voluntary FNPF accounts, opened savings accounts, and are now more cognizant of the need to budget and save what they can derive from their rugby earnings. This program has facilitated an increase in player's knowledge and have encouraged good life-long financial habits that ensure players exit rugby in a better financial position than when they enter.

#### Future Opportunities:

There is still more that can be achieved with this Activity, therefore funding should be continued as it is not yet sustainable without continued financial support. PROP is delivering valuable outcomes and has the potential to achieve long-term social and economic impact.

Long-term outcomes require long-term programme support. With the advent of the Fijian Drua joining the trans-Tasman Super Rugby competition in 2022, the programme will be required to facilitate the PD of this team. Emphasis for many of these players will be around "transition". Transiting to an elite environment for some players, and for others transiting to retirement and onto a new career. Continued financial support will go a long way to ensure that the PDM is embedded into the Drua team to support players and their families, to achieve a smoother transition, better financial decisions and therefore better social and economic outcomes.

Continued resourcing and support for the bespoke WPDP is crucial. This will allow for the Women's programme to be properly implemented, resourced and supported to achieve better health, and economic outcomes for elite women rugby players.

PROP to be scaled to other Pacific Island unions. The ongoing success of the Fiji PDP should be replicated in Samoa and Tonga to ensure players in these countries are given education, support and guidance to help them make good decisions when it comes to agents and contracts, finances, education solutions, and professional planning for the future. All of which is likely to have long term positive results for them and their families.



*Mere Moto, Fijiana 15s, 2019  
PRP PD Award recipient*



## Authorisation

I declare that the information contained in this report is true and correct and confirm:

- MFAT Funds were received and used only for the agreed purpose(s); and
- All conditions attached to MFAT's Funding have been met; and
- MFAT Funds have been fully utilised for the intended purpose, OR
- There are unspent Funds and I understand that MFAT may deduct this amount from the next tranche payment of Funds OR a cheque is attached returning these Funds to MFAT.

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*Full Name (in block capitals)*

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*Title / Position (e.g. CEO)*

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*Signature*

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*Date*

## Appendices

*This report includes the following appendices:*

Appendix A: Achievement against MERL (Results) Framework

Appendix B: Transition or Exit Planning

Appendix C: Report against Agreed Work plan and Budget

Appendix D: Asset Register

Appendix E: PRP Personal Development Model and PRP Resource and Content Table

Appendix F: Player statistics 2019-2020

Appendix G: A sample of PRP Information Education Resources

Appendix H: ANZ Fiji information sheet

Appendix I: Women's Personal Development Programme (draft)

Appendix J: JD Community Education Coordinator

Appendix K: PRP Pre-departure Checklist

Appendix L: Evidence for Output #1 (2020 Contract Extension)



## Appendix A: Achievements against MERL Framework

This table shows progress of the Activity against the intended outputs and outcomes agreed in the MERL Framework.

<i>From agreed Results Measurement Table in the Activity Design Document</i>					<i>Data up to and including this reporting period</i>	
Results	Planned indicators	Planned targets	Planned data sources	Actual measurement against targets and data sources	Variance explanation	

<p><b>Long-term outcome:</b></p> <p>Increase in economic and social development outcomes in the Pacific from sports-generated remittances.</p>	<p>People with savings (Number, Male/female)</p> <ul style="list-style-type: none"> <li>• People earning additional \$ (Male/female)</li> <li>• People who report education costs can be met (Number, Male/female)</li> <li>• People accessing education and training</li> <li>• People who report increased access to health care services (Number, Male/female)?</li> <li>• Establishment of sustainable businesses</li> <li>• Investments in community/family businesses</li> <li>• Increase in income</li> <li>• People employed</li> </ul>	<p>50% increase in savings by end of Year 3</p>	<ul style="list-style-type: none"> <li>• Player household and community surveys</li> <li>• Income data</li> <li>• Draw on data from reserve bank, census and commercial banks, PFIP</li> </ul>	<p>Since the programme was operationalised in June 2016 there has been a small handful of players who have returned to Fiji after completing their club contracts (7). 5 are now employed in the police force. 1 is establishing his farm. A recent return is waiting for recruitment with the National Fire Authority of Fiji. All of them have their own property.</p> <p>Through the financial literacy education workshops and individual sessions, players have now modified their behaviours because of what they have learnt (See PROP evaluation, 2018)</p> <p>Players are submitting 75% of their salaries to Fiji (See Appendix F).</p> <p>Two well-known elite players (Flying Fijians) who are in club commitments overseas have established businesses. One is in the online clothing business (Tevita Cavubati), and the other has established a Mahogany export business (Timoci Nagusa).</p> <p>From 2019-2021, 168 players maintained full time</p>	<p>Annual personal remittances for 2019 – 2020: FJ\$587.5M 2019 and FJ\$652.75M in 2020. Unable to get a clear picture of how much of this money is from rugby players, as the data available is not disaggregated by “rugby player”. Also, remittances can also be channelled through informal sources i.e., money carried by individuals across boarders which is hard to track. that a sizeable amount of remittances also comes through mobile money platforms and informal channels, the actual inflows could be much higher (RBF website)</p> <ul style="list-style-type: none"> <li>- Therefore it is a challenge to get an accurate</li> </ul>
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	<ul style="list-style-type: none"><li>• Players in stable employment after returning to Fiji/ completion of their contracts</li></ul>			<p>employment whilst playing rugby in Fiji and f. Fiji representative teams (116 males/52 females). 57 players are in tertiary education (52 males/5 females) (See Appendix J)</p>	<p>breakdown of how much rugby players contribute to the Fiji economy via remittances.</p> <p>Challenges to obtaining accurate information for player investments, and savings accounts.</p>
<p><b>Medium-term outcome:</b></p> <p>Increased revenue remitted home from Pacific sports players</p>	<ul style="list-style-type: none"><li>• Changes to patterns of remittances in relation to income</li></ul>	<ul style="list-style-type: none"><li>• Player data base /survey information</li><li>• Household community surveys</li></ul>	<ul style="list-style-type: none"><li>• 75% of players remit money to Fiji. (ANZ – See Appendix F)</li><li>• Survey designed and completed by Ihi Education (December 2018) – data indicates the financial literacy programme has made a positive difference to the financial capability and planning of the players.</li></ul>		

<p><b>Medium-term outcome:</b> Improved sustainable use of remittances.</p>	<ul style="list-style-type: none"> <li>• Players with remittance sending plans (Number)</li> <li>• People with a household budget and savings plan</li> <li>• Behavioural changes to remittance spending</li> </ul>	<p>Player database / survey information</p>	<ul style="list-style-type: none"> <li>• 75% of players remit money to Fiji.</li> <li>• Players investing in the local property market and establishing small businesses (See Appendix F)</li> <li>• Survey designed and implemented by Ihi Education (December 2018)</li> </ul>	
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<p><b>Short-term outcome:</b> Improved contract negotiation skills</p>	<ul style="list-style-type: none"> <li>• Change in independent contract advice sought by players and families through PIPA</li> <li>• Increased benefits for players and families - insurance, education.</li> </ul>	<ul style="list-style-type: none"> <li>• 100% of FRU academy and elite pathway players provided education on contract minimum standards and agent key information.</li> <li>• Information packs to families of aspiring rugby players</li> <li>• Player pre-departure screens</li> </ul>	<ul style="list-style-type: none"> <li>• Education workshops</li> <li>• Pre departure assessments</li> <li>• Communication collateral, podcasts listens, video views.</li> <li>• Agents charter/accreditation (multistakeholder)</li> </ul>	<ul style="list-style-type: none"> <li>• All players in the Academy and representative teams receive agents and contract education.</li> <li>• 211 male players have attended contracting and agent education workshops (2019-2021).</li> <li>• 73 male players from 2019-2021 have sought individual advice and support for agents and contracting matters.</li> <li>• 290 Fijian players playing professionally overseas (all male).</li> <li>• Pre departure assessment in action (See Appendix J and K)</li> <li>• Communication strategy in action.</li> <li>• Agents paper presented by IRPA to World Rugby Athletes Commission.</li> <li>• PRP agents accreditation and charter completed. <a href="http://pacificrugbyplayers.com/agent-accreditation/">http://pacificrugbyplayers.com/agent-accreditation/</a></li> </ul>	
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<p><b>Short-term outcome:</b> Improved financial literacy through use of financial products.</p>	<ul style="list-style-type: none"> <li>• Players have skills to manage their basic financial affairs</li> <li>• Players have a financial and asset protection plan in place on pre-departure.</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure a minimum of 40% of all current players are actively engaged on an individual PD Plan with short and long term outcomes that include financial and asset protection plan. {By end of year one}</li> </ul>	<ul style="list-style-type: none"> <li>• Information collected by Financial Literacy Working Group auditing of programme</li> </ul>	<ul style="list-style-type: none"> <li>• 192 male players have received financial education training. From Academy, Fiji Men's 7s, Fiji Warriors, Lulu, Cf trally contracted players &amp; individual requests. 8 face to face and 1 webinar.</li> <li>• ANZ Fiji, FNPF, BSP Life financial services and education providers.</li> <li>• Player status reports completed – avg. per yr. 87% of elite academy (2019-21); 67% women's academy; 100% of centrally contracted players; 50% Fiji Men's 7s.</li> <li>• Every player that goes through pre-departure has a financial plan in place.</li> </ul>
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<p><b>Short-term outcome:</b> Improved business planning, retirement planning and financial management.</p>	<ul style="list-style-type: none"> <li>• People who have developed viable business and investment plans</li> <li>• People who have developed professional development plans</li> <li>• People contributing to the Fiji National Provident Fund.</li> </ul>	<ul style="list-style-type: none"> <li>• Develop a business development education solution and deliver the solution to 30% of all current players in year one.</li> <li>• 90% of professional players are aware of the Fiji National Provident Fund (FNPF) and understand how to contribute in an optimal manner according to individual circumstances</li> </ul>	<ul style="list-style-type: none"> <li>• Providing education options to players and families through workshops.</li> <li>• FNPF key information for professional players</li> <li>• Pre departure assessments</li> <li>• Communication collateral</li> </ul>	<ul style="list-style-type: none"> <li>• FNPF information circulated to all elite team players through PDP updates.</li> <li>• Overseas based players are given updates and a webinar was held in 2021.</li> <li>• Contact established at FNPF whom the players can contact to seek any advice or open a Voluntary Membership account.</li> <li>• Approximately 10 overseas based professional players have voluntary accounts.</li> <li>• This number could be higher as it is a challenge to ascertain true numbers from FNPF as they do not have supporting data that disaggregates rugby players from other members.</li> <li>• Players who worked in Fiji prior to playing overseas would have an established FNPF membership accounts. Players are encouraged to change to a Voluntary Membership before they depart.</li> <li>• All fully contracted players in the 7s teams, Latui and</li> </ul>
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				<p>Fijian Drua have FNPf accounts (regulatory requirement).</p> <ul style="list-style-type: none"> <li>• All players who are full time employment and are part of the Academy or representative teams have FNPf accounts (regulatory requirement).</li> <li>• ANZ financial education covers long term financial planning.</li> <li>• Pre-departure assessment Template completed and in use. See Appendix K. FNPf voluntary membership is encouraged in during this session.</li> <li>• Communication strategy and concepts in action.</li> <li>• Online financial education module is in progress. Created by WEAccounting. Expected delivery August 2021.</li> </ul>
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<p><b>Short term outcome:</b> Capacity of rugby unions and Pacific players association strengthened.</p>	<ul style="list-style-type: none"> <li>Database and player monitoring/progress systems established</li> </ul>	<ul style="list-style-type: none"> <li>Integrated PDP database</li> </ul>	<ul style="list-style-type: none"> <li>Database completed and in everyday use to record player details, consultations, employment, education, and personal plans.</li> <li>Monthly reporting to the PRP Board.</li> <li>Regular meetings with the Academy management group.</li> <li>Regular contact with FRU GM Rugby, Latui management team, and High Performance Staff</li> <li>Meeting with the Chair FRU (30.09.20)</li> </ul>	
<p><b>Output 1:</b> Policy and technical advice.</p>	<ul style="list-style-type: none"> <li>Development of pre-departure training policy</li> <li>Marketing and communications strategy in place</li> <li>Technical advice</li> <li>Input and support for player database</li> </ul>	<p><b>Year 1:</b></p> <ul style="list-style-type: none"> <li>Player database established and regularly updated</li> <li>Pre-departure training in place</li> <li>Marketing and comms plan implemented</li> </ul>	<ul style="list-style-type: none"> <li>Database completed and in use.</li> <li>Communication strategy completed. See PROP report July 2018.</li> <li>Pre departure assessment completed (See Appendix K). 16 players between 2019-2021 received pre-departure education (See Appendix J)</li> </ul>	

<p><b>Output 2:</b> Contracting support.</p>	<ul style="list-style-type: none"> <li>Resource tool for contracting developed.</li> <li>People who have been provided with contracting advice/support. (Number m,f)</li> <li>Number of contracting issues reported to PIPA</li> </ul>	<p><b>Year 1:</b></p> <ul style="list-style-type: none"> <li>Resource tool for contracting developed</li> <li>30% of current players receive contracting advice / support.</li> </ul> <p><b>Year 2</b></p> <ul style="list-style-type: none"> <li>100% of new players receive financial and legal advice</li> <li>50% of current players receive financial and legal advice</li> </ul> <p><b>Year 3:</b></p> <ul style="list-style-type: none"> <li>100% of players receive financial and legal advice</li> <li>Number of contracting issues reported to PIPA decreased since 2015.</li> </ul>	<ul style="list-style-type: none"> <li>Player data base information</li> <li>Audit @ FRU</li> </ul>	<ul style="list-style-type: none"> <li>Resource and education for contracting and agents education implemented and continues to be implemented.</li> <li>A resource tool has been developed and implemented in English and in iJuliet. See Appendix I for samples of handouts.</li> <li>The emphasis in education modules on the responsibilities of being a professional player and good decision making is likely to increase the standing of Fijian players.</li> <li>All male players in the Academy, and other representative teams have been provided with agents and contracting education. 211 players attended agents and contracting education workshops from 2019-2021.</li> <li>Increased openness from players when they are offered a contract has resulted in greater numbers of players seeking advice (n=73).</li> <li>Generic information is provided during education sessions and individual support provided on a case by case basis.</li> </ul>	<p>Contracted female players will receive contract and employee obligations training once their bespoke Women's programme is implemented. At the moment only Fiji Women's 7s players are fully contracted up until the Tokyo Olympics.</p>
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				<ul style="list-style-type: none"> <li>• 2 family sessions have been held for all players of the Academy. As a result families are requesting meetings with academy staff to discuss agency agreements and contracts.</li> <li>• 1 agents and contracting workshop was held for Fiji School boys U18 team in 2019.</li> <li>• From 2021 – the CEC will begin agents and contracting education sessions with all rugby playing secondary schools in Fiji.</li> <li>• From 2019-2021 5 overseas based Fijian Professional players have received individual problem resolution support.</li> <li>• Agent Accreditation Process completed. See July 2018 PROP report. Also: <a href="http://pacificrugbyplayers.com/agent-accreditation/">http://pacificrugbyplayers.com/agent-accreditation/</a></li> </ul>
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<p><b>Output 3:</b> Financial literacy and management training.</p>	<ul style="list-style-type: none"> <li>• Training package and products developed</li> <li>• Number of training sessions carried out</li> <li>• Number of people who have undertaken training (number, m/f)</li> </ul>	<p><b>Year 1:</b></p> <ul style="list-style-type: none"> <li>• Suite of products developed</li> <li>• 30% of current players and their families receive training</li> </ul> <p><b>Year 2:</b></p> <ul style="list-style-type: none"> <li>• 100% of new players and families have received training</li> <li>• 50% of current players and families receive training</li> </ul> <p><b>Year 3:</b></p> <ul style="list-style-type: none"> <li>• 100% of players and families receive training</li> </ul>	<ul style="list-style-type: none"> <li>• Information collected by Financial Literacy Working Group via auditing of programme</li> </ul>	<p>192 male players have received financial education training. From Academy, Fiji Warriors, Latui, Central, Y contracted players and individual requests. 8 face to face and 1 webinar.</p> <ul style="list-style-type: none"> <li>• ANZ Fiji provide a cross section of products and services. They provide financial literacy education to local elite players (Fiji Men's 7s, Fijian Latui, and Elite local based Flying Fijian players)</li> <li>• They established Bank Accounts for the players</li> <li>• ANZ banks 98% of the Fiji Rugby Union contracted 15s players</li> <li>• ANZ banks 87% of the contracted FRU 7s players</li> <li>• Players realizing the importance of banking and savings (See Appendix F)</li> </ul>	<p>Contracted female players will receive financial literacy training once their bespoke Women's programme is implemented.</p>
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<p><b>Output 4:</b> Personal development planning and support.</p>	<p>People who have engaged with the PDM and developed Player Development Plans</p>	<p><b>Year 1:</b></p> <ul style="list-style-type: none"> <li>30% of players and their families receive mentoring (212 participants)</li> </ul> <p><b>Year 2:</b></p> <ul style="list-style-type: none"> <li>100% of new players and families have received mentoring</li> <li>50% of current players and families receive mentoring</li> </ul> <p><b>Year 3:</b></p> <p>100% of players and families receive mentoring</p>	<p>Player data base information</p>	<ul style="list-style-type: none"> <li>Every player that attends the FRU Academy, and other representative teams receive support, guidance from the PDM.</li> <li>540 local based players engaged in the PDP. Of which 437 males and 103 females received education and support from the PDP over the 2019-2021 reporting period.</li> <li>87 team based workshops delivered.</li> <li>276 players sought assistance from the PDM. Of which 23 were overseas based players. These are individual touch points and not team based. 240 males and 36 females. The majority of players sought assistance for professional rugby matters i.e. agents &amp; contracts (26%). 17% for CV development. 15% for welfare related issues. 11% for career related matters.</li> <li>87% of elite male players (avg. per yr.) and 67% of female players in the FRU academy plus 11 overseas based professional players have individual personal development plans. See Appendix J.</li> </ul>	<p>A careers expo was planned for 14 June 2021, for the FRU academy players. The idea was to bring the main vocational provider plus other organisations like Fiji Police and National Fire Authority to present to the players. The idea was to generate interest in the trades plus other organisations who tend to favour rugby players as employees. Unfortunately, health regulations due to a COVID-19 outbreak has set us back. Plan is on hold for now.</p>
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				<ul style="list-style-type: none"> <li>There have been a total of 14 female oriented team sessions, 21 female elite rugby players have individual personal development plans, 36 females have sought individual support consultations, and three female only teams received education, guidance and support from the PDM during the surveillance period. These teams were, the Fijiana 7s, Fijiana 15s, and the FRU Women's High Performance Academy.</li> <li>16 pre-departure sessions were conducted. These were for players who had signed professional club contracts. Mainly to France and the USA. This was an opportunity to discuss with the player about planning for the future. All 16 players were once part of the FRU academy, Fiji Men's 7s, or Fijian Drua team. 50% of them have individual plans. See Appendix K for pre-departure process and checklist.</li> <li>PD support is given to the small group of Fijian players in professional competitions in the USA</li> </ul>
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				<p>and Japan. Use a chat group to keep in contact. 16 in the USA and 3 in Japan. They have all come through either the Academy or representative teams and have had prior contact with the PDP.</p> <ul style="list-style-type: none"> <li>• See Appendix J for PDP data.</li> <li>• Choices Match (career assessment tool) used with players – <a href="http://www.choicesmatch.com">www.choicesmatch.com</a></li> </ul>	
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<p><b>Output 5:</b> Business development and investment opportunities identified and pursued.</p>	<p>People who have undertaken business mentoring or support (Number, m/f)</p>	<p><b>Year 1:</b></p> <ul style="list-style-type: none"> <li>• 30% of players and their families receive mentoring</li> </ul> <p><b>Year 2:</b></p> <ul style="list-style-type: none"> <li>• 100% of new players and families have received mentoring</li> <li>• 50% of current players and families receive mentoring</li> </ul> <p><b>Year 3:</b></p> <ul style="list-style-type: none"> <li>• 100% of players and families receive mentoring</li> </ul>	<p>• Player data base information</p>	<ul style="list-style-type: none"> <li>• ANZ provided financial literacy education which also covers information on business and investment opportunities, to local elite players (Fiji, 15s, 7s, Fijian La ur, &amp; F'ite local based Flying Fijian players)</li> <li>• Players investing locally in overseas based player has invested in 9 properties</li> <li>• Players establishing their own businesses going digital via online sales and marketing, these are all part and parcel of the training ANZ carries out. (Appendix F)</li> <li>• Business development workshop with FMCAF completed (26.06.2017). Of the 21 participants attended 3 were women rugby players (Fijiana 15s).</li> <li>• All players (local &amp; overseas) have access to a contact person at BSP Life who will assist them with their insurance needs.</li> <li>• FNPf information circulated to all elite team players through PDP updates. FNPf contact circulated to all overseas based players. FNPf webinar held in 2021.</li> </ul>	<p>Had planned for another SYOB workshop in 2020 but due to COVID-19 restrictions this has been shelved until we have a clearer picture when the Flying Fijians will next be based in Suva.</p> <p>Start your own business webinars for overseas based players have been planned for September 2021.</p>
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				<ul style="list-style-type: none"><li>• Player and family mentoring in action via financial literacy education.</li><li>• Webinars conducted in 2020 concentrated on life after rugby options, including business options. Purchasing property in Fiji was one such webinar. (See Appendix J).</li><li>• Online financial education module to be released by August 2021 (WEA Accounting the provider)</li></ul>	
<b>Extension to Initial PROP: 2020</b>					
<b>Output 1</b> Policy and technical assistance	<ul style="list-style-type: none"><li>• Input support for marketing and communications</li><li>• Technical assistance with PRP website</li></ul>		Website Social media Flyers PDM TA Communications	<ul style="list-style-type: none"><li>• Refer to Pacific Rugby Players website: <a href="http://www.pacificrugbyplayers.com">www.pacificrugbyplayers.com</a></li><li>• Refer to Pacific Rugby Players Facebook and IG pages</li><li>• See Appendix L</li></ul>	

<b>Output 2</b> Player contracting support	Plan, develop and implement – family and secondary schools contracts and agents programme	<ul style="list-style-type: none"> <li>• Develop relationship with FRU and key stakeholders.</li> <li>• Plan and develop programme.</li> <li>• Resource tool for agents and contracting developed.</li> </ul>	Community Education Coordinator (CEC)	<ul style="list-style-type: none"> <li>• Jessica Naevo was appointed the CEC in Nov 2020. (See Appendix H for JD)</li> <li>• Her life experience as a partner of a professional player, work experiences, and excellent ability to communicate will be an asset to PRP and this position.</li> <li>• Was about to start presenting in schools when the recent COVID outbreak occurred.</li> </ul>	
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<p><b>Output 3</b> Financial literacy and management training</p>	<p>Financial literacy training package – online course</p>	<p>Identify training provider Develop financial literacy online module</p>	<p>Financial modules created for online course</p>	<ul style="list-style-type: none"> <li>WEAccounting have begun creating the online financial training package.</li> <li>Intended delivery August 2021.</li> </ul> 
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<b>Output 4</b> Development of personal development plans	Plan, develop and implement – Specific Women’s Personal Development Programme and education modules. Development and migration and delivery of Player Education to online platform.		Project plan Player survey Develop PDP	<ul style="list-style-type: none"> <li>• Project plan completed</li> <li>• Player survey completed             <ul style="list-style-type: none"> <li>• Players from Fiji, Samoa and NZ were surveyed using Survey Monkey to identify themes and specific education areas.</li> </ul> </li> <li>• 7 broad themes with their corresponding education areas have been developed. These education areas (47 in total)             <ul style="list-style-type: none"> <li>• Identifying and creating resources to support each education area. (See Appendix G)</li> </ul> </li> <li>• Propose to deliver by August 2021. Face to face initially.</li> </ul>
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## Appendix B: Transition or Exit Planning

Task to be continued beyond Activity completion	Necessary inputs	Timeframe	Responsible organisation	Capacity development required to support responsible organisation
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Continuation of PROP in Fiji	<p>1 x FT PDM who will educate, support, &amp; assist players in the following areas:</p> <ul style="list-style-type: none"> <li>Contracting support</li> <li>Financial literacy training</li> <li>Personal development planning and support</li> <li>Mental health and wellbeing support</li> <li>Business development and investment opportunities identified and pursued</li> <li>Training and support of other PDMs</li> </ul> <p><u>Operational Costs:</u> Stationery, printing, telecom costs,</p>	January 2022-December 2024	PRP	<p>To continue to build on and strengthen the existing personal development programme:</p> <ul style="list-style-type: none"> <li>To build 'paci' in online education module – financial education, agents and contracts, mental health and wellbeing, personal planning, and, retirement planning &amp; transition.</li> <li>Educational videos to support the online version of the PRP PDP. <ul style="list-style-type: none"> <li>Translation of educational videos into Fijian, Samoan and Tongan.</li> </ul> </li> </ul>
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	transportation costs, accommodation costs, & PRP PDP Player database (maintenance).			
	<u>Equipment:</u> Laptop			

<p>Women's Personal Development Programme:</p> <p><i>Implementation of WPDP with Fiji and Samoa Women's teams preparing for the World Cup and the Fiji Women's 7s team</i></p>	<p>1 x PT WPDM who will educate, support &amp; assist players in the following areas:</p> <ul style="list-style-type: none"> <li>• Personal development and planning</li> <li>• Financial literacy and management training</li> <li>• Elite female athlete health</li> <li>• Mental health and wellbeing</li> </ul> <p><u>Operational Costs:</u> Stationery, printing, telecom costs, transportation costs, accommodation costs.</p>	<p>August 2021- August 2023</p>	<p>PRP</p>	<ul style="list-style-type: none"> <li>• To build capacity in online education modules for the WPDP – menstrual health, building and maintaining positive relationships, balanced life style, identity /self.</li> <li>• Educational videos to support the online version of the WPDP. <ul style="list-style-type: none"> <li>◦ Translation of educational videos into Fijian, &amp; Samoan</li> </ul> </li> </ul>
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Community Education Coordinator -Implementation of the Schools and Community Programme	1 X PT CEC who will do the following: Delivery of the agents and contracting education to school aged players and their families throughout Fiji.  <u>Operational Costs:</u> Stationery, printing, telecom costs, transportation costs, accommodation costs.	December 2021- December 2022	PRP	
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PROP scaled to Tonga and Samoa	2 x PT PDMs who will educate, support, & assist players in the following areas: <ul style="list-style-type: none"> <li>• Contracting support</li> <li>• Financial literacy training</li> <li>• Personal development planning and support</li> <li>• Mental health and wellbeing support</li> <li>• Business development and investment opportunities identified and pursued</li> </ul> <p><u>Operational Costs:</u> Stationery, printing, telecom costs, transportation costs,</p>	December 2021-December 2024	PRP	Translations of existing PDP handouts into Samoan and Tongan.
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	accommodation costs. <u>Equipment:</u> Laptop			
Technical Assistance (Communications)	1 x PT Communications assistant who will provide communication support for the entire PDP (Fiji, Samoa, Tonga). Maintain and create content for the PRP website, and Social media platforms.	August 2021- August 2023	PRP	



## Appendix C: Report against the Agreed Work plan and Budget

Output	Description	Planned Expenditure	Actual Expenditure	Variance	Reason for Variance
<b>Output 1:</b> Policy and technical advice.	<ul style="list-style-type: none"> <li>• Development of pre-departure training policy</li> <li>• Marketing and communications strategy in place</li> <li>• Technical advice and assistance with PRP website</li> <li>• Input and support for player database</li> </ul>	\$177,310	\$207,329	\$30,019	Additional \$30k invested into database and website upgrades.
<b>Output 2:</b> Contracting support.	<ul style="list-style-type: none"> <li>• Resource tool for contracting developed.</li> <li>• People who have been provided with contracting advice/support.</li> <li>• Number of contracting issues reported to PRP.</li> <li>• Plan, devr op and implement family and secondary schools contracts and agents programme</li> </ul>	\$131,030	\$112,330	-\$18,700	Underspend as we used in-house PDM time and less external consultant costs.

<b>Output 3:</b> Financial literacy and management training.	Training package and products developed <ul style="list-style-type: none"> <li>• Number of training sessions carried out</li> <li>• Number of people who have undertaken training.</li> <li>• Financial Literacy training package - online course</li> </ul>	\$294,230	\$285,266	-\$8,964	Underspend as we used in-house PDM time and less external consultant costs.
<b>Output 4:</b> Personal development planning and support.	People who have engaged with the PDM and developed Player Development plans. Plan, develop and implement – Specific Women's Personal Development Programme and education modules. Development and migration and delivery of Player Education to online platform.	\$127,650	\$130,130	\$2,480	Majority of PDM time and wages are used for Player Development.
<b>Output 5:</b> Business development and investment opportunities identified and pursued.	People who have undertaken business mentoring or support.	\$66,470	\$55,524	-\$10,946	Underspend as we used in-house PDM time and less external consultant costs.
		\$796,690	\$790,580	-\$6,110	

## Appendix D: Asset Register

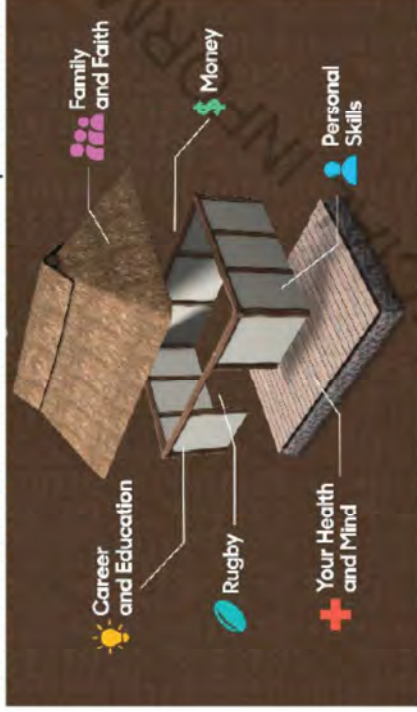
For all non-consumable capital items valued at NZ\$1000 or more:

Asset Name	Purchase Price	Date of Purchase	Location Held	Asset Disposed (where relevant) Comment on where, how and why asset has been disposed of	Date Disposed
Laptop HP Probook 430 G3	\$1,154.22	31.07.2016	Suva, Fiji		
Laptop LADTD5310 C15	\$1,909.33	1.11.2020	Nadi, Fiji		



## Appendix E: PRP PDP Model: 6 Pillars and Educational Areas

Our Bure: Our Fale PRP Personal Development Model



<b>Pillar 1: Professional Rugby</b> <ol style="list-style-type: none"> <li>Agents and contracts</li> <li>Anti-doping</li> <li>Anti-corruption</li> <li>Smart social media</li> <li>Personal branding</li> <li>Concussion education</li> <li>Injury management</li> <li>Media training</li> <li>Risk mitigation</li> <li>Player conduct</li> <li>Alcohol</li> <li>Drugs in sport</li> <li>Pre-departure education</li> </ol>	<b>Pillar 2: Money</b> <ol style="list-style-type: none"> <li>Financial wellbeing</li> <li>Long-term savings</li> <li>Investment options</li> <li>Asset protection</li> <li>Debt management</li> <li>Personal will/trust</li> <li>Taxation advice</li> <li>Retirement planning</li> <li>Entrepreneurship</li> </ol>	<b>Pillar 3: Career and Education</b> <ol style="list-style-type: none"> <li>Study options</li> <li>Study tips</li> <li>Work experience</li> <li>Job search skills</li> <li>Networking</li> <li>Business development</li> </ol>
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<b>Pillar 4: Family and Faith</b> a. Relocation b. Personal faith support c. Building positive relationships d. Respect and Consent	<b>Pillar 5: Personal Skills</b> a. Curriculum Vitae development b. Driver's Licence c. Communication skills d. Handling difficult conversations e. Goal setting f. Presentation skills	<b>Pillar 6: Health and Mind</b> a. Stress and coping b. Mental health and wellbeing c. Sexual health d. Women's health e. Men's health f. Work-life balance g. Nutrition
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## Appendix F: ANZ Fiji and PRP Relationship



### Life After Rugby Partnership



#### 1 Education

Learn more about YOUR money:

- Personalised financial review with ANZ

Help understand your situation  
Help you grow your money  
Help you achieve your money goals

#### 2 Personal contact

Keeping in touch:

- Call Gaylene Finekaso or ANZ Rugby Advocate Nomai Rasavuka 9907011
- Financial inclusion team available
- Market updates
- Regular financial reviews



### Life After Rugby Partnership

#### 3 Finance Structure Support

Account structuring options:

- Operating account – access your funds from overseas
- Dependants accounts – family in Fiji
- Savings accounts – for your future

Easy banking

- ANZ debit card
- ANZ Pacific App
- Internet banking



#### 4 Other services

- Investment plans
- Open business account
- Property Investment





### Tailored solutions and relationship banking:

- 75% of their earnings remitted back home (remittances is the 2<sup>nd</sup> largest earning in Fiji)
- Players engaged in early discussions
- Financial Reviews and planning for the Future
- Facilities provided for investment that we offer
- Opening Bank Accounts and online banking
- Discussion around the process of buying homes and options available
- Discussions on Tax involved while buying properties
- Business accounts and country laws on remittances to Fiji
- Financial Literacy piece on learning to hold back short term for something Long Term

### Success stories to date:

- Provide Financial literacy education to local elite players (Fiji Men's 7s, Fijian Latui, and Elite local based Flying Fijian players)
- Establishing Bank Accounts for the players
- ANZ banks 98% of the Fiji Rugby Union contracted 15s players
- ANZ banks 87% of the contracted FRU 7s players
- Players realizing the importance of banking and savings
- 40% of the Fijian boys who represent other rugby nations are banking with ANZ as well (e.g., Setareki Tamanivalu, Virimi Vakatawa, Filipo Daugunu, Tazele Naiyaravoro)
- Players investing locally in the properties market
- Players establishing their own businesses going digital via online sales and marketing, these are all part and parcel of the training we carry out.
- Conversations are happening with their peers who are from Samoa & Tonga but share the same club regarding investing back home.

*Prepared by Sitiveni Maroiva and Nomai Rasavuka of the Centralised Lending, Corporate Sustainability & Financial Inclusion unit ANZ Fiji (May 2021).*

## Appendix G: Women's Personal Development Programme



### Women's Personal Development Programme (Draft)

Theme	Topic	Learning Intentions	Resources NZ	Resources Fiji/ Samoa
Family – Vuvale/Aiga/Whanau	Family Planning	<ul style="list-style-type: none"> <li>Discuss what family planning is and how you may go about creating a plan for future</li> <li>Identify people to talk to around family planning (GP/medical staff/family planning clinic/players)</li> </ul>	EXPAND magazine PG 97	International planned parenthood EXPAND magazine PG 97
	Fertility	<ul style="list-style-type: none"> <li>Understand the factors that can enhance your fertility</li> <li>Identify what you can do/who you can talk to when conception has not occurred</li> </ul>	EXPAND magazine PG 98 GP IOC	International planned parenthood EXPAND magazine PG 98
	Exercise and Pregnancy	<ul style="list-style-type: none"> <li>Understand the effects pregnancy has on your body</li> <li>Name the advantages of exercising during pregnancy</li> <li>Identify how exercise changes throughout pregnancy</li> <li>Discuss post-partum exercise and when this can commence</li> <li>Name the experts to consult throughout the pregnancy journey</li> </ul>	GP IOC	GP IOC
	Maternity Policy	<ul style="list-style-type: none"> <li>Understand the maternity policy for your job and how this relates to you</li> </ul>	EXPAND Magazine PG 96 NZR Maternity Policy	FRU maternity policy EXPAND magazine PG 96

	<ul style="list-style-type: none"> <li>• What your rights and responsibilities are when pregnant within a team environment</li> <li>• Understand the role of personal support and care from GP and midwife</li> <li>• Create a plan around the support you will need with professionals to return to play</li> </ul>			
Childcare	<ul style="list-style-type: none"> <li>• Investigate different childcare options</li> <li>• Create a pros and cons list for your personal circumstance</li> <li>• Complete a cost analysis of childcare options</li> <li>• Develop a weekly childcare plan</li> </ul>			Individual session / Needs basis PRP
Planning for family while away at camps/tour	<ul style="list-style-type: none"> <li>• Develop a plan for when you are away around the needs of your family</li> <li>• Create a support network outside and inside of your team to consult around planning</li> <li>• Identify who you need to communicate this plan with and the support required around it</li> </ul>			PRP
Positive Relationships	<ul style="list-style-type: none"> <li>• Identify the characteristics of healthy and unhealthy relationships</li> <li>• Describe the framework for thinking about positive relationships</li> <li>• Develop goals to improve relationships that you have</li> </ul>	EXPAND Magazine – Relationship section Elenor and Alex 101/102 sessions as below		PRP – EXPAND Magazine – Relationship section External provider



	identified with a person/group of people <ul style="list-style-type: none"> <li>Identify who to turn to if your relationship is not positive</li> </ul>		
Great relationships 101 - NZR (Communication)	<ul style="list-style-type: none"> <li>Understanding verbal and non-verbal communication</li> <li>How to improve communication</li> <li>The difference between passive, assertive and aggressive communication.</li> </ul>	Eleanor and Alex	PRP External provider
Great relationships 102 - NZR (Relationship building)	<ul style="list-style-type: none"> <li>Resources for players to do with partners at home (where relevant).</li> <li>How to start and end a relationship and all the bits in between.</li> <li>Safe online dating practices</li> </ul>	Eleanor and Alex	PRP External provider
Contraception options	<ul style="list-style-type: none"> <li>Gain an awareness of contraceptive options available and information surrounding options</li> <li>Discuss with a professional (GP or family planning clinic) what options are best for you and your individual plan</li> </ul>	IOC	International Planned parenthood
Community Development	<ul style="list-style-type: none"> <li>Identify ways to develop authentic, caring relationships with people in the community</li> <li>Gain an awareness of what communities do to strengthen welfare, education and positive development</li> <li>Complete community service</li> </ul>	EXPAND Magazine PG 101-3	EXPAND Magazine PG 101-3

	Family violence protection NZR	<ul style="list-style-type: none"> <li>Understand what is family violence and what are the effects</li> <li>Determine how can we help if someone is either a victim or using violence</li> <li>Understand why some people repeat cycles of violence and others don't</li> <li>Know what causes violence and how can we be part of creating violence free teams and communities</li> </ul>	Alex and Eleanor	External provider
Health – Nomu bula/Ora	Return to play	<ul style="list-style-type: none"> <li>Identify factors that you need to consider when returning to play – physically, mentally, holistically</li> <li>Create a checklist with support personnel around preparation for return to play</li> </ul>		FRU medics
	Injury prevention	<ul style="list-style-type: none"> <li>Name the injuries common in women athletes</li> <li>Describe the difference between acute and chronic injuries</li> </ul>	IOC ACC GP Medical professionals	FRU medics
	Menstrual Health	<ul style="list-style-type: none"> <li>Understand the menstrual cycle and its effects on performance and wellbeing</li> <li>Identify some common physiological impacts around menstruation</li> </ul>	EXPAND Magazine PG 99 IOC	EXPAND Magazine PG 99 IOC
	Hormones	<ul style="list-style-type: none"> <li>Understand what hormones are and the role they play within our body</li> <li>Identify the female sex hormones and their function</li> </ul>		IOC

		<ul style="list-style-type: none"> <li>Understand why hormone function is critical for female athletes</li> </ul>			
	RED-S	<ul style="list-style-type: none"> <li>Identify what RED-S is and how this can impact you as an athlete</li> <li>Define energy availability</li> <li>Describe the steps to prevention</li> </ul>		IOC	
	Eating disorders	<ul style="list-style-type: none"> <li>Understand the performance related consequences of disordered eating</li> <li>Identify who to turn to for support with nutritional advice</li> </ul>	IOC	IOC	
	Bone Health	<ul style="list-style-type: none"> <li>Describe how bone health affects performance in female athletes</li> <li>Name the factors that have a positive and negative impact on bone health</li> <li>Describe ways to optimize bone health</li> </ul>	IOC	IOC FRU medics	
Wellbeing/ Mental Health	Mental Health	<ul style="list-style-type: none"> <li>Improve understanding around mental health – signs to look out for</li> <li>Increase ability to recognise and then talk to others exhibiting signs of stress/distress</li> <li>Know who and where to go to seek assistance for self and others</li> </ul>		PRP	
	Coping without family when away	<ul style="list-style-type: none"> <li>Identify on-field and off field challenges for travelling</li> <li>Understand why these challenges arise and how to reduce these barriers</li> </ul>		PRP	



Alcohol/Drugs	<ul style="list-style-type: none"> <li>Describe issues that occur off the field which can negatively impact on their or their team mates safety</li> <li>Describe who/where you could go for support, information and advice</li> </ul>		PRP
Wellbeing – What? Why? How?	<ul style="list-style-type: none"> <li>Understand the science behind wellbeing</li> <li>Identify what wellbeing is to you as an individual</li> <li>Explore ways to enhance personal wellbeing</li> </ul>		PRP External provider
Mindfulness/Meditation	<ul style="list-style-type: none"> <li>Introduction to the benefits of practicing mindfulness</li> <li>Develop skills for paying attention, without judgement to what is going on in your mind, body and world around you at any given moment.</li> </ul>		External provider
Resilience	<ul style="list-style-type: none"> <li>Understand the concept and importance of resilience</li> <li>Explore the skills and strengths associated with resilience</li> <li>Set goals for developing skills and strengths that will increase your resilience</li> </ul>	mindtools.com- career skills/dealing with challenges/developing resilience	PRP mindtools.com- career skills/dealing with challenges/developing resilience External provider
Balanced lifestyle	<ul style="list-style-type: none"> <li>Identify when you are at your best what is happening for you</li> <li>Understand there will be times of stress and develop strategies to navigate this</li> </ul>		PRP

	Healthy sexual relationships	<ul style="list-style-type: none"> <li>Understanding the consent traffic light and introducing skills to negotiate consent.</li> <li>Awareness of law regarding consent in New Zealand/Fiji/Samoa</li> <li>Awareness of impact of sex and alcohol</li> </ul>	External provider/PRP
Identity/Self – Na veika kila ma kina	Culture/Who am I?	<ul style="list-style-type: none"> <li>Identify personal talents, values and interests</li> <li>Explore your beliefs, emotions, motivations, strengths and needs</li> </ul>	PRP
	Body image	<ul style="list-style-type: none"> <li>Identify the role of body image in today's culture</li> <li>Explore what counts and what doesn't regarding image</li> <li>Understand the research around body image</li> </ul>	PRP External provider
	Practical life skills	<ul style="list-style-type: none"> <li>Identify life skills you wish to explore/learn</li> <li>Complete practical component to identification</li> </ul>	Needs basis
	Inclusion and Diversity	<ul style="list-style-type: none"> <li>Demonstrate openness to new perspectives and diversity of others</li> <li>Evaluate diverse perspectives, and navigate the ambiguity and complexity that comes with multiple perspectives</li> <li>Reassess one's own personal perspective when appropriate, a process that frequently requires courage and/or humility</li> </ul>	External provider

Leadership - Viuliutaki	Learning my history	<ul style="list-style-type: none"> <li>• Explore ways in which you can trace your history</li> <li>• Gain a deeper understanding of your family history and heritage</li> <li>• Understand your heritage, customs and family values</li> </ul>	External provider
	Social media training	<ul style="list-style-type: none"> <li>• Explore Social Media tools and discuss their relevance to organisation/ind. brand</li> <li>• Describe how to stay safe when using Social Media</li> <li>• Analyse the social media of a range of athletes and media influencers</li> <li>• Discuss the importance of staying safe on Social Media</li> </ul>	PRP
	Navigating sexuality	<ul style="list-style-type: none"> <li>• Explore some of the social/cultural factors as revealed in community standards and laws, and moral/spiritual/religious effects on sexuality.</li> </ul>	External provider
	Professionalism	<ul style="list-style-type: none"> <li>• Explore the concept of professionalism and describe the values and behaviours required for a professional rugby player</li> <li>• Rate current ability in performing skills they associate with professionalism</li> </ul>	PRP
	Leadership	<ul style="list-style-type: none"> <li>• Identify key competencies of effective leadership</li> <li>• Evaluate leadership competencies of self and team</li> </ul>	External provider



	Effective Communication	<ul style="list-style-type: none"> <li>Explore ways to improve leadership capability</li> <li>Explore ways that information can be expressed and received</li> <li>Understand the different types of communication</li> <li>Understand how power or authority can challenge effective communication</li> </ul>		External provider
	Mentoring	<ul style="list-style-type: none"> <li>Receive mentor training</li> <li>Receive leadership mentor</li> </ul>		Needs basis
	Captaincy	<ul style="list-style-type: none"> <li>Gain understanding of how leadership can enhance or impact environments and relationships</li> </ul>		PRP Ex-player
	Building/ Maintaining positive relationships	<ul style="list-style-type: none"> <li>Describe the benefits of relationships and why they are important for high performing athletes</li> <li>Describe the behaviours that build and maintain healthy conversations and relationships</li> </ul>		External provider
	Public Speaking	<ul style="list-style-type: none"> <li>Be introduced to different presentation styles</li> <li>Explore ways to prepare for interviews/presentations</li> <li>Gain and practice storytelling skills that can be used to inspire others</li> </ul>		External provider
	Career development	<ul style="list-style-type: none"> <li>Identify skills/values that have been obtained in the rugby environment that are transferrable to external workforce</li> </ul>		PRP
Career/Education – Nomu digidigi ni cacakaka/ Nai I vuli				

			<ul style="list-style-type: none"> <li>• Develop or review personal brand</li> <li>• Develop or review CV's</li> <li>• Complete work experience</li> <li>• Reflect on current work experience and how this has enhanced your employability</li> </ul>		
	Education		<ul style="list-style-type: none"> <li>• Explore education options available at institutions – face to face or online</li> </ul>		PRP Needs basis
	Coping with Transitions		<ul style="list-style-type: none"> <li>• Understand the definition of transition (a change from one state to another)</li> <li>• Describe transitions that occur within rugby context including exiting out of profession, transitioning between programmes, being injured</li> <li>• Analyze how these transitions can impact people</li> <li>• Discuss strategies to manage the impact of change</li> </ul>		PRP Ex-player
Finance/My money – Na ilavo	Finance		<ul style="list-style-type: none"> <li>• Explore their values about money</li> <li>• Explore current financial habits</li> <li>• Understand the services banks provide and how you can use these more effectively</li> <li>• Understand how interest works</li> <li>• Understand good debt v bad debt</li> </ul>		PRP online module ANZ
	Budgeting		<ul style="list-style-type: none"> <li>• Complete a budget that outlines saving, spending and debt repayment</li> </ul>		PRP online module ANZ

		<ul style="list-style-type: none"> <li>Discuss some strategies for players with cultural responsibilities which enable players to meet these needs alongside individual financial objectives</li> </ul>		
Investing		<ul style="list-style-type: none"> <li>Understand the different types of investments available</li> <li>Determine the role of a financial advisor in assisting with your finances</li> </ul>		PRP Online module ANZ
Buying a house		<ul style="list-style-type: none"> <li>Understand the essential steps to buying a house/rental property</li> <li>Analyse the current trends in property market</li> <li>Develop trusted relationship with real estate agent</li> </ul>	EXPAND Magazine PG 71-2	Needs basis External provider ANZ
Small Business ownership		<ul style="list-style-type: none"> <li>Identify the stages in the 'Buying a Business' Process</li> <li>Know the different factors to consider that will create their 'Buyer Profile'</li> </ul>		Needs basis External provider

*IOC refers to the International Olympic Committee elite female athlete health online learning modules Expand Magazine refers to the NZRPA Expand magazine. A player resource guide*



## Appendix H: Community Education Coordinator JD



### JOB DESCRIPTION

<b>Position Title:</b>	Community Education Coordinator
<b>Job Purpose:</b>	Develop, plan and deliver the Pacific Rugby Players education modules relating to agents and player contracts across schools and communities of Fiji. To provide leadership and support to ensure the objectives of the programme are being met.
<b>Nature of Position:</b>	Part time (20 hours per week) fixed term six month contract.
<b>Salary Range:</b>	To be negotiated
<b>Location:</b>	Fiji

**Responsible to:** Fiji Personal Development Manager

**Key Functional Relationships:** Pacific Rugby Players CEO  
Pacific Rugby Players Staff  
Pacific Rugby Players Members  
Secondary Schools and Academy players  
Parents and caregivers

**External Relationships:** FRU staff  
Relevant secondary schools officials and staff  
Relevant industries and education providers.  
Local government organisations

## KEY TASKS

The Community Education Coordinator is responsible for promoting and delivering player agent and contracting education to the elite secondary schools players and their parents/caregivers across Fiji. The overall goal is for this position and programme is to be instrumental in improving the knowledge in the communities regarding making responsible and informed decisions when young players are approached by agents or overseas clubs to take up rugby opportunities.

### Leadership

- Support the strategic objectives of Pacific Rugby Players
- Provide leadership to the staff of the FRU, meet regularly with them and the Professional Development Manager to discuss initiatives and objectives
- Plan and monitor progress towards programme objectives
- Drive innovative solutions to meet programme challenges

### Communication and Stakeholder Relationships

- With the assistance of management, develop and implement the Pacific Rugby Players Community Education plan
- Maintain regular contact and develop effective working relationships with key staff of the FRU and other local government organisations as required.
- Liaise with relevant individuals and groups in the community
- Develop and maintain appropriate professional networks

### Young Player and Parent/Caregiver Support

- Ensure that systems are in place to provide correct support for those who seek advice.
- Monitor and evaluate the effectiveness of these systems and processes

### Administration and Events

- Manage the reporting and administrative requirements of the Pacific Rugby Players Community Education Programme.



- Prepare necessary internal and external reports e.g. Reports to CEO
- Manage, monitor and report on activities and emerging issues
- Organise regular communications material and information regarding programme success for marketing and reporting purposes.

#### **Whole of Pacific Rugby Players Focus**

- Develop strong collegial links with colleagues across all areas of Pacific Rugby Players

#### **General**

- Review own job description as required with Manager and work through appraisal processes.
- Ensure all activities reflect Pacific Rugby Players philosophy and practices.
- Provide a safe work environment through compliance with the organisations Health and Safety policy and procedures.
- Ensure the guidelines of the Privacy Act are complied with in all dealings with players, community and education groups and staff.
- Commitment to professional development
- Undertake other duties as required by the Manager.

### **PERSON SPECIFICATION**

#### **Knowledge and Experience**

- Confident communication skills and ability to deliver presentations and workshops in front of groups
- Knowledge of the education sector as it relates to young rugby players would be an advantage
- Knowledge of the professional rugby environment would be an advantage
  - Experience in communicating and working with young adults and Pasifika students

#### **Skills Required**

- Liaising and developing positive relationships with individuals, groups and agencies external to the organisation
- Highly developed communication and interpersonal skills with an ability to quickly establish rapport and credibility
- Well-developed digital literacy skills and the ability to use computing systems effectively

- Good organisational and administrative skills
- Proven ability to plan and meet deadlines
- Strong analytical and problem solving skills

#### **Special Aptitudes**

- Demonstrated qualities of initiative and problem solving
- An understanding and appreciation of Pacific cultural matters and commitment to the development of a culturally sensitive working environment
- A demonstrated customer focused approach

#### **Personal Attributes**

- High degree of professional judgment, initiative, commitment and integrity.
- Flexible and responsive
- Friendly and approachable manner.
- Strong self-motivation
- Innovative and solutions focused

#### **Qualification**

- A relevant degree level tertiary qualification is not essential but would be desirable.

## Appendix I: Samples of PRP Flyers and Posters



**Pssst! May is Mental Health Awareness Month**

**P** Practice deep breathing  
**S** Stay connected socially & spiritually  
**S** Support someone in need  
**S** Seek professional help  
**T** Take care of your mind & body

**R** pacific rugby players

**Life After Rugby**  
**Purchasing Property in Fiji**  
*with James Bolabiu*

For Fijian Rugby Player Group ONLY

**R** pacific rugby players

For Zoom link -  
 France & Romania based players please contact Marion at  
[marion@pacificrugbyplayers.com](mailto:marion@pacificrugbyplayers.com)  
 UK & Italy players please contact Junior at - [junior@pacificrugbyplayers.com](mailto:junior@pacificrugbyplayers.com)

Thursday 11<sup>th</sup> June  
 09:30 PM London  
 10:30 PM Paris  
 Friday 12<sup>th</sup> June  
 8:30 AM FJ

**R** pacific rugby players

**Pssst! May is Mental Health Awareness Month**

**P** Practice deep breathing  
 Vakamatauna na cegu vakatitobu

**S** Stay connected socially & spiritually  
 Vakacakatoka na nomu bula ni veimalliwai  
 kei na bula vakayelea

**S** Support someone in need  
 Vukea e dua ka gadreva na velvuke

**S** Seek professional help  
 Tara i vakasala se velvuke vei ira na kena dau

**T** Take care of your mind and body  
 Mgnanudel ka qarauna se maroroya na  
 nomu bula

**R** pacific rugby players

**PERSONAL DEVELOPMENT**  
**WEEK TWO ONLINE WORKSHOPS**

Monday 20th April - 8:30pm (GMT+1)  
**PROPERTY TALK** - Buying your first home or  
 next investment with Isa Nacewa

Tuesday 21st April - 8:30pm (GMT+1)  
**STARTING A CLOTHING BRAND** with Ardie  
 Savea and Census Johnston

Wednesday 22nd April - 8:30pm (GMT+1)  
**NETWORKING** - Networking and LinkedIn tips for  
 rugby players

THURSDAY 23rd April - 8:30pm (GMT+1)  
**HOSPITALITY BUSINESS MASTERCLASS** - Bars,  
 Cafes, Restaurants with Sillio Martens and  
 Casey Laulala

**R** pacific rugby players



## What do I need to know?

## What is an agent?

In professional sport, an agent is a person authorised to act on behalf of a player in negotiating contracts. Rugby players are represented by a range of people that fill the agent role (i.e. managers, accountants, lawyers and individuals).

### Why is independent professional advice important?

A good agent can help ensure the playing and living structure of the contract suits your goals and objectives as an athlete and person.

## Can an agent help me in other areas?

A good agent will offer other services, like financial, legal, investment, career development, and educational advice either themselves if they have the skills and qualifications) or through partnerships they have.

**What fees do they charge?**

There is very little consistency among agents on what fees they charge. An agent or manager can charge a percentage of the contract value or a fixed fee. It is important to get good advice from a respected senior player or Pacific Rugby Players if you have doubts on agent fees. In most cases, if you want good advice then at some stage you will have to pay for it.

## Who needs an agent?

If you are offered a rugby playing contract education scholarship, you should get independent professional advice. In professional rugby, this is the role an agent fills.

## What value can an agent provide?

Overseas contracts can have a lot of important details from a playing, living and financial perspective (taxation and insurance). Professional advice to ensure you are not taken advantage of.

How do I choose an agent?

It is important you do not just go with the first agent that contacts you. Talk with senior players you trust, who the good agents are, or contact Pacific Rugby Players directly for quality advice – the key is to seek help to determine which agent is right for you and if contract with the agent you are asked to sign is fair and reasonable.

For more detailed information or to ask any questions about agents  
Visit us at: [www.pacificrugbyplayers.com](http://www.pacificrugbyplayers.com)

[ajclarke@pacificrugbyplayers.com](mailto:ajclarke@pacificrugbyplayers.com)  
[gaylene@pacificrugbyplayers.com](mailto:gaylene@pacificrugbyplayers.com)  
 +64220838863 +679777410

**R**ugby players

NAI TUKUTUKU NI VEIVAKADEITAKI VEI IRA NA  
DAUQITO

Ko ira na 'MatakiRakavi' (Rugby Agents)

- **Na owa na Mataibikiwoti?** Ena vevito zumi. [professional sports] kece, e dau soli vei ra na 'mataibikiwoti' na kaukauve ka na dau vakayagataki me ra guboniwoti vei ira na dauqito ena kema vevitakaitaki na nodra konitaraki. Era dau matataki vakauvota na dauqito mei vei ira e vuqa sara na mase tamata me vakaitaki ira mandia, daniwara se koya, dauimfika se dua ga ke na idu bu ena vevitaki.
- **Ko eci mada e gadrewa na Mataibikiwoti?** Vavaka ko nanuma tiko me na dua na nomu konitaraki ni qito rasavi, se mo leweni na korevuni ni vevitakavavaki. [Jockey] se me dua tale na konitaraki, e sa dodonu vei ilo mo na vakasara taumada e dua na kema dau ni soli vakasala tugalela [professional independent advice]. Oqori gona na vevitaki se ni cakacaka mei matataki vakauvota.
- **Na cava e bula kina na vakasala na Tugalela?** Na mataibikiwoti vinaka ena rawa vei koya me na kila ni raca e dua na, duni ni vanua ni qito kei na vakarazu ni konitaraki e dodonu ka duvata kei nodra makini se iuvotovo na dauqito yadua, me balata ga nodra bula vakadodou to zumi kei nodra bula ena vevito yadua.
- **Na cava beka na kema vuvaki ni nodra vevitaki na Mataibikiwoti?** Na konitaraki ni qito mai vavalegi e dauvevira na qito eso vopi sara na gauna, me tekivu mai na draki ni bula vaka qito, na vevita me balata bula ena vevita kei na ra ofono kei na vevita vakaloni [me vaka na kema saumi na vakasavevaki vei imuni]. Oqo gona e vuqa sara na vanua ena vaka kina ni nodra vakasala na mataibikiwoti, me ra dau vukei kina na dauqito ka me kakua sara ni ra dau vakayagataki vakaitaki mai vei ira na vevitaki ena vevita mai vavalegi.
- **Ena rawa beka ni ra vevitaki ena vevitaki tale eso?** Eio vei na mataibikiwoti e rawa ni ra vevitaki ena vevitaki tale eso me vaka na vevita vakaloni, vakalava, vakubutu biamili, vakitotokaitaki ni cakacaka kei na vevita vakaloni. Mo era mataibikiwoti e dodonu me tiko vei ira na kila ni soli vakasala ena vevitaki tale eso vei ira era gadrewa na vevitaki. Oqo e dua na ka e dodonu sara mo ni na kila ni seba ni ni vakayagataka na nodra vevitaki na mataibikiwoti.
- **E dau digita vakavaca na Mataibikiwoti?** E giverei me vakabitaki vei kemuni na gadrewa na vevitaki na mataibikiwoti, mo ni kakua sara ni colu vakarawarawa veidua vei ira oqo ko nirotara ena imatai ni gauna. E vakabitaki taki oqo vei kemuni na dauqito gona e rawa ni o ni na rawa vakarawarawa ena nodra vevitaki na mataibikiwoti. E meiate ribakivu ka dau, levi na kema vevitaki, e levi sara na mataibikiwoti vinaka kei ra era sega soti ni vinaka ka ra dau vakadulevuni na ka, ka dauvakayagataka na vakarau kaukauwa me ra dau vevitaki kina. Dou vevitaki vakaloni kei ira na dauqito makawa mero vukei kemuni se mo ni vevitara sara vevi kei retou na sopodou ni rap. Mo dau taro vakasala ena vevitaki kece me na rawa kina vei ilo mo na sanibaka edua vevitaki e savaraka ka dodonu ena vuvu ni vakaloni na mataibikiwoti vinaka.
- **E vevita beka era dau laka na Mataibikiwoti me na samu kina?** E tiko vakasala na diidini ni vevita era dau laka vakaloni na mataibikiwoti ena vukuni tedra bu. Na toboni ni matubuvale ena sega soti se sega sara ga ni lavaka edua na ka me vakaitira vevitaki se vevitakaitaki sara. Na dauilawa se koya ena lavaka na sa dau tudei ni buvoni me ra na samu vakava. Oqo tale era na sava e dua na pasede ni levi e lavaki ena konitaraki. Ena vuqa utaga na gauna mo ni kila tiko ni dodonu mo ni na samu vakaloni na vevitaki kece so ni gadreva.
- **Kavaka ko ni gadrewa eso tale na ituvutuku se io na taro mo vakatagi na vevitaki kece so ni gadreva.**
- **balota na vevitaki mo ni na sanibaka, mo ni ka vakatara vevi kei koya na Mandia ni Mataibikiwoti ni Vakarotocaitaki ni Bula Yadua [Manager Personal Development]** [qivara.com/development/1777-4100](http://qivara.com/development/1777-4100)

Mo kakua sara ni cofu se mo raeai vakarawawa. Kevaka ko sotava e dua na mata dikavani ka solia vei iko e dua na konitaraki, mo kakua sara ni sanzala ni subera ni ko taro vakasala tugalala mai vei ira na nomuni tubutubu, daunivesi, daunibawa se bora se ppg. Silivoli se: [www.silivoli.com](http://www.silivoli.com)



## NA CAVA MO NA CAKAVA NI SEBERA NI KO TOQA NA YACAMU SE MO SAINTAKA NA KONITARAKI

Mo kaku sara ni sainitaka, vakadonuya vakaveitalanosa, se vakaitaka e dua na ka ena vola livaliva (email), talevoni se ena ivolamata (facebook). Mo na dau kerea ena veiguna kece me na dau vola mai vakavola na nodra lomasi se veivakadoni ni sebera ni o solia nomu dina se droma na konitaraki

### Kevala e vakarautaki me soti vei iko e dua na konitaraki e tiko eso na taro mo dau vakataroga:

- Ko cei e konitaraki iko? Na kalavo ni qito? Kabanu? Koronivuli?
- E vakacava na balavu se kena dede na konitaraki? Ena vica beka na yabaki vakaitaki? Ena vica beka na gauna ni qito?
- Ko sa na vakadonuya na veika kece e vakarautaki vei iko? E sa veirauroa beka se veidonui na kemui sau kei veika vakamatauvale kei na nomu veigaga lailai tale e tiko?
- Na cava mo na dau vakayacora se vakaitaviti iko kina vakadauqito ena ruku ni konitaraki?
- E sa na rawa vei iko mo na sotava na nomu veigaga kece vakadauqito?
- Na cava soti na ka ena sega ni dodonu mo na cakava se vakayacora?
- Ena sauma beka vakalavo na kalavo se koronivuli na veika kece me baleta noqu intusa ni bula kei na veika vakavuniwai?
- E tiko beka e dua na keunisala me na rawa kina vei iko mo na mai tagituvu kina na konitaraki
- Na cava beka ena rawa ni yaco levaka ena vakasevai se vakaleqai se vakalalai na konitaraki mai vei iko se na kalavo/ koronivuli?
- Vei kemuni na tiko na nomuni yabaki ni bula vaka gonemvuli –ena okati beka ena konitaraki na veika baleta na kurucuru ni vuli, na itikitiko, na kakana, na veitosoyaki, kei na inisua ni bula kei na veika vakavuniwai, na vola ni vuli, veiyaya tale eso vakavuli kei na sulu ni vuli?
- Vei kemuni dauqito saumi vakaveimama –ko na vakacakacakataki beka evei se na cava kofu na cakava? Ena vica beka na aua mo ni cakacaka kina? E na vica beka na kemuni isau ena dua na aua?
- Vei kemuni na qito saumi vakadua – Na cava soti na veika tale eso e okati se ko ni na rawata mai ena vikuni konitaraki? Ko cei e nona na dodonu ni rairai se nai rogorogo ni veika ena rawa ni yaco me baleta na konitaraki?

### E na dodonu kivei kemuni na dauqito me na matata sara vakavinaka na veika kece ena namaki vei kemuni, ni sebera ni ko ni lako curuma e dua na kena elvosakitaki ni konitaraki.

Mo na dau kerea se taura nai karua ni vakasala se vakananani tale eso ni sebera ni ko sainitaka e dua na konitaraki. Kaku ni sainitaka e dua na ka ni sebera ni ko veitaratara kei ratou na FRU, PRP, dua na Daunivalasala vakalawa se na dua na Dauniveitavulici vakaitaki.

For more information or please contact us

at: [ggylene@pacifirugbyplayers.com](mailto:ggylene@pacifirugbyplayers.com)

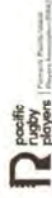
+675 777 4100

[lessira@pacifirugbyplayers.com](mailto:lessira@pacifirugbyplayers.com)

+675 931 8587



[www.pacifirugbyplayers.com](http://www.pacifirugbyplayers.com)



## ANTI DOPING

### What do I need to know?

## ANTI-DOPING

### Keep rugby clean

- All players are responsible for what they eat, drink, take into or apply to their bodies under anti-doping regulations.
- Don't put anything into your mouth or body without getting advice from the Physio or Team Doctor.
- Players must take extreme care to check that all substances they eat, drink, apply, or are administered are WADA Code compliant.
- If you see a doctor, dentist, or other health professional, you must inform them that you are eligible for drug-testing as a high performance athlete for certain prohibited substances.
- Take a photo or write down the name of any prescription drug you are prescribed and get it checked by your team medical staff prior to taking it.
- Text or declare any medication or substance you buy from a pharmacy to your team medical staff before you take it.
- Never use other people's medication.
- Don't buy Supplements or other banned substances over the Internet.
- Don't follow your peer group – Follow the WVR and WADA rules.
- Please be aware of the consequence of what could happen if the FRU is not kept up to date with your change of address or club or both for Player Whereabouts. FRU is required to send in a Player Whereabouts list to World Rugby each quarter.
- Keep a copy of the WVR Anti-doping app on your phone [www.worldrugby.org/keeprugbyclean](http://www.worldrugby.org/keeprugbyclean)

### When in doubt

If you are ever in doubt about a substance, be it fluid, food, medication, or cosmetic products, do not take it and immediately contact your team medical staff or contact the FRU Head of Medical Mr. William Koon to check if it is safe and legal

### Who is covered by the anti-doping regulations?

- Players
- Coaches
- Strength & Conditioning Coach
- Team Manager
- Team Physio
- Team Doctor

### Anti-doping violations:

- Found in your urine or blood
- Using a banned substance or method
- Have a banned substance in your bag or at your house
- Running away from the Doping Control officer
- Refusing to give a sample
- Trying to tamper Doping Control processes
- Giving someone a banned substance
- Selling banned substances
- Knowingly collaborating with someone who is using a banned substance or method
- Associating with people who use banned substances or methods
- Using a banned substance in & Out of Competition

World Rugby has a ZERO TOLERANCE policy to doping in rugby. You could be banned from rugby for life.

For more detailed information or to ask any questions  
Visit us at: [www.pacifirugbyplayers.com](http://www.pacifirugbyplayers.com)

E: [atlake@pacifirugbyplayers.com](mailto:atlake@pacifirugbyplayers.com)  
M: +64 220033863  
E: [ggylene@pacifirugbyplayers.com](mailto:ggylene@pacifirugbyplayers.com)  
M: +675 777 4100





## Taking care of your mind

### Talk about your feelings

Talking about your feelings isn't a sign of weakness. It is a sign of courage & strength.

### Eat healthy food

Eat more fresh local vegetables & fruit. Reduce your sugar & salt intake.

### Keep your body & brain hydrated

Drink fresh water daily to help flush out the bad chemicals. Bu helps with recovery.

### Take a break

A change in scenery or activity can help you feel refreshed. Rest. Relax. Recharge.

### Get up to 6-8 hours of sleep each night

Sleep is key to a healthy mind & body. Having enough sleep improves focus, learning, memory, problem solving & performance.

### Care for others

Caring for others brings you closer together. Helps keep you grounded & connected. Makes you feel good.

### Keep in touch with family & friends

Your connection with your family & friends will keep you grounded. They will make you feel cared for & loved.

### Accept who you are

Everyone is different. Accept YOU for who you are.

### Drink alcohol sensibly

Alcohol does not solve your problems. It has a temporary effect. Use alcohol responsibly.

### Spirituality

Faith, worship & prayer help keep you grounded & connected.

### Do something you are good at

Outside of rugby do something you enjoy that helps you beat stress: such as art, study, farming, another sport or cooking. It will help improve your self esteem.

### Ask for help

You are not superhuman. If you feel too much pressure & stress, seek professional help or talk to a close family member or friend.

For more detailed information or to ask any questions please contact us. Visit us at [www.pacificrugbyplayers.com](http://www.pacificrugbyplayers.com)

E: [gaylene@pacificrugbyplayers.com](mailto:gaylene@pacificrugbyplayers.com)  
M: +679 777 4100

## Coping In Quarantine Tips

Being in a hotel room for 14-days straight with only 1-hour a day of fresh air time can be pretty tough on an individual. Therefore, it is really important during this time that you look after your physical, mental, and social wellbeing. Good coping reduces your vulnerability to stress. So, here are a few tips that could help get you through this trying time.

### Create A Daily Routine

Do not spend all your time in quarantine sleeping or lazing about. Create a daily routine that includes, exercise, chores (laundry, cleaning up room), reading, lotu, work (including school work), and keeping in contact with family. Create your schedule before you go into quarantine. This will help you stay focused on the tasks you need to accomplish. Focus on one day at a time.

### Stay Socially & Spiritually Connected

Stay connected with your family and friends online or use the phone. Schedule a twice daily lotu with your team mates using Zoom or Messenger. You can also use Zoom to organise a group stretching session. For fun, everyone can take turns leading the group in these stretching sessions. Use your 1-hour fresh air time well. Use it to talk to team mates while you walk around the hotel.

### Be Aware Of What Enters Your Mind

Set limits on your TV time, Social media and the news. Set times for you to check the news or scroll through social media. Don't sit around binge watching TV, Netflix, or Social Media. When you lie in bed for a long time and become lazy and sluggish, the mind follows. Control what you can control!

### Know Your Triggers

Triggers are events or situations that may produce very uncomfortable emotional symptoms, such as anxiety, panic, despair, or negative self-talk. Reacting to triggers is normal, but if we don't recognise them and respond to them appropriately, they may actually cause a downward spiral, making us feel worse and worse. Know your triggers, so that you can take active steps to overcome any problems or challenges that may arise.

### Look After Your Body & Mind

It is important during this time that you maintain good health practices. Practice good hygiene by washing your hands with soap and water for 25-30 seconds. Try and eat a balanced diet that is full of fresh healthy foods. Drink lots of water. Reduce caffeine intake. Maintain a daily exercise routine. Get regular sleep. Practice self-care (being aware of your thoughts and feelings). Do devotion, listen to music, do meditation, keep a personal journal, read a book or watch a movie. Be kind to yourself.

### Keep A Positive Mental Attitude

Maintain a hopeful outlook and visualise what you want rather than worrying about what you fear. Try changing your mental dialogue. For example, change nowhere to now, here. Try change, I am stuck inside to this is my time to slow down, reset, refocus and recover from rugby. Stay in the moment, and be aware of the mental messages you are telling yourself. Keep things in perspective. Be patient and calm. Don't allow fear to take over you, and if you feel it is taking over you, focus on taking deep breaths to help calm you down.

### Talk To Someone

Use this time to talk to your family and friends. If you are feeling off or overwhelmed, reach out and talk to someone you trust about how you are feeling. Like, talk to a friend, a family member, your religious leader, or a professional counsellor. It's okay to not feel okay.

*It may be useful to consult with a local mental health professional if you are feeling overwhelmed, anxious and unable to cope after exiting quarantine.  
Please contact me if you need help with this - [gaylene@pacificrugbyplayers.com](mailto:gaylene@pacificrugbyplayers.com) or 777-4100  
(WhatsApp/Viber) or on Messenger (Gaylene Osborne)*



## Appendix J: PDP Data 2019 - 2021

Table 1: Total Players in the Team Based Personal Development Programme 2019-2021

Team	2019	2020	2021 (as of 31.05.21)
Academy (men)	65	84	90
Academy (women)		30	
Centrally Contracted Players	7		
Fiji U20s	47	38	
Fiji Warriors		31	
Fijian Drua	27		
Fijiana 15s	33		
Fiji Men's 7s	17		
Fiji Women's 7s	16		24
Latui		31	
<b>Total</b>	<b>212</b>	<b>214</b>	<b>114</b>

Note:

- Total of 540 players
- 437 male
- 103 female

## INDIVIDUAL CONSULTATIONS 2019-2021



Figure 1: Individual Consultations 2019-2021

### Notes:

- Mode: face to face, social media, phone and email.
- This number does not reflect the 1-1 mentoring sessions that is conducted with the Academy players.
- Total: 240 males and 36 females. 23 overseas based players got in touch.
- Player Conduct: relates to players who are experiencing a disciplinary action and are in need of support.
- Professional rugby: covers those seeking advice on representation, contracts and eligibility information.
- Careers & Education: players seeking information, and advice on study options, and planning their individual PD plans.

- Personal Skills: advice on how to obtain a learner's permit, CV development and personal goal setting.
- Welfare: for example, personal matters and seeking counselling for mental health issues.
- Pre-departure: pre-departure education for players leaving for Australia, France, Japan, NZ, UK, and the USA.
- Money: refers to players seeking advice and support for anything related to financial solutions, taxation advice, and purchasing of property.
- Miscellaneous: refers to issues not reflected in the above categories (e.g. Fiji quarantine processes, help with writing official emails/letters).

Table 2: Total Team Sessions 2019 - 2021

Teams	2019	2020	2021 (as of 31.05.21)
Academy (men)	13	6	4
Academy (women)		4	
Fiji U20s	12	2	
Fiji Warriors		3	
Fijiana 15s	7		
Fiji Men's 7s	5		
Fiji Women's 7s	2		1
Fijian Drua	4		
Latui		6	
Centrally Contracted Players	9		
Fiji School Boys	1		
Pacific Combine		2	
Tonga A		1	
Overseas Based Fijian Players (webinars)		4	1
<b>Total</b>	<b>53</b>	<b>28</b>	<b>6</b>

*Note: There were 2 family information sessions (2019 & 2020), and 1 school based information session on agents and contracts (2020)*





Figure 2: Total Number of Players With Individual Personal Development Plans

Notes:

Due to the transitory nature of the majority of the representative teams, we focus only on elite players in the academy, elite player pathway, 7s, and those who are based overseas and have requested support with personal planning. In this way, the PDM is able to monitor players plans and provide support when needed.

Table 4: Total number of players who have attended financial education (m)

	2019	2020	2021	Total
<b>Male</b>	81	65	46	192

Note:

- Includes individual requests, team based financial literacy sessions, and webinars
- These sessions include, savings and budgeting, how to manage expectations, investments and financial solutions
- Money and Me = 27 male players from the Academy (2021)

Table 5: Total number of players who have attended an individual or team based goal setting sessions (m/f)

	2019	2020	2021
<b>Female</b>	26	23	21
<b>Male</b>	75	62	36
<b>Total</b>	101	85	57

Table 6: Total number of youth players who have attended PRP PD sessions

	2019	2020	2021
<b>Pre-academy</b>	22	23	30
<b>U18</b>	36		
<b>Total</b>	58	23	30

Note:

- Youth = under the age of 18 years
- 100% males
- Pre-academy group and Fiji School boys U18 team
- Suva Grammar School presentation in 2020 = approximately 50 players in attendance

## Team Sessions:

2019

There were a total of 53 team sessions conducted during the surveillance period. The majority of the topics fell under the Professional Rugby pillar.

Table 7: This table illustrates the topics presented to national teams as of 10.12.2019)

Team	Topic	Players In Attendance
Academy	Goal Setting (Apprentice)	23
	Goal Setting & Expectations (Elite)	14
	Money: Savings & Budgeting (Apprentice/U20s)	25
	Agents & Contracts (Pre-Apprentice)	19
	Coping Strategies (Apprentice/U20s)	27
	School- Physical Balance (Pre-Apprentice)	14
	Mental health (Apprentice)	26
	Level 1 Coaching Certification (Elite)	23
	Induction: Introduction to PRP/PD (Pre-academy)	23
	Induction: Introduction to PRP/PD (Apprentice)	29



	Induction: Drugs education (Pre-academy)	23
	Induction: Self-awareness (Apprentice)	29
	Induction: Introduction to PRP/PD Agents & Contracts (Family)	
	<b>Total Sessions</b>	<b>13</b>
<b>Fiji U20s</b>	Introduction to PRP/PD	25
	Agents	25
	Contracts	25
	Budgeting & Savings	25
	Integrity Education	28
	Drugs Education	22
	Coping with Stress	27
	Managing Non-Selection	38
	Post-Match Interview	32
	Social Media	29
	Sorting The Worries	35
	Risk Mitigation	31
	<b>Total Sessions</b>	<b>12</b>
<b>FM7s</b>	Stress & Coping	14
	Alcohol Management	13
	Financial Education	15
	Agents & Contracts (Rookie group)	7

	Social Media (Rookie group)	5
	<b>Total Sessions</b>	<b>5</b>
<b>FW7s</b>		
	Self-awareness (Personal values)	17
	Understanding Stress & Coping with it	17
	<b>Total Sessions</b>	<b>2</b>
<b>Centrally Contracted</b>		
	Networking	5
	Media	6
	Introduction to ANZ Financial Package	8
	Recovery Eating	7
	Media Obligations	5
	Life-Planning	4
	Stress Management	4
	Long-Term Savings (ANZ)	6
	<b>Total Sessions</b>	<b>9</b>
<b>Fijian Drua</b>		
	Integrity	33
	Social Media	33
	Agents' Contracts	33
	Player Conduct	33
	<b>Total Sessions</b>	<b>4</b>
<b>Fijiana 15s</b>		
	Introduction to PRP/PD Integrity	26
	Risk education	26
	Understanding the impact of alcohol on all areas of one's life	25
	Self-awareness	25

	Goal setting	26
	Social media	26
	Review	26
	<b>Total Sessions</b>	<b>7</b>
<b>Fiji School Boys U18</b>	Introduction to PRP/PD Agents & Contracts	36
	<b>Total Sessions</b>	<b>1</b>
<b>Total Team Sessions</b>		<b>53</b>

## 2020

A total of 28 team sessions was conducted during the surveillance period. The majority of the topics fell under the Professional Rugby pillar.

Table 8: This table illustrates the topics presented to national teams (as of 23.12.2020)

Team	Topic	Players In Attendance
<b>Academy</b>	Pre-Academy: Personal Values	25
	Elite: Reconnecting and Resetting (after lockdown)	25
	Women's: Women's Academy Inauguration	30
	Apprentice: Life-Rugby Balance	24
	Women's: Player conduct	25
	Women's: Anti-doping education	26



	Pre-Academy: Smart social media education	33
	Elite: Coping with the tough times	27
	Women's: Self-Awareness	20
	Academy Induction Held at 3 FRU Elite Training Centres	
	<b>Total Sessions</b>	<b>10</b>
<b>Fiji U20s</b>	Introduction to PRP/PD	38
	Preparing to become an elite player	24
	<b>Total Sessions</b>	<b>2</b>
<b>Fiji Warriors</b>	Rugby Agents & Contracts	36
	Alcohol & Illicit Drugs	37
	Personal goal setting & habit development	32
	<b>Total Sessions</b>	<b>3</b>
<b>Latui</b>	Integrity Education (Online WR modules – Anti-doping & Anti-corruption)	41
	Financial Education with ANZ	33
	Financial Education with ANZ	31
	Men's Health Issues	36
	Introduction to PRP/PD for the new comers to the team	4
	Mental Health awareness session	35
	<b>Total Sessions</b>	<b>6</b>
<b>Tonga A</b>	PNC	30
	Introduction to Agents & Contracts	
	<b>Total Session</b>	<b>1</b>
<b>Pacific Combine</b>	Smart Social Media	24
	Pre-departure Education	24

	Total Sessions	2
Overseas Based Fijian Players	Webinars (Property, Life after rugby, Coaching, Working with kids)	
	Total Sessions	4
Total Team Sessions		28

## 2021

A total of 6 team sessions was conducted during the surveillance period. The majority of the topics fell under the Professional Rugby pillar.

Table 9: This table illustrates the topics presented to national teams (as of 31.05.2021)

Team	Topic	Players In Attendance
Academy	Goal setting (Nadi Centre Only)	8
	Living Forward: Elite Preparing for the professional environment (transition into professional environment)	30
	Living Forward: Elite Preparing for life after rugby	28
	Living Forward: Elite Money and me	27
	Total Sessions	4
Fiji 7s Women's	Mental health and wellbeing (Part 1)	23
	Total Sessions	1
Overseas Based Players	Fiji National Provident Fund Information Session - <i>Becoming a voluntary member</i>	17
	Total Session	1
Total Team Sessions		6

Table 10: Players in employment and attending an education

Team	2019		2020		2021	
	Work	Education	Work	Education	Work	Education
Men's Academy	6	8 (T) 21 (HS)	10	5 (T) 40 (HS)	9	11 (T) 28 (HS)
Women's Academy			9	2 (T)	On hold	
Fiji U20s	11	11 (T) 2 (HS)	9	11 (T) 5 (HS)	Team did not compete during this period	
Fiji Warriors	PDM did not work with this Team in 2019		11	3 (T)	Team did not compete during this period	
Fijiana 15s	15	2 (T) 2 (HS)	Team did not compete during this period			
Fijian Drua	18	0	Team did not compete during this period			
Latui			25	2	Team did not compete during this period	
Fiji Men's 7s	7 employed & fully contracted 14 fully contracted	0	No team engagement during this period		Schedule PD had to be postponed due to C-19 restrictions	
Fiji Women's 7s	2 employed & fully contracted 14 fully contracted	0	No team engagement during this period		3 employed & fully contracted 14 fully contracted	1
Centrally Contracted Players	2 employed & fully contracted 1 (working on his business)	1				

Notes:

- 33 players were contracted to the Fijian Drua in 2019. 5 players are captured under the Academy/U20 teams. 28 players reflect the rest of the player group.
- Centrally contracted players was to support the local based elite players who were part of the Flying Fijians team preparing for the Rugby World Cup. The 7 players were contracted from December 2018 – June 2019.
- Schedule PD for the Men and Women's 7s teams in 2021 had to be postponed due to C-19 restrictions and lockdown in Suva. Hope to resume PD contact post Tokyo Olympics.



## Appendix K: PRP Pre-Departure Checklist



### PRP PRE-DEPARTURE CHECKLIST

Things to Consider	✓
1 Do you know why you are leaving for an overseas club? What is your motivation?	
2 Do you understand your contract and what you have been asked to sign?	
3 Is your passport valid for the next 6 months?	
4 Who will take care of your work visa? Who will pay?	
5 Have you informed your employer of your move overseas? Resigned? Leave without pay?	
6 Have you sorted your financial obligations like child maintenance, personal loan, high purchase, or unpaid taxes?	
7 If your family is joining you, have you sorted out with the club accommodation, schools?	
8 Do you need a freight service to ship any personal belongings to your club? If you need assistance with this contact the DM.	
9 Does the club have services that focus on your career, education and personal development i.e. can you continue/begin study, undertake a trade, or gain work experience. Find out if they have any form of support for players in this area.	
10 Have you submitted your application to FRU for International Player Clearance?	
11 Have you sat with the DM for a pre-departure education session?	

Please contact **Gaylene Osborne**  
(Personal Development Manager) for a Pre-departure education session.

M: 777-4100

E: [gaylene@pacificrugbyplayers.com](mailto:gaylene@pacificrugbyplayers.com)

## Relocation Checklist – Fiji

### Clearance & Visa:

Have you applied for Clearance from FRU?

Have you applied for your Visa?

- Visa for spouse & children?

Is your passport valid for the next 6 months? If it isn't apply for a new one before you depart.


### Contract:

Have you signed the contract?

Do you understand the contract?

- Duration of contract, Salary, Incentives, Currency, Manner of payment, Player obligations, Termination, Dispute, Image rights, Benefits (housing, car etc.), Player discipline & grievances, Pension?

Does the contract include medical & health insurance?

- For your spouse and children?


### Financial Awareness:

Financial awareness:

- Do you get paid on a monthly or weekly basis?
- How much will you be getting paid? Net or Gross?
- Consider split-pay accounts
- Have a LTM savings plan?

Do you understand the tax system in the country you are going to?

- Do you need advice?

Remittance:

- How do you plan to send money back to Fiji?

*Always send your money back to Fiji from a reputable provider like bank or Western Union*


**FIRCA:**

- Have you informed FIRCA that you are relocating overseas? Paid taxes?

**FNPF:**

- Have you informed FNPF that you are relocating overseas?
- Have you signed up for Voluntary Membership?

**Local Bank:**

- Have you informed your local bank that you are relocating overseas?

Do you have any personal/house/car loans in Fiji?

How will you manage repayments?

Do you have any HP payments in Fiji?

How will you manage repayments?

Do you have insurance payments to make in Fiji?

How will you manage repayments?

Do you have any Child Support payments (Maintenance) to make in Fiji? How will you manage them?

**Country:**

What do you know about the country you are relocating to?

- Food, people, language, weather, culture
- Do you know where your kids will be going to school?

**Club:**

What do you know about your new Club? History? Location? Competition?

Do you know who the Coaches are?

Are there other Fijians at the Club?

Does the Club have a PDP? PDM?



**Living Arrangements:**

- What do you know about your arranged accommodation? Provided?
- Who is responsible for finding the accommodation?
- Rent covered in package?
- Who take's care of bond/insurance?
- Utilities paid for?


**Transportation & Communication:**

- Will a vehicle be provided?
- Allowances/salary able to cover transportation?
- Internet – will it be provided? Who will pay for it?
- Phone – will a mobile phone be provided?
- How do you plan to keep in touch with family?
- Communicate with family about time zones*


**Others:**

- Does your agent or management company have people on the ground in the new country to assist you & your family with day to day issues that may arise?
- Do you know your travel itinerary?
- Who will pick you up from the airport?
- Are you aware of the cost of living in \_\_\_\_\_?
- Do you know what \$1.00F converts to in \_\_\_\_\_?
- Would you be interested in studying or learning a trade?
- How can the PDM assist you?


### Things to do:

*Before you leave Fiji:*

Unlock your phone; Buy an adaptor; Convert your money, get international drivers licence & buy warm clothes (try places like Value City/ Bargain Box

*When you arrive:*

Accommodation, Food shopping

Buy a Sim card, Open a bank account, call home

## Playing overseas – Some things to think about

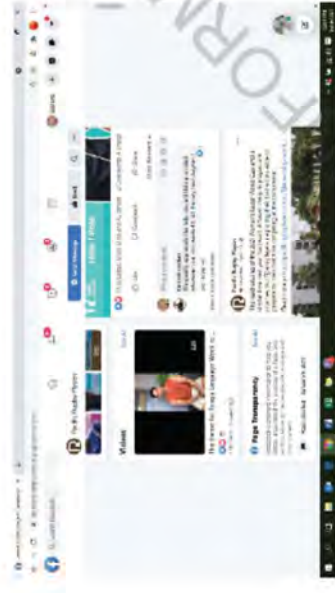
Topic	Contact Point
<b>Tax residency status:</b> <ul style="list-style-type: none"><li>• How long do you intend on being away from Fiji?</li><li>• What ties are you retaining in Fiji? e.g., your home, rental property, immediate family, other investments, cash, vehicles, memberships, etc.</li><li>• What ties are you developing outside of Fiji? e.g., your home (owned or rented), length of rugby contract and rights to extend, rental properties, immediate family, other investments, cash, vehicles, memberships, etc.</li><li>• What are the individual income tax rates in the overseas country you are going to play in?</li></ul>	<b>You should speak with:</b> <ul style="list-style-type: none"><li>• A Fiji based accountant or tax advisor who is familiar with the tax residency rules and the current legislation and case law.</li><li>• An accountant or tax advisor based in the country you are playing in who understands the domestic tax legislation</li></ul>
<b>Banking Arrangements</b> <ul style="list-style-type: none"><li>• Do you have a Fiji bank account that needs to remain open?</li></ul>	<b>You should speak with:</b> <ul style="list-style-type: none"><li>• Your Fiji based banker regarding your overseas banking needs and they may refer you to contacts overseas.</li></ul>



<ul style="list-style-type: none"> <li>• Do you have a loan for a Fijian asset (house, car, etc.) that will require repayments even if you move offshore?</li> <li>• Do you have a bank account opened in the foreign country?</li> </ul>	<ul style="list-style-type: none"> <li>• Your player agent in Fiji may have banking relationships in the country you are moving to.</li> </ul>
<b>Record Keeping</b> It is important to keep adequate records to allow your accountant to prepare your income tax return in Fiji and/or the country you are playing in. These records will include: payslips supporting rugby income, RWT certificates to support interest income, dividend statements, records to support rental income and deductible expenses, records to support other sources of income and associated expenses.	<b>You should speak with:</b> An accountant can provide you a comprehensive list of records to be kept (depending on your circumstances) and outline ways of doing this (including software tips).
<b>Contractual Arrangements</b> <ul style="list-style-type: none"> <li>• There are ways to structure a rugby contract for the player to obtain a tax efficient outcome, particularly where “image rights” or other extraordinary terms are included in a contract.</li> <li>• Your agent to understand the contractual terms and what they mean.</li> </ul>	<b>You should speak with:</b> An accountant or tax advisor to understand where tax efficiencies can be generated when your contract is being negotiated.
<b>Advisory Team</b> As your career advances, it is important to build a network of ‘trusted advisors’ who have expertise in different areas (ie: investment advice, lawyers, banking, accounting and tax, relationship property, etc.). We recommend that this ‘team’ be built over time and these people can be approached to provide independent views on your goals and aspirations for life during and after your rugby career.	<b>You should speak with:</b> Your player agent and personal development manager to get introductions or references of advisors in different areas of expertise.



## Appendix L: Evidence for Output 1 (2020 Contract Extension)



# Activity Design Document (ADD): PROP: Pacific Rugby Opportunities Project

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## Contents

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<b>1: Executive Summary .....</b>	<b>3</b>
<b>2: Analysis and Strategic Context .....</b>	<b>7</b>
Country, region and sector issues.....	7
Stakeholder analysis.....	14
Problem analysis .....	16
Lessons learned .....	25
Consistency with existing New Zealand and other donor/ multilateral programmes and policy/strategy ..	26
Rationale for New Zealand involvement.....	28
<b>3: Activity Description.....</b>	<b>30</b>
Results diagram .....	30
Activity and outputs.....	30
Beneficiaries and location of Activity .....	37
Form(s) of aid proposed .....	38
Estimated programme budget and timing.....	38
<b>4: Implementation Arrangements .....</b>	<b>41</b>
Management and governance arrangements and structure .....	41
Implementation plan .....	42
Results measurement & monitoring and evaluation....	42
Sustainability issues .....	43
Procurement arrangements .....	44
Overarching policy issues including gender, human rights and environment.....	44
Critical risks and risk management strategies .....	47
Environmental and social impacts.....	47
<b>5: Appendices .....</b>	<b>48</b>
<b>Appendix A: Results Framework .....</b>	<b>49</b>
Results Diagram.....	49
Results Measurement Table .....	52
Monitoring and Evaluation Workplan .....	56
<b>Appendix B: Risk Matrix .....</b>	<b>58</b>
<b>Appendix C: Detailed Outputs-Based Budget / Cost Estimates .....</b>	<b>60</b>
<b>Appendix D: Programme Management and Implementation Arrangements .....</b>	<b>63</b>

<b>Appendix E: Terms of Reference: Personal Development Manager/ Project Manager.....</b>	<b>65</b>
<b>Appendix F: Relevant Analyses .....</b>	<b>66</b>

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# 1: Executive Summary

PROP is a proposed 3 year, \$640,000 pilot project that aims to enhance economic development outcomes in Fiji from rugby-generated remittances.

The project will provide professional and semi-professional Fijian rugby union players and their families with access to contracting advice, financial literacy training, personal planning and business development support.

PROP will be delivered by the Pacific Island Players Association (PIPA) in partnership with the New Zealand Rugby Players Association, leveraging the expertise of New Zealand's renowned Personal Development Programme and building on the limited support currently provided to players through PIPA. The project will also collaborate with the Fiji Financial Inclusion Taskforce in the delivery of financial literacy training.

## Background

Around 400 Fijian, Samoan and Tongan born male athletes are playing professional rugby union abroad. French rugby has seen a 179% increase of Pacific players since 2006 while in NZ Super Rugby there has been a 100% increase between 1996-2013. There are similar trends in Australia, the UK, Japan and other emerging markets with strong growth projected.

It is estimated that sports-generated remittances to Pacific Island Countries (PICs) currently totals about NZ\$ 21.7 million per year or 5% of total remittances. However despite the assumption that Pacific athletes should be able to dramatically improve their economic positioning and that of their family and community by remitting money back home, research has found that the promise and opportunities do not seem to be fully realised. This is largely due to a lack of knowledge and support around initial contracting advice, financial literacy and professional planning for the future ("life after rugby").

The Activity identifies a number of interventions (see outputs below) to achieve development benefits to players, families and communities from increased remittance flows, improved financial literacy and financial planning. The interventions will also address contracting issues that have led to a reported increase in player exploitation in the Pacific.

The pilot project will target existing and new professional and semi-professional Fijian rugby players and their families. It is estimated that there are currently around 200 professional male Fijian rugby players (not including semi-professional or emerging players). To date there are no reports of Pacific women playing professional rugby abroad however the introduction of women's rugby union at the Olympics and Fiji's possible qualification may be an opportunity for women to generate wealth from rugby. The monitoring and evaluation component of this Activity will capture accurate data on the pool of rugby remitters.

## Results Framework

<b>Long term outcomes</b>	<ul style="list-style-type: none"> <li>▪ Increase in economic and social development outcomes in the Pacific from sports-generated remittances.</li> </ul>
<b>Medium-term outcomes</b>	<ul style="list-style-type: none"> <li>• Increased revenue remitted home from Pacific sports players</li> <li>• Improved sustainable use of remittances</li> </ul>
<b>Short-term outcomes</b>	<ul style="list-style-type: none"> <li>• Capacity of rugby unions and Pacific players association strengthened to support players and families</li> <li>• Increased value of contracts</li> <li>• Improved financial literacy through use of financial products</li> <li>• Improved business planning, retirement planning and financial management</li> </ul>
<b>Outputs</b>	<ul style="list-style-type: none"> <li>• Policy and technical assistance</li> <li>• Contracting support</li> <li>• Financial literacy and management training</li> <li>• Personal development planning and support</li> <li>• Business development and investment opportunities identified and pursued</li> </ul>

## Summary of Outputs

### Technical support

The Pacific Personal Development Manager (PDM) will work with the Fiji Rugby Union (FRU) to support the development of a player database that will track players, and their progress, (in-country and abroad). The PDM will work to develop and implement policies in the FRU mandating pre-departure training, financial inclusion and professional development plans for players.

A Communications Action Plan for the programme will be developed and implemented.



**Pre-departure training (where possible) for all players heading abroad will include:**

Contracting support for players negotiating contracts

This output will ensure that new and current players are fully informed of their rights when negotiating contracts. Increased knowledge will see players making informed decisions when it comes to contract negotiations i.e. including insurance clauses, selecting/ managing their agent.

Financial literacy and management training for players and families

This will ensure that new and current players and family members have access to financial literacy training resulting in improved financial competency and increased/improved use of financial products. Greater familiarity with products and increased interaction with the formal financial sector will lead to improved financial practices that will see greater opportunities for asset ownership, business investment and development.

Personal development plans (PDPs)

The PDM's will work one-on-one with the player to identify short, medium and long term personal development goals. In the short term, the PDP's will include all pre-departure training as well as any additional training that may be relevant or useful i.e. computer or language skills. In the medium and long term, the PDPs will look at life after rugby identifying possible business and investment opportunities and/or pathways to employment depending on the skill set and interests of the player. Part of this process will also include discussing and documenting the goals and wishes of players' families and developing family remittances investment plans.

Business development and investment opportunities identified and pursued

This output will focus on supporting players to reinvest their increased savings and remittances and links in strongly with the PDPs. The project will work with players and families to identify and develop business opportunities. The Pacific Island Private Sector Organisation (PIPSO) is able to assist with business planning and advice for interested families. The Ministry of Agriculture has offered to provide technical support to families who are interested in pursuing agriculture related ventures. For other players and families, this output may focus more on investment options.

**Implementation Arrangements**



New Zealand will establish a Grant Funding Arrangement with the Pacific Island Players Association (PIPA) to implement the Activity. PIPA will employ a Pacific Personal Development Manager (PDM) who will be responsible for leading and facilitating the delivery of outputs. The PDM will be based between the PIPA Head Office in Auckland and the Fiji Rugby Union offices. The Project will work in collaboration with the Fiji Reserve Bank, Fiji Rugby Union (FRU), PIPA, and Pacific Island Players Association.

### **Inception Period**

The PDM will spend the first six months developing the networks, structures and processes to deliver the outputs including establishing baseline reporting. After 6 months, a fully costed workplan will be presented to the Project Steering Committee (PIPA, MFAT, FRU, FRB) for approval.

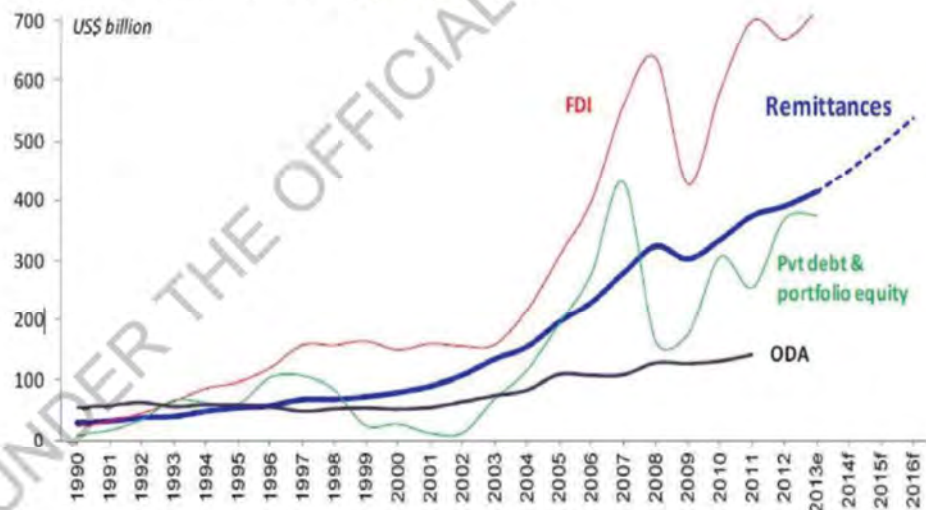
## 2: Analysis and Strategic Context

### Country, region and sector issues

#### Background

There is consensus surrounding the importance of migration and ensuing remittances to social and economic development, and thus poverty alleviation to the Pacific. Migration and remittances are on the rise globally (Ratha et al, 2012, 2013) and are seen to be an effective mechanism for increasing the incomes of low socio-economic groups (Gibson et al, 2012). Widespread access to international migration opportunities and ensuing remittances are an important contributor to the national income of Pacific Island nations (Brown, 1997; Connell, 2001; 2006; 2010; Connell & Brown, 2005; Jayaraman et al., 2009; 2011)<sup>1</sup>.

Figure 1: Remittances flows are large, and growing



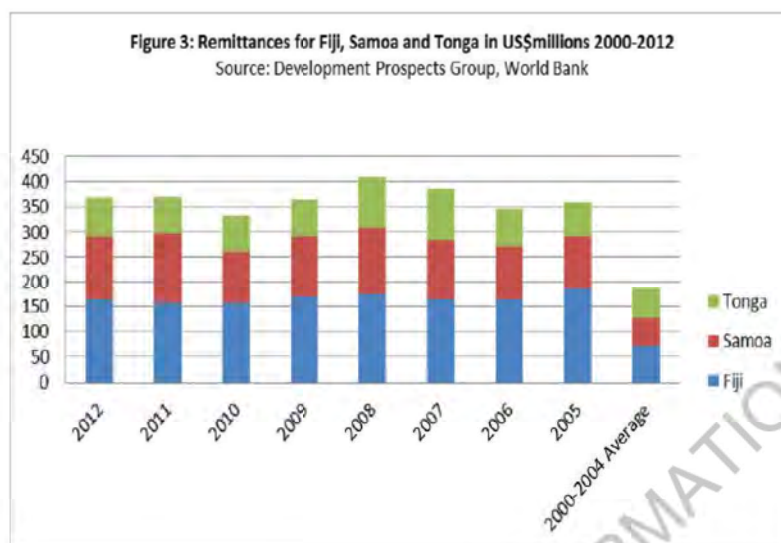
Sources: World Development Indicators and World Bank Development Prospects Group

In 2009, Samoa and Tonga were listed amongst the top ten remittance recipient countries in the world, relative to GDP (World Bank) (see Figure 2: Top Remittance Receiving Countries, 2009 (Percentage of GDP). Remittances in Samoa and Tonga are officially shown to be between 20-30% of GDP<sup>2</sup> with Fiji, shown to be in the range of 3-6 %, of GDP<sup>3</sup>.

<sup>1</sup> Also see Brown & Alburg (1999); Brown & Jimenez (2008); Brown et al. (2013, 2006); Browne & Leevess (2007); Brown & Poirine (2005); Browne & Mineshima (2007); Chaudhary (2012)

<sup>2</sup> Also see World Bank

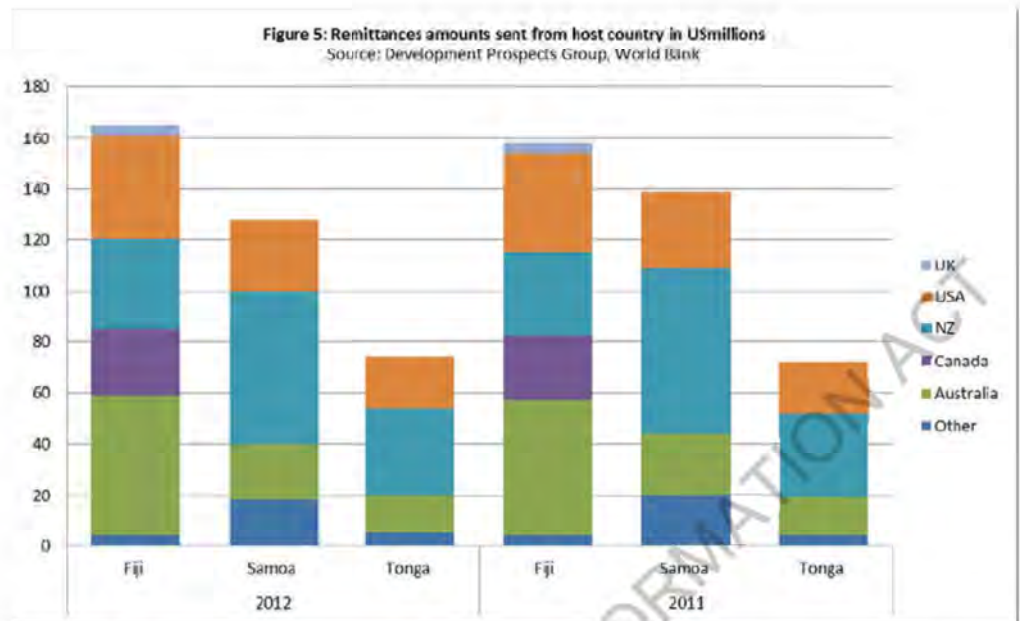
<sup>3</sup> Also see World Bank



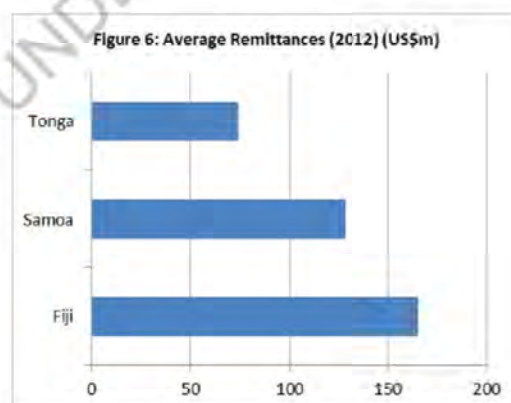
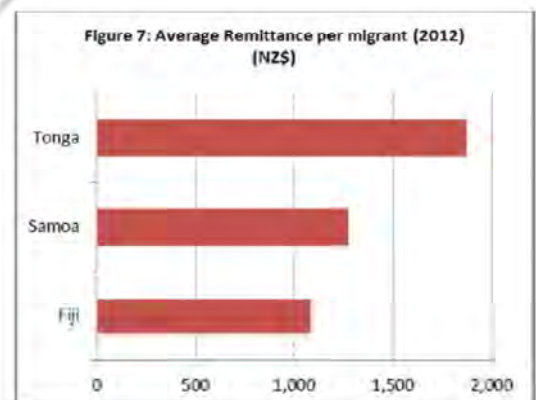
Pacific Island countries are increasingly characterised by the growing role of international labour migration and remittances as components of national and household incomes. Remittances are therefore an important part of economic development, providing informal family-based social protection where formal social security does not exist. International migration has become a “safety valve” for Pacific Island governments under increasing pressure to provide employment opportunities and welfare services in conditions of poor domestic economic growth performance<sup>4</sup>. This is of particular importance in Pacific Island countries where youth and the working age populations are high, and formal employment opportunities limited<sup>5</sup>.

4 See also Bertram (2010); Brown et al., (2013); Browne & Mineshima (2007); Connell (2001); Hannan (2006); Jayaraman et al. (2009; 2011)  
5 UNICEF (2011)





In 2012, Fiji, Samoa and Tonga collectively received US\$367m (NZ\$440m) in remittances.



Migration and remittances is now considered a viable livelihood option for many Pacific Island countries<sup>6</sup>. Given the importance of remittances, there is a real need to think innovatively with regard to generating income, and maximising the use of remittances offers one

<sup>6</sup> Hannan (2006)

approach. With the increasing demand for the Pacific athlete, sport-generated remittances may offer one such innovative response. Pacific people have a strong sporting heritage and obvious talent; Professional sport is seeking stronger, faster, harder, athletes; The Pacific Island athlete is in high demand; there are an increasing number of professional Pacific Island athletes, with growth areas noted in league and union.

#### Key Findings: The importance of remittances

- Remittance flows to developing countries are expected to reach \$414 billion in 2013 (up 6.3% over 2012), and \$540 billion by 2016. Worldwide, remittance flows may reach \$550 billion in 2013 and over \$700 billion by 2016 (Ratha et al, 2013:1).
- In some countries, remittances from nationals overseas exceed direct foreign aid and foreign investment (Ratha et al., 2013:1)
- Remittances tend to be more stable than private capital flows, and may even be countercyclical relative to the recipient economy. They tend to rise when the recipient economy suffers a downturn in activity, an economic crisis, natural disaster or political conflict as migrants may send more funds during hard times to assist families and friends (Brown et al., 2013)
- The potential for growth of the remittance market is substantial (World Bank)
- Promoting remittances, and gaining a better understanding of and management surrounding remittances, is argued to be very important (World Bank)

### The growth of sports related labour mobility

With the rise of professional sport, particularly in the team sports of rugby, rugby league, netball and American football, Pacific Island athletes have become a highly-valued global commodity (Besnier, 2012; Horton, 2012)<sup>7</sup>. This is evident by the increasing number of Pacific Island athletes (Samoans, Tongan and Fijian players in particular) on professional international sports contracts (Moala, 2013)<sup>8</sup>. In the case of the Pacific Island rugby union player, French rugby has seen increases of 179% between 2006-2013. While in NZ Super Rugby there has been a 100% increase between 1996-2013. There are between 861 and 879 professional athletes from Fiji, Samoa and Tonga who play and earn offshore.

The migration of athletes as a phenomenon stems back to the modernisation of sport with rules, competition and a governing body developing in the wake of industrialisation in the 1860s (Magee & Sugden, 2002). While the migration of athletes across national boundaries is not a new trend this used to be confined to neighbouring countries where clubs hired athletes where geographical, linguistic, religious or personal connection already existed (Besnier, 2012:494). Come the end of the 20th century, with impetus from the professionalisation of many sports codes and the corporatising of

<sup>7</sup> Also see Field (2013); Kanemasu & Molnar (2012); Kanemasu & Molnar (2013)

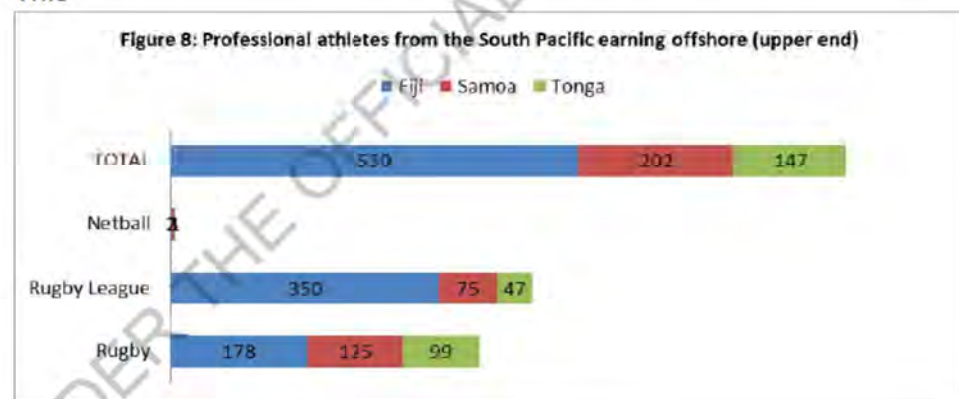
<sup>8</sup> Again see Field (2013); Hewitt (2013); Horton (2012)



sporting teams, there has been a notable shift where new patterns of sport related mobility have come into play. This has seen the Global North looking in particular to the Global South in a search of “promising young athletes wherever they could be most cheaply sourced” (Sayers & Edwards, 2004:243). Major sports such as basketball, rugby league and union and netball increasingly use foreign players to plug perceived weakness in domestic and international teams. Athlete transfers are common-place in male-dominated sports, especially when salary caps are in place (Sayers & Edwards, 2004).

Pacific people have a strong sporting heritage and obvious talent (Horton, 2012)<sup>9</sup>. Professional sport is seeking stronger, faster, harder, athletes and looking to the Pacific Islands athletes to meet the high demand for athletes<sup>10</sup>. As a result, there are an increasing number of professional Pacific Island athletes. The major sports in which Pacific Islanders compete professionally are rugby (at various levels worldwide), rugby league (in the Australian National Rugby League (NRL) and the UK SuperLeague) and netball (semi-professionally in the Australasian ANZ Championship and provincially in New Zealand).

This



## Rugby

There has been significant growth in Pacific involvement in Super Rugby. In 1996, there were 21 Polynesian or Melanesian male players contracted to New Zealand Super rugby franchises. This had doubled to 42 in 2013 (Paul, 2013a). Just over 30% of all Super rugby players in 2013 were of Pacific heritage (Rodriguez & McDonald, 2013).

This change has also been reflected in changes to the New Zealand national side. Since the 1970s, Pacific peoples living in New Zealand has increased about five-fold, while the number of Pacific peoples playing for the All Blacks has increased by ten times (Paul, 2007). In 2013, ten of the 38-strong All Blacks wider training squad were of

<sup>9</sup> Also see Besnier (2012); Field (2013); Kanemasu & Molnar (2012); Kanemasu & Molnar (2013)

<sup>10</sup> Again see Besnier (2012); Field (2013); Kanemasu & Molnar (2012); Kanemasu & Molnar (2013); Moala (2013)



Pacific heritage (Paul, 2013a). Almost half of the New Zealand Under 20 squad in 2013 was of Pacific heritage (Paul, 2013a).

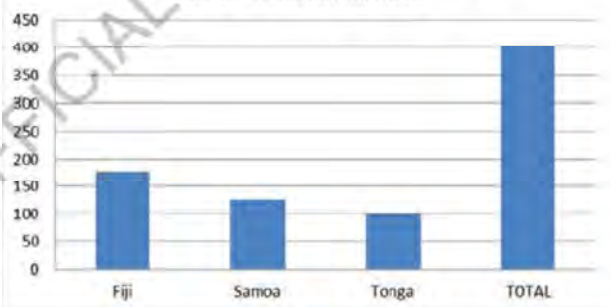
There has also been growth of Pacific players in French rugby. In 2010, there were approximately 50 players of Pacific origin playing in the top flight (up from 42 in the top two divisions in 2006) (Horton, 2012). 21% of foreigners playing in the Top 14 competition in France in 2013 were from the Pacific Islands (Field, 2013). In 2013 there were three Pacific Islanders in the British and Irish Lions team that toured Australia, and one in the French national team (Field, 2013).

There has also been growth in Pacific players playing rugby league. In 2008, it was estimated that 25% of the NRL's player rosters were players of Samoan, Tongan, Maori, Fijian or Cook Island heritage (Cadigan, 2008). In 2013, the estimate had risen to 37% of all NRL players, and 36% of those playing in the U-20 National Youth Competition (Rees, 2013).

### Rugby Union

Rugby is the main sport played professionally by male Pacific Islanders. There is a strong Pacific presence in New Zealand and Australian (Super Rugby and at provincial levels) rugby, as well as in the United Kingdom and Ireland (the Aviva Premiership), France and Japan.

Figure 9: Professional rugby players from the South Pacific  
Source: Hewitt, 2013; Napier, 2013



Fijian, Samoan and Tongan male athletes playing professional rugby union total between 384 and 402 (there is conflict between reported figures of Pacific players in the NZ Super Rugby Franchises hence the two figures). It is unlikely (and there is no evidence or reporting to suggest) that Pacific women are being recruited to be paid to play professional rugby abroad. The annual average salary for rugby is between \$131,000 and \$140,000 NZD. Aggregate earnings for Rugby Union are estimated at between \$50.5m – \$56.6m NZD.

In the UK and France, players from the Pacific Islands do not count as foreign or import players due to the Kolpak Agreement, which is the extension of the Cotonou Agreement with the European Community to professional sports, and are therefore highly sought after. This has led to increased opportunities for the highly sought after Pacific Island players.

Little has been reported on the length of contracts across the globe, although there have been several reports of annual salaries in the various leagues.



TABLE 7: Professional rugby salaries

Level	Average (NZ\$)
Super Rugby (New Zealand)	200,000
Super Rugby (Australia)	200,200
National Provincial Championship (New Zealand)	25,000
	(up to 60,000 maximum)
Aviva Premiership (United Kingdom & Ireland)	170,000
Top 14 (France)	266,000
Top League (Japan)	150,000
Italy & Romania	170,000

Sources: (AAP 2013a; Morgan, 2011; Paul, 2008, 2012), author's calculations from salary cap and roster size.

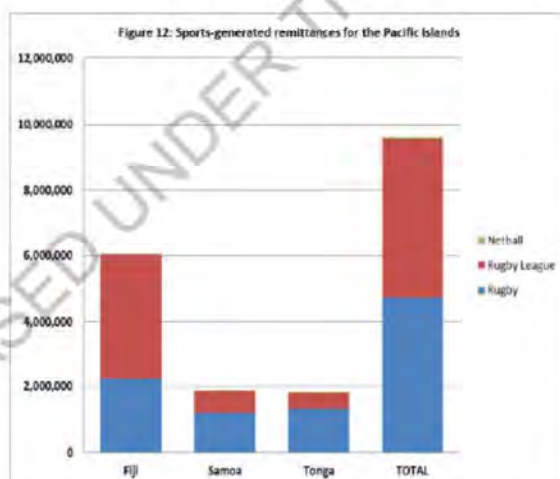
#### Key Findings: Growth in Rugby Union

- In 1997, there were 25 players of Pacific Island origin contracted to New Zealand Super rugby franchises. In 2007 it had doubled to 50 (of 162).
- In 1996, there were 21 Polynesian or Melanesian players contracted to New Zealand Super rugby franchises, which had doubled to 42 in 2013.
- In 2010, there were approximately 50 players of Pacific origin playing in the top flight in France (up from 42 in the top two divisions in 2006).
- 21% of foreigners playing in the Top 14 competition in France in 2013 were from the Pacific Islands.
- In 2013 there were 3 Pacific Islanders in the British and Irish Lions rugby team that toured Australia, and 1 in the French national team.
- Little has been reported on the length of union contracts across the globe.

## Remittances of sports players

Professional and semi-professional Pacific Island rugby union players all regularly remit. The feasibility study undertaken found that out of 100 players, 20% remitted weekly, 16% remitted fortnightly, 25% remitted monthly, while 38% remitted on an "on-demand" basis.

Of these players, 70% identified as Fijian.



Based on the player number figures and salaries for the various professional leagues reported above, we can approximate the earnings associated with professional Pacific Island athletes.

We then use the Ratha and Shaw (2007) approach to estimate

sports-generated remittances for the Pacific Islands. These values are shown in Figure 12: Sports-generated remittances in the Pacific Islands.

While these figures might appear insignificant at first glance, there is a substantial difference between an overall average remittance and an average sports-generated remittance in each of the three countries.



Based on these calculations, the combined average remittance values range from between 7.9 and 8.7 times greater than the average remittance per migrant for each country. Our calculations suggest that, on a per-capita basis, professional athletes are highly likely to be substantially greater remitters than average migrants with values ranging from between 6.8 and 13.6 times greater than the average remittance per migrant. Potential sports-generated remittances to the Pacific Islands are anticipated to be somewhere in the order of \$21.7million NZD per year or 5% of total remittances.

With healthy growth in player numbers, particularly in rugby and rugby league, the future does look bright for growth in sports-generated remittances flowing to the Pacific Islands. In rugby, male Pacific players are highly sought-after worldwide, and with the prospect of a team from the Pacific Islands possibly playing in Super Rugby from 2016<sup>11</sup>, opportunities for Pacific players should only increase, with current remittances as a percentage of value of a rugby union contract ranging from 4.9 to 18.5%. Likewise, rugby league is a fertile area for Pacific island talent, and many youngsters are playing in the National Youth Competition in Australia. Lucrative broadcast deals for Super Rugby, the NRL and others have resulted in higher player payments, and should continue to do so for some time.

#### Key Findings: Estimated sports-generated remittances

- Estimated sports-generated remittances are between 1.9 and 2.2 % of total collective remittances for the three countries.
- It is assumed that each player earns the average salary in each location. These values range from between 6.8 times greater and as much as 13.6 times greater than the average remittance per migrant for each country.
- The calculations suggest that, on a per-capita basis, professional athletes are highly likely to be substantially greater remitters than average migrants.
- With healthy growth in player numbers, particularly in rugby and rugby league, the future does look bright for growth in sports-generated remittances flowing to the Pacific Islands.

## Stakeholder analysis

### Purpose

Significant stakeholder analysis has been undertaken in the feasibility and design phase of the Activity to ensure there is strong buy-in from affected stakeholders and alignment with existing programmes. Committed partners for implementation have also been identified. For the purposes of this ADD, major stakeholders have been divided into 5

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<sup>11</sup> The idea of a Pacific Islands team in Super Rugby has been mooted for some years, with the most recent proposal for such an inclusion reported in October 2013 in a realigned tournament for 2016 (McKendry, 2013).



groups: government agencies; rugby unions; relevant organisations; and the key beneficiaries, rugby players and their families.

### **Players and families**

The players and families will be the major beneficiaries of the Activity which aims to support them to maximise the economic benefits of the players time playing rugby abroad. The key outputs of the Activity strongly align with the needs players identified during the feasibility phase as requiring support or training. This includes support with financial literacy and management, retirement planning, career guidance and "life after rugby".

### **Rugby Unions**

Rugby unions in Fiji will be the key mechanism for identifying players and promoting/advocating the new Activity. The Fiji Rugby Union including the CEO and Chairman have endorsed the project and are committed to working with the project team on the delivery of the outputs. The FRU has recognised that the unions will also benefit from the Activity through a stronger and more developed rugby industry. Provincial unions in Fiji including Nadi, Lautoka and Nadroga strongly support the project noting that they have long recognised the importance of financial literacy and preparing for 'life after rugby' however neither they, or the national union, have had the capacity or resources to to implement any support activities.

### **Government agencies**

Financial inclusion is a key focus for the Government of Fiji who have established a National Financial Inclusion Taskforce (comprised of several government ministries and other key stakeholders) to deliver financial literacy and management training through their Financial Literacy Working Group (FLWG). The Activity will coordinate with the FLWG of which the Reserve Bank of Fiji is the Secretariat throughout the implementation.

The Ministry of Youth and Sports is responsible for Youth and Sports Development and strongly supports the implementation of the Activity in Fiji.

Other agencies such as the Ministry of Agriculture and Ministry of Tourism also have an interest in the business development component in their respective sectors.

The Ministry of Labour is responsible for labour mobility and currently provides pre-departure briefings for RSE Workers.

### **Relevant organisations**

There are several organisations working in the space of financial literacy and private sector development, the most prominent of these being UNDP's Pacific Financial Inclusion Programme (PFIP) and the Pacific Island Private Sector Organisation (PIPSO). This Activity will

work closely with both organisations to ensure alignment and utilise existing skills and expertise.

In terms of education and further training, tertiary institutes like the the Fijian National Univeristy (FNU) and the University of the South Pacific (USP) are providing a range of courses that may prove useful in terms of the provision of short term courses or qualifications that would be more useful long term i.e. life after rugby. France is currently scoping a project around coaching/refereeing courses that would complement the Activity. These will continue to be monitored throughout implementation.

**The Pacific Island Players Association (PIPA)** is the proposed delivery partner for the project. Based in Auckland with the the NZ Rugby Players Association and International Rugby Players Association, and therefore limited in terms of the extent of support they can provide, PIPA's mandate is to support local players in the Pacific and professional players overseas. While World Rugby has indicated that they will potentially provide some funding for a Personal Development Programme, a partnership with New Zealand Aid Programme would enable PIPA to unlock the potential for players around remittances and maximise the development benefits for players, families and Pacific Islands and communities.

## Problem analysis

**Despite the prospect that Pacific athletes should be able to dramatically improve their economic positioning and that of their family and community by remitting money back home, the promise and opportunities do not seem to be fully realised.**

Despite the fact that remittance flows are large and growing, there are various complexities surrounding the remittances context and process. While a plethora of Pacific focused authors highlight the value of remittances to achieving social and economic development goals, specifically poverty alleviation (Browne & Mineshima, 2007)<sup>12</sup>, others note some of the negative aspects associated with remittances, for both beneficiaries of remittances and for those who remit.

### Dependency and lack of investment

Remittances can create a cycle of dependency, and a reduction in own efforts at productive endeavours and, is argued to have a detrimental effect on economic growth. The overall impact of remittances on investment and growth appears to have been relatively modest in the Pacific, with remittances used for consumptive purposes rather than for investment. In addition to this, those sending money may also have

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<sup>12</sup> See also Brown et al. (2013); Connell (2001); Hannan (2006)



little say over the way in which remittances are used, i.e. consumption versus investment and the baseline financial literacy for Pacific Islanders in comparison to Asia is much lower.

However, the notion of dependency has been challenged. Several studies show a connection between remittances and productive investment in receiving countries of the Pacific Islands. The remittances-investment relationship is described as being in a state of partial transition from consumption purposes where needs have been met. Although baseline financial literacy for Pacific Islanders is much lower compared to Asia, financial literacy training to address knowledge deficits and practices can make a difference to household poverty and wellbeing and has, in fact made a difference to Pacific Island households. This presents an opportunity to focus on financial literacy training to improve the use of remittances and support a shift from consumption to investment.

Remittances provide an opportunity to improve economic development as they not only increase income of the individual and family members who remain behind, but recipients of remittances are often wider than close relatives of the sender, allowing for a wider distribution of benefits, in addition to the multiplier effect on non-remittance receiving households. Remittances also do not appear to reduce over time, and while second generation migrants do not remit as much as first generation migrants there is clear evidence that they still continue to maintain the home front, participating in fund raising endeavours as part of nation building. Remittance receiving households are less vulnerable to economic shocks and the altruistic motive for remittances remains much stronger in the Pacific region than in the rest of Asia.

Although the extent of the improvement in a family's lifestyle on the basis of remittances received has proven to be hard to determine, the impacts should not be dismissed.

#### Cost and complexity of remitting

One of the biggest challenges remitters and received face is the high cost of transactions. Market factors which determine the transaction costs of remittances are:

- Competition in relation to the number of providers, which is also determined by legal regulations and size of remittance route;
- Method and technology available;
- Needs and preferences of customers. For example, customer preference is based on availability and accessibility;
- The extent to which customers know about other choices (Jayaraman et al., 2011:388).

The cost of sending remittances is quite different depending on the source country. Data indicates that the majority of remittance transactions below \$1000 are sent via MTOs and not Banks. There is limited interoperability of the existing banking retail systems and



although new cheaper products for remitting are being developing as new digital technical becomes available, this will not necessarily entice people to switch if it makes remitting harder to do. New products to improve the remittance process may also not gain much up take. In addition to this, using informal transportation methods for remittance transfers, such as friends and relatives means the delivery time is slow. There is potential for loss and theft using information transportation methods.

Pacific Island Governments have made a commitment to address the high cost of remittances, and policies to address the cost of remittances are on the agenda. This includes the remittance cost of sending, foreign exchange and receiving, as well as work to continue to promote transparency in pricing and improving accuracy of data. Remittances can create other issues, however. For example, it can reinforce inequality if the migration/remittance process is skewed towards wealthier educated households.

Addressing issues such as high transaction costs, low financial literacy levels for both remitters and receivers are issues which hinder people from using the formal system are fundamental.

#### Lack of financial literacy

Access to formal financial instruments is limited in most Pacific Island countries. Evidence from household surveys shows that a minority of households hold savings accounts, loans or insurance policies. Without access to these risk management tools, households are likely relying too much on coping by drawing down on productive assets like livestock or reducing their investment in human capital. At the same time, growth in financial access without effective regulation and consumer education can lead households into excessive debt which is a concern in some countries.

#### Sports-generated remittances

Despite the prospect that Pacific athletes should be able to dramatically improve their economic positioning and that of their family and community by remitting money back home, the promise and opportunities do not seem to be fully realised (Sewabu, 2013). Challenges facing remitters and receivers in general are also issues relevant for professional migrant athletes who remit and remittances sent are not used to their fullest potential. Families and communities are unaware of how to do this, and little value for money in relation to sustainable community impacts is noted.

Issues include:

Athletes have often had little or no financial literacy/management training (Sewabu 2013); support that has been provided is pitched culturally wrong and in terms of comprehension (Sewabu, 2013)

Athletes have little or no support/guidance for retirement planning post their (short) sporting careers. Thus sport is a livelihoods option in the short-term. However, questions are raised about sustainability, if there is no long term impact (Stewart-Withers et al. 2014).

Athletes can find themselves facing immense pressure to provide financial support to other family members, community and church (Cadzow, 2013; Stewart-Withers, 2013)

Little support is given in host country by sporting unions to help with money management. Sporting unions do not have resources or outreach ability to provide support.

Family members have had little or no financial literacy/management training (Sewabu, 2013)

Remittances are at times used for consumption, over business, family or community investment when businesses are established or assets such as rental properties are purchased the rate of return can be low (Sewabu, 2013)

*"It is good to see there is a study/survey about it is subject. I hope information gathered will be utilized in the future to help Pasifika sportspeople budget their money better... that is my biggest regret not having the financial support/advice earlier in my rugby professional career. Fa'afetai Lavu... Ia i anuia!" (Survey Participant 42, Samoan, Professional RU, age 31-35, married, based in France, states never received any financial advice).*

*"Need a life after rugby program" (Survey Participant 3, Fijian, Professional RU, age 5-30, separated, based in France; subsistence farming also provides for the family).*

As reported in both the survey and via the interviews, Pacific Island rugby union players send remittances for a variety of reasons, with all survey respondents indicating that family was a major reason (100%), as well as cultural (32%), religious (20%) and business motivations (11%). More specifically, these remittances are used to pay for consumer goods, household renovations, school fees, school uniforms, school books and stationery, religious commitments, and the establishment of businesses. Family is the sphere of influence and is of utmost importance to Pacific Island players. Financial support (including cultural and religious obligations) to their families will continue to be a priority in their lives. Of great importance is that players cannot be seen in isolation from the wider family. That is, in the end regardless of financial literacy levels, family demands and pressures will supersede. It is therefore fundamental that family are skilled in managing finances.

Other than the importance of remitting to family and communities, over 75% of respondents indicated they had access to land and therefore subsistence agriculture and small business ventures were fundamental to families meeting their needs.

Players, current and retired, stated that they all remit and have remitted. They remit on demand and/or regularly. This is often tied to



when they are paid, e.g. weekly, fortnightly or monthly. Demand could also be weekly, and those who had a fixed weekly, 2 weekly or monthly pattern also remitted on demand.

*"When the demand comes you rarely say no". (Fieldwork interview response)*

*"If there is an urgent need, so you just respond, you will get a phone call and they (home) will say I need you to send me 500. If you don't have this you say to your mates can I borrow 500 until we get paid, or you go to your manager and ask to be paid in advance". (Fieldwork interview response).*

*It's about demonstrating commitment to one's family and parents, and doing service. I remit because "They ask for it"; "they want it"; they ask me to buy"; "I have to"; it's my responsibility". (Fieldwork survey responses)*

The need and want was stated clearly by players, families and communities within the feasibility desk and field-based study<sup>13</sup>. All of the fieldwork interviewees stated that they would like some sort of support. The majority of survey respondents (62%) indicated that they had never received any financial management advice. Those that indicated that they had received financial advice got it from a variety of sources, including friends (46%), family (40%), banks (36%), agents (3%), coaches (12%) and the rugby union (10%). Rugby unions as a source of advice rated very low with respondents. This was also reiterated in the interviews and it appears that many have an ad-hoc approach to learning about financial management/literacy. The interviewees stressed the importance of capturing players very early on with regards to this, stressing also the role of schools and the education department in teaching about budgeting.

When asked what players felt they needed assistance with, issues such as retirement planning (45%) and financial management (41%) were the highest, followed by business/investment planning (34%), career guidance (32%), support away from home (25%) and financial literacy (20%) were identified. All respondents indicated that they would welcome support to further develop business and/or farming.

<sup>13</sup> Stewart-Withers et al. (2014b:18)



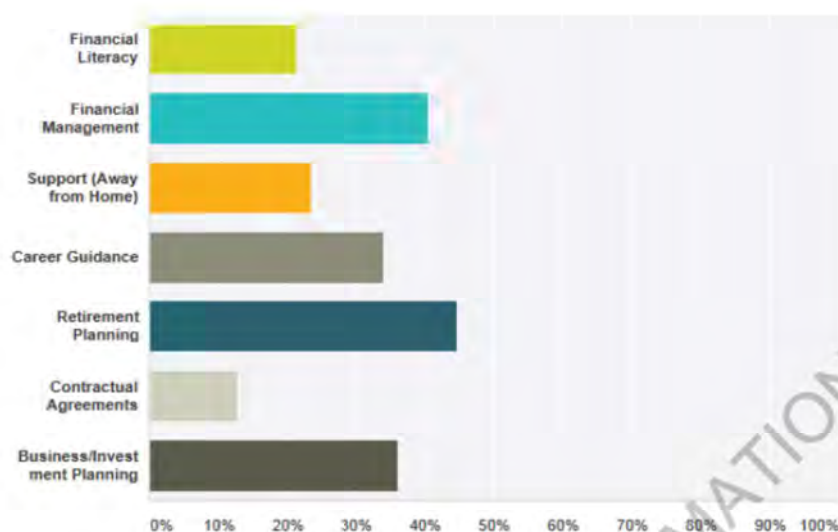


Figure 3: Areas where help is required

Pacific families regard sports as a viable avenue for their men to gain future financial security not only for themselves but for their families (Connell, 2001; Schaaf, 2006). There is an opportunity to work with the Pacific athletes families to maximise the use of sporting remittances in terms of family, business and community development investments. Simple remittance investment plans, developed by the Pacific athletes and with family, could help elevate spending on remittances from household consumption to business investment. In other words, there is a need to capitalise on what may be a short and intense career with a focus on better financial management and career path planning.

#### Maximising earning potential

In addition to the challenges of poor financial literacy and management, there are challenges which have an impact on the ability of players to maximise their earning potential and thereby maximise remittances and use of remittances. There are issues with Pacific Island players being signed young, poor governance, organisations operating in silos, no regulatory framework, contractual agreement problems, poor career planning, a lack of confidence in current systems and processes, and a lack of knowledge surrounding the globalisation of sports (and operational systems in place).

Athletes have little or no experience in contract negotiations, are unaware of their market value, the cost of living in the host countries, hence they perceive the amount offered to be high when in fact some athletes have found themselves struggling to cover their own costs in, for example, the UK (Sewabu, 2013).

s9(2)(g)(i) and s6(a)

## s9(2)(g)(i) and s6(a)

Issues include:

- Athletes struggle in attempts to negotiate contracts and/or use remittances for investment or plan in the long term.
- Professional sports migrants' careers can be short and risky. It is dependent on being free from injury. There may be constant angst about the performance and a fear of what lies beyond. They may have given up education and career training. Having few options post-career is even more so for those athletes who have had little access to education and career options prior.
- The need to maximise income adds pressure to move following the best salary option
- They are able to demand a high salary due to a risky short career but this highlights the need for sound financial management and planning
- Sports migration benefits the importing country more, it undermines sports development in the importers country
- Brawn Drain/ Muscle Trade /Muscle Drain is a real concern (Bale, 1991; Andreff, 2006).

The muscle drain from third world countries has come about with the removal of obstacles within the labour market for many sports, which has resulted in higher wages and greater transfer fees (Bourg & Gouguet, 2010). Clubs have responded by recruiting cheap, but quality talent from less developed countries. Leading French rugby club Clermont have an arrangement with the Nadroga Rugby Union in Fiji whereby an academy has been set up to identify and develop local talent with a view to players being offered professional contracts (Paul, 2013b).

There have been cases of player exploitation in rugby. The case of the late Fijian player Maleli Kunavore signing with French club Toulouse in 2005 was a notable example involving the player's Fiji-based agent. Then-Fijian coach Wayne Pivac was quoted as saying "The person who represented him in Fiji from the Toulouse point of view did not do a professional job and we were very disappointed in him because he basically got the slice of the pie and left the player to suffer" (Rabuku, 2005).

There is an opportunity to provide Pacific athletes with greater support to both negotiate more financially rewarding contracts, and importantly for improving their financial management capacity (Sewabu, 2013). This in turn will increase the amount of potential money which could be remitted back home as well as increase the sustainability of income generation and remittances post their sporting career. However, professional sport is only just beginning to be explored as a form of



work (Maguire, 2004:477; Sayers & Edwards, 2004:243). There remain many unknowns.

### **Fiji as a pilot**

New Zealand and Fiji share many links through history, culture, immigration, business, education and sport. Fiji is New Zealand's largest trading partner in the Pacific Islands and the two governments have engaged across a wide range of regional and international issues. Fiji is also the base for many regional agencies in the Pacific, such as the Pacific Islands Forum. These links, and Fiji's strategic position as an air and sea transport hub, make the relationship with Fiji among New Zealand's most important in the Pacific.

Although Fiji's economy is relatively well developed, the setback of four military coups in 26 years has prevented Fiji from realising its full economic potential. Since 2006, negative and very low annual economic growth has been the norm and attributable to the combined impact of the coup, the global economic crisis and natural disasters.

Following eight years under military rule, Fiji recently held democratic elections in September 2014 and business confidence has begun to improve based on clear progress towards the elections. The Fiji Government is continuing reforms to improve the business climate and the outlook for growth is promising.

In Fiji concerns have also been raised about poverty, and inequality continues to be a major challenge. Pressure on urban centres continues to grow with at least 15 % of the population living in informal and squatter settlements. Land tenure issues and rural development pose significant social and economic challenges to development. Creating rural development opportunities thus increasing rural incomes will improve food security and will increase community social and economic wellbeing.

**Rugby:** Many Fijian professional and semi-professional rugby players come from the rural areas and creating rural development opportunities seeks to address this issue of pressure on urban centres due to rural/urban migration. Fiji has an established labour-rugby migration network with clubs in the European Union, Australia and New Zealand. The Fiji Rugby Union is the oldest national Union in the Pacific Islands, being established in 1913. It has actively embraced professionalism, with major restructuring of the Union's operations occurring in the early 2000s<sup>14</sup>. The establishment of the Pacific Island Rugby Players Association (PIPA) in 2013 has given a voice to players. The move from French clubs to establish academies in Fiji are attempts to procure the best young talent from the country to bolster their playing stocks. Players are offered what are considered to be lucrative contracts but are likely to be entry-level academy contracts (which are

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<sup>14</sup> See <http://www.fijirugby.com/pages.cfm/about-union/>



lucrative when compared to what players could be earning if they stay at home) that are not included in the salary cap. Combine this with the fact that Fijian players do not count as foreign players under the Kolpak Agreement, and it is clear that French (and, indeed, European clubs) have an incentive to sign emerging Pacific Island talent.

**Remittances:** The deputy governor of the Fiji Reserve Bank has noted some significant spikes in remittances in the last decade. Remittances totalled around \$US73m in 2000, \$US165m in 2012, and \$US339m in 2013<sup>15</sup>. In the first quarter of 2014, an 11% increase is noted. If sport generated remittances are 5% of total remittances then it can be predicted based on just this 11% (conservative) growth over 3 years that sport remittances will increase from \$US16.95m to \$US23.15m (an increase of \$US \$6.2m). This activity has the potential to further increase these figures.

**Financial literacy/training opportunities:** Fiji has shown a strong commitment to addressing financial literacy/competency. In 2012, Fiji was the first Pacific Island Country to develop a national strategy and action plan for financial literacy and establish a Financial Literacy Working Group (FLWG). For example, commitment has also been shown by the Ministry of Education where financial literacy has been integrated into the core curriculum. The Pacific Financial Inclusion Programme (PFIP) is also based in Suva, Fiji and welcomes this Activity.

**Business Development Opportunities:** Fiji also has clearly identified geographical areas where sport labour out-migration is well-established. These same areas have a connection with agriculture and/or tourism, providing an opportunity for remittances to be used to further develop agriculture and/or establish businesses linked to tourism or agriculture. There is also potential for subsistence farmers to become suppliers of produce to the tourism sector with support. The Fijian Government is keen to develop opportunities in the rural sector to discourage rural-urban migration. The agriculture sector in Fiji employs 28% of the nation's labour force and as such is an important influence in rural development<sup>15</sup>. The growth of the nation's tourism sector presents opportunities for the domestic agricultural sector to reduce the reliance on imported foodstuffs, as well as increasing the export performance of the sector and the production of niche products.

Fiji is proposed as the pilot activity, with the next step being to expand to Samoa and Tonga, incorporating lessons learned. Samoa and Tonga will come with their own unique/specific issues which will be investigated by the PDM in collaboration to the World Rugby PDM (pending funding approval).

<sup>15</sup> <http://www.investmentfiji.org.fj/pages.cfm/for-investors/sector-industry-profiles/agriculture-industry.html>

## Lessons learned

In developing this Activity, lessons learned from a number of RSE related activities funded by the New Zealand Aid Programme have been drawn on.

- RSE Strengthening Pacific Partnerships – RSE SPP has successfully supported Pacific governments to administer and implement their responsibilities relating to the RSE Scheme. Part of this has included working with PIC's labour ministries and departments to develop a Pre-departure training package that would adequately prepare workers for employment in NZ. The Activity will consult with Fiji's Ministry of Labour and MBIE (through MFAT SPP contacts) when developing the pre-departure training package for players and families.
- Vakameasina (RSE Workers Training Programme) – Vakameasina provides training in English, numeracy, financial and computer literacy as well as health, human rights, leadership and other life skills. To date, training has been delivered to more than 2,600 RSE workers across New Zealand. Many lessons from Vakameasina have been included below however the key to the success and popularity of the course is its practical hand-on approach, flexibility to adapt to learners needs (i.e. computer skills) and the online web portal that can be accessed by workers both in NZ and back home.
- Money Pacific – Money Pacific's provided financial literacy training through the distribution of customised calendars and board games which provided basic guidance on finances and encouraged people to budget and track their expenses.

Other key lessons drawn from the RSE Experience and other financial inclusion programmes include:

- The need to understand the context of people's lives that make financial education most effective
- Understanding of the following key factors that make financial education effective:
  - Quality and frequency of the education
  - Relevance of the education to the target population
  - Opportunity to use this education
  - Context in which people can exercise their new financial behaviours
  - Appropriateness of the financial products and services on offer
- The importance of consultation with stakeholders as being essential to achieving local ownership and making the best use



of local knowledge. Consultations need to be commenced early to build understanding and ownership rather than to simply resolve difficult issues during implementation

- Flexibility is necessary
- Merit in a collaborative approach involving a number of project partners
- Project champions who can push project agenda is important
- Financial education needs to be hands on, practical, seen as-is-believing, localised and adapted to the particular circumstances
- Continued monitoring of progress and results is essential to being able to demonstrate the impact and effectiveness of the Activity.

## **Consistency with existing New Zealand and other donor/multilateral programmes and policy/strategy**

### **The New Zealand Aid Programme**

The Activity aligns with the strategic focus of the New Zealand Aid Programme to support sustainable development in developing countries. Increasing economic benefits in the Pacific from labour mobility and remittances has been identified as an investment priority in the 2015-2019 Strategy. This project will contribute to our Trade and Labour Mobility portfolio by increasing returns from remittances through targeted training and support. The project will complement our existing remittance activities and broader policy work.

### **Pacific Financial Inclusion Programme**

PFIP is a Pacific-wide programme helping low-income households gain access to quality and affordable financial services and financial education. It is jointly managed by the UN Capital Development Fund (UNCDF) and the United Nations Development Programme (UNDP) and receives funding from the New Zealand Aid Programme, Australian Aid and the European Union. In Fiji, PFIP works with the National Financial Inclusion Taskforce to develop and implement financial inclusion strategy and policy. PFIP have had some significant results in terms of financial education and deepening access and user uptake of banking and insurance products.

This Activity will work with the Programme and draw on their expertise through the Financial Literacy Working Group, of which they are a member.

### **Government of France**

France are scoping an Activity which will look to partner with Fiji National University to provide future career opportunities for Pacific rugby players. This includes potentially providing courses and qualifications on coaching, refereeing and sports therapy. The project



would strongly align with the proposed Activity, particularly in terms of providing more options for players as part of their PDP's and the 'life after rugby' component.

### **World Rugby**

World Rugby's commitment to assisting players with options for future career pathways was highlighted recently in France. More than 30 Fijian professional rugby players were supported to undertake World Rugby levels one and two coaching courses at Narbonne Rugby Club. Similar to the potential initiative above, programmes such as these could be built into Player Development Plans.

### **Players Associations/ PIPA**

Rugby Player Associations in England, Wales, Ireland, France, South Africa, New Zealand, Italy, and Australia are all members of the International Rugby Players Association (IRPA). The Pacific Island Players' Association (PIPA) is the most recent addition to the IRPA membership. As independent player-led organisations a key objective is to develop players as people as well as athletes. This is achieved through the various Personal Development Programmes operated by the domestic Player Associations. An underlying premise to these programmes are that with the right opportunities and support, the same skills and attributes that make an athlete successful within the sporting environment can be applied to other aspects of life to ensure they succeed well beyond their competitive playing days, and in a way that benefits themselves, their family, and community. The Player Associations do this by ensuring that when the playing days are over professional players still have their family/friends and community networks in place, have a strong sense of identity and direction around their future careers, self worth and are best equipped to make the transition through to the next phase of their lives, whether that transition be through choice or not.

### **Australian Department of Foreign Affairs and Trade**

Australia's Sports for Development Programme is a \$49m initiative funded by the Department of Foreign Affairs and Trade and managed by the Australian Sports Commission. In the Pacific, the programme has prioritised non-communicable disease (NCD) prevention and enhancing the lives of people with disability as the key development outcomes for this programme. While the Rugby Max Activity has a stronger emphasis on economic development, careful consideration will be given to ensure there is no duplication of the projects in the long term.

The Activity, through the Project Manager and their team, will continue to monitor and report on the development of new initiatives in the sports/financial inclusion/labour mobility space to ensure a

coordinated approach is adopted which will maximise benefits for key beneficiaries.

## **Rationale for New Zealand involvement**

New Zealand is committed to supporting sustainable economic development in the Pacific given our proximity and strong history of partnerships and cultural and historical linkages.

With Fiji's recent democratic elections, New Zealand is now taking forward plans to scale up NZ's development assistance to Fiji. This Activity provides an opportunity to support Fiji's economic growth and strengthen New Zealand's relationship with Fiji, leveraging both countries mutual passion for rugby.

### **New Zealand's successful track record on support for labour mobility and financial literacy**

The Activity will draw on the successes of the RSE Scheme to ensure that good practices that have demonstrated results are replicated and/or built on. This will include working with partners who have delivered activities and have expertise in this particular area. Some examples include:

- Pre-departure briefings for RSE workers. MFAT, through MBIE provides support to Pacific government agencies and administrations to develop effective pre-departure briefings for the RSE Scheme. These briefings are considered essential in that they provide useful information to workers and prepare them for the work in New Zealand ahead.
- Financial literacy training. New Zealand is currently involved in other successful schemes providing financial literacy and support for Pacific Island workers. For example, Vakameasina (the RSE Workers Training Programme) is a successful initiative that provides financial literacy, English, computer skills training to RSE Workers while they are in New Zealand. Vakameasina has also recently launched a business development pilot which aims to provide specialised business training to RSE workers looking to establish or develop businesses on their return home.

### **New Zealand world class expertise in player development**

New Zealand professional rugby players are prominently featured in all professional competitions throughout the world. NZ rugby by comparison has modest playing numbers compared with other countries, yet continue to develop a high proportion of athletes who are respected and excel in professional competitions around the world both on and off the field. This consistent depth in talent is due to a



number of factors which allow NZ players the opportunity to optimise their talent.

One such factor is the NZ Player Personal Development Programme which is a joint venture between NZ Rugby and New Zealand Rugby Players Association. In 2001 this programme was pioneered in NZ Rugby and is now seen as a fundamental player development initiative used in professional sporting environments throughout the world. The guiding principle of a Personal Development Programme is that, an engaged, organised and well balanced person will be a better contributor to the game on and off the field. The Activity will leverage the expertise of the PDP programme when developing tools, resources and support mechanisms for Pacific players.

### **Rugby focus**

The topic of sports for development has continued to gain traction internationally. In the lead up to the UN SIDS conference in September 2014, the Conference Secretary General Wu Hongbo and Samoan Prime Minister Tuilaepa Lupesoliai T. Sailele Malielegaoi spoke on the development and employment opportunities sports can provide for the youth and the role of the private sector at a joint press conference.

NZ has an enduring rugby relationship with the Pacific. Many Pacific Islanders and people of Pacific heritage play rugby. Sports diplomacy is also emerging as a key instrument for foreign diplomacy. As rugby related ties continue to grow (All Blacks playing in Samoa, the Crusaders potential game in Fiji), there are opportunities for New Zealand to address key development issues while also strengthening relationships with its Pacific neighbours.



### 3: Activity Description

#### Results diagram

The goal of this Activity is to maximise rugby-generated remittances for the purpose of promoting economic and social development. This will be achieved through the following outcomes

<b>Long term outcomes</b>	<ul style="list-style-type: none"><li>• Increase in economic and social development outcomes in the Pacific from sports-generated remittances.</li></ul>
<b>Medium-term outcomes</b>	<ul style="list-style-type: none"><li>• Increased revenue remitted home from Pacific sports players</li><li>• Improved sustainable use of remittances</li></ul>
<b>Short-term outcomes</b>	<ul style="list-style-type: none"><li>• Capacity of rugby unions and Pacific Island Players Association strengthened to support players and families</li><li>• Increased value of contracts</li><li>• Improved financial literacy and use of financial products</li><li>• Improved business planning, retirement planning and financial management</li></ul>
<b>Outputs</b>	<ul style="list-style-type: none"><li>• Policy and technical assistance</li><li>• Contracting support</li><li>• Financial literacy and management training</li><li>• Professional development planning and support</li><li>• Business development and investment opportunities identified and pursued</li></ul>

#### Activity and outputs

A Project Management Unit (PMU) will be established to coordinate the delivery of the Activity. The PMU will be comprised of a Pacific Personal Development Manager (PDM). IT and comms, monitoring and evaluation, and other support may be contracted on an as required basis.

The PDM will be based out of the PIPA Auckland office and the FRU (when in-country) where they will be provided with office space and administrative support. They will also work closely alongside the Reserve Bank of Fiji. The PDM will report to a Project Steering Committee (discussed below).

The Reserve Bank is the Secretariat for the National Financial Inclusion Taskforce which includes a Financial Literacy Working Group. The working group is comprised of key stakeholders<sup>16</sup> who are responsible for the development of financial inclusion products and delivery of

<sup>16</sup> Fiji National Provident Fund, BSP Life, Westpac Banking Corporation, ANZ, Bank of Boroda, Pacific Financial Inclusion Programme, Ministry of Education, Reserve Bank of Fiji

training. The Project Manager will report to the Financial Literacy Working Group on the Activity progress.

### **Monitoring and Evaluation:**

The first three to six months of the Activity will include establishing baseline data for the monitoring and evaluation of the Activity. The PDM, in coordination with a monitoring advisor, will track the project on an on-going basis and provide 6-monthly reports to MFA. An annual report will also be delivered to the Steering Committee. An evaluation will be undertaken by an independent adviser in year 3 as part of monitoring and evaluation. This evaluation will determine whether the Activity should continue and expand to Tonga and/or Samoa or conclude at the end of Year 3 with transition and handover to PIPA.

The monitoring and evaluation component is also an opportunity to capture data on sports remittances, of which there is currently limited information available (much of it is anecdotal). Having a deeper understanding of the existing pool of workers, their remittance patterns and the impact of this Activity, will allow donors and other organisations to consider the potential growth and opportunities of sports and Pacific economic development.

### **Output 1: Technical Assistance to the Fijian Rugby Union**

Output 1 will include the following activities:

#### 1.1 Development of a policy requiring players signing contracts with overseas clubs to undertake pre-departure training.

In accordance with WORLD RUGBY policy, all players must be released by the RFU before departing to play overseas. This includes all professional, semi-professional and school players. The Personal Development Manager will work with the FRU to develop a policy mandating that players will undertake pre-departure training when they are released by the FRU. Pre-departure training will include:

- (Output 2) Contracting support provided by PDM including referral to legal advice as required. Where possible, this should be provided prior to a player signing a contract with an overseas club.
- (Output 3) Financial literacy training for players and relevant family members
- (Output 4) Development of a Personal Development Plan (PDP's).



All pre-departure training will be facilitated by the Personal Development Manager and held somewhere players and families feel comfortable. This may be in the community or at the family home or local rugby union club. In some rare instances, pre-departure training may not be possible (.i.e. time sensitive). The PDM will still engage with the player and family, altering their approach and programme to be fit for purpose.

The policy will also encourage players to become Project Champions for financial literacy and participate in financial literacy events or training sessions at their local union/ club or community during visits home or on their return. These events will be led by an accredited financial literacy trainer from the Financial Literacy Working Group.

#### 1.2 Development and Implementation of a Communications Action Plan including Activity website.

The Project Manager will work with the Marketing Manager in the FRU and PIPA to develop and implement an action plan that will raise the profile of the Activity and pre-departure policy. This will require outreach events at unions and clubs on game days, preparation of promotional materials, and the development and maintenance of a website. The website will outline the policy, types of assistance offered to players and families and an accessible web portal for financial literacy training. The web portal will include modules for financial literacy and a space for updating/monitoring the Personal Development Plan. IT support will be contracted to assist with the initial development of the website.

#### 1.3 Technical advice on the implementation of the WORLD RUGBY player release policy

The Project Manager will provide advice to the CEO on the WORLD RUGBY international release policy and support FRU and provincial unions to establish a formal process for the international clearance of players. The technical advisor will, where appropriate, also support discussions with other Pacific rugby union CEO's to enable a consistent and coordinated approach.

While addressing this issue is not the primary purpose of the Activity, enforcing the international release fee provides an opportunity to increase the earning potential for rugby players both in Fiji and abroad. The PDM will encourage FRU to reinvest release fees into further developing Fijian rugby. This could enable provincial unions to pay their players for games (many of the clubs currently do not) which would lead to increased incomes. Increased funds could also support



developing and strengthening existing players leading to increased contracts and remittances.

#### 1.4 Input into the player database.

A player database to be funded by the WORLD RUGBY is currently being developed and will track all players from primary school through to elite level rugby. The Project Manager will work with the database developer to ensure data relevant to the project can be tracked in the database. This will include being able to capture information on players overseas. The PDM will also develop a survey as part of monitoring and evaluation of the Activity that will leverage the database to track down players.

### **Output 2: Provision of contracting support**

Output 2 will ensure that new players and current players are fully informed of their legal rights. Increased knowledge will see players making informed decisions and demonstrating improved contract negotiation skills. This will lead to an increase in contracts, contract value, income, and sport-related remittances.

#### 2.1 Provision of contracting advice to players:

The PDM in coordination with PIPA, will develop a resource tool to inform players and families of their rights and ensure players are fully informed of their obligations. PDM is responsible for sourcing appropriate legal advice that players can be referred to if necessary or requested.

The project will also establish a small emergency fund for instances where there is a genuine need for players to be able access legal assistance if they and their family can't afford it. The fund will not be advertised or publically discussed. Any assistance must be approved by PIPA Exec (in addition to the PDM) and is at their discretion.

#### 2.2 Technical advice on the creation of a framework for international agent accreditation:

The PDM and PIPA will provide technical advice on the establishment of an international accreditation system for agents in the long term with a view to replicating NZ's model at a global level. This would limit agents' ability to exploit players. The model would set percentages around agents fees, and roles and responsibilities (expectations and obligations).

### **Output 3: Financial literacy training and management for players and families**

Output 3 will ensure that new and current players and family members have access to financial planning and management services resulting in improved financial literacy/competency and increased/improved use of financial products. Greater familiarity with products and increased interaction with the formal financial sector and over time improved financial practices and will see greater opportunities for asset ownership, business investment and development. This will lead to improved social and economic development for players, families and communities.

### 3.1 Development of a financial literacy training package to meet specific needs of players and families:

The PDM will work with the Fiji National Inclusion Taskforce's Financial Literacy Working Group (FLWG) (which include the major commercial banks, NGO's and government agencies) to develop a financial literacy training package. While products and training packages are already available and primarily delivered by members of the FLWG, the Activity would develop a new package which is specifically tailored to meet the needs of players and families – given their higher incomes and higher remittances. Training packages would identify products available i.e. term deposits, mobile banking and provide user education. Training programmes would provide advice on remitting money home, financial management and budgeting, insurance, retirement planning and identifying business development and investment opportunities.

An online component of this package would also be made available for players and families via the Activity website or through the FLWG website.

#### **Existing training packages**

##### Westpac financial literacy training (3 sessions available)

1. Financial first steps
2. Business Basic workshop
3. Advanced: Financial Management

##### ANZ Financial Literacy training (1 session – 5 modules)

- Module 1: Planning for the future
- Module 2: Saving more until next pay day
- Module 3: Needs and wants
- Module 4: Budgeting
- Module 5: Learning to say no

### 3.2 Provision of financial literacy training for players and families



Banks and NGO programme's like PFIP employ accredited trainers who deliver financial literacy training in Fiji. The PDM and FLWG will identify trainers to deliver the training to players and families (with a focus on women as household managers).

New players: As part of the RFU pre departure policy, new players will be required to undertake financial literacy training. Identified family members i.e. wives, mothers, siblings and cousins will also participate.

Current players abroad: Financial literacy workshops will be held in the Pacific on occasions when many players return for international rugby tournaments i.e. the annual Pacific Nations Cup. Players will also have the opportunity to receive further training online and through Player Development Plans (see output 4) if they wish.

Current families with players abroad: The Professional Development Manager will cluster families into zones and once players have been consulted, invite them to financial training sessions over the course of the Activity. These sessions may not work for all families and the Project should be flexible to cater for a different approach.

#### **Output 4: Personal Development Plans**

A Personal Development Manager will work one-on-one with players to create Personal Development Plans (PDP's) and monitor individual progress.

The PDP's will identify short, medium and long term goals for the player relating to professional development, player welfare, economic development (financial literacy, remittances etc) and planning for life after rugby.

In the short term, the PDP's will include all pre-departure training and include any additional training that may be relevant or useful. In the medium and long term, the PDP's will look at life after rugby, identifying possible business and remittance investment opportunities or pathways to employment depending on the skill set and interests of the player. Part of this process will also include discussing and documenting the goals and wishes of players families.

This will include developing a family remittance investment plan between the Pacific sports player and the Pacific sports player's family. It is critical that this plan is an active plan that involves on-going dialogue, and regular face-to-face check-ins on progress and issues encountered.

##### 4.1 Development and implementation of personal development plans for players



The Personal Development Manager will prepare a templated PDP that can be adapted for each player. The PDP's are live documents that can be regularly updated and reviewed. Goals/ targets for players (outside of rugby development) in the PDP may include:

Short term

Pre departure training completed  
Computer skills training completed - player and 2x family members  
Crash course in French (delivered by Alliance France) completed  
Remittance investment plan

Medium term

\$xx saved in term deposits  
\$xx remitted home to pay for family educations costs/ scholar hips/ housing  
Certificate in coaching completed  
Business plan developed

Long term

\$xx saved over x years  
Sustainable agriculture business established  
Coaching local/provincial rugby team

**Output 5: Business and investment opportunities identified and pursued**

If business development or investment is identified as a long term goal in PDP's, Output 5 will ensure that players and families are able to access business advice and business planning support to establish viable and sustainable small business ventures.

5.1 Assistance with the planning and establishment of viable business ventures for families and communities<sup>17</sup>:

The Professional Development Manager and financial literacy trainer will initially work with players and families in Output 3 and 4 to consider possible business and investment opportunities. Once a draft proposal has been developed, the PDM will act as a one stop shop search engine and facilitate discussions with other stakeholders who may be able to provide assistance, both in Fiji and abroad.

The Activity will work with the following organisations in Fiji on delivering output 5:

**Pacific Island Private Sector Organisation (PIPSO):** PIPSO will work with players and families on developing business plans and

<sup>17</sup> Please note: The majority of professional and semi-professional players have a connection to subsistence farming back in Fiji. There is also an inconsistent domestic market regarding the supply and quality of agriculture produce leading to high imports which could be supplied locally. This activity could contribute towards growing the market thus ensuring a consistent supply of locally produced foodstuffs, reducing the reliance on imports.

where helpful, facilitating linkages with other stakeholders i.e. buyers, exporters.

**The Ministry of Agriculture:** The Ministry will provide technical assistance for agriculturally focused initiatives. This includes support for testing the soil of the land and advice on key sectors for development such as root crop farming, fishing, forestry, vegetables, and dairy. The Ministry of Agriculture will also be establishing three Rural Transformation Centres to assist with the development of agricultural products and services. Families will be able to access further support through these centres.

As part of this Activity, the PDM will work to identify other potential partners for output 5.

## Beneficiaries and location of Activity

The pilot Activity will take place in Fiji, targeting players who secure overseas contracts and their families/communities. For ease of training, the families of players who have already secured contracts (i.e. are living abroad) will be grouped into their province of origin for the financial literacy training.

### Estimated number of professional Fijian rugby union players with overseas contracts (semi- professional not included) as at 2014

Level	Number of players overseas
Super Rugby (New Zealand)	21
Super Rugby (Australia)	25
National Provincial Championship (New Zealand)	49
Aviva Premiership (United Kingdom & Ireland)	28
Top 14 (France)	15
Top League (Japan)	38
Italy & Romania	3
Total players	178

### Fijian rugby players province of origin

Province	Town/Commercial Centre	Percentages (%)
Nadroga/Navosa	Sigatoka	22



Naitasiri/Naitasiri North	Nausori/Vunidawa	8
Suva (Greater Suva area)	Suva	19
Tailevu/Northland	Korovou/Nausori	12
Namosi/Serua	Navua	7
Nadi	Nadi	8
Ra/Tavua/Ba	Rakiraki/Tavua/Ba	5
Island Zone	Levuka/Labasa/Nadi or Lautoka	8
Lautoka	Lautoka	7
Overseas-based		2

Please note: The Island Zones include all the outer islands and the northern island, Vanua Levu. Some players who hail from this region may reside/play for other provinces.

## Form(s) of aid proposed

A Grant Funding Arrangement (GFA) will be signed between MFAT and the Pacific Island Players Association. This will cover funding for the delivery of all of the outputs under the GFA.

The Pacific PDM will be procured through PIPA with MFAT representation on the selection panel.

Implementation of PROP will require coordination across a range of stakeholders and across the different outputs. The Pacific PDM will be responsible for the overall delivery of the Activity and liaise with PIPA RBF, FRU, provincial unions, PIPSO, and other relevant stakeholders on the implementation of different outputs.

## Estimated programme budget and timing

The Activity budget is expected to be a total of \$645,000 over three years, broken down by output as follows:

Output 1 includes funding for the recruitment, salary and expenses of a Personal Development Manager/ Project Manager. The proposed salary (\$100,000) is considered market rate and is consistent with the salary of NZ PDM's. Expenses of \$30,000 will include travel both in Fiji and internationally.

Output (NZ\$)	2015/16	2016/17	2017/18	Total



1. Policy and technical assistance including marketing	165,000	140,000	140,000	<b>445,000</b>
2. Players contracting support	15,000	10,000	10,000	<b>35,000</b>
3. Financial literacy and management training	30,000	20,000	20,000	<b>70,000</b>
4. Personal development planning and support	10,000	10,000	10,000	<b>30,000</b>
5. Business development and investment opportunities identified and pursued	-	-	-	<b>0</b>
M&E	25,000	10,000	25,000	<b>60,000</b>
<b>Total</b>	<b>245,000</b>	<b>190,000</b>	<b>205,000</b>	<b>640,000</b>

**Other contributions.** World Rugby may contribute funding for an additional PDM to provide Pacific support to Samoa, Tonga and Fiji. The WR PDM would take on a broader role, more focused on player advocacy. However it is anticipated that the templates and resources developed as part of this project will be utilised by the WR PDM for other Pacific nations. The additional capacity will also enable the project to be expanded earlier than anticipated. PIPA, through the International and New Zealand Rugby Players Association will provide in-kind contributions of office space and equipment, and existing templates, resources and information for adaptation. The Financial Literacy Working Group and Fiji Reserve Bank will fund the fees of financial literacy trainers. MFAT will fund the trainers transport costs and other relevant expenses.

## 4: Implementation Arrangements

### Management and governance arrangements and structure

New Zealand Aid Programme oversight will be undertaken by SED Wellington in close coordination with the NZ High Commission in Fiji.

The Activity will be implemented by PIPA through a Project Management Unit (PMU). PIPA and the FRU will provide desk and administrative space for the PDM.

The selection process and Terms of Reference for PDM, including salary level, will need to be approved by MFAT Activity Manager.

#### Governance arrangements

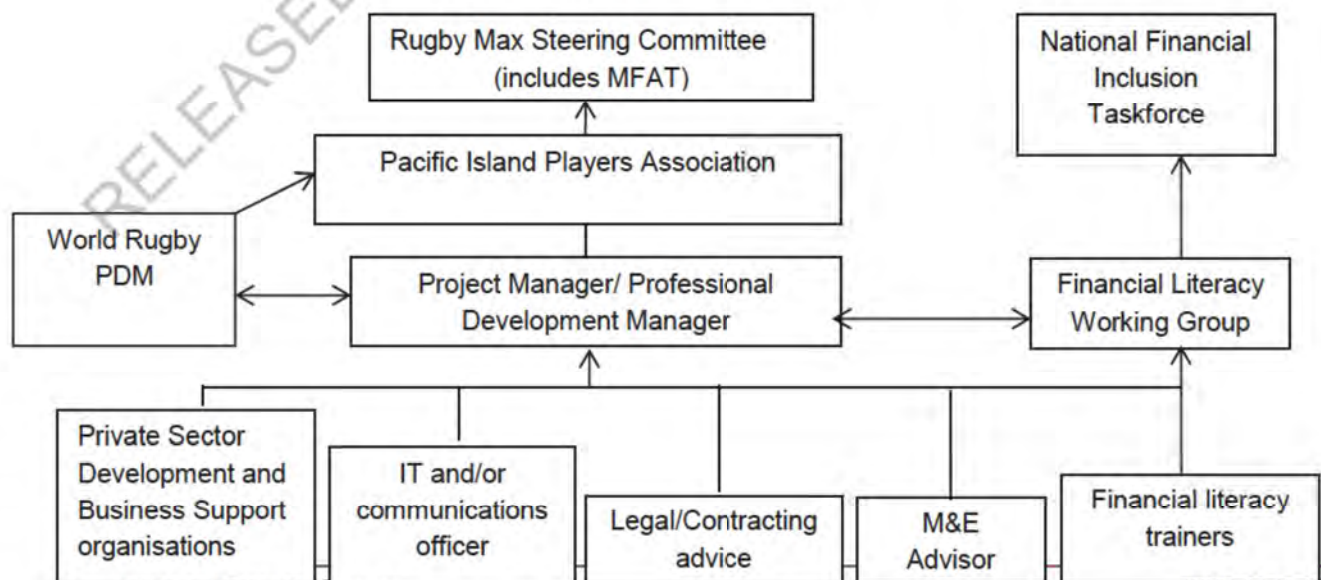
A Steering Committee will be established to ensure effective oversight of the Activity and provide opportunities for MFAT and key stakeholders to review progress and provide guidance on the implementation as well as recommending changes where necessary.

The proposed high-level membership of the Rugby Max Steering Committee (SC) will be comprised of representatives from the following organisations:

MFAT  
Pacific Island Players Association  
Fiji Rugby Union  
Reserve Bank of Fiji  
World Rugby

The SC will meet bi-annually with provision for extraordinary meetings. The Rugby Max PMU will act as the Secretariat to the SC.

#### Management/ implementation





## Implementation plan

An Implementation Plan for Rugby Max is outlined in Appendix E. The Implementation Plan covers the three years of the Activity and indicates indicative timing of activities and outputs.

Year One of the Activity includes three to six months for project planning and inception. The inception phase will focus on establishing a solid foundation for the project and its outputs. Activities to be included in the Inception Phase include:

- Recruitment of a Professional Development Manager;
- Development of a policy on pre-departure training;
- Development of a Communication Action Plan and website;
- Development of a financial literacy package;
- Development of Personal Development Plan templates
- Development of the monitoring baseline data for the Project
- Development of a detailed workplan and budget for the Activity

## Results measurement & monitoring and evaluation

A Monitoring and Evaluation Workplan is presented in Appendix A. Quarterly reporting will be undertaken by the Project Management Unit as part of the Rugby Max reporting process and a Six Monthly Progress Report will be submitted to the SC and to MFAT. This Six Monthly Report will include reporting against the Results Framework and will be coordinated by the PDM in coordination with the Monitoring Adviser and FLWG.

The Results Measurement Table is also provided in Appendix A.

Results will be drawn from a number of sources; the development and implementation of a Rugby Max Survey will be a key instrument for measuring results in terms of income, impacts on behavioural change around financial and professional planning, and investments in businesses under the project. The PDM and Monitoring Adviser will assist with the design and delivery of the survey.

In addition results will be measured through the findings from national surveys to be undertaken by the National Financial Inclusion Taskforce on financial literacy.

PIPA will be responsible for overseeing an independent audit of the project accounts on an annual basis; the appointed Project auditor must be approved by MFAT.

An evaluation will be undertaken halfway through year 3 to determine whether the Activity will be completed in Year 3 or extended and expanded. The evaluator will be selected by MFAT..

## Sustainability issues

The Project has been designed to address key sustainability issues and ensure any support mechanisms established continue beyond the life of the Activity:

- The Activity will be delivered by PIPA (with the backing of the International Rugby Players Association), an organisation that already works closely with Pacific rugby unions and in the interests of Pacific players. PIPA will also be investing in the project, providing in-kind contributions (technical assistance, admin, resource materials, existing partnerships etc). This Activity will accelerate PIPA's ability to expand and maximise its support to players. In tandem, it will also allow for an increased focus on supporting players' families and enhancing the development outcomes of labour mobility.
- It is anticipated that the demonstrated success of this Activity, coupled with a growing pressure from the international community to address player exploitation issues, will lead to an increase in WORLD RUGBY support for PIPA. An increase in WR funding will, in the short term, strengthen the capacity of the Activity, and in the longer term allow for the expansion of the Activity to other countries and smoother exit of MFAT funding.
- The Project intends to partner with a number of in-country organisations (Fiji Reserve Bank, Financial Literacy Working Group, FRU, PIPSO) that will have the ability to continue to deliver the outputs at the completion of MFAT funding. The PDM will work to build the capacity of FRU and strengthen connections between PIPA, FRU other key organisations to support the on-going sustainability of the activities.
- While the Activity will establish the systems and linkages to support players and families, once in place, these will be able to continue with light handed facilitation and oversight.
- In line with the above, there will be a major focus on engagement and consultation to ensure negative impacts are managed and stakeholder support will sustain the activities;
- A sustainability plan will be developed by the PDM in Year 2 of the Activity. The Activity will explore opportunities for on-going funding of the PDM, either through PIPA and World Rugby or through a joint partnership between key stakeholders (PIPA, FRU, FRB) in Year 3. Alternatively the role



may be integrated with a new World Rugby role that is being considered.

## **Procurement arrangements**

A Grant Funding Arrangement (GFA) will be signed between the MFAT and the Pacific Island Players Association.

Procurement will follow New Zealand Government mandatory rules for procurement and New Zealand Aid Programme Contracting Policy. These include non-discriminatory obligations, procedures to eliminate any potential conflict of interest, non-disclosure of confidential information, and value for money.

Funding for the Project will be provided in tranches following:

- On signing of the GFA with PIPA (for the first 6 months)
- After 6 months – upon acceptance of a detailed Annual Workplan coordinated by the PDM and a budget for each activity and for subsequent funding
- Acceptance of the relevant Annual Progress Reports and independent Audit Report by MFAT.

This will ensure all funding will be targeted towards effective activities meeting its deliverables.

The high level budget figures in the Project budget will be confirmed via detailed budgets for each activity being provided via the Annual Workplan estimate.

PIPA will be responsible for the identification, contracting and management of other consultants or services excluding the independent review, including provision of terms of reference.. All procurement will be carried out in accordance with Government of Fiji and New Zealand procurement guidelines. MFAT will be responsible for sourcing the independent reviewer.

## **Overarching policy issues including gender, human rights and environment**

### **Gender**

#### Women as professional players

With rugby sevens being introduced at the 2016 Rio Olympics, it is possible that the Fiji women's team (along with other women's rugby teams) will qualify and graduate to semi-professional or professional status and receive payment for their performance. The Olympics could also catalyse the expansion of women's rugby including



potential opportunities for labour mobility. PROP will work with women who are able to earn an income from rugby and support them and their families to make the most of the wealth they generate.

#### Financial management

Women play a key role in managing household and family finances. However, this role does not automatically translate into increased personal or social empowerment, as the link between the two is mediated by a broad number of factors, including marital status, social class, household composition, the distribution of power within the household, gender norms and access to social services. However, the fact that women handle the household and family finances does not necessarily mean that she will decide how the funds will be used or that she will benefit from them.

Remittances are used for consumption at the household level and many players identify sending to their mothers on a regular basis. Many players also identify using remittances to benefit schooling aspirations of siblings including sisters. In some cases, sisters were identified as using remittances to establish small businesses such as village shops, markets stalls etc.

This Activity will work with women as managers and decision makers of household finances and small business owners/partners, with a focus on gender empowerment, PROP will provide financial literacy training to family members of players (with a particular focus on partners, mothers, sisters) and facilitate families' access to business development planning and remittance investment support.

#### Gender based violence

A 2013 study conducted by the Fiji Women's Crisis Centre (FWCC) found that 64% of women who had been in an intimate relationship had experienced physical and/or sexual violence. This is well above the world average of one in three women. FWCC found that on average, 43 women are injured, one is permanently disabled, and 71 lose consciousness every day in Fiji through domestic violence.

Sport is often seen as a source which perpetuates dominant versions of masculinity and legitimises misogyny and in extreme cases, gender based violence. However sport has also been identified as an innovative mechanism to raise awareness, change behaviour and effectively reach young women and men. Sports players have the ability to challenge behaviour and assumptions through increased awareness and education.

The NZ Rugby Players Association (NZRPA) has developed a partnership with the NZ Aid Programme funded Pacific Prevention

Domestic Violence Programme (PPDVP). Through PPDVP, NZ Police travel with a number of selected male rugby players to the Pacific each year to educate communities, particularly men and boys, on domestic violence. Players are trained in advance so that they have the skills and knowledge to effectively champion key messages. As well as having an impact on the Pacific countries, anecdotal reports suggest the programme has also had a positive effect on the personal development and behaviours of participating players.

PIPA will leverage NZRPA's successful partnership with the PPDVP for PROP. The PDM will undergo PPDVP training and be supported by experienced NZ PDM's to develop Fijian athletes into role models and advocates against domestic violence. Professional Development workshops with players (i.e. during the Pacific Nations Cup) are also an opportunity to provide gender training. If possible, PPDVP will arrange a public awareness campaign to Fijian national players and include Fijian nationals involved in PROP.

### **Human rights**

This Activity gives specific emphasis to improving financial education delivery to people who are excluded from the financial system because they live in rural and remote communities, whose low level of income is assumed as unbankable by many commercial financial service providers, who are not financially literate, who are predominantly rural women without ownership rights to assets, and to those operating in the informal sector outside the protection of the law.

Output 2 (contracting advice) also speaks to human rights by protecting player welfare and contractual rights. Many players do not have the capacity to negotiate fair market contracts. As noted earlier, players identified gaps with respect to career guidance and managing finances.

### **Cross-cutting issues in development and implementation of the Activity:**

To ensure gender and human rights are mainstreamed into the implementation of the Activity, the Results Framework and Monitoring and Evaluation will include criteria for inclusion of cross-cutting issues in collection of baseline data and development of the monitoring and evaluation plan, including output targets and indicators wherever applicable and when data is available. Information will be disaggregated by gender, location and vulnerable groups.



## Critical risks and risk management strategies

There are a number of risks which can be associated with this Activity. These are highlighted in the Risk Matrix in Appendix B together with the appropriate Risk Management Strategy.

The key identified risks include:

- A failure to obtain buy-in from stakeholders, players and family
- Failure to roll-out the Activity due to geographic location of players.
- Limited implementation capacity at key organisations
- Stakeholder conflicts and lack of coordination
- Insufficient funds for activities

None of the risks identified have been assessed as being at a greater level than Medium. Most require strong communications and appropriate stakeholder consultation and engagement.

## Environmental and social impacts

This activity focuses on increasing the value of rugby generated remittances to Fiji by protecting players rights, incomes and empowering players, families and communities to use the capital generated to increase social and economic wellbeing. Social impacts should be primarily positive. It is fundamental however that this Activity sees to work in partnership with the various stakeholders, build trusting relationships, and adheres to cultural processes so as to minimise negative social impacts and enhance positive social impacts.

While the focus is on rugby players and remittances related to the multiplier effect, non-remittance receiving households also benefit. For example, the remittance receiver employs a local builder to undertake home renovations. Or the church hall receives a new roof paid for by a donation made by the family of a rugby player who remits.

There are no perceived environmental impacts.



## 5: Appendices

This section includes the following appendices:

- Appendix A: Results Framework (Results Diagram, Results Measurement Table, Monitoring and Evaluation Workplan)
- Appendix B: Risk Matrix
- Appendix C: Detailed Outputs-Based Budget / Cost Estimates (including costing methodology)
- Appendix D: Programme Management & Implementation Arrangements
- Appendix E: Terms of Reference (PDM)
- Appendix F: Feasibility Study

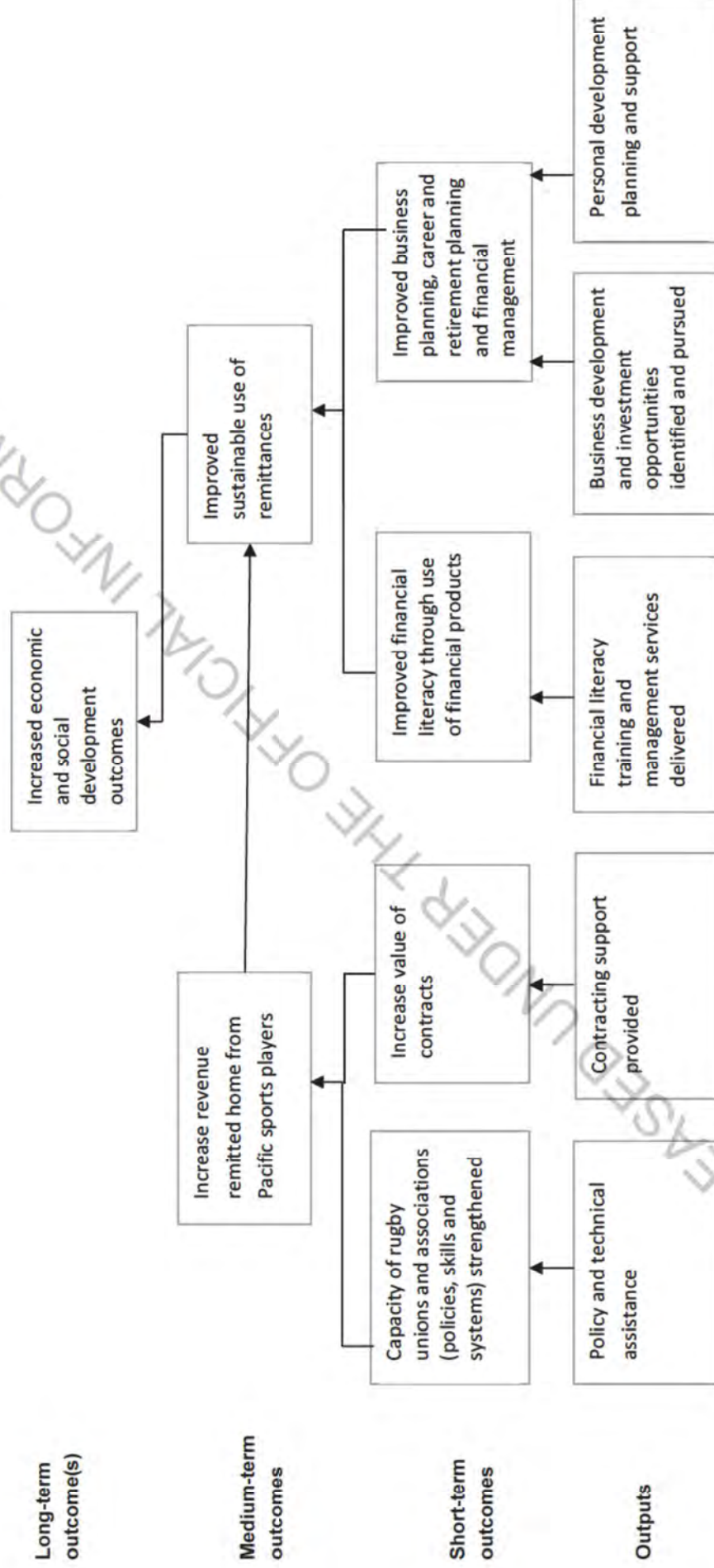
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## Appendix A: Results Framework

The results framework below includes a results diagram, results measurement table and a monitoring and evaluation workplan.

### Results Diagram

**Goal of the Activity:** To Maximise Rugby-Generated Remittances for the Purpose of Promoting Economic and Human Development





## Outputs/Inputs Table

Outputs from the Results Diagram	Activities to Delivery Outputs	Inputs to Resource Activities
Monitoring and Evaluation		
Monitoring and Evaluation	Design Monitoring System	Project Manager (1 x across all outputs) and M&E Advisor: salary, IT, travel expenses
	Collect Baseline Data	
	Implement Monitoring	
	Undertake evaluation	
Output 1		
Policy and practice technical support	Policy development	Project Manager (1 x across all outputs): salary, IT and comms, travel expenses Comms materials and resources
	Development and implementation of a Communications Action Plan including Activity website	
	Technical advice on the implementation of the WORLD RUGBY player release policy	
	Input into the players database	
Output 2		
Financial and legal support	Provision of contracting advice to players	PDM: fees, IT, travel expenses Contracting resource/ tool Legal Adviser: fees
	Provision of legal advice to players (at PIPA's discretion)	
Output 3		
Financial planning and management services	Development of financial literacy training package to meet needs of players and families	Project Manager (1 x across all outputs): salary, IT, travel expenses Financial literacy trainers: travel expenses Materials: financial literacy product package
	Provision of financial literacy and management training	

Outputs from the Results Diagram	Activities to Delivery Outputs	Inputs to Resource Activities
<b>Output 4</b>		
Professional Development Plans	Development of Professional Development Plans for players	Professional Development Manager: salary, admin, IT, travel expenses Materials, template
	On-going Professional development support and monitoring	
<b>Output 5</b>		
Business and investment support	Assistance with the planning and establishment of viable business ventures for families and communities	Professional Development Manager: salary, admin, IT, travel expenses

## Results Measurement Table

Results	Indicator(s)	Baseline Information and Targets	Methodology/Data Sources
Long-Term Outcomes			
Increase in economic and social development outcomes from sports-generated remittances	<ul style="list-style-type: none"><li>• People with savings (Number, Male/female)</li><li>• People earning additional \$ (Male/female)</li><li>• People who report education costs can be met (Number, Male/female)</li><li>• People accessing education and training</li><li>• People who report increased access to health care services (Number, Male/female)?</li><li>• Establishment of businesses</li><li>• Investments in businesses</li><li>• Increase in incomes (Number, male/female)</li><li>• People employed (Number, male/female)</li><li>• Players in stable employment after returning to Fiji/ completion of their contracts</li></ul>	<ul style="list-style-type: none"><li>• 50% increase in savings by end of Year 3</li></ul> TBC through baseline assessment	<ul style="list-style-type: none"><li>• Player, household and community surveys</li><li>• Income data</li><li>• Draw on data from Reserve Bank, census and commercial banks, PFIP</li></ul>
Medium Term Outcomes			
Increased revenue remitted home from Pacific sports players	<ul style="list-style-type: none"><li>• Changes to patterns of remittances in relation to income</li><li>• Annual remittances to the Pacific</li></ul>	TBC through baseline assessment	<ul style="list-style-type: none"><li>• Player database/ survey information</li><li>• Household community surveys</li></ul>
Improved sustainable use of remittances	<ul style="list-style-type: none"><li>• People with a household budget and savings plan</li><li>• Behavioural changes to remittance spending</li><li>• Increased benefits for players and families - insurance, education</li></ul>	TBC through baseline assessment	<ul style="list-style-type: none"><li>• Player database/ survey information</li></ul>



Short-Term Outcomes				
Improved contract negotiations skills	<ul style="list-style-type: none"> <li>Increased value of contracts (Dollars)</li> <li>Decrease in reports of contracting issues</li> </ul>	TBC through baseline assessment	<ul style="list-style-type: none"> <li>Player database, survey information</li> <li>PIPA reports</li> </ul>	
Improved financial literacy through use of financial products	<ul style="list-style-type: none"> <li>People using financial products; types of financial products used (Male/Female)</li> </ul>	TBC through baseline assessment	<ul style="list-style-type: none"> <li>Information collected by Financial Literacy Working Group auditing of programme</li> </ul>	
Improved business planning, retirement planning and financial management	<ul style="list-style-type: none"> <li>People who have developed viable business and investment plans</li> <li>People who have developed professional development plans</li> <li>Players who have undertaken gender related training</li> </ul>	<ul style="list-style-type: none"> <li>50% increase in players and/or families developing viable business and investment plans</li> <li>90% of players have developed PDP's</li> <li>70% of players have undertaken gender related training</li> </ul> <p>Number of players TBC through baseline reporting</p>		
Capacity of rugby unions and associations strengthened	<ul style="list-style-type: none"> <li>Database and player monitoring/progress systems established</li> </ul>			
Outputs				
Policy and practice technical advice	<ul style="list-style-type: none"> <li>Development of pre-departure training policy</li> <li>Marketing and communications strategy in place</li> <li>Technical advice on player release being provided</li> <li>Input and support for player database</li> </ul>	<p><b>Year 1:</b></p> <ul style="list-style-type: none"> <li>Player database established and regularly updated</li> <li>Pre-departure training in place</li> <li>Marketing and comms plan implemented</li> </ul>	<ul style="list-style-type: none"> <li>Player data base information</li> <li>Audit @ RFU</li> </ul>	

Contracting support	<ul style="list-style-type: none"> <li>Resource tool for contracting developed</li> <li>People who have been provided with contracting advice/ support (Number, m/f)</li> <li>Number of contracting issues reported to PIPA</li> </ul>	<p><b>Year 1:</b></p> <ul style="list-style-type: none"> <li>Resource tool for contracting developed</li> <li>30% of current players receive contracting advice/support</li> </ul> <p><b>Year 2</b></p> <ul style="list-style-type: none"> <li>100% of new players receive financial and legal advice</li> <li>50% of current players receive financial and legal advice</li> </ul> <p><b>Year 3:</b></p> <ul style="list-style-type: none"> <li>100% of players receive financial and legal advice</li> <li>Number of contracting issues reported to PIPA decreased since 2015</li> </ul>	<ul style="list-style-type: none"> <li>Player database/ surveys information</li> </ul>
Financial literacy training and management services	<ul style="list-style-type: none"> <li>Training package and products developed</li> <li>Number of training sessions carried out</li> <li>Number of people who have undertaken training (number, m/f)</li> </ul>	<p><b>Year 1:</b></p> <ul style="list-style-type: none"> <li>Suite of products developed</li> <li>30% of current players and their families receive training (212 participants)</li> </ul> <p><b>Year 2:</b></p> <ul style="list-style-type: none"> <li>90% of new players and families have received training</li> <li>50% of current players and families receive training</li> </ul> <p><b>Year 3:</b></p> <ul style="list-style-type: none"> <li>100% of players and families receive training</li> </ul>	<ul style="list-style-type: none"> <li>Financial Literacy Working Group, Player database/ surveys, Monitoring and evaluation</li> </ul>

Business development advice	<ul style="list-style-type: none"> <li>People who have undertaken business mentoring or support (Number, m/f)</li> </ul>	<p><b>Year 1:</b></p> <ul style="list-style-type: none"> <li>30% of players and their families receive mentoring (212 participants)</li> </ul> <p><b>Year 2:</b></p> <ul style="list-style-type: none"> <li>80% of new players and families have received mentoring</li> <li>50% of current players and families receive mentoring</li> </ul> <p><b>Year 3:</b></p> <ul style="list-style-type: none"> <li>90% of players and families receive mentoring</li> </ul>	<ul style="list-style-type: none"> <li>Player database information</li> </ul>
Player Development Plans	<ul style="list-style-type: none"> <li>Personal Development Plan template developed</li> <li>People who have engaged with the PDM and developed Personal Development Plans</li> <li>Players who have undertaken gender related training</li> </ul>	<p><b>Year 1:</b></p> <ul style="list-style-type: none"> <li>Personal Development Plan template developed</li> <li>30% of players have developed Personal Development Plans (212 participants tbc)</li> </ul> <p><b>Year 2:</b></p> <ul style="list-style-type: none"> <li>90% of new players and families have developed Personal Development Plans</li> <li>50% of current players have developed Personal Development Plans</li> </ul> <p><b>Year 3:</b></p> <ul style="list-style-type: none"> <li>100% of players have developed Personal Development Plans</li> <li>70% of players have undertaken gender related training</li> </ul>	<ul style="list-style-type: none"> <li>Player database information</li> </ul>



## Monitoring and Evaluation Workplan

Monitoring & Evaluation Tasks	Approach	Timeline	Roles and responsibilities	Deliverables and Reporting	Indicative Costs
<b>Monitoring</b>					
<b>Design Monitoring System</b>					
Design data assessment tool, collection system and processes. Includes fieldwork data collection.	<ul style="list-style-type: none"> <li>Design data assessment tool i.e. reporting forms, player and household surveys</li> <li>Establish system to store, collate and analyse information. Includes input into player database</li> </ul>	1 <sup>st</sup> Quarter, Year 1	<ul style="list-style-type: none"> <li>Lead: Monitoring and Evaluation Adviser</li> <li>Support: PDM</li> </ul>	<ul style="list-style-type: none"> <li>Draft Monitoring and Evaluation Plan</li> </ul>	\$25,000 (includes collection)
<b>Collect Baseline Data</b>					
Collect baseline data, including development of relevant indicators	<ul style="list-style-type: none"> <li>Assess information gaps and establish or confirm information availability</li> </ul>	1 <sup>st</sup> Quarter, Year 1	<ul style="list-style-type: none"> <li>Lead: Monitoring and Evaluation Adviser</li> <li>Support: PDM</li> </ul>	<ul style="list-style-type: none"> <li>Baseline data report, and indicators – finalised monitoring and evaluation plan</li> </ul>	
<b>Implement Monitoring</b>					
Collect and report on assessment data	<ul style="list-style-type: none"> <li>Based on tools and processes determined in step 1</li> </ul>	Regular, on-going	<ul style="list-style-type: none"> <li>M&amp;E Adviser</li> <li>PDM</li> </ul>	<ul style="list-style-type: none"> <li>Input into Progress Reports to MFAT (6-monthly basis)</li> <li>On-going informal monitoring by Project Manager</li> </ul>	\$10,000
<b>Evaluation</b>					
Consult with stakeholders and develop evaluation plan	<ul style="list-style-type: none"> <li>Develop and agree evaluation plan including methods and resources needed</li> </ul>	1 <sup>st</sup> Quarter, Year 3	<ul style="list-style-type: none"> <li>Lead: Monitoring and Evaluation specialist</li> <li>Support: Project Manager</li> </ul>	<ul style="list-style-type: none"> <li>Evaluation Plan</li> <li>Evaluation Report</li> </ul>	\$25,000
Undertake evaluation	<ul style="list-style-type: none"> <li>Complete evaluation</li> </ul>		<ul style="list-style-type: none"> <li>Lead: Monitoring and Evaluation Adviser</li> <li>Support: Project Manager</li> </ul>		

Monitoring & Evaluation Tasks	Approach	Timeline	Roles and responsibilities	Deliverables and Reporting	Indicative Costs
Report results and develop recommendations to strengthen on-going delivery	<ul style="list-style-type: none"> <li>Present results</li> </ul>		<ul style="list-style-type: none"> <li>Lead: Monitoring and Evaluation Adviser</li> <li>Support: Project Manager</li> </ul>		
<b>TOTAL INDICATIVE COSTS</b>					<b>\$60K</b>
<b>Overall Monitoring and Evaluation Budget</b>					
				MFAT	\$60k
				<b>TOTAL BUDGETED</b>	<b>\$60k</b>



## Appendix B: Risk Matrix

Risk Rating: Medium		Current Risk Profile			
Description of risk	Description of potential impact	Current likelihood	Consequence	Risk Rating	Proposed risk actions/ treatments
<b>External</b>					
FRU no longer able to be involved (political)	Difficult to access networks, no in-country base, pre-departure policy not implemented, undermines the project	Unlikely	Moderate	Med	Ensure strong buy-in and ongoing communication with FRU, provincial unions and players, Reserve Bank a potential back up base.
<b>Internal</b>					
Failure to obtain timely decisions from stakeholders	Timeframes delayed	3: Possible (50/50)	Moderate	Med	Plan for flexible schedule
Failure to obtain beneficiaries buy-in	Players and/or families not interested in participating	2: Unlikely	Moderate	Med	Ensure ongoing communications and dialogue with players, families and communities. Develop strong comms plan.
Failure to roll-out Activity due to geographic location of players.	Difficult to engage with families	2: Unlikely	Moderate	Med	Families are clustered into geographical zones. Increased budget to account for likely travel costs.
<b>Organisational</b>					
Validity of advice from Activity personnel	Advice not trusted or followed, undermines the project.	2: Unlikely	Moderate	Med	Thorough HR and recruitment processes for suitable candidate(s). Partner with reputable organisations.
Limited implementing capacity in key institutions	Reduced coordination and delivery of activities	3: Possible (50/50)	Moderate	Med	Support key institutions and delivery with project management TA
Lack of knowledge in cultural protocols	Offends communities, reduces participation	3: Possible (50/50)	Moderate	Med	Ensure proper channels followed for consultation
Gender issues (cultural vs western perspective)	Conflicting views on role of project leads to a lack of support	2: Unlikely	Moderate	Med	Ensure the inclusion of women is clear from the start
Stakeholder conflicts and lack of coordination	Conflicting views on project priorities and lack of support	3: Possible	Moderate	Med	Ensure strong stakeholder involvement in Project governance and coordination and



						implement regular communications to stakeholders
<b>Financial</b>						
Insufficient funds for activities	Unable to meet stakeholder expectations and achieve outputs and targets	2. Unlikely	Moderate	Med		Ensure Project adopts flexible approach to the further development of linkages to other funding sources if required. Review and revise as required at Project Steering Committee meetings.

## Appendix C: Detailed Outputs-Based Budget / Cost Estimates

**Total Budget NZ\$ 640,000**

Activities		2015-16	2016-17	2017-18	TOTAL
	Lead Agency				
<b>1. Policy and technical assistance</b>					
1.0 Personal Development Manager T/A – cuts across all outputs	PIPA	130,000	130,000	130,000	390,000
1.1 Pre-departure policy	PDM/FRU	-	-	-	-
1.2 Comms Action Plan	PDM	35,000	10,000	10,000	55,000
1.3 Technical Advice – player release	PDM/ PIPA	-	-	-	-
1.4 Database input	PIPA/ FRU	-	-	-	-
<b>2. Contracting support</b>					

Activities	Lead Agency				2015-16	2016-17	2017-18	TOTAL
2.1 Provision of contracting advice to players	PDM/ PIPA			15,000	10,000	10,000	35,000	
2.2 Technical advice – international agent accreditation	PDM/ PIPA			-	-	-	-	
<b>3. Financial literacy training</b>								
3.1 Financial literacy training package	PDM/ FRB			15,000	-	-	15,000	
3.2 Delivery of training	PDM/ FRB			15,000	20,000	20,000	55,000	
<b>4. Personal Development Plans (PDPs)</b>								
4.1. Development and implementation of PDPs.	PDM/ PIPA			10,000	10,000	10,000	30,000	



Activities		2015-16	2016-17	2017-18	TOTAL
	Lead Agency				
5. Business development support					
5.1 Assistance with business planning	PDM/ PIPSO etc	-	-	-	-
M& E	PDM/PIPA MFAT (for evaluation)	25,000	10,000	25,000	60,000
TOTAL		245,000	190,000	205,000	640,000

## Appendix D: Programme Management and Implementation Arrangements

Output No.	Work plan by Output	Lead	Year 1	Year 2	Year 3
<b>0</b>	<b>Non-output specific costs/Management costs</b>				
	Procurement of resources/personnel	PIPA (with MFAT support), PDM	PIPA to procure PDM; PDM, to procure other services as required	PDM, to procure other services as required	PDM, to procure other services as required
	<b>Monitoring and Evaluation</b>				
	Baseline Survey	M&E Adviser with PDM support	Development of baseline survey and monitoring systems (first 3-6 months)		
	Annual monitoring assessments	M&E Adviser with PDM support	Annual monitoring assessment	Annual monitoring assessment	Annual monitoring assessment
	Sustainability/ exit strategy	PDM		Develop sustainability strategy	Implement strategy
	End of activity evaluation	M&E Adviser with PDM support			Activity evaluation
<b>1</b>	<b>Policy and Practice Technical Advice</b>				
1.1	Develop policy on pre-departure training	PDM/FRU	Develop policy (first 3 months); Implement pre-departure training	Implement pre-departure training	Implement pre-departure training
1.2	Development/ Implementation of Comms Action Plan	PDM	Develop Comms Action Plan (first 3 months) including development of website; Implement Comms Action Plan	Implement Comms Action Plan; maintain website	Implement Comms Action Plan; maintain website
1.3	Technical Advice for player release policy	PDM/FRU	Provision of technical advice	Provision of technical advice	Provision of technical advice
1.4	Input into database	PDM/RFU	Input into database		
<b>2</b>	<b>Financial and Legal Support</b>				
2.1	Provision of contracting advice	PDM/PIPA	Develop resource; distribute resource; establish criteria for legal advice emergency fund	Develop resource; distribute resource	Develop resource; distribute resource
2.2	Legal and regulatory framework support (FRPA)	PDM/PIPA	Technical advice	Technical advice	Technical advice
<b>3</b>	<b>Financial Literacy Services</b>				
3.1	Development of financial literacy package	PDM/ RBF	Development of financial literacy package (first 3 - 6 months)		
3.3	Provision of financial literacy training	RBF (facilitated by PDM)	Financial literacy training	Financial literacy training	Financial literacy training
<b>4</b>	<b>Player Development Plans</b>				
4.1	Develop PDP templates		Develop PDP templates (first 3 - 6 months)		
4.2	Provision of Professional Development support		Professional Development support	Professional Development support	Professional Development support
<b>5</b>	<b>Business and investment support</b>				

5.1	Provision of business development advice and assistance	PDM/pipso/other	PDM to develop connections with business support agencies including PIPSO; Provide Business Development support	Provide Business Development support	Provide Business Development support
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## Appendix E:Terms of Reference: Project Manager/ Personal Development Manager

To be finalised in procurement phase in collaboration with PIPA.

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## Appendix F: Relevant Analyses

Link to Sports and Remittances Feasibility Study [HERE](#)

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# Business Case

## PROP: Pacific Remittances Opportunities Project Pacific Regional Four Year Plan

### Executive Summary

This Activity seeks to ensure that Pacific athletes eligible for sports-related labour mobility are able to make the most of the opportunity for themselves, their family, their community and their country. This includes supporting athletes and their families through agents, contract negotiations, financial literacy, support networks and remittances back home to their family.

The Activity directly contributes to our objectives to increase the mutual benefit of labour mobility and support resilient Pacific economies. It also indirectly supports a shared New Zealand Pacific identity around sport.

Professional opportunities for Pacific athletes are growing. Over 50 percent of all rugby union players internationally are of Pacific heritage and many are recruited directly from the Pacific Islands. Professional Pacific athletes typically remit between 7 to 14 times more than the average remittance per migrant. However, despite the prospect that Pacific athletes should be able to dramatically improve their economic positioning and that of their community by remitting money back home, the promise of substantial professional contracts are often not achieved.

Many players struggle to negotiate good contract terms, make long-term financial decisions when they land a professional contract and adjust to different cultural expectations while playing overseas. Financially, this is a significant missed opportunity for the player and the community they support.

The PROP pilot activity has been implemented from Fiji over the last three years. PROP supports existing and new professional and semi-professional Fijian Rugby Union (FRU) players and their families through:

- Providing contracting support for players negotiating contracts
- Facilitating financial literacy and management training for players and families
- Assisting with personal development planning for players
- Supporting players and families to pursue business and remittance investment opportunities.

The initial outcomes from the first years of the PROP pilot (at a cost of \$640,000 over three years) have been positive; players are increasingly conducting due diligence on contracts and using financial and business-development services.

As a pilot the full impact and value of the Activity has not yet been fully realised. The qualitative results of the pilot have been difficult to measure in the relatively short timeframe and within the scope of the current work package. This Business Case seeks approval to extend the current Grant Funding Arrangement of the PROP activity by one year at a cost of \$250,000 to support a fuller understanding of the impact and effectiveness of this Activity, and effective transition to the next phase of the Activity.

UNCLASSIFIED



Outside of this narrow pilot, there is significant potential to expand PROP to other Pacific countries, providing opportunities for others to upskill the growing numbers of Pacific sports people obtaining professional contracts.

Chloe Stewart

November 2019

## Recommendations

It is recommended that you:

- **Approve** a one year extension to the PROP Grant Funding Arrangement at a cost of \$250,000

----- Yes/No

## Strategic case

### The Problem

*At the heart of the problem is that athletes from the Pacific are potentially provided an opportunity which is underpinned by a western framework for which the athletes do not have the skills, knowledge, training and experience to be able to equitably participate in.*

*Pacific athletes should be able to dramatically improve their and their families' economic wellbeing and that of their community by remitting money back home. Due to limited understanding of contracts, players sign on to deals that do not reflect their needs or their current or potential talent. Additionally, poor financial literacy results in wasted economic opportunities and poor financial decision-making. The impact of this is often limited economic returns for players, families and communities, and lost opportunities for the player over the short career window available to them.*

### Context

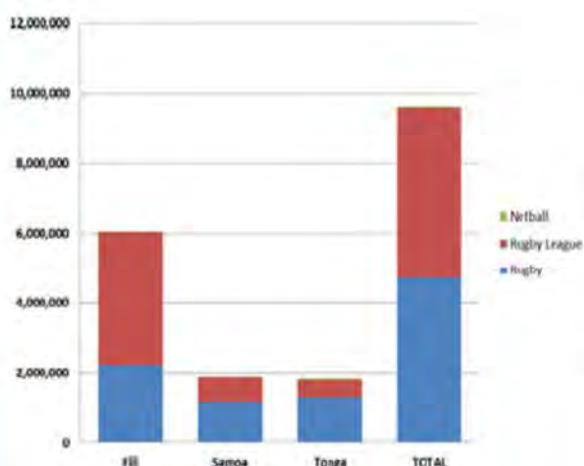
A [headline](#) ran on 31 May 2019: "Former Blues star [and Fiji rugby legend] Rupeni Caucaunibuca reveals he's bankrupt to warn others." It is a familiar story. Aspiring rugby players often make conscious and focused efforts to secure overseas contracts, receiving little-to-no formal support or guidance from rugby (or any other) bodies. Many players forsake formal education, vocational training and employment to devote themselves to sport and are supported by their immediate/extended families to do so.

Aside from enabling young Pacific Island players to carve out a sporting career, international sporting careers offer a chance to earn significant income, of which a large proportion is remitted back to the Pacific, boosting national incomes. However, young Pacific-based players do not have the skills or experience to negotiate favourable contracts, plan and manage their finances during their sporting career, or plan for life after their sporting career. The outcome, highly talented Pacific athletes are not making the most of potentially lucrative professional contracts. At the end of their sporting careers, many are left without livelihood skills, formal qualification or knowledge relating to finance management, personal health or career development. For some ex-players, farming appears to be a popular choice. However, research suggests that unemployment is not uncommon among former international athletes, including associated social and economic costs to their communities.

These missed financial opportunities are occurring as international chances for young Pacific athletes are growing. Rugby and rugby league offer the greatest number of opportunities; profitable broadcast deals for Super Rugby, the NRL and others have resulted in higher player payments, and this is expected to continue. Pacific players are highly sought-after in rugby union and rugby league. Over 50 percent of all rugby union players internationally are of Pacific heritage. Samoa, Tonga and Fiji are the countries most targeted by international rugby union and rugby league clubs at both regional and national levels. Japanese, French, Australian and New Zealand rugby clubs are the most active in recruiting from the Pacific.



Figure 1: Sports-generated remittances for select Pacific Islands (2012)



Remittances from hundreds of Pacific athletes (see Table 1) support Pacific economic development. Pacific Island rugby union players all regularly remit whether Professional or semi-professional. A feasibility study undertaken for the PROP in 2014 found that of 100 players, 20 percent remitted weekly, 16 percent remitted fortnightly, 25 percent remitted monthly, while 38 percent remitted only on an “on-demand” basis. Based on the player number figures and salaries for the various leagues reported above, we can approximate the earnings associated with Pacific athletes (see Figure 1 – amounts are per annum). Pacific athletes typically remit between 7 to 14 times more than the average remittance per migrant. Considering this in tandem with the healthy growth

in Pacific player numbers there is high potential for growth in sports-generated remittances flowing to the Pacific Islands.

Table 1: Professional athletes from select countries earning offshore in 2014

Sport	Fiji	Samoa	Tonga	TOTAL
Rugby <sup>1</sup>	172 - 178	116 - 125	96 - 99	384 - 402
Rugby League	350	75	47	471
Netball	2	3	1	6
TOTAL	524 - 530	194 - 202	144 - 147	861 - 879

### Strategic Alignment

Sport is an integral part of many New Zealand and Pacific communities and plays an important role in emphasising shared values and identity. There is unrealised potential for sports diplomacy to connect with “hearts and minds” in the region and deepen our engagement. For Fiji, Samoa and Tonga in particular, rugby is a national sport and acts as a symbolic marker of national identity, as it does for New Zealand. There is also opportunity to further emphasise sport’s role in Pacific Island economic development, particularly in the context of sport’s increasing globalisation.

Investing in services for Pacific rugby players to make the most of their economic opportunities aligns to the Ministry’s strategic objectives to increase our influence in the Pacific and to *foster inclusive, sustainable and private sector-led economic development (including through PACER Plus, enhanced market access and labour mobility and enabling infrastructure)* (Short term outcome 2.3 of the Pacific Regional Four Year Plan). It also directly supports the MFAT 10 Pacific Outcome 1.5: **Mutual benefits from labour mobility are increased.**

Targeting this problem also aligns with other Pacific bilateral Four Year Plans. Under the Fiji Four Year Plan a strategic priority is: *Fiji’s communities are strong resilient and inclusive. Citizens have equal opportunity to achieve their full potential.* Supporting Pacific players to reach their potential on and off the field, and maximise their financial opportunities will support this strategic priority. Further, through sports labour mobility and remittances,

<sup>1</sup> There is some conflict between reported figures of Pacific players in New Zealand Super Rugby franchises hence two figures are reported.



there is great potential for the New Zealand and international private sector to indirectly drive up Fiji's national income. This supports the Fiji Medium Outcome 3.2: Economic growth is private sector driven and increasingly integrated with New Zealand.

#### **PROP: Pacific Remittances Opportunities Project**

An effective means of addressing the problems stated above is through delivering financial literacy, financial management and contract negotiations training, as well as post-career retirement planning support. This positively supports Pacific athletes to get more out of their contracts, and assists to improve financial situation and opportunities for the player's families and communities in the long-term.

To test this solution PROP has been piloted in Fiji over the last three years. The Activity is delivered by Pacific Rugby Players (PRP) (previously known as the Pacific Island Players Association) and supports existing and new Fijian Rugby Union (FRU) players and their families to maximise the opportunity of sports related labour mobility and remittances. This is done through:

- Providing contracting support for players negotiating contracts
- Facilitating financial literacy and management training for players and families
- Assisting with personal development planning for players
- Supporting players and families to identify and pursue business development and remittance investment opportunities.

A total of 493 players have engaged with PROP services since inception in July 2016. This number includes the players who are part of representative teams, those who attend pre-departure education, ex-players, and those players who individually have sought support and advice from the Personal Development Manager.

A recent evaluation of the pilot found that as a result of PROP training and personal development support, players are conducting more due diligence in contract negotiations, and due to business workshops, players are developing long-term plans for after their rugby careers. Additionally, the capacity of the Fiji rugby union and Pacific Rugby Players to support players and families is growing. Players' families are requesting meetings with the Fiji Rugby Union and the Personal Development Manager to discuss agent agreements and contracts. One player said: *"Before I came to this academy I didn't know about agents, choosing an agent. The only thing I know is all the time say, 'Yes.' Say, 'Ye'." Now I know I have to think again, seek advice. It's been very helpful to help me make the right decision."*

There are also signs of improved financial literacy. Players are opening multiple bank accounts to manage money and better manage how remittances are sent back to Fiji. The players are also demonstrating increased confidence in how they budget their money to make sure they are able to fulfil their responsibilities to contribute to the care of their families and still meet their own requirements. There is also growing interest in business planning, retirement planning and financial management: small business development training was provided to 21 players in 2018 and the Pacific unions receiving increasing requests from overseas based players for further support regarding business and investment. PROP is currently exploring cost effective methods to deliver this support.

A key challenge of the pilot has been establishing quantitative evidence of results, beyond anecdotal reports and surveys and within the three year timeframe of the PROP contract. Any extension or future phase of PROP will look to strengthen the Activity delivery through establishing mechanisms that better capture quantitative results, such as the benefits associated with better/fairer contracts, improved financial planning and investment. The



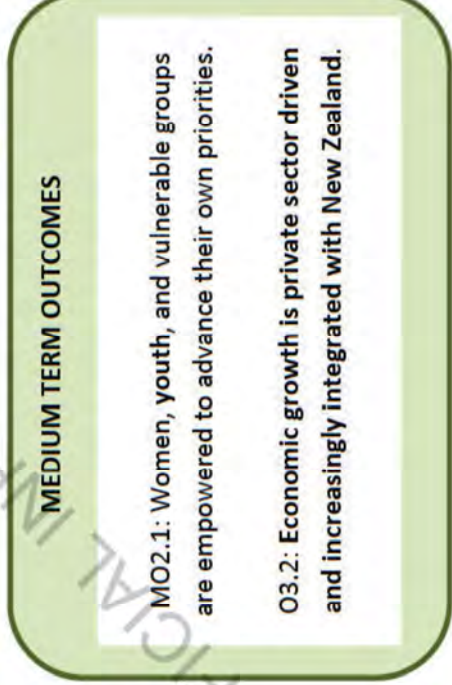
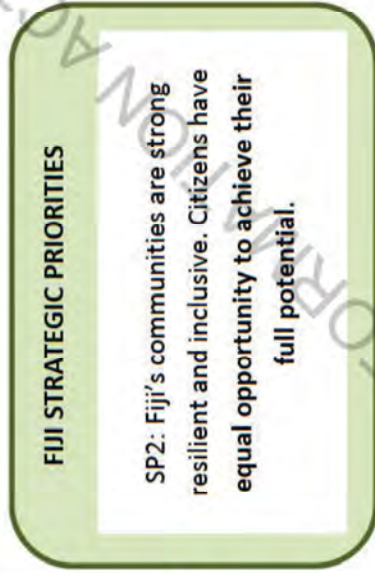
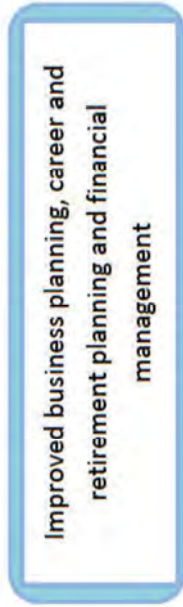
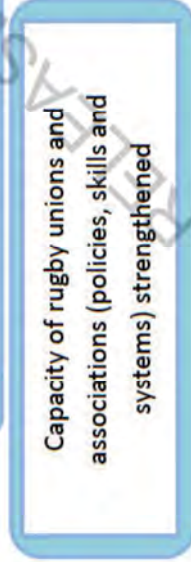
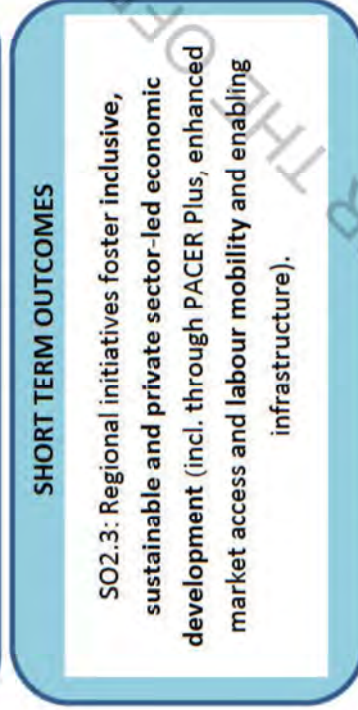
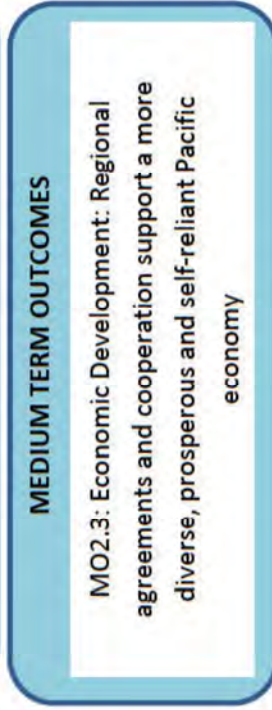
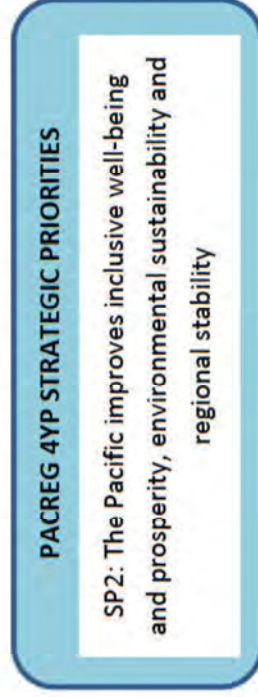
proposed work plan for an extension will include a quantitative evaluation, which will aid informed assessment of the Activity's performance and effectiveness. Opportunities for longitudinal data collection and research will also be explored to provide more insight into issues of sustainability and the duration of transformation for PROP participants; particularly when they take up overseas contracts and when they transition to life after rugby. Extending the current timeframe of the current Activity will reveal deeper insight into the factors that enable and inhibit long-term financial and investment management, business development and the sustainable use and maximisation of sports-related remittances.

#### **Intervention Logic**

Addressing the problem directly links to PACREG Four-Year Plan strategic priorities and outcomes. It also links to the strategic priorities and outcomes of other Pacific bilateral Four-Year Plans. Fiji strategic outcomes are indicated in the diagram below.

#### **Dependencies**

Implementation of an effective intervention relies on the support of the Pacific rugby players, Pacific-based banks and training providers, Pacific Rugby Unions and Pacific Island Governments.





## Economic case

A select range of options are assessed against their likely contribution to a list of critical success factors, outlined in the table below. This is in addition to the stated objective to “increase the mutual benefit of labour mobility and contribute to a shared Pacific identity around sport”.

Critical Success Factors	Description
Strategic fit	Aligned to the Strategic outcomes identified in the MFAT Strategic Goals and PACREG 4YP, including increasing the mutual benefit of labour mobility and support economic development and resilient economies.
Effective and sustainable	The intervention is proven be effective, or likely to be effective based on strong evidence. There is a clear pathway to encourage future sustainability through specific partnerships and long-term
Supported by Pacific countries	Pacific island countries demonstrate strong buy-in and in-kind investment
Fosters a shared Pacific identity around sport	Demonstrates and leverages strong New Zealand-Pacific connections that are centred on the shared love of sport.
Value-for-Money	How well the option optimises value for money (i.e., the optimal mix of potential benefits, costs and risks)

### Options Assessment

#### Option 1: Do nothing and allow the Activity to end

- Stop the PROP activity and let the contract expire in September 2019.
- Undertake discussions with PACMM about transitioning to a bilateral programme.

#### Option 2: Continue to invest in PROP training and support for Fijian rugby players for one year.

This would involve:

- Extending the current Activity and put in place a new short-term Grant Funding Arrangement (mostly PACREG core funding) by at least one year at an approximate cost of NZ\$215,000 per annum.
- Exploring sustainability options with the Fiji Rugby Union and the Pacific Rugby Players through regular Activity management discussions.
- Undertake discussions with PACMM, AKL and DST about transitioning to a new programme.

#### Option 3: Continue PROP training for more than one year and undertake design work for an expanded Activity.

This would involve:

- Extending the Activity and put in place a new Grant Funding Arrangements by at least one year at an approximate cost of NZ\$215,000 per annum.
- Scope opportunities to improve quantitative data collection and research on Pacific professional sports players.
- Undertaking a combined evaluation and Detailed Business Case to test the best model and mechanism to deliver training and support to all professional players across Pacific island countries. The estimated cost of this is up to \$150,000.



Options assessment table

Criteria	Option 1: Do nothing and end the Activity		Option 2: Continue PROP training for one year		Option 3: Continue PROP training for more than one year and consider an expansion programme	
	Low	High	High	High	High	High
Strategic fit						
Effectiveness and sustainability	<ul style="list-style-type: none"> <li>Missed opportunities to maximise the impact of an established and lucrative, private sector-led, labour mobility pathway</li> <li>Relationships with Pacific Rugby Players negatively affected</li> </ul>		<ul style="list-style-type: none"> <li>Training and on-going support is effective at changing behaviours and assisting better contract and financial decision-making.</li> <li>Capacity support provided to Fiji Rugby Union improves the sustainability of the initiative</li> </ul>		<ul style="list-style-type: none"> <li>Training and on-going support is effective at changing behaviours and assisting better contract and financial decision-making.</li> <li>Requires deeper analysis country-by-country to ensure sustainability.</li> </ul>	
Supported by Pacific partner/s			<ul style="list-style-type: none"> <li>Supported by Fiji</li> </ul>		<ul style="list-style-type: none"> <li>Demonstrated interest from Fiji, Tonga and Samoa.</li> </ul>	
Value-for-Money	N/A		<ul style="list-style-type: none"> <li>Demonstrates good value for money: small training investment given expected significant returns to community</li> </ul>		<ul style="list-style-type: none"> <li>Demonstrates good value for money: small training investment given significant returns.</li> </ul>	
Fosters a shared Pacific identity around sport	<ul style="list-style-type: none"> <li>Missed opportunity to support Pacific players and demonstrate New Zealand's</li> </ul>		<ul style="list-style-type: none"> <li>Met in Fiji relationship only</li> </ul>		<ul style="list-style-type: none"> <li>Increased opportunities to leverage across Samoa, Tonga and other Pacific countries</li> </ul>	
Assessment	Not recommended		Recommended		Not recommended	
Comments	Due to limited information available on the qualitative effectiveness of the pilot a long-term investment should not be considered at this time.					

### Preferred Way Forward

Based on the above, the preferred option is Option 2: **Continue PROP training for one year.**

This option provides opportunity to properly assess the effectiveness of this Activity, while also allowing additional time for the Activity results and lessons to be actualised and examined further.

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## Commercial case

The Pacific Rugby Players (formally, Pacific Island Players Association) is the delivery partner for the pilot Activity. The Pacific Rugby Players is a players association with a mandate to support local players in the Pacific and professional players overseas. Based in Auckland, Pacific Rugby Players are co-located with the NZ Rugby Players Association and International Rugby Players Association. A partnership with MFAT enables Pacific Rugby Players to unlock the potential to support Pacific rugby players make better use of their contacts, their remittances and maximise the development benefits for players, families and Pacific Island communities. There are two separate but related commercial processes within this business case.

### 1) Implement a new short-term Grant Funding Arrangement

The first proposed action is put in place a new, short-term Grand Funding Arrangement with the Pacific Rugby Players for one year at a cost of approximately \$215,000. Overall, the risk associated with this project is assessed as low. Pacific Rugby Players has sound financial management in place and is skilled at developing and maintaining relationships with stakeholders.

### 2) Activity evaluation contract

The second proposed action is to procure a contractor for the development of an in-depth evaluation. This is expected to involve a new Contract for Services.

The evaluation is expected to cost up to NZ\$35,000 to develop. It will include the following considerations:

- 1) The development impact and effectiveness of the PROP pilot Activity.
- 2) Value for money of the PROP pilot Activity.

This is specialist area, requiring knowledge of professional and international sport management and knowledge of the Pacific context and cultures. Engaging a supplier who is new to these areas and does not have relevant networks, knowledge, or access will result in a low-quality design and Business Case.

If a suitable panel supplier is identified, we will proceed with direct-sourcing under rules for ODA Crown **Procurement up to \$250,000**. If no suitable panel supplier is identified, then the Activity manager will follow the procurement process for non-Panel procurements of \$100,000 and over which would require an open tender or a procurement exemption to direct source.

## Financial case

### Budget required for the preferred way forward

The cost of extending the Activity for an additional year is estimated at \$215,000. This will cover the salary of a locally-based personal development manager in Fiji, and the cost of running training and courses for the players. The current GFA is funded 66% from the Pacific Regional 4YP and 33% from the Fiji 4YP. If approved, PROP would sit within the Pacific Regional 4YP. This will bring the total amount spent on PROP to date of \$997,609 (including a feasibility study and a three + one year pilot).

The cost to deliver an informative evaluation is expected to be NZ\$35,000.

	2019/20 – 2020/21 Forecast
Activity/item/Phase	NZ\$
Quantitative evaluation	35,000
Extending the current GFA with PRP	215,000
<b>Total</b>	<b>250,000</b>



## Management case

The next step for Activity Management will be to undertake discussions with the delivery partner and develop a new GFA. This will be led by the Activity Manager, with support from MFAT Commercial Division and Legal Division, and the bilateral teams. The people who will be involved in this process are outlined in the table below.

Currently PROP is being managed out of PACREG-Trade and Values under the labour mobility portfolio. The Policy Officer, Labour Mobility is the Activity and contract manager for PROP and is overseen by the Trade and Values Unit Manager. Over the next year, the Policy Officer will work closely with the Pacific Connections team at the Auckland office, who manage the Sports Diplomacy portfolio, and the DST Governance and Economics team, who look after remittance systems work. Through this collaboration a transition plan will be finalised.

Role	Filled by	Responsibilities
Activity Manager	Policy Officer, PACREG	Plan and undertake the activity management, procurement of design services, including: <ul style="list-style-type: none"> <li>Actioning a new short-term GFA</li> <li>Plan method of procurement for the evaluation</li> <li>Obtain peer review of RFP document</li> <li>Convene and brief evaluation panel (if required)</li> <li>Negotiate price and contractual terms and conditions with preferred supplier</li> <li>Arrange due diligence assessment</li> </ul>
Team of Activity Manager	Pacific Trade & Values	<ul style="list-style-type: none"> <li>Provide advice and support on subject matter</li> <li>Provide advice on panel suppliers</li> </ul>
Commercial Division	Commercial Adviser	<ul style="list-style-type: none"> <li>Provide procurement and commercial advice</li> <li>Prepare RFP documentation</li> <li>Brief evaluation panel</li> <li>Support contract negotiations</li> <li>Award contract</li> </ul>
Evaluation panel (if required)	Subject matter experts	<ul style="list-style-type: none"> <li>Evaluate tenders against evaluation criteria</li> <li>Recommend preferred supplier</li> </ul>
Finance	Business Accountant	<ul style="list-style-type: none"> <li>Provide financial support and advice</li> </ul>
Legal	Legal Adviser	<ul style="list-style-type: none"> <li>Provide guidance on legal and contractual matters</li> </ul>
HACAC	Unit Manager	<ul style="list-style-type: none"> <li>Approve procurement plan, RFP documents and recommendation reports</li> <li>Approve contract</li> </ul>
Bilateral teams (WLN and Post)	TBC	<ul style="list-style-type: none"> <li>Provide support for the GFA</li> </ul>

### Stakeholder engagement

The following stakeholders will be engaged in the development of the detailed business case.

- Pacific Rugby Players
- Pacific-based banks and training providers
- Pacific Rugby Unions



- Pacific Island Governments

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## Activity Monitoring Assessment (AMA)

**Activity Full Name** Pacific (Rugby) Remittance Opportunities Programme

Enquire Activity # ACT-0A11772	4YP: Multi-Country
Other Activities covered by this AMA <sup>1</sup>	N/A
Assessment period covered by this AMA: Start date: End date:	Activity start date: 20/11/2013 Activity expected end date: 31/09/2021

**Current RAG Rating for this Activity** (from Enquire)

Red	Amber	Green
	✓	

(Please tick) ✓

### Effectiveness ratings (from Section 1 of the Assessment)

Based on the assessment in this AMA, with your team, agree a rating that reflects progress against outputs and short term outcomes.

<b>No rating</b>	Lack of information, or too early to tell
<b>Poor</b>	Few or none are expected to be achieved or advanced. Serious unresolved challenges with no plan to address them
<b>Not adequate</b>	Only some are expected to be achieved or advanced. Some, but not all, challenges are being overcome.
<b>Adequate</b>	Most are on track to be achieved or advanced as planned with a reasonable explanation of variance and/or a plan to address this. Challenges largely overcome.
<b>Good</b>	All on track to be achieved. Unforeseen challenges overcome.
<b>Very Good</b>	All on track to be achieved and delivered better than originally planned. Unforeseen challenges overcome.

Agreed outputs and outcomes	No rating	Poor	Not adequate	Adequate	Good	Very Good
Progress against <b>outputs</b> (where applicable)	0	1	2	3	4	5
Progress against <b>short term outcomes</b>	0	1	2	3	4	5

### Activity Financials: (accessed from 4YP GG reports)

Activity life budget	Prior Actuals	2020-21			Annual Totals			Total this triennium	Out years
		Actuals	Committed	Forecast	2018-19	2019-20	2020-21		
s9(2)(b)(ii)									

### Summary of how recommendations from previous AMA and/or evaluations have been implemented:


The Dec 2018 evaluation recommended 1) Continued funding; 2) Expansion funding to increase scope of services; 3) Consultation of families to understand their needs; 4) Care to be taken in context and adaptation for any country expansion; 5) Further research on embedding financial management habits. Only 1) has advanced so far, 2) & 4) were put on hold requiring further results evidence to justify the increased investment.

<sup>1</sup> In cases where the AMA/ACA covers a bundle of Activities, list the Activity Enquire ID here.  
INTD-227-666



## Executive Summary

**Provide a succinct summary of key points for the Governance Group** – fill in after the AMA is completed.

-  Summary of key achievements and overall progress towards outcomes (Approximately half a page)  
A brief publishable summary of the **intended outcomes** of the Activity, **key achievements**, progress towards meeting stated outputs and outcomes, including if the intended beneficiaries (specify who) are being reached. Use clear and **plain language** that can be shared publicly for external reporting.  
The content must be **Unclassified** and meet our obligations under the **Privacy Act 2020**.

## Lessons learned to improve future delivery and development impact

(Approximately half a page)

## Actions/Recommendations

Further actions needed to improve this Activity's performance in response to issues/risks, challenges, and lessons highlighted

- Governance arrangements should be included in any future contract and prioritised
- Care should be taken in whether to disburse maximum payment amount\* and any change of timelines should be agreed by variation to ensure reporting requirements are updated
- If the activity continues, the MERL framework needs to deeper consideration of the constraints/assumptions/dependencies in terms of ensuring the activity can better demonstrate its impact
- Ahead of any additional funding, MFAT to make contact with World Rugby to share the nature of the funding relationship and purpose each has with Pacific Rugby Players. Ask questions about and analyse the need for travel funding which has been high and not reported on in the past.
- Given MFAT's prepaid funding makes up a substantial portion of the organisation's assets. The activity manager should ensure audited financial statements are followed up on. Ensuring these are included in Enquire milestones would be a practical means of actioning this.
- s9(2)(g)(i)

-  Set these as Tasks in Enquire to enable tracking

1. Actions by the Activity Manager e.g. discuss with Implementing Partner how delays in reporting will be addressed, improving the intervention logic/MERL framework
2. Actions/decisions required from the Unit Manager e.g., discuss proposed changes to scope/budget or risks with Governance Group
3. Actions/decisions required from the Governance Group (recorded in Governance Group minutes)
4. Date of next MA (as agreed by Governance Group)

## Evidence and consultation (for Activities with total approved budget of \$1,000,000 or higher)

Provide **hyperlinks** to the information used in preparing this assessment, for example:

[PROP ADD inc. Activity Results Framework](#)

[July 2018 progress report](#)

[AMS - PROP – Pacific rugby remittances – 2021](#)

- [2018 external evaluation contracted by Pacific Rugby Players](#)
- Audited financial statements: [2015](#), [2016](#), [2017](#), [2018](#), [2019](#)
- Other relevant information e.g. monitoring visit reports, independent evaluation (UNCLASSIFIED only)



## Consultation

List those consulted in preparing this AMA (such as staff at Post, bilateral and sector teams).



Name	Role (contributor or reviewer)	Division/Team

**Checklist**

• The Activity MERL (Results) Framework is relevant and useful <sup>2</sup>	Yes/No
• The Partner progress report provides relevant and good quality evidence	Yes/ No
• MFAT Aggregated Results Indicators are identified and entered into the <a href="#">Excel ARI tool</a> <sup>3</sup>	Yes/ No
 A summary of progress/achievements has been completed in Enquire for external reporting.	Yes/ No
 The Risk Register has been reviewed and updated as required	Yes/ No
• Actions are being taken to mitigate risks, and further actions identified as required	Yes/ No

**Approval****Unit Manager/Development Counsellor Approval**

Approved: Yes/No

**Unit Manager/Development Counsellor Comment (where relevant)**

<sup>2</sup> For core funding to agencies, this relates to the agency's strategic plan results/MERL framework.

<sup>3</sup> This is an interim solution while a new and simpler results module is being developed in Enquire for 2021.

## Assessment

(For Activities with total approved budget of \$1 million or higher)

Complete sections 1 – 4 using the following for guidance: [Development Principles](#)

### 1. EFFECTIVE DEVELOPMENT

#### Activity alignment to STOs:

The previous BC aligned to a Pacific Regional 4YP STO 2.3 and Fiji MTO 2.1 & 3.2:

- foster inclusive, sustainable and private sector-led economic development (including through PACER Plus, enhanced market access and labour mobility and enabling infrastructure)
- Women, youth, and vulnerable groups are empowered to advance their own priorities.
- Economic growth is private sector driven and increasingly integrated with New Zealand.

The activity does not align well with the new draft Fiji 4YP, it best aligns with STO2.3 and MTO 1.2 & 4.2, but the intention is stretched:

- Improved regulatory, trade and enabling environment for the private sector to prosper, benefit more sectors of the community, and protect the environment
- Fiji and NZ have strong social, political, economic and institutional links
- Women, youth and groups at risk of marginalisation and vulnerability are strengthened and participate fully in society

In terms of expanding the pilot, 4YP alignment is relatively good for Tonga & Samoa. The below details STO alignment, but alignment is stronger at MTO level given the activity's focus on employment and remittance outcomes.

#### Tonga:

- Tongans have recognised skills and qualifications to meet workforce needs in Tonga and the region
- Strengthened collaboration and profile of NZ's relationship with Tongan political, govt, business and civil society stakeholders

#### Samoa (draft):

- Improved educational and development opportunities, including through inclusive job creation, labour mobility, scholarships and skills development, with a particular focus on Samoa's youth.

The current draft 4YPs are focused on building New Zealand Government agency relationships, rather than people to people links, that might better incorporate sports diplomacy.

#### Is the Activity still doing the right things?<sup>4</sup>

Assess and describe the extent which the Activity responded to NZ priorities, 4YP outcomes, beneficiaries' needs, global, country, and partner/institution needs. Comment on the quality of the Activity's theory of change or logic diagram. How well did the Activity fit with related interventions happening in the same context?

#### Relevance

The training programme is robust and the evaluation shows evidence it is effective for the beneficiaries that it does reach. The evaluation report does note the activity is losing contact with beneficiaries at a key stage:

current model is effective at providing players with on-island, pre-contract support but is unable to provide players with the level of support necessary once they have taken up a professional contract... This is a crucial period when players can either embed new behaviours into their lives or relapse back into old habits.

<sup>4</sup> Aligned to the Strategic Case in the Business Case approach; Relevance and Coherence in the OECD DAC Evaluation Criteria; and New Zealand International Development Principles.  
INTD-227-430

The programme is currently predominantly rolled out to aspiring high income players (14-20y). The

- low probability of superstar success;
- passing of time (erosion of learning); and
- similar services professional clubs would offer

are risks not adequately considered in the MERL framework. For these reasons causality of scoped outcomes will be difficult to measure and tenuous.

At this point in time the alignment of the activity to the Fiji Government's priorities is unclear. COVID-19 has significantly increased the demands of their government's funding, to which bilateral aid (that resources this multi-country activity) plays a part. s9(2)(g)(i)

On the flip side, the inclusion of the Fijian Drua and Moana Pasifika rugby teams into Super Rugby and forthcoming NZ tests with the national teams of Fiji, Samoa, and Tonga increase the relevance of this activity, particularly from a diplomacy perspective.

#### *Coherence*

The activity fits well with stakeholders, an external coherence concern is noted above in terms of the financial planning services that professional clubs offer to their roster. World Rugby are also a key funder of Pacific Rugby Players and a better understanding of what they are funding and their role would be beneficial. The main coherence concern is internal, centring on public value. Assessed further below.



**How well is the Activity progressing and achieving intended outcomes<sup>5</sup>?**

Using evidence<sup>6</sup>, assess and describe how the Activity is progressing in delivering outputs (if applicable)<sup>7</sup>. Explain changes in the operating environment and how they have impacted on the delivery of outputs/outcomes. Consider the quality, relevance, and timeliness of outputs.

Are the outputs contributing towards achieving the outcomes expected by the end of the Activity's funding period? How do we know this? (Consider progress in this assessment period, as well as progress to date since the start of the Activity).

As a disclaimer, at this stage evidence is scant and dated. The original PROP contract ran from Mar 2016 to Sep 2019. This 3 years of implementation turned into 4 as funding paid over wasn't spent. However no variation was completed and the new contract delayed the completion report. s9(2)(g)(i)

Therefore as of today, we have no progress report since Jul 2018. The completion report due in Sep 2021 will cover this period.

*Outputs (Efficiency)*

The scoped outputs from the original ADD are:

- Policy and practice technical support;
- Financial and legal support;
- Financial planning and management services;
- Professional Development Plans; and
- Business and investment support

In the extension contract for 20/21 the last output was dropped.

Pacific Rugby Players are clearly very driven to deliver for their beneficiaries and completed all outputs through to July 2018. They've engaged really well with MFAT's processes as their progress reports show. s9(2)(g)(i)

The outputs scoped are less ambitious than in the past (understandable given COVID-19) but unfortunately the costs are the same as previous years. Further assessment of this will need to be made following the receipt of the completion report.

The programme had engaged with 493 players from July 2016 to December 2018.

In 2018:

- 142 players received education, advice, and support from the programme
- 36 teams sessions were run attended by an average of 23 players per session

s9(2)(g)(i)

<sup>5</sup> Aligned to the Economic Case in the Business Case approach, and Effectiveness in the OECD DAC Evaluation Criteria, and Resilient and Inclusiveness MFAT quality Development Principles.

<sup>6</sup> Qualitative and quantitative information from partner reporting, monitoring visits, reviews and evaluations and professional judgement of staff, stories of significant change, information from contractors and partner agencies

<sup>7</sup> For core funding to Multilateral or Regional Agencies, assess question C in terms of the agency's overall work and Strategic Plan. Some of the other questions might not be applicable.



there is good management, great accounting practice being followed, and World Rugby has backed them financially. But I'm not sure we knew the latter 2, given we hadn't followed up on the statements that were requirements of our contract. The audited statements were much higher quality than the financial summaries in the progress report.

### *Outcomes (Effectiveness)*

**Outcome 1:** Improved financial literacy of players through use of financial products

**Outcome 2:** Improved business planning, career and retirement planning and financial management

All 5 player evaluation interviews show they have moved from 'pre-contemplation' to either 'preparation' or 'action' phases. It is evident the players have modified their behaviours because of what they have learnt. Unfortunately the evaluation scope was such a small sample and it's not clear how this sample was chosen.

42 players (30%) had individual development plans in place in 2018, this only met the year 1 results framework target with 100% to be in place by year 3. 21 players received small business development support.

**Outcome 3:** Increase in the value of sports contracts for Pacific players

There is limited evidence available on this outcome. Players have attended workshops and in 2018 12 players receive individual support.

**Outcome 4:** The capacities of rugby unions and Pacific players association to support players and families are strengthened

The project has been a catalyst for an improved relationship between Fiji Rugby Union and Pacific Rugby Players and allowed greater alignment between the strategic direction and activities of both parties. Progress with families has been limited as engagement has been difficult for the programme to facilitate, family members appear to not see the value in engaging.

### *Outcomes (Public Value)*

Most of the evidence of outcome progress we have is up to December 2018. As at September 2018 just \$369,000 of programme funding had been spent (43% of the total activity funding). It's clear the completion report will be required to get a much better sense of the impact of our total funding.

Salaries (\$201k, 35%), Travel (\$124k, 21%), Communications (\$76k, 13%), and Consultants (\$61k, 11%) made up 80% of the programme expenses up until 31 December 2019. Given the outputs listed above, I assess the programme is getting great value out of its salary and consultant expenses. Given the programme operates in Fiji, the travel costs look quite high and will be worth getting specifics on in future budgets.

*Optional (if useful, here are more detailed questions you could consider):*

*Is there a useful Monitoring, Evaluation, Research and Learning (MERL or Results) framework that identifies what evidence will be assessed, by whom, when and how?*

*What difference is this Activity making? What is working/not working well and why? Are there any unintended consequences? If negative, how are these being addressed?*

*Is the budget, capacity and capability appropriate and efficient for the intended outcomes?*

## 2. INCLUSIVE DEVELOPMENT

Assess and describe how well the Activity addresses exclusions and ensure benefits are shared across all dimensions of social identity, while promoting human rights, and equitable participation in the benefits of development<sup>8</sup>.

The activity's prime beneficiaries are predominantly male youth.

*Optional (if useful, here are more detailed questions you could consider):*

The use of human rights-based approach to address inequality created across all dimensions of social identity.

The promotion of gender equality, and child and youth well-being, demonstrates an understanding of, and response to causes and incidence of poverty and exclusion.

Enables groups potentially impacted by an activity to meaningfully engage in the development process.

---

<sup>8</sup> For inclusive development issues, contact the respective Human Rights, Gender Equality, and Child and Youth well-being advisers in DST.



### 3. RESILIENT DEVELOPMENT

Assess and describe how the Activity strengthens environmental, economic, and social resources to withstand shocks and manage crises while protecting future well-being.

*Optional (if useful, here are more detailed questions you could consider):*

Strengthens adaptation, adaptive capacity and resilience to climate change, and supporting countries transition away from fossil fuel use.

Identifies and mitigates negative impacts on the environment, including by minimising and effectively managing pollution and waste.

Promotes sustainable management and efficient use of natural resources, and opportunities to protect or enhance ecosystems.

Increases social and economic resilience to disasters and external shocks  
Promotes durable, positive and inclusive peace in fragile contexts (contexts at risk of conflict).

Provides support during critical stages of prevention of armed conflicts, and in peacebuilding and state building processes, including by strengthening locally-led conflict prevention and dispute resolution mechanisms at community and national levels.

#### 4. SUSTAINED DEVELOPMENT

Assess and describe how the Activity is contributing to progress that is lasting and owned by partner countries in the long term<sup>9</sup>

*Optional (if useful, here are more detailed questions you could consider):*

Is there strong partner ownership and on-going dialogue with partner government, organisations and stakeholders?

Is the Activity strengthening institutions' governance, transparency and accountability to citizens, and/or working with actors and institutions that are critical to success? How does the Activity support the role, capacity and capability of responsible agencies and use country systems where possible and effective?

Is there evidence that the benefits of the Activity are likely to continue [including institutional capacities]?

(Where applicable) Is there an adequate exit or transition strategy? What are the key challenges to ensuring the benefits will continue beyond MFAT support? What is being done to address these challenges?

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<sup>9</sup> Aligned to the Economic Case in the Business case approach, and Sustainability in the OECD DAC Evaluation criteria and MFAT Development Principles.  
INTD-227-430





# **pacific rugby players**

## **Pacific Rugby Opportunities Project Evaluation**



Pacific Rugby Opportunities Project Evaluation

John Leonard & Dr Catherine Savage



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# Table of Contents

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<b>1. Executive summary .....</b>	<b>4</b>
<b>2. Profile of the Activity .....</b>	<b>6</b>
2.1 Background .....	6
2.2 Designed Interventions .....	8
<b>3. Methodology .....</b>	<b>9</b>
Ethical Considerations .....	10
Data Gathering Process .....	10
Limitations .....	10
<b>4. Literature .....</b>	<b>11</b>
4.1 Definition of financial management .....	11
4.2 Trans-theoretical Model of Change (TTM) and application to financial education .....	11
4.3 Readiness and patterns .....	13
<b>5. Key Findings .....</b>	<b>14</b>
5.1 What is the impact of financial literacy support on player financial capability and planning? .....	14
5.2 Is the programme working towards achieving the expected results? .....	15
5.3 How effectively has the programme been implemented? .....	17
5.4 How could the programme be improved? .....	19
<b>6. Lessons Learned .....</b>	<b>24</b>
<b>7. Conclusions .....</b>	<b>25</b>
<b>8. Recommendations .....</b>	<b>26</b>
<b>9. References .....</b>	<b>28</b>
<b>10. Appendices .....</b>	<b>30</b>
Appendix 1: Fiji Personal Development Programme Data .....	30
Appendix 2: Personal Development Programme (Fiji) .....	34
Appendix 3: Information and Consent Forms .....	40



# Executive summary

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The Pacific Rugby Opportunities Project (PROP) is a three-year, \$640,000, pilot project funded by the New Zealand Ministry of Foreign Affairs and Trade (MFAT) that aims to enhance economic development outcomes in Fiji from rugby-generated remittances. The project is designed to provide professional and semi-professional Fijian rugby union players and their families with access to contracting advice, financial literacy training, personal planning and business development support.

PROP is delivered by Pacific Rugby Players (PRP) formerly known as Pacific Island Players' Association (PIPA) in co-operation with Fiji Rugby (FRU). The Suva based Player Development Manager (PDM) employed by PRP is primarily responsible for achieving the outputs of the project in conjunction with a number of external providers.

This evaluation involved interviews with 13 participants and stakeholders and a document

review. Interviews were transcribed verbatim, coded inductively and analysed using Nvivo. Trans-theoretical Motivation Theory (Prochaska & DiClemente, 1983) was applied as a basis for determining changes in financial behaviour. This theory proposes participants move through several stages during any change process; pre-contemplation, contemplation, preparation, action, maintenance.

Evaluation findings indicate the programme has met its short-term outcomes and the financial literacy programme has made a positive difference to the financial capability and planning of the players who have participated. Data indicated that player participants had moved from 'pre-contemplation' to either 'preparation' or 'action' according to Trans-theoretical Motivation stages (Prochaska & DiClemente, 1983). The financial literacy modules do not promote the use of specific financial products. However, it is evident the players who contributed to this evaluation have modified their behaviours because of what

they have learned by participating in PROP.

Results indicate the programme has been most successful with players who are participating through the elite player pathway, academy and FRU representative structures. The higher the level of contact and participation, the greater impact the programme is able to have. There is evidence that players have changed their behaviour. They moved from a state of 'pre-contemplation' where they had not considered budgeting, preparing for life after rugby, or considering factors that will make them a successful professional rugby player to either 'preparation' or 'action.' The stage they reach is mediated by their income.

*The higher the level of contact and participation, the greater impact the programme is able to have.*

In contrast, the programme has less impact with the players who have less contact and lower participation, such as players currently playing professional rugby offshore. However, this is an important group and is integral to the project achieving its medium and long-term outcomes. Previous research has identified the need to support players during and after their playing career (Hurley, 2014). Retired players may not immediately return to Fiji, preferring to stay overseas for their children's education. As

relationships are a critical success factor, these players would be best supported by a resource person based close to where they are living.

Recommendations include expanding the resource to enable the programme to cater for the increasing number of male and female players being contracted, students in high school, and players during and after their professional playing careers. Ensuring increasing numbers of players understand the expectations club owners and the FRU have of them as professional rugby players, potentially grows the brand and value of Fijian players in the international market. It is likely this will lead to longer contracts, increased contract value and therefore increased remittances, investment and social and economic impact.

Recommendations for further research are also highlighted. The present study is limited in size and duration and presents a snap-shot of impact. Further longitudinal research would provide more insight into issues of sustainability and the duration of transformation for participants; particularly when they take up overseas contracts and when they transition to life after rugby. Investigation over a longer period of time would reveal further insight into the factors that enable and inhibit long-term financial and investment management, business development and the sustainable use of remittances.



# Profile of the activity

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The Pacific Rugby Opportunities Project (PROP) is a three-year, \$640,000, pilot project that aims to enhance economic development outcomes in Fiji from rugby-generated remittances.

The project is designed to provide Fijian rugby union players, both professional and semi-professional, and their families, with access to contracting advice, financial literacy training, personal planning and business development support.

PROP is delivered by Pacific Rugby Players (PRP) formerly known as Pacific Island Players' Association (PIPA) in co-operation with Fiji Rugby (FRU). The Suva based Player Development Manager (PDM) employed by PRP is primarily responsible for achieving the outputs of the project in conjunction with a number of external providers.

A total of 493 players have engaged with the PDP since inception in July 2016. This number includes the players who are part of representative teams (male and female), the academy, age group teams, those who attend pre-departure education, ex-players, and those players who individually have sought support and advice from the PDM.

A breakdown of activities and participants demographics in 2018 is provided in Appendix 1.

## 2.1 Background

It is reported that around 400 Fijian, Samoan and Tongan born male athletes are playing professional rugby union abroad. French rugby has seen a 179% increase of Pacific players since 2006 while in New Zealand Super Rugby there was a 100% increase between 1996-2013. There are similar trends in Australia, the United Kingdom, Japan and other emerging markets with strong growth projected.

In 2014 it was estimated that sports-generated remittances to Pacific Island Countries (PICs) totalled about NZ \$21.7 million per year, or 5% of total remittances. The assumption is that Pacific athletes should be able to dramatically improve their economic positioning and that of their family and community by remitting money back home. However, the project Activity Design Document (MFAT, 2014) states the promise and opportunities offered by remittances do not seem to be fully realised. This was largely attributed to a lack of knowledge and support around initial contracting advice, financial literacy and professional planning for the future (life after rugby).

The transition out of a professional sporting career back into the general workforce is often difficult. Research indicates the degree to which players are affected is often due to the way the player has retired from sport (NZRPA).

The project implemented several interventions to achieve development benefits to players, families and communities from increased remittance flows, improved financial literacy and financial planning. The interventions also sought to address the contracting issues that led to a reported increase in player exploitation in the Pacific.

The project intended to target existing, new professional and semi-professional Fijian rugby players and their families. It is estimated there are currently around 200 professional male Fijian rugby players (not including semi-professional or emerging players). To date there are no reports of Pacific women playing professional rugby abroad. However, the introduction of the Fijiana women's sevens team to the world circuit, and growing interest in women's rugby in general, could lead to Fijian women playing professionally in the future. The following table presents the intended outputs and short and medium-term outcomes that were expected as a result of the intervention.



## Results framework

<b>Long-term outcomes</b>	<ul style="list-style-type: none"> <li>• Increase in economic and social development outcomes in the Pacific from sports-generated remittances</li> </ul>
<b>Medium-term outcomes</b>	<ul style="list-style-type: none"> <li>• Increased revenue remitted home from Pacific sports players</li> <li>• Improved sustainable use of remittances</li> </ul>
<b>Short-term outcomes</b>	<ul style="list-style-type: none"> <li>• Capacity of rugby unions and Pacific players association strengthened to support players and families</li> <li>• Increased value of contracts</li> <li>• Improved financial literacy through use of financial products</li> <li>• Improved business planning, retirement planning and financial management</li> </ul>
<b>Outputs</b>	<ul style="list-style-type: none"> <li>• Policy and technical assistance</li> <li>• Contracting support</li> <li>• Financial literacy and management training</li> <li>• Personal development planning and support</li> <li>• Business development and investment opportunities identified and pursued</li> </ul>

## 2.2 Designed interventions

The interventions selected to achieve the outcomes of the project were informed by the personal development programme delivered by New Zealand Rugby and the New Zealand Rugby Players' Association. In Fiji they have been contextualised as a Fale Model (Figure 1) and organised under the six pillars illustrated in Figure 2:

Figure 1: Fale PD model

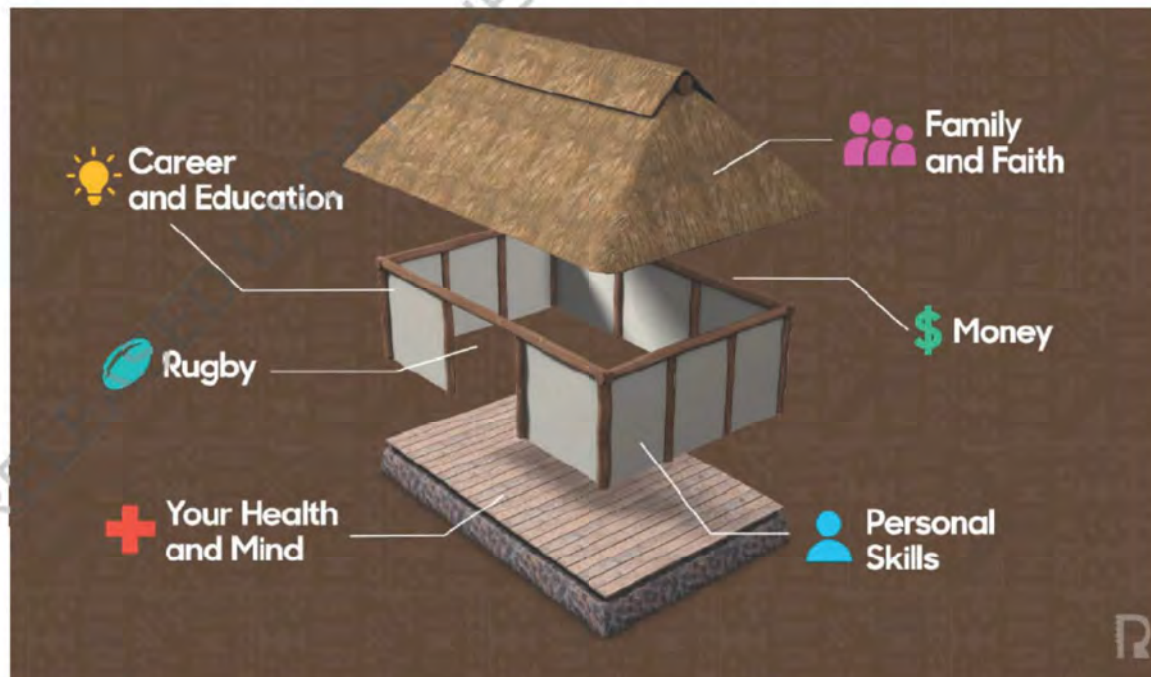


Figure 2: Interventions



The PDM has primary responsibility for contextualising the programme to ensure relevance for Fijian players. She has engaged external providers to provide delivery support. This is illustrated clearly in the 2018 Delivery Plan included as Appendix 2.



# Methodology

---

The following research questions guided the evaluation:

1. What is the impact of financial literacy support on players' financial capability and planning?
2. Is the programme working towards achieving the expected results?
  - Capacity of rugby unions and Pacific players' association strengthened to support players and families
  - Increased value of contracts
  - Improved financial literacy through use of financial products
  - Improved business planning, retirement planning and financial management
3. Is the content and delivery (outputs and activities) appropriate for the players' needs? (at different stages of their career)
4. How could the programme be improved to support player financial capability?

The evaluation was undertaken according to Pacific Research Principles described by Massey University's Pacific Research and Policy Centre and the Pasifika@Massey Policy Directorate (2017) as:

## **Respect for Relationships**

Ensuring that cultural protocols and processes are followed throughout the research process. Respect for research participants is exercised and grounded in humility, the roles of gatekeepers and elders are appropriately acknowledged, and confidentiality is respected.

## **Respect for Knowledge Holders**

Ensuring that Pacific knowledge, aspirations and wellbeing are integral to research design, research processes, outcomes and outputs. Both research partners and research participants are prioritised as knowledge holders and a participatory approach is adopted in seeking informed consent.

## **Reciprocity**

Ensuring that reciprocity is an integral part of the research process and participants and communities benefit from the research. Reciprocity can encompass gifts, time and service and extends to accessible dissemination of research findings.

## **Holism**

Ensuring the interconnected nature of the physical, social, environmental, cultural and spiritual aspects of research with Pasifika and Pacific communities is understood and acknowledged.

## **Using Research to do Good**

Ensuring the wellbeing of Pasifika and Pacific communities and their environment is of central importance in why and how research is conducted, at the same time ensuring the research is rigorous and scholarly. The goal of research beneficence applies to the integrity of the research process and the potential research outcomes and impact.

The evaluation process was developed in partnership with key stakeholders ensuring that strong, positive relationships underpinned all interactions with participants. It was important for us, as researchers, to build connections with those who have contributed to PROP. Prioritising relationships ensured we captured, created, nurtured, grew and protected the knowledge shared with us during this evaluation; not for our own benefit or gain, but for the benefit of Fiji rugby, Pacific Rugby Players, the players themselves and their families. It was important that we engaged with participants in ways that were respectful individually and collectively. The transcripts were transcribed verbatim and copies were returned when requested. All interviews were coded using NVivo applying an inductive analysis to code the interview data. This is a ground-up analysis, creating nodes and categories from the interview data rather than imposing a deductive sorting

method. This ensures the findings are built from the voices of the participants. After a full inductive analysis the categories were sorted into responses under each of the research questions.

## Ethical considerations

All research activities adhered to strict ethical standards, including informed consent and avoidance of harm. Written information and consent forms were provided to each participant. A copy of these are included in Appendix 3. Care was taken to ensure consent was voluntary and that there was a clear understanding as to the purpose of the research and data collection activities. All participants have been given pseudonyms to protect their identity.

## Data gathering process

A total of 13 participants took part in one on one and focus group interviews. In addition the evaluation included a review of documentation and reporting information.

## Limitations

This evaluation was limited in both size and scope. Further longitudinal tracking over time would be needed to determine if the medium and long-term outcomes had been achieved, and to understand the factors that are barriers to, or enablers of success at various career stages.

**Table 1: Participant descriptions**

Participant	Description
Participant 1	Academy player
Participant 2	Academy player
Participant 3	Centrally contracted player
Participant 4	Centrally contracted player
Participant 5	Centrally contracted player
Participant 6	Employee Fiji Rugby Union
Participant 7	Employee Fiji Rugby Union
Participant 8	Employee Fiji Rugby Union
Participant 9	External provider
Participant 10	External provider
Participant 11	Retired player
Participant 12	Employee Pacific Rugby Players
Participant 13	Employee Pacific Rugby Players





# Literature

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## 4.1 Definition of financial management

Financial behaviour can be defined as any human behaviour that is relevant to money management. Common financial behaviours include managing cash, using credit, and adopting saving behaviours.

Financial educators not only impart financial knowledge to people but also encourage them to form positive financial behaviours to improve their quality of life (Hilgert, Hogarth & Beverly 2003; Xiao, Newman, Prochaska, Leon, Bassett & Johnson, 2004). In addition, positive financial behaviours contribute to financial satisfaction (Xiao, Sorhaindo & Garman, 2006).

In financial literacy education there are often defined outcomes, such as increased savings and planning for retirement. These outcomes are always prompted by changes in behaviour, for example, saving money regularly leads to increased savings. In this programme, an outcome may be 'increased savings', however regular saving is the behaviour that will lead to the outcome being achieved. When we are evaluating programmes in financial literacy (particularly only a year or two into the programme) it is important to identify the behaviours that will lead to the long-term outcomes noted in the contract, such as increased savings, investment, value of contract and readiness for retirement.

For this reason, we have chosen to identify shifts in financial behaviour and motivation. To develop an education programme focused on behavioural change, researchers of consumer finance need to better understand how behaviours are formed and why, and how to help consumers change undesirable financial behaviours and develop positive financial behaviours. Over the past decade academics have been applying behaviour theory to financial management and education in order to understand more fully how to encourage

healthy financial behaviour which will lead to improved financial outcomes.

## 4.2 Trans-theoretical Model of Change (TTM) and application to financial education

The Trans-theoretical Model of Change (TTM) is commonly used in the health arena to help people stop unhealthy behaviours and/or develop healthy behaviours. The model was first applied to the cessation of smoking and then to a variety of other health related behaviours, including alcohol abuse, drug abuse, condom use, high fat diet and weight control, psychological distress (Redding et al., 2000). It was named trans-theoretical because it combines change variables from across many existing counselling theories (Prochaska & DiClemente, 1983).

Bristow (1997) first suggested that this model could be used to change people's financial behaviour in Money 2000, a USDA Cooperative Extension program. Money 2000 was a successful financial education programme, which was adopted by 29 states and reported a total dollar impact of almost \$20 million (O'Neill, 2001). Kerkman (1998) first raised how to use TTM in financial counselling and it was adopted into consumer education programmes to change financial behaviours (Xiao, O'Neill, Prochaska, Bristow, Brennan & Kerbel, 2001). In 2004, TTM was used to develop a framework to measure and assess readiness to eliminate undesirable credit card debts (Xiao et al., 2004), applied in financial education programmes for low-income consumers and used to develop specific educational strategies (Shockey & Seiling, 2004). TTM was used to create a credit counselling programme (Xiao & Wu, 2006) and it was suggested that financial education with TTM leads to improved financial literacy and financial security for families (Osteen, Muske, & Jones,



2007). In addition, TTM has been used to provide advice for women on being better investors (Loibl & Hira, 2007).

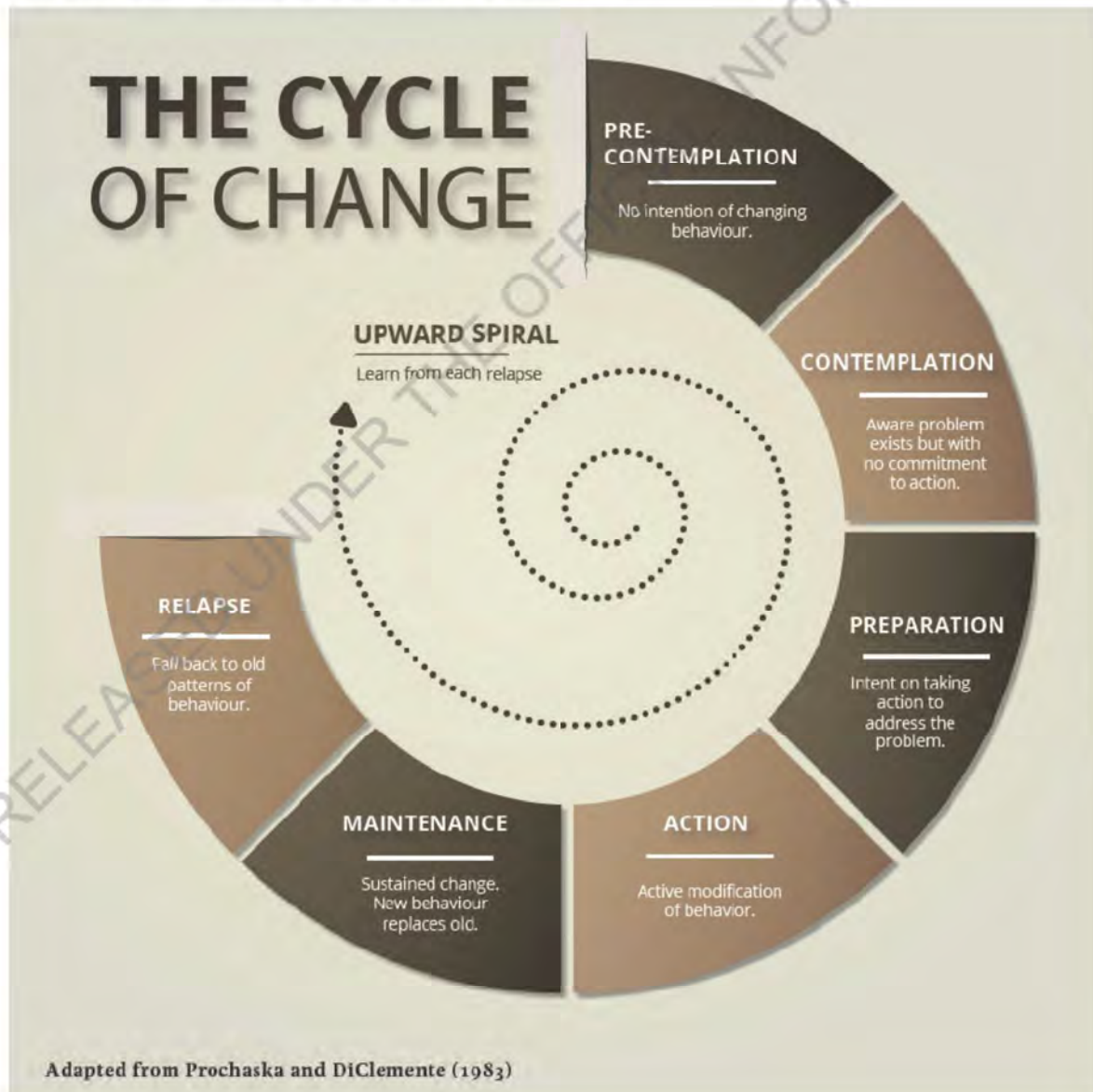
The application has been used to help people intentionally change financial behaviour (Xiao et al, 2001). Application of TTM to financial behaviour change is a process involving five integrated stages:

1. awareness of the problem and a need for financial behaviour change
2. motivation to make a change in financial behaviour

3. skill development to prepare for the financial behaviour change
4. initial adoption of the new financial activity or behaviour
5. maintenance of the new financial activity and integration into the lifestyle (Tills et al., 2003).

At any point people can relapse back into old behaviours. Support is then required to re-enter the change process.

Figure 3: Trans-theoretical motivational cycle of change





## 4.3 Readiness and patterns

According to a study by Federal Reserve staff (Hilgert et al., 2003), it seems consumers adopt cash management behaviour first, then credit behaviour, and then saving and investing behaviour. When analysing the success of the PROP, Ihi Research looked for evidence that the programme successfully moved the players through the stages of change and sought to understand the factors that impacted on their ability to move from one stage to the next.

The following figure demonstrates the criteria we used to determine the stage players reach in their personal financial management. This model enabled us to measure the shift in the behaviours of the rugby players as a result of being involved in PROP.

**Table 2 : Trans-theoretical model (TTM) of change stage indicators**

Trans-theoretical Model Stage	Stage indicators
<b>Pre-contemplation</b>	The player has not yet thought about: <ul style="list-style-type: none"> <li>• Budgeting</li> <li>• Saving money</li> <li>• Life after rugby</li> <li>• Responsibilities as a professional player</li> </ul>
<b>Contemplation</b>	The player has thought about but has not yet: <ul style="list-style-type: none"> <li>• Made a budget</li> <li>• Opened a savings account</li> <li>• Made a plan for life after rugby</li> </ul>
<b>Preparation</b>	The player has: <ul style="list-style-type: none"> <li>• Made a budget</li> <li>• Opened a savings account</li> <li>• Investigated retirement savings options</li> <li>• Considered investment options</li> <li>• Investigated options for starting a business</li> <li>• Attended relevant courses or education options (e.g. small business course, apprenticeship training)</li> </ul>
<b>Action</b>	The player may have: <ul style="list-style-type: none"> <li>• A budget that they stick to</li> <li>• Savings accounts</li> <li>• Started retirement savings</li> <li>• Invested in assets</li> <li>• Started a business</li> </ul>
<b>Maintenance</b>	The player has well ingrained habits and behaviours over the long-term and is actively: <ul style="list-style-type: none"> <li>• Budgeting</li> <li>• Ensuring that their remittances create sustainable outcomes</li> <li>• Making investment decisions that benefit them, their family and community</li> <li>• Creating intergenerational wealth by leveraging off his/her asset base</li> <li>• Contributing to the economy</li> <li>• Contributing to improved social outcomes through offering opportunities to others</li> </ul>



# Key findings

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The following section responds to the evaluation questions agreed with key stakeholders and reflecting the activity plan.

## 5.1 What is the impact of financial literacy support on players' financial capability and planning?

Data indicates the financial literacy programme has made a positive difference to the financial capability and planning of the players who have participated in the PROP. The players indicated they had moved from 'pre-contemplation' to either 'preparation' or 'action' according to the TTM stages. While the financial literacy modules do not promote the use of specific financial products it is evident the players who contributed to this evaluation have modified their behaviours because of what they have learnt.

The players discussed how they now budget their money to make sure they are able to fulfil their responsibilities to contribute to the care of their families and still meet their own requirements. This was particularly so for younger players who are currently provided with an allowance to allow them to attend the Fiji Rugby Academy. As they only receive a small stipend, they have to manage their money carefully to ensure they are able to bus to training and keep data on their phone so they are contactable.

Even at this very early stage of their careers, players spoke about how they planned to manage financially in preparation for life after rugby. It was evident this is a major shift in mindset from the past, where professional players often wouldn't consider life after retirement until late in their careers.

*"We have so many good players who played in France and they returned back, and they almost got nothing, and they turned up and decided to work for the fire service. After their rugby career and they turned up to the fire and that sort of job. One example is (player's name). I know it is because he did not have the opportunity to go through this kind of programme." (Participant 8)*

*Even at this very early stage of their careers, players spoke about how they planned to manage financially in preparation for life after rugby.*

Remittances are an important aspect of reciprocity; a cultural value that is important in many Pacific Island countries and a positive aspect of communal care. The challenge of balancing the expectation of families, provide for oneself in the present and planning for the future was often discussed by all participants. While there is a strong cultural expectation the players will provide for their family, church and community when they gain a professional contract, they were able to describe how they envisaged managing the expectations for remittances.

*"We have to have separate bank accounts. One, like some money there for the family things. The rest, put aside for our future." (Participant 1)*

As expected, there was variation between the financial planning actions undertaken by the players who are solely on allowances, and those undertaken by the players who are centrally contracted. Centrally contracted players have a higher base salary, are eligible for player of the day payments and additional payments for being members of the Flying Fijian national team.



As such they have greater capability to action the financial advice they have received. These players described having several bank accounts, saving for the future, investing in the Fijian National Provident Fund and budgeting carefully to manage their responsibilities. They described how this was a new mindset and one they had developed since being involved in the financial literacy programme.

*"Before, when I get my pay, I don't budget my money, I just spend it anyhow. But when (the PDM) came in and told us about budgeting your money, how to save and how to invest that's when I started thinking I have to save, because I don't know when my rugby ends, how it finishes. So, it has changed how I use*

*my money, how I budget my money."* (Participant 5)

This player had started a business with his family.

## 5.2 Is the programme working towards achieving the expected results?

Table 3 details the outputs that were evaluated and the progress that has been made toward achieving the expected results.

Table 3 : Progress towards outputs

Outputs	Progress
Increased capacity of rugby unions and Pacific Rugby Players to support players and families	<ul style="list-style-type: none"> <li>• The employment of the PDM has significantly impacted on the ability of both the FRU and PRP to support players.</li> <li>• A comprehensive education and support programme is in place and being delivered.</li> <li>• By December 2018 approximately 493 players had participated in some aspect of Personal Development Planning (PDP).</li> <li>• The PDM has developed relationships with several external providers which support the player development programme in areas such as financial literacy, social media, managing the media, injury prevention and management and concussion.</li> <li>• Engaging with the players' families has been challenging.</li> <li>• The project has been a catalyst for an improved relationship between FRU and PRP and allowed greater alignment between the strategic direction and activities of both parties. It is evident the partnership has benefits for both parties.</li> </ul> <p><i>"I also give my thoughts on how, things could be addressed in terms of players' personal development. Goals, long-term, medium-term and all that stuff. But mainly we have (the PDM), she looks after the majority of our off-field stuff, but we have a lot of time together and discussion."</i> (Participant 7)</p> <p><i>"Good experience, and we have managed to work together and sort out issues. So, like I said, now we view them as our strategic partner moving into the future."</i> (Participant 8)</p>
Increased value of contracts	<ul style="list-style-type: none"> <li>• Increased openness from players when they are offered a contract has resulted in greater numbers of players seeking advice.</li> <li>• Generic information is provided during education sessions and individual support provided on a case by case basis.</li> <li>• One hundred and sixteen players attended contracting and agent education workshops in 2018.</li> <li>• A contracting resource tool has been implemented.</li> <li>• Families requesting meetings with academy staff to discuss agent agreements and contracts.</li> </ul>

Outputs	Progress
Increased value of contracts cont.	<ul style="list-style-type: none"> <li>• Emergency fund in place and available.</li> <li>• PRP agents' accreditation and charter completed.</li> <li>• Twelve Fijian professional players have received individual problem resolution support (July).</li> <li>• The emphasis in education modules on the responsibilities of being a professional player and good decision making is likely to increase the standing of Fijian players.</li> </ul> <p><i>"Before I came to this academy I didn't know about agents, choosing an agent. The only thing I know is all the time say, 'Yes.' Say, 'Yes.' Now I know I have to think again, seek advice. It's been very helpful to help me make the right decision." (Participant 1)</i></p> <p><i>"I am also seeing changes in players reaching out and seeking assistance in terms of understanding their contract, getting help. For example, a player emailing and saying, 'I have received this agency agreement, can you please go through it?'" (Participant 12)</i></p>
Improved financial literacy through use of financial products	<ul style="list-style-type: none"> <li>• All players in the Elite Pathway Programme receive financial education and literacy training in conjunction with Westpac Fiji and ANZ.</li> </ul> <p><b>Evidence of participants:</b></p> <ul style="list-style-type: none"> <li>• Opening bank accounts.</li> <li>• Using internet banking.</li> </ul> <p><i>"Before when we get our allowance, we spend it on stuff – boy stuff, unnecessary things. But when we learn about budgeting, once we get our allowance, we make sure we have money for the bus." (Participant 2)</i></p> <p><i>"How we say in Fiji, 'One day rich'. But by the time you get to the weekend, pockets are empty. But now I learn how to budget, how to save, not only to get rich just for a day, but save so you can use it for emergencies." (Participant 4)</i></p>
Improved business planning, retirement planning and financial management	<ul style="list-style-type: none"> <li>• During the June test match series in Fiji business planning and investment sessions were provided in conjunction with the National Centre for small and medium enterprise development and FNPF.</li> <li>• Increasing requests from overseas based players for further support regarding business and investment. PRP is currently exploring cost effective methods to deliver this support.</li> <li>• All players (local and overseas based) have access to a contact person at BSP Life who will assist them with their insurance needs.</li> <li>• Small business development to 21 players (including five current international players).</li> <li>• Fiji National Provident Fund information circulated to all elite team members through PDP updates.</li> <li>• New business opportunity and financial management module being created in partnership with Wintec.</li> </ul> <p><b>Evidence of participants:</b></p> <ul style="list-style-type: none"> <li>• Implementing budgets to manage their expenses.</li> <li>• Having a plan for managing remittances.</li> <li>• Joining the Fiji National Provident (retirement savings) Fund.</li> <li>• Starting a business.</li> </ul> <p><i>"We have to have a plan B." (Participant 2)</i></p> <p><i>"I am planning to do a business. I have started one and my Dad is helping me. A farming business." (Participant 5)</i></p>



## 5.3 How effectively has the programme been implemented?

The programme has been implemented effectively as the majority of the planned activities and outputs have been achieved. The following section explores factors contributing to success and the barriers that have arisen as the project has progressed.

### 5.3.1 Enablers of effective implementation

Stakeholders expressed high levels of satisfaction with the effectiveness of programme implementation and content, and the difference that it has made for the elite players who have access to the PDM and the support she provides. There are several enablers that have contributed to the success of the programme and the ability to move through the stages of change.

#### Contextualisation

The PDM has made a significant effort to ensure the programme is fit for purpose in the Fijian context. This has required flexibility and the ability to adapt to the cultural, learning, literacy levels and interests of the various player groups she supports.

#### Holistic approach

The six pillars that underpin the PROP ensure a holistic approach to developing the whole person as a professional rugby player. There is a shared understanding that the budgeting, investment, self-management, media, communication and decision-making skills that are implemented off the field will impact on the player's on-field performance and make them a more successful professional.

*"Selfishly, I believe it makes them better players, it makes them better decision-makers. They also manage themselves, it makes them manage their time, they understand the responsibility they've got, they manage themselves outside of the rugby environment in a better way, so it doesn't distract or impinge on what we are doing."* (Participant 6)

This view was reinforced by the players who were interviewed:

*"I learned a lot of things – dealing with pressure, when the game is really tough, how to stay calm; have a cool head. And off-field after the game it's always been a huge challenge, especially for money and how we spend it, so she's been helpful with a lot of that."* (Participant 5)

It is likely the players' growing understanding of their responsibilities as professional athletes will positively impact on the brand of Fiji rugby, the marketability of Fijian rugby players and their attractiveness to overseas clubs in the long-term. This increased assurance has the potential to lead to an increase in the value of contracts Fijian players are offered, increased remittances and greater social and economic impact.

*"You imagine what it is like for a young Fijian boy when nobody is here to pick him up. How does he do this? If you haven't travelled to a foreign country - this is our job to try and make this smoother because if that goes well, and then he arrives at the club, he's happier, his family is happier, his partner is happier, he trains well over the first month, they like him. Then all of a sudden, they want to sign him on a three-year rather than a one-year, and that's how we can directly say it has an impact. But at the moment we are not resourced to do all of that work."* (Participant 13)

#### Trusting relationships

The partnership between FRU and PRP at all levels has been integral to the success of the programme. The programme has resulted in greater levels of communication between the two partners and an increasing awareness that they have shared interests and a joint commitment to developing Fijian rugby talent. While it can be expected that timetabling issues will cause difficulties from time to time, the PDM has worked alongside FRU staff to ensure the two workstreams are complementary. The PDM is viewed as an important resource and an integral part of the academy system.

The PDM is maximised when the FRU coaches and managers are fully briefed on her role and



her contribution to the elite player pathway as this level of understanding increases access to the various cohorts of players she interacts with.

*The PDM is viewed as an important resource and an integral part of the academy system.*

*"When I first started, the acting high-performance general manager put me in contact with the coaches and the managers of those teams and that's before they changed everything, and it worked well."* (Participant 12)

Similarly, the PDM has built strong and trusting relationships with the academy players and members of the elite player pathway. The PDM is based in the gym at the academy and is on hand and available for the players. This has contributed to greater openness and improved communication, especially regarding contracts and player agents.

The importance of these relationships to the success of the programme cannot be overstated.

#### **Partnerships with external partners**

The partnerships that have been forged with external providers have been beneficial for the FRU, PRP and the players as they are able to gain access to expertise in areas of high interest. Face to face relationships are important to the participants. One of external partners described how the players like to have someone who they have met to interact with, especially when they are tackling something new, like opening a bank account or depositing money into their account.

*"They call us. Sometimes it is at the last minute. We have gone the extra mile by allowing them to come to us and give us their savings rather than having to join the queue. Just so we can continually encourage them to save."* (Participant 10)

This support is an important scaffold for the players as they prepare for life overseas and the language and cultural barriers that could complicate their banking and financial

interactions. Having a supported experience with banking in Fiji is a positive step towards banking successfully offshore.

#### **Open discussion of traditional obligations**

When the players work through budgeting exercises, identifying short, medium and long-term financial goals, one of the major expenses that is identified is the traditional obligation to provide for the family, church and community. While this expectation is commonly known and understood, it was evident that it is not often talked about. The financial literacy sessions facilitate this discussion. There is clear benefit in discussing these expectations openly so players can hear from each other and from financial experts regarding how these expectations can be managed. Interviews with the player participants demonstrated that they have plans to manage the expectations of their families. It is likely that enacting those plans will require further support and encouragement.

### **5.3.2 Inhibitors to implementation**

#### **Orientation of new personnel and scheduling**

The effectiveness of the PDM and the programme is mediated by the level of contact she has with the players. It is evident that changes to team coach and manager roles has a lesser negative impact when the induction process is well managed, ensuring new coaches and managers are well briefed on the PROP, the PDM role and the need to timetable sessions into the team's schedule.

*"I have had to chase them up, and because it is not coming from him (FRU), I think it takes them a while to warm up to the idea, and a while to get that integrated into their schedule, and there is a lot of time, I feel wasted, on that process."* (Participant 12)

The ability of the programme to achieve change is reliant on access to the players. The more the players interact with new learning and ideas the more likely they are to move to preparation and action, and the more likely it is the outcomes of the PROP will be met.



### Limited ability to impact offshore

The limited ability of the programme to support professional players playing offshore inhibits the likelihood that the programme will achieve its medium and long-term outcomes. Analysis indicates that participation in the programme successfully moves players from 'pre-contemplation' to 'preparation' or 'action' in the TTM stages. The players who are centrally contracted are more able to put their plans into action as they have access to greater funds. In contrast the players who receive an allowance remain in 'preparation' – they do not yet have the funds to apply their knowledge and move to 'action'.

*The limited ability of the programme to support professional players playing offshore inhibits the likelihood that the programme will achieve its medium and long-term outcomes.*

Many players will only have the ability to move to the 'action' stage when they are playing professionally overseas. They will then have sufficient income to allow them to make decisions about their spending; how, what and where they will invest; how they will manage the expectations of their family, church and community; and how they will prepare for life after rugby. This is a crucial period when players can either embed new behaviours into their lives or relapse back into old habits.

*"We are not resourced to provide them with on-going service when it actually becomes time for practical based learning, when they've got the money. Yes, we have trained them up, it's like being at school, you try and learn all these skills but then if you don't sustain them then when it becomes time to use them, you're stuffed. So, the biggest risk for us is that knowledge just starts to filter out and then they start making poor decisions." (Participant 13)*

Data indicates the current model is effective at providing players with on-island, pre-contract support but is unable to provide players with the level of support necessary once they have taken up a professional contract.

*"I thought I could get access to the players who are overseas, it will be easy. That was my initial thought, but it turned out to be very, very difficult." (Participant 12)*

### Difficulty accessing families

The programme aimed to work with the families of players in order to upskill the whole family about the sustainable use of remittances. Families have been identified as important resources. However, despite significant effort, it is evident that access to family members is problematic due to several factors. On-island, factors include transportation, work commitments, limited income, family location, scheduling and availability.

*"I don't get access to the families here. It is just because of the nature of it, I get access to the players. When I do get access, to say a spouse or a girlfriend? it is only because the player is leaving. This happened last year, a player had signed a contract to go to Romania for example, and he brought his girlfriend, wife to be, because she was going to handle his finances." (Participant 12)*

It has been equally challenging for the PDM to access the families of players who are overseas. The players are contracted to FRU and are members of PRP, therefore the two partner organisations can exert some control over when and how the players interact with the programme. The families however have no such responsibility to the partners and can choose whether or not to participate.

## 5.4 How could the programme be improved?

Participants reported high levels of satisfaction with the programme, explaining it met the needs of players in the elite player pathway. Suggestions for programme improvement were largely ideas for programme expansion; opportunities

that would increase the reach and impact of the programme that is already offered. Figure 4 shows the areas of low and high influence and contact throughout the various stages of a player's career. This is mapped against the likely point in the player's career when he/she is able to achieve the project's short, medium or long-term outcomes.

Suggestions for improvement were often concerned with current areas of low influence such as; pre- programme entry working with schools, club players and families, and; post-

programme exit, supporting professional players during their playing career and as they transition out of professional sport and back into the community.

An opportunity often identified by participants was the need to introduce components of the programme to students while they are still in school.

Figure 4: Current PROP Model areas of influence

Stage	Pre-entry	First contact	Programme Implementation	Programme exit	Professional rugby	Life after rugby
Stage description	<ul style="list-style-type: none"> <li>• Schools</li> <li>• Rugby clubs</li> <li>• Seremaia Bai Rugby Academy</li> </ul>	<ul style="list-style-type: none"> <li>• FRU representative teams – U16, U18</li> </ul>	<ul style="list-style-type: none"> <li>• FRU elite player pathway</li> <li>• FRU academy</li> <li>• FRU sevens</li> <li>• FRU womens</li> <li>• FRU centrally contracted</li> </ul>	<ul style="list-style-type: none"> <li>• On-signing overseas contract and departing for overseas</li> </ul>	<ul style="list-style-type: none"> <li>• Contracted as a professional player offshore</li> </ul>	<ul style="list-style-type: none"> <li>• Retirement due to: <ul style="list-style-type: none"> <li>- Enforced through injury, form or age</li> <li>- Player choice</li> </ul> </li> </ul>
Level of contact/influence	No contact/ no influence	Limited contact/ minor influence	Regular contact/ high influence	Pre-departure briefing	Limited contact/ minor to no influence (Twice per year for top 30 players)	No contact/ no influence
Trans-motivational Theory Stage	Pre-contemplation → Pre-contemplation → Preparation/Action				Action → Maintenance or Relapse	
Contracted outcomes: When are they likely to be realised?	Short-term outcomes <ul style="list-style-type: none"> <li>• Capacity of rugby unions and Pacific players' association strengthened to support players and families</li> <li>• Increased value of contracts</li> <li>• Improved financial literacy through use of financial products</li> <li>• Improved business planning, retirement planning and financial management</li> </ul>			Medium to long-term outcomes <ul style="list-style-type: none"> <li>• Increased revenue remitted home from Pacific sports players</li> <li>• Improved sustainable use of remittances</li> <li>• Increase in economic and social development outcomes in the Pacific from sports-generated remittances</li> </ul>		



### Engaging with the schooling sector

At times participants lamented that advice given to schoolboy and girl players, by their families and their teachers, were counter to the messages inherent within PROP. Engagement with schools was identified as an opportunity to introduce financial management, budgeting, nutrition, exercise benefits and other aspects of PROP to students and their families.

*"I think we could be the facilitators of an education programme that becomes part of the curriculum in schools around financial literacy, and actually building those up and having modules there and then going in and training teachers and saying, 'Here you go.' And us doing all the hard work on all the nice glossy resources, and using famous players and video." (Participant 13)*

Utilising rugby to promote financial management, healthy eating and exercise would support key government priorities and recognise, "...the crucial role sport plays in addressing some of the major issues facing Fiji, for instance the rising prevalence of NCDs in the younger Fiji population. In the Green Growth Framework<sup>33</sup> under the Thematic Area of Inclusive Social Development includes, 'promoting food security and affordability and encouraging healthier lifestyles, including sports and physical activity, are needed to address NCDs like child obesity, physical inactivity, poor diet, tobacco and alcohol abuse'" (Mata'afa, Amosa, Apelu Mariner, Rokoura & Dorovolomo, 2018).

There are existing community resources, such as the Seremaia Sai Rugby Academy, that are already embedded in the rugby community and could be engaged to carry out this work in schools and with families. There was a common concern that many elite pathway players had dropped out of school without any formal qualifications and this would negatively impact on their ability to provide for themselves and their families after their playing careers. This view is supported by Marthinus (2007) who found that athletes who were better educated faced less occupational-related difficulties during their post sport life (p. v).

Encouraging students to stay in school and gain an education could be an important part of this

initiative and in alignment with the outcomes of PROP.

*There was a common concern that many elite pathway players had dropped out of school without any formal qualifications and this would negatively impact on their ability to provide for themselves and their families after their playing careers.*

*"First and foremost, you are a student. First you go to school to study, so you have to value education, that is another key area. Here in Fiji, unfortunately it is sad to say, many don't value education, and parents are pushing it, and this starts from a young age, primary school." (Participant 11)*

### Vocational training partnerships with employers

Adding vocational training by partnering with employers was an opportunity that was identified. Pairing players with employers to give them work experience in an area of interest has the potential to have dual benefits. The player has the opportunity to try different roles, explore career options and create a relationship with an employer that could be useful at the conclusion of their playing career. The employer gains a relationship with a Fijian player and the positive publicity gained from that interaction.

*"I have spoken to a number of employers, they are all keen on it, they are all keen to have somebody involved." (Participant 6)*

### Supporting players long-term

#### Current Players

There is an opportunity to increase the level of support available to players after they have commenced their professional contracts. This is a key phase as they gain the income that will allow them to make financial decisions regarding budgeting, investment, their savings and possible business opportunities. However, at this key juncture support is constrained by the limited



resource available to PRP and FRU to support players to action their PROP learning. The lack of support currently available is a weakness in the programme and a threat to achieving the medium and long-term outcomes.

*"From my perspective financial planning is a process over a number of years. You don't just solve it in one year and it is ready to go. You are constantly reviewing, and you are constantly updating, and you are looking at what your life insurance might be, critical illness and the likes, and then you look at your retirement. That can easily be forgotten when you are in the middle of being a player and making all your money, and you are not chucking it away to make sure that you are going to be alright at 38-39."* (Participant 6)

While efforts have been made to increase the on-line support that is available, data indicates face to face, trusting relationships will be most effective. The PRP has recently employed a highly respected Fijian ex-All Black to mentor Fijian players based in France. This is a positive step, but he is a limited resource and is unlikely to ensure the medium and long-term project outcomes are met without additional resource being added. While the PROP is primarily concerned with increasing the sustainable use of remittances to achieve economic and social gain, player welfare during and after their careers is also of vital importance, as Hurley (2014) explains:

*"Athletes should have interests and have access to educational and other activities separate to rugby before, during and after their career. In this way, they also reduce the chance of developing their identity based solely on their rugby life and can foster a passion in other endeavours. It is important that any plan fully prepares an athlete to cope, and includes physical, professional, financial and psychological elements."*

*...data indicates face to face, trusting relationships will be most effective.*

#### **Transitioning to retirement**

It is well documented that transitioning out of a professional rugby career to life as a past player can be very challenging (Hurley, 2014; NZRPA, n.d; RPI, 2016). This can be especially true when through age injury or declining form players do not have a choice about when and how they will retire.

*"When I retire from rugby, and it is that critical time where we've got that dip where depression can kick in, and we're like what the hell am I going to make with my life."* (Participant 13)

Retirement from rugby is an opportunity for the player to pay close attention to his/her investments and maximise business opportunities. Greater support in this phase is likely to lead to a smoother transition, better decisions and therefore better outcomes.









# Lessons learned

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## **Contextualising the programme is important**

The ability of the PDM to work with FRU staff and external providers to contextualise the programme to the needs of the players and the Fijian context has been important. Evolving the programme to reflect cultural requirements, player literacy levels, local organisational structures and the challenges of the local environment has been a crucial part of the programme's success.

## **Relationships and skilled personnel are critical**

The ability of key personnel in PRP and FRU to have productive working relationships focussed on working together to achieve programme outputs has been critical. The ability for both partners to be flexible and accommodating has been integral to success. This positive relationship is continued between the PDM, FRU staff and the players they support. Trusting, open relationships enable the PDM and FRU staff to discuss sensitive issues with the players and provide advice. This has been particularly important in regard to contracts, agents and planning for managing remittances.

## **Long-term outcomes require long-term support**

Analysis has identified that long-term support will increase the likelihood of achieving the programme's long-term outcomes. Participants were united in their support of the programme and the need for it to continue beyond the current funding period. They identified an opportunity to impact on the educational success of players before they enter the elite player pathway, and the need to provide greater support to players during their professional career and into retirement.

## **Players are adopting positive financial behaviours**

The data indicates players are adopting new behaviours in regard to financial management, budgeting, bank accounts and planning for the future. The degree to which they can implement

these plans is mediated by the income they are currently earning. The players who earn an allowance remain in 'preparation'. They do not yet have the income to act on their plans for the future. Players who are centrally contracted and members of the Flying Fijians have higher incomes. They are able to act on their plans. Data collected from a number of participants indicates that they have done so.

## **The need to understand more about working with families**

Despite several attempts it has been difficult for the PDM to access families as envisaged in the programme design. Further investigation needs to be conducted in order to understand the approaches that will work with families and the barriers to participation. This may require highly localised bespoke solutions.

*Analysis has identified that long-term support will increase the likelihood of achieving the programme's long-term outcomes.*



# Conclusions

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The programme has been most successful with the players who are readily accessed through the elite player pathway, academy and FRU representative structures. The higher the level of contact, the greater impact the programme is able to have. There is evidence that players have changed their behaviour, moving from a state of 'pre-contemplation' where they had not considered budgeting, preparing for life after rugby or the factors that will make them a successful professional rugby player to either; 'preparation' (e.g. opening bank accounts, making budgets, investigating investments options) or 'action' (e.g. budgeting, saving money, actively investing, trading in business). The stage they reach is mediated by their income.

In contrast, the programme has less impact with the players who have less contact, such as players offshore playing professionally. However, this is an important group which is integral to the project achieving its medium and long-term outcomes. Previous research has identified the need to support players during their playing career. Retired players may not immediately return to Fiji, preferring to stay overseas for their children's education. As relationships are a critical success factor, these players would be best supported by a resource based close to where they are playing.

Further research would support a greater understanding of the factors that enable or inhibit players ability to embed long-term financial management habits, make successful investment and business decisions and contribute to economic and social outcomes in Fiji.

Consideration should be given to expanding the resource to enable the programme to cater for the increasing number of male and female players being contracted, students in high school, and players during and after their professional playing careers. Ensuring increasing numbers of players understand the expectations their employers and the FRU have of them as professional rugby players grows the brand and value of Fijian players in the international market. This has the potential to lead to longer contracts, increased contract value and therefore increased remittances, investment and social and economic impact.

# Recommendations

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1. Programme funding should be continued. PROP is delivering valuable outcomes and has the potential to achieve long-term social and economic impact. However the programme is not yet sustainable without continued financial support.

2. The resource should be increased to allow the programme to expand to:

- a. Provide localised support to players during and after their playing career.
- b. Develop resources for engaging with schools and communities.
- c. Provide vocational links with employers.
- d. Maintain effectiveness as the number of contracted players and the demands of FRU representative teams increase.

3. Families should be consulted to understand their needs, the barriers that exist for them, and the support required to ensure they can participate. It is important to understand the

learning they would value and approaches that are likely to be successful.

4. If PROP is to be scaled to other Pacific Island unions, care should be taken to contextualise and adapt the programme to the local context, the location of the majority of the players (be it on island or overseas) and the cultural and environmental factors that will impact on the programme's success.

5. Further research should be undertaken to understand the factors that enable or inhibit players' ability to embed long-term financial management habits, make successful investment and business decisions and contribute to economic and social outcomes as they progress through the different stages of their career.







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# Appendices

## Appendix 1: Fiji Personal Development Programme Data

### Total Players in the PDP 2018

Figure 1: Total number of players who are being monitored by the PDP (from 01.01.18 to 12.12.2018)



#### Notes:

- During the period of player surveillance, 142 local based male rugby players received education, advice, and support from the PD programme.
- 60.5% = FRU Elite Player Academy
  - (Consists of 28 elite players, 27 apprentice and 31 players at the pre-apprentice level)
- 8.5% = Fiji U20s
  - (Consists of 13 academy players, and 15 new players to the team. Twelve of the new members are captured in the PDP, as the remaining three players are based overseas)
- 13% = Fiji Warriors
- 5% = Fijian Drua
  - (The total number of players represented in the Fijian Drua team (n=eight) reflects the new players in the 2018 team. The Drua team has a significant number of Fiji Warriors and academy players. They are captured under those teams. Thirty-three players were contracted to the Fijian Drua team in 2018)
- 13% = Men's Sevens

A total of 493 players have engaged with the PDP since inception in July 2016. This number includes the players who are part of representative teams (male and female), the academy, school boys' team, those who attend pre-departure education, ex-players, and those players who individually have sought support and advice from the PDM.

Table 1: Age range of players (from 01.01.18 to 12.12.2018)

Age Range	14-17	18-20	21-23	24-26	27-29	30-32	33-35	Total
Gender	33	51	30	16	11	1		142



## Team Sessions 2018

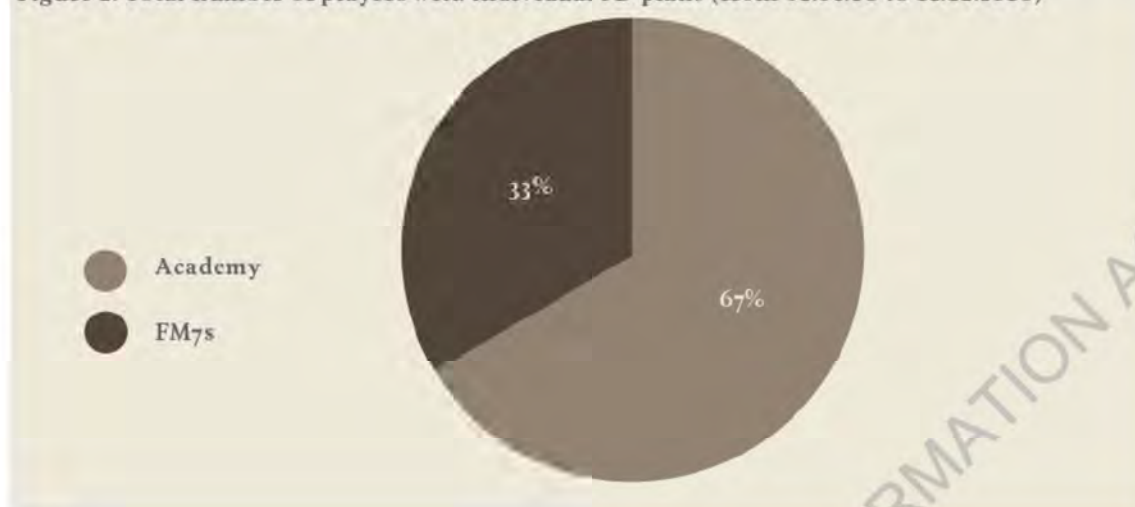
There were 36 team sessions conducted during the surveillance period. The majority of the topics fell under the Professional Rugby pillar.

**Table 2: Topics presented to national teams (from 01.01.18 to 12.12.2018)**

Year	Team	Topic	Players
2018	Academy	Goal setting (all)	29
		Career assessment (all)	29
		Financial education (all levels)	32
		Time management (apprentice)	18
		Career talk (elite)	9
		Concussion education (apprentice)	14
		Alcohol and its effects (elite)	12
		Values education (elite)	10
		Mindset and performance (elite)	10
		Transition into elite high performance environments (elite)	9
		Smart social media education (apprentice)	22
		Induction to EPP Academy (pre-academy and apprentice)	51
		Goal setting for 2019 (elite)	16
		<b>Total number of sessions</b>	<b>13</b>
2018	Fiji Men's 7's	Financial education	16
		Social media/ Personal branding	18
		Talanoa on life after rugby	16
		Recap of the key PD messages	10
		Financial wellbeing follow up (Nadi based players only)	3
		<b>Total number of sessions</b>	<b>5</b>
2018	Fiji Women's 7's	Introduction to PRP/PD (new player group)	18
		<b>Total number of sessions</b>	<b>1</b>
2018	Fiji School Boys	Fiji U16s Introduction to PRP/PD agents, life balance	30
		Player conduct	28
		Fiji U18s Introduction to PRP/PD agents, life balance	30
		<b>Total number of sessions</b>	<b>3</b>
2018	Fiji Warriors	Integrity education	30
		Agents and contracts	28
		Managing stress and performance	30
		<b>Total number of sessions</b>	<b>5</b>
2018	Fiji U20's	Introduction to PRP/PD and transitioning to elite player group	28
		Agents and contracts	28
		Integrity education	28
		Anti-doping processes	28
		Concussion	28
		<b>Total number of sessions</b>	<b>5</b>
2018	Fijian Drua	Integrity education	10
		Player conduct	33
		Alcohol management	33
		Stress and coping	30
		Review session	30
		<b>Total number of sessions</b>	<b>5</b>
2018	Flying Fijians	Long-term savings retirement planning (FNPF education session)	10
		<b>Total number of sessions</b>	<b>1</b>

## Team Sessions 2018

Figure 2: Total number of players with individual PD plans (from 01.01.18 to 12.12.2018)



### Note:

- 29.5% of the players (42) have individual PD plans:
  - 28 Academy players (Elite player group)
  - 14 Male Sevens players

## Individual Sessions 2018

Figure 3: Total number of players who have reached out for support (from 01.01.18 to 12.12.2018)



### Note:

- This covers face to face and via email.
- This number does not reflect the 1-1 monitoring sessions with the players who are part of the PDP.
- 36 (88%) were male and 5 females (12%)
- Player conduct - relates to players who have been disciplined by FRU and need support.
- Professional rugby - covers those seeking advice on representation, contracts and eligibility information.
- Careers and education - players seeking information, and advice on study options.
- Personal skills - advice on how to obtain a learner's permit.
- Pre-departure - pre-departure education for players leaving for Australia (Super Rugby), New Zealand (work and play rugby), and France (Pro D2 & F1)
- Money - refers to players seeking advice and support for obtaining a pay slip from FRU to opening a bank account



## PRP Events 2018

Table 3: This table illustrates the PRP organised events for 2018

Date	Event	Outcomes	# Attendees
12.6.18	Wives event	Introduced the wives to PRP and PD Started a Talanoa on retirement planning and life after rugby (for their spouse and themselves) Began a support group for wives of the Flying Fijians (closed Facebook group created	5 (4 confirmed)
23.6.18	Past players event	Uniting and bringing past players together Informed past players of PRP work over the past year and future initiatives Explained retirement/ transition support	9 (14 confirmed)

## Appendix 2: Personal Development Programme (Fiji)

### Intended outcomes:

To lead and develop education programmes that support players to:

1. Undertake some form of meaningful career and education development outside of professional rugby.
2. Develop a financial and asset protection plan to proactively manage their financial affairs.
3. Make good decisions when it comes to managing their off-field professional rugby commitments.
4. Understand the importance of personal development and mental wellbeing; and demonstrate the right character traits to contribute positively in all areas of their lives.

Pillar 1: Professional rugby					
Module	Learning Outcomes	Resources	Duration	Facilitator	Acquired Competencies
Agents and contracts	<ul style="list-style-type: none"> <li>Understand the role and responsibilities of an agent</li> <li>Understand what a standard contract involves</li> <li>Understand what a standard agency agreement involves</li> <li>Awareness of the responsibility of the player in contract negotiations</li> </ul>	Handout	1 hour	PDM	Personal accountability Work ethic Self-awareness Self-confidence Communication Initiative Decision-making Problem-solving Personal accountability Resilience Team player Help seeking strategies
Anti-doping	<ul style="list-style-type: none"> <li>Be made aware of the WR zero tolerance policy to doping</li> <li>Identify and discuss the prohibited substance and method categories</li> <li>Understand the dangers and risks in taking supplements</li> <li>Understand the importance of the TUE</li> <li>Informed of the Player Whereabouts policy</li> <li>Identify and discuss the various doping violations and the sanctions that can occur</li> <li>Tips on what they need to do if they are unsure about medication, how to remain clean, and where they can find more information on WADA and WR prohibited substances and methods</li> </ul>	Handout WR Integrity Education video: <a href="http://keeprugbyclean.worldrugby.org/?page=videos">http://keeprugbyclean.worldrugby.org/?page=videos</a>	45 min	PDM	
Anti-corruption	<ul style="list-style-type: none"> <li>Understand what anti-corruption behaviour in a rugby environment is</li> <li>Who is covered by the WR regulations?</li> <li>Understand the penalties imposed by World Rugby</li> </ul>	Handout WR Integrity Education video: <a href="http://integrity.worldrugby.org/">http://integrity.worldrugby.org/</a>			
Social media and Personal branding	<ul style="list-style-type: none"> <li>Identify the pros and cons of SM</li> <li>Provide tips on how to be a responsible SM user</li> <li>How to use SM to promote one's personal brand</li> </ul>	Handout WR videos on social media: <a href="https://www.youtube.com/watch?v=nRPrb3Dculw">https://www.youtube.com/watch?v=nRPrb3Dculw</a>  <a href="https://www.youtube.com/watch?v=2nz_7o9OWs4">https://www.youtube.com/watch?v=2nz_7o9OWs4</a> (Nigel Owens on social media and rugby)	1 hour	External	
Concussion education	<ul style="list-style-type: none"> <li>Raise awareness on what concussion is</li> <li>What is the Concussion test?</li> <li>What is World Rugby's protocol on concussion?</li> <li>What are the effects of concussion (short and long-term effects)?</li> <li>What players need to do if they are concussed?</li> </ul>	Handout Use WR Concussion Education video: <a href="https://www.youtube.com/watch?v=CXMMbsolayc">https://www.youtube.com/watch?v=CXMMbsolayc</a>  <a href="https://www.youtube.com/watch?v=xvjK-4NXRsM">https://www.youtube.com/watch?v=xvjK-4NXRsM</a>	1 hour	FRU	



## Pillar 1: Professional rugby

Module	Learning Outcomes	Resources	Duration	Facilitator	Acquired Competencies
Injury Management	<ul style="list-style-type: none"> <li>• Players are taught about the various ways</li> <li>a) They can prevent injury;</li> <li>b) How they can manage their injury</li> <li>• Provided help seeking tips for after care</li> </ul>		1 hour	FRU	
Media training	<ul style="list-style-type: none"> <li>• The role of the media is explained</li> <li>• A guide on how to do an interview is provided</li> <li>• General tips on how to prepare for a media interview</li> </ul>	Handout Role play	90 min	External	
Risk mitigation	<ul style="list-style-type: none"> <li>• Players will discuss the impacts that players experience when being in training camp, and touring</li> <li>• Describe issues that 'occur off the field' which can negatively impact themselves or their team mates</li> <li>• Be introduced to prevention tips and the STAR decision-making model</li> </ul>	Handout Role play Consent it's as simple as Tea video: <a href="https://youtu.be/cQbei5JGiT8">https://youtu.be/cQbei5JGiT8</a>	90 min	PDM	
Alcohol	<ul style="list-style-type: none"> <li>• Players will learn about the harmful effects of alcohol on the different parts of the body</li> <li>• Players will identify the impacts alcohol has on family, social life, relationships and career</li> <li>• Players will learn about the harmful effects of alcohol on sporting performance</li> <li>• Players will learn how to make smart choices when it comes to alcohol</li> </ul>	Handout Videos: <a href="https://www.youtube.com/watch?v=hdsmVbph8gA">https://www.youtube.com/watch?v=hdsmVbph8gA</a> (alcohol effect on body) <a href="https://www.youtube.com/watch?v=lyqswAjvEbl">https://www.youtube.com/watch?v=lyqswAjvEbl</a> (take away gains)	1 hour	PDM	
Drugs in sport	<ul style="list-style-type: none"> <li>• To inform and raise awareness of the various illicit drugs that are widely available</li> <li>• To inform and raise awareness of the effects of illicit drugs on the human body and performance</li> <li>• To provide tips on how players can handle themselves and protect themselves from pushers</li> <li>• Provide tips on coping with the stress of being a rugby player</li> </ul>	Handout (WR)	1 hour	PDM	
Relocation (player)	<ul style="list-style-type: none"> <li>• Embedded in our pre-departure education session</li> </ul>	Handout (WR)		PDM	

## Pillar 2: Money

Module	Learning Outcomes	Resources	Duration	Facilitator	Acquired Competencies
Financial wellbeing	<ul style="list-style-type: none"> <li>• Players will learn how to save and budget</li> <li>• Understand how to use a credit card</li> <li>• Understand how insurance works</li> </ul>	Booklet	90 min	Westpac	Financial assessment Budgeting and saving skills Banking structure (split pay) - personal - family Debt management skills Financial goal setting Accessing specialists Managing overseas tax Wills/estate planning Understanding Superannuation Understanding investing Wealth creation Retirement options in place Property advice Remittance advice Insurance planning
Long-term savings	Players are provided with an understanding of the various ways they can build their long-term savings	This service is provided individually either through their own bank, Fiji National Provident Fund and Unit Trust of Fiji			
Investment options	Property advice and options are provided to players on how to build their wealth			Westpac ANZ	
Asset protection	Players are provided with an understanding of insurance types and are given advice and guidance on how to buy insurance			Westpac; BSP Life	
Debt management				Westpac; Own bank	
Personal will /Family trust	Players are encouraged to obtain a personal will			Fiji Public Trustees	
Taxation advice	Upon request			External	
Retirement planning	Players are provided with an understanding of how they can plan their financial wellbeing for retirement			Fiji National Provident Fund Personal banker PDM	
Entrepreneurship				CEO PRP	



Pillar 3: Career and education					
Module	Learning Outcomes	Resources	Duration	Facilitator	Acquired Competencies
Study options	<ul style="list-style-type: none"> <li>Information about the various universities and short courses that are offered in Fiji and provided via social media to all players four times a year. Players are also encouraged to seek advice from the PDM on career assessment and study options.</li> </ul>			PDM	Career planning Knowledge of interests Knowledge of passions Employment interviewing Networking strategies Market place exploration Careers technology use Job search strategies
Study tips	<ul style="list-style-type: none"> <li>Create an understanding of ways of studying</li> <li>Identify which is best for the player</li> <li>Time management tips are</li> </ul>	Handout		PDM	
Work experiences	Upon request			PDM	
Job search skills	Upon request			PDM	
Networking				External	
Business development	<ul style="list-style-type: none"> <li>Acquire the knowledge and skills to prepare and present a Bankable business plan</li> <li>Understand the different requirements, both legal and financial aspects, that needs to be addressed before starting a business</li> <li>Recognise the different market opportunities available to them</li> <li>Identify their strength and ways to capitalise on market opportunities available to them</li> <li>Gain knowledge of the different financial products and services available to SMEs and farmers</li> </ul>		1 day work shop	External	

Pillar 4: Family and faith					
Module	Learning Outcomes	Resources	Duration	Facilitator	Acquired Competencies
Relocation (family)	Embedded in our pre-departure education session.			PDM	Communication Resilience Decision-making Problem-solving Goal setting Personal responsibility Help seeking strategies
Personal faith support	Upon request			External	
Managing relationships	Upon request (counselling)			PDM	

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## Pillar 5: Personal Skills

Module	Learning Outcomes	Resources	Duration	Facilitator	Acquired Competencies
Curriculum Vitae development	Upon request. Develop with the player their CV.			PDM	Self-reliance Self-confidence Leadership Initiative Work ethic Personal accountability Communication Initiative Goal setting Resilience Decision-making Problem-solving
Driver licence	Upon request. Provide the player with information on the process involved in obtaining a DL. Provide guidance and support to the player during the process.			PDM	
Communication	<ul style="list-style-type: none"> <li>Understand the difference between verbal and non-verbal communication</li> <li>Identify and understand the barriers to effective communication</li> <li>Identify where they learn their communication styles from</li> <li>The importance of open, clear and direct communication in a team environment</li> </ul>	Role play		PDM	
Handling difficult conversations	<ul style="list-style-type: none"> <li>Create an understanding of how conflicts may arise</li> <li>Practice mindful communication skills to respond to these conflicts.</li> </ul>	Team: Role play Individual/ Couple: Counselling		External	
Goal setting	<ul style="list-style-type: none"> <li>Create an understanding of the importance of goal setting</li> <li>Practice personal goal setting</li> </ul> OR <ul style="list-style-type: none"> <li>Create an understanding of developing a life plan/ PDP</li> <li>Practice developing a life plan</li> </ul>	Handouts: <ul style="list-style-type: none"> <li>- Goal setting</li> <li>- Life plan</li> </ul>	1 hour	PDM	
Presentation skills				External	



## Pillar 6: Health and mind

Module	Learning Outcomes	Resources	Duration	Facilitator	Acquired Competencies
Stress and coping	<ul style="list-style-type: none"> <li>Identify the off-field stressors that affect them</li> <li>Understand how stress impacts the brain and body</li> <li>Identify some of the effects of stress on them - mentally, physically, emotionally, and behaviourally</li> <li>Identify coping strategies that they can use to look after their wellbeing</li> </ul>	Handouts	1 hour	PDM	Life balance Resilience Personal accountability Goal setting Communication Decision-making Problem-solving Initiative Help seeking strategies
Mental health and wellbeing	<ul style="list-style-type: none"> <li>Identify the difference between good mental health and ill health</li> <li>Discuss causes, signs and symptoms of suicide and depression</li> <li>Provide tips on how to manage their stress</li> <li>Provide information on what to do if someone in their family is in need of mental health support</li> <li>Provide information on where to seek help</li> </ul>	Handouts	1 hour	PDM	
Sexual health				External	
Womens health				External	
Work/life balance	<ul style="list-style-type: none"> <li>Create an understanding of what causes imbalance.</li> <li>Provide tips on how to manage their stress</li> <li>Create ways to provide for a meaningful work/life balance.</li> </ul>		1 hour	PDM	
Nutrition	Either to a team or individual player upon request.			External	

## Appendix 3: Information and Consent Forms

### INFORMATION SHEET

# John Leonard

Researcher



Ni sa bula vanaka

#### WHO AM I?

My name is John Leonard. I live just outside Christchurch, New Zealand in a small town called Waikuku. I am a researcher and work for Ihi Research. I am also passionate about rugby and have been involved as a player and a coach and am currently a member of the Canterbury Māori Rugby Council. I am looking forward to combining two of the things that I am most interested in, research and rugby. I am looking forward to meeting you to find out about the financial literacy support provided by Pacific Rugby Players through the Pacific Rugby Opportunities Project.

#### WHAT ARE WE TRYING TO ACHIEVE?

- To learn about how financial literacy support has helped you and your family.
- To learn about how the programme helps you to work towards your goals.
- To understand how the programme could help other players.
- To help Pacific Rugby Players to improve their ability to respond to the aspirations of their players.

#### WHY ARE WE DOING THIS?

- To help Pacific Rugby Players learn what works and how the programme could be developed.

#### WHAT WILL WE DO?

- Interview you to find out about your views. Yours will be one of about 20 interviews.
- Record your thoughts to make sure we get it right.
- Use the information we receive from you and others to write a report for Pacific Rugby Players.

#### WHAT CAN'T WE DO?

- I am not an auditor and I'm not coming to judge where you are at, or measure what you've done.
- All information you provide to us is confidential, however we won't be able to ensure that everyone remains anonymous. This is because some people are identifiable through their role.



#### WHAT ARE YOUR RIGHTS?

You do not have to accept the invitation to participate in this research. We hope that you will choose to participate. If you do, our job is to protect your rights and make sure that you know you:

- Don't have to answer any particular questions.
- Can withdraw at any time and take the information that you have given, up until the final report is written.
- Ask any questions about this research at any time.
- Will be able to see what we have written before the report is finalised.

#### WHAT WILL WE ASK?

The interview will take about an hour, we will be asking questions about:

- What you have done.
- What you have learnt and what has helped you or made it more difficult.
- How you think the programme could be developed for the future.

If you would like, we can provide you with the questions that we might ask before we visit.

#### WHO CAN I CONTACT?

If you would like any more information or to talk to someone about the evaluation, please contact either:

Researcher: John Leonard

Phone: 64 277220777

Email: john@ihi.co.nz

PDM: Gaylene Finekaso

Email: gaylene.finekaso@pacificrugbyplayers.com

**CONSENT FORM**

Full name – Printed: \_\_\_\_\_

I have read the Information Sheet and had the research explained to me.

I am aware that participation in this research is voluntary and I understand the information will be kept confidential. Any questions that I have asked have been answered and I understand that I may ask further questions at any time. All information will be in a password protected file and stored for a period of one year and will then be destroyed.

When the report is completed and has been accepted by Pacific Rugby Players, a summary of the findings will be sent to me if I would like.

Please tick the boxes if you agree:

- ☐ I agree to participate in this study under the conditions set out in the information sheet.
- ☐ I give consent for my interview to be audio taped.
- ☐ I give consent for my comments to be included in the research.
- ☐ My identity will not be revealed in any part of the research.
- ☐ I agree to Ihi Research using photos approved by Pacific Rugby Players in their report.

Please sign and date this consent form.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Please provide an address/e-mail for a copy of the report to be sent to you:



