

Rugby League Charities Strategic Plan 2019 - 2021



Rugby League Charities Plan 2019 – 2021.

Introduction:

The development of this plan follows the conclusion of successful negotiations and agreement with the Rugby Football League (RFL) at the end of 2018. As a result, the RFL agreed that Rugby League Cares would take over responsibility for the delivery of all player welfare functions on behalf of the sport.

The RFL also recognised the broader role of the charities in relation to the ongoing delivery and support of Heritage, Grants and the RL Benevolent Fund.

In respect of the important support the charities provide to the sport and as part of the agreement between RL Cares and the RFL, the governing body provides funding to RL Cares and the RL Benevolent Fund to support their staffing infrastructure, the player welfare programme and the organisations' fundraising efforts. The charities are now operating with financial stability and have the capacity to grow their work for the benefit of the people they aim to serve and support.

This plan sets out the strategic priorities and aspirations of the charities (over the next three years) as they relate to the developing needs of:

- the player welfare programme;
- the health and wellbeing of the community that supports and plays the sport at grassroots level through the charity's grants programmes;
- the critical work of the RL Benevolent Fund supporting permanently-injured Rugby League players;
- the development of a world-class Rugby League Museum and the various heritage projects delivered by the sport.

As each programme develops, new resources will be needed to ensure successful delivery and benefit to the people and communities the charities aim to support.

1. The current position of the charities.

Rugby League Cares background:

We support four key areas within the sport – player welfare and education; a grants programme which secures and distributes grants to the sport's stakeholders to deliver projects benefiting the health and wellbeing of Rugby League's broad community; support for permanently injured players (professional and amateur); and a heritage programme which aims to deliver a world class Rugby League museum.

In support of the above the charities successfully raise £1million per annum and discharge their responsibilities in services and grants across afore mentioned programmes.

Rugby League Cares strategic aims and objectives:

Strategic aims

1. To continually improve on the services and support provided to the people and communities we aim to support.
2. To continually increase the funding and resources available to support the people and communities we aim to support.

Objectives

- To support Rugby League at all levels, particularly for those that play, have played, run or have previously run the sport at a professional level;
- To use Rugby League as a force for positive behavioural change and measurable improvements to individual health and wellbeing, particularly with those living in communities near to where the sport is played and most affected by poor socio-economic circumstance and life opportunities;
- To use Rugby League to inspire greater participation in physical activity;
- To develop sufficient finances to enable those with permanent serious injuries receive assistance when breakthroughs in medical treatment occurs;
- To use the unique history of the sport to inspire communities to learn more about Rugby League, their community and the people that have lived and worked there in the past;
- To use Rugby League to reach and serve the widest and most diverse audience possible in arts and cultural activities, breaking down barriers to social groups not traditionally associated with museums, arts and cultural activities such as dance and other arts forms;
- To encourage greater interest in Rugby League either as a player, spectator or viewer.

2. The strategic priorities and aspirations of the charities over the next three years

2a Player Welfare and Education Programme		
<i>In order of Priority/Aspiration</i>	Service/Activity	Notes
<i>Mental Wellbeing</i>		
	Sporting Chance services	Provide ongoing and continued access. Stabilise use through the development of additional support mechanisms.
	Mental health champions/mentors	Recruit, develop and support a pool of player mentors to help current players wherever needed at an appropriate level. Note: The Mental Health Champions/Mentor pool will create additional capacity for the Offload in the workplace programme. Commission Minds Matter to provide training and support.
<i>Welfare managers</i>	Training and development	Continually develop the competence and skills of the player welfare managers through training and support.
<i>Careers, education & training</i>	Career coach providing advice and guidance on career paths and relevant education/training with support of education & training grants.	
<i>Transition manager & transition programme</i>	Advice and support for players before and after the end of their full-time playing careers	
<i>Lifestyle and advice workshops</i>	Provide resources to support the delivery of high-quality lifestyles workshops for full-time players.	Concerns: <ul style="list-style-type: none"> ▪ Drugs ▪ Alcohol ▪ Gambling ▪ Consent ▪ Domestic Violence ▪ Safeguarding ▪ Equality and Diversity
<i>Financial security</i>	Provide quality advice and guidance and promote a culture of budgeting and financial planning.	
<i>Personal development workshop</i>	Develop central resources for player welfare managers to roll out as required	Topics: <ul style="list-style-type: none"> ▪ Public speaking ▪ Media training ▪ Leadership ▪ Team building ▪ Time management ▪ Personal relationships

		<ul style="list-style-type: none"> ▪ Networking ▪ Values & ethical decision making ▪ Etiquette & manners ▪ Accountability ▪ Negotiating ▪ Real world behaviours ▪ Personal brand & social media ▪ Social media ▪ Horizon broadening ▪ Value of interests, hobbies ▪ Cookery
<i>Annual Rookie Day</i>	Host an annual event for recently signed players (16+).	<p>The purpose of the day is to provide advice and guidance, introduce the charity and its services.</p> <p>To be run in partnership with RFL/Super League.</p>
<i>Championship and League 1</i>	Extend appropriate, needed support to Championship and League professional players.	To provide the necessary support to players at the lower professional levels of the sport.
<i>Women's Super League & National Conference League.</i>	Extend appropriate, needed support to the higher levels of the community game, particularly Women's SL which has its particular challenges for players	To provide the necessary support to players at the higher amateur levels of the sport.
<i>Dementia/Alzheimer's Support for Retired Players</i>	A support programme for former players suffering with dementia/Alzheimer's.	Practical support and respite for former players, families and carers.

2b Grants programme		
<i>In chronological order of priority/aspiration</i>	Activity	Notes
<i>Staffing and resources</i>	Maintain current staffing levels and continue to bring in specialist services where necessary to assist in securing new funds and opportunities.	
<i>Successfully deliver all current projects</i>	<ul style="list-style-type: none"> ▪ Offload ▪ Offload in the Workplace ▪ Back Onside ▪ Movember Partnership 	
<i>Expand Offload across all full-time clubs/foundations</i>	Develop funding opportunities which extend Offload into all full-time clubs/foundation communities.	
<i>Develop new partnerships for the Offload in the Workplace programme.</i>	Attract new opportunities with more companies for the Offload Workplace programme.	
<i>Develop new partnerships supporting Offload delivery to grassroots clubs.</i>	Attract a commercial partner to deliver Offload at the grassroots of the sport.	
<i>RLWC 2021 Project</i>	Secure the necessary funds and deliver a high-quality mental wellbeing project in partnership with RLWC 2021 and the Movember Foundation.	Project to commence in 2020 through to the end of 2021.
<i>Develop new projects supporting a more diverse section of the sport's community including:</i> <i>Children and young people</i> <i>people with disabilities</i>	Develop and attract funding from a broader range of organisations including grant making charitable trusts and foundations.	

2c RL Benevolent Fund		
<i>In Chronological order of priority/aspiration</i>	Activity	Notes
<i>Develop sufficient finances to enable those with permanent serious injuries assistance when breakthroughs in medical treatment occurs;</i>	Support the fundraising efforts of the RL Benevolent Fund to ensure that there are sufficient funds available to support their long term, permanently injured players when advances in medical technology offer opportunities for recovery or significant improvements in the quality of life.	

2d Heritage Programme		
<i>In Chronological Order of Priority/Aspiration</i>	Activity	Notes

<i>Rugby League Museum</i>	Deliver a world class Rugby League museum.	Continue to support the team and Bradford Council to apply to the National Lottery Heritage Fund.
<i>125th anniversary celebrations</i>	Work alongside the RFL and the sport more broadly to deliver appropriate celebrations marking the 125 th anniversary of the sport.	Seek funding to support activities throughout the year.
<i>Preserve the sport's collections at Heritage Quay, University of Huddersfield.</i>	Continue to work alongside the University of Huddersfield, Heritage Quay project to preserve the sport's collections.	
<i>Celebration and promote the sport's collections throughout the sport.</i>	Secure funding from the University of Huddersfield to deliver a project celebrating and promoting the sport's collections and history throughout the sport.	
<i>Continue to support ad hoc heritage projects working alongside the sport's stakeholders and partners.</i>	Support the heritage work of foundations and stakeholders.	
<i>Support the PhD project alongside De Montfort University.</i>	Support the PhD, which is looking into the social impact of heritage projects in Rugby League communities.	

3. Charitable programmes background notes and additional information:

3a. Player Welfare & Education Programme

Player Welfare Programme aims

- Provide an excellent welfare system, more than meeting RFL requirements & the policy aims;
- Ensure pro-active engagement in welfare by players;
- Ensure players recognise and appreciate RL Cares role.

Grant definitions

Adopt the following definitions / overarching criteria for the grants programme:

“Educational grants to enable players (current and former professional) to re-train, assisting their successful transition from Rugby League to a new career or occupation”.

“Hardship grants to players (current and former professional) suffering from financial hardship, as a result of illness or significant and sudden changes to their financial circumstances which were beyond their control”.

From time to time, the welfare team will offer a player assistance in the form of a loan.

2020 Player Welfare plans

Player Mentor Project

The charity regularly receives offers of assistance from former players expressing their desire to support the organisation’s work on player welfare. Some of those who have offered to help are well-placed to do so, having the necessary experience and skills to contribute positively to the welfare programme aims.

The challenge is to ensure that those former players who express a desire to help are properly supported, given clear direction and are not put into situations or circumstances where they are unequipped or unable to help, or are left feeling distressed by the experience. Nevertheless, embracing and empowering the community to be mentors to current and former player has the potential deliver numerous benefits, particularly where the need is a low level and where a former players experience can be a safe sounding board and listening ear to a player with a relatable problem.

As such, this a priority for the charity in 2020.

To be successful, the project needs to develop capability in the following ways:

- Training and development – mental health first aid training, counselling courses, plus ongoing tailored refresher courses;
- The development of a multi-disciplinary team (MDT) approach to supporting current and former players including case reviews and the creation MDT advisory board which consists of clinical and Rugby League experienced practitioners;
- The day-to-day support and deployment of mentors centrally and locally through the Player Development Managers;
- Recording and reporting mechanisms, which successfully track deployment and monitor the impact of the project.

Lifestyles education workshops

Working alongside the RFL, RL Cares has responsibility as part of delivering the welfare policy for supporting a continuous process of lifestyles education for full-time players.

The topics of the lifestyles programme following issues that are common throughout society, such as drug misuse, relationship problems and potential criminal activity or behaviours. Whilst a member of the public involved in any one of these issues will no doubt be negatively affected on a personal level, it is rare that there would be a wider impact on their employer or the community. This is different in professional sport, whereas the club or the sport can be affected by the negative publicity associated with immoral or illegal activity of one of its high-profile professional players.

Therefore, it is imperative that the quality of support made available through the charity in this area is of the highest standard and delivers good outcomes.

Starting the process of engagement and support at the point of signing a first professional contract is a positive step of developing a culture within the sport that is professional and supported. The delivery of a Rookie Day where the organisation can engage 16- and 17-year-old players is an important opportunity for the charity.

Personal development

A narrow athletic identity is considered to be one of the main indicators for a player who is likely to struggle when leaving professional sport. Apart from the mental health benefits of a positive attitude to personal development and lifelong learning, encouraging a player to have broad horizons and interests outside playing makes it more likely that they will manage a successful transition at the end of their playing career.

Championship and League 1 support

The appointment of a full-time career coach and a transition manager have improved access and support to the players in the Championship and League 1. Strategically, the charity aims to continue to improve and build on its services over time. Creating wider access to a more people playing the sport at all levels is part of the organisations targeted growth plans.

The Women's Super League and community game are a key target in line with the above.

Dementia/Alzheimer's support for former players

Anecdotally we are increasingly aware of former players developing dementia or Alzheimer's. Other sports have, or are currently undertaking, research into the correlation between playing sport, particularly contact sports such as Rugby League, and the development of these illness in later life.

Aspirationally the charity should investigate funding specific research within Rugby League to better inform people and help the RFL improve the safety of the sport for those that play or have played.

Additionally, RL Cares will develop support for former players suffering with these illnesses in the form of practical assistance and respite for families and carers.

3b. Rugby League Cares Grants Programme

Introduction

The Grants Programme aims to secure funds from external grant-making bodies that are unavailable to the RFL or the club's charities, the Foundations.

There are various reasons why securing funds through the governing body or one of the foundations can be impossible or difficult. They include:

- Applications are restricted to a charity;
- The grant-making body advises that they would welcome an application from RL Cares in its capacity or role as the sport's central charity;
- The size of the grant needed and the track record of the organisation applying for the funds;
- The management of the grant.

In every situation, RL Cares is committed to working alongside the RFL and its stakeholder partner organisations to apply for funds that benefit the sport and its broad communities. In order to continue to fully embrace these opportunities, RL Cares will seek to further develop its reputation as the Corporate Social Responsibility arm of Rugby League focusing its work on three core programmes:

- Health
- Heritage
- Arts and Culture

Additionally, RL Cares will look to expand the communities and individuals benefiting from the projects to include:

- Children and young people
- People with disabilities

Rugby League Cares Grants Programmes aims

- Be complementary and supportive of club foundation community engagement and development programmes, particularly those that focus on the delivery of Health, Heritage and Arts and Cultural projects;
- Secure new funds which extend and enhance existing activity, as well as establish new activity where it has not yet started;
- Working through stakeholders and partners successfully engage and support the broad community surrounding the sport in a positive, memorable and life changing way;
- Research and develop new projects and ways of working, particularly with hard-to-reach or under-represented groups living in the North of England;
- Provide new opportunities for corporate partners to extend the benefits of their involvement with the sport into communities through a connection with the programme and projects RL Cares supports.

To ensure that club foundations understand the positive role RL Cares can provide to their work, the charity will operate in the following way:

- Provide direction and support to assist in the development of programmes that deliver outstanding outcomes for beneficiaries, the sport and partners;
- Research the effectiveness and efficiency of projects in line with existing provision and support foundations to make continuous improvements and outcomes;
- Empower foundations to successfully attract local funding and resources;
- Attract national funding to match local funding and resources which create outstanding programmes and projects;

Grants Programme benefits

- Enhanced reputation and profile;
- Identify and secure new sources of income and resources for the sport;
- Deliver more fans and viewers;
- Add value and new opportunities for the sport's existing commercial partners.

Current Projects

Offload – funded by the National Lottery Community Fund

Offload is a men's mental fitness and wellbeing project run by RL Cares in partnership with State of Mind and the club foundations at Salford Red Devils, Warrington Wolves and Widnes Vikings. Funded by the National Lottery Community Fund, Offload is helping challenge how the sporting world tackles issues such as depression and anxiety and is already receiving widespread acclaim for its work.

The future objective is to expand Offload across all full-time clubs.

Offload in the Workplace

The Offload project has been able to expand its benefits through the delivery of a workplace-based version of the project in the workplace.

Larger businesses are commissioning Offload to be delivered to their workforce as a means of raising awareness and developing resilience within the workforce around mental fitness and well-being. To date we have worked alongside SSE and the Environment Agency. If new businesses can be recruited, the funding secured will help sustain the grants programme and extend the benefits of the Offload programme more broadly across the charity.

Offload for Grassroots Clubs

The sport's grassroots clubs are predominantly located in areas of low socio-economic circumstance and poor life chances. This translates to a higher-than-average number of people adversely affected by those conditions being involved as either player, administrator or volunteer within the amateur game.

The sport has therefore seen a higher-than-average rate of suicide within this population. To help alleviate this issue, we will aim to attract funding to support the delivery of Offload to all National Conference League clubs free of charge.

Back Onside – funded by Sport England

Back Onside is a health and wellbeing programme, run by RL Cares, in partnership with Elite Coaching and 11 club foundations. It is designed to encourage men to get back to enjoying exercise, with the support of current and former players.

Both of the above projects make significant positive contributions to the health economy as effective services which prevent the development of long terms serious health conditions in low social economic hard to reach communities.

Movember Foundation – ManVan

RL Cares has partnered with the global man's health charity Movember Foundation to deliver the ManVan project. The ManVan is a 30ft American-style recreational motorhome which has been converted into a mobile unit which includes a heritage display and interactive games. Working together RL Cares and the Movember Foundation have been taking the ManVan to Rugby League major events engaging thousands of men and the public more broadly with health and wellbeing important messages.

Understanding the impact of the above projects, Rugby League is perfectly placed within the economy as a force for positive behavioural change and measurable improvements to individual health and wellbeing. The charity is committed to continuing to develop its relationship with organisations responsible for investing in public health services, Local Authorities and others.

Our aims

- To be a trusted partner of the health economy for commissioning;
- To be a trusted partner of the larger grant making organisations.

Objectives

- To raise the profile of RL Cares and foundations as key contributors to the health and wellbeing of Rugby League communities;
- Quantifiably prove, through independently-led research, the effectiveness and efficiencies that foundation-led interventions have on individual health and wellbeing;
- Develop a diverse portfolio of health programmes that are evidence based and effective for delivery within Rugby League communities;
- Ensure RL Cares and club foundations are well placed strategically so as to grow our network with the health economy and funding opportunities.

The grants programme has been very successful in attracting grants from the main central funding bodies, the Lottery-funding organisations and Sport England.

Lottery funding is reducing and whilst there can be a degree of certainty that Government will continue to make funding available to third sector voluntary organisations, the current political climate and uncertainty highlights the need for RL Cares to diversify and broaden the relationships it has with funding organisations.

The Grants Team will undertake research into grant-making charities and apply for funding to extend and enhance the charity's existing programmes, Offload, Back Onside and Heritage.

RLWC 2021

The grants team will work alongside the Movember Foundation and RLWC 2021 to apply for funding to support the roll out of a RLWC 2021 mental health and wellbeing project.

Offload Continuation Grant

In May 2019, Offload was awarded a two-year extension to the funding from the National Lottery Community Fund.

Back Onside

The Back Onside project will be into its second year in 2020. Continuation and succession plans will need to be developed during the year to ensure that the project can be maintained into 2021.

3c. Heritage programme

The history and story of the sport's formation has a special resonance within the Rugby League community. The sport's working-class roots are something to be celebrated by the communities that support and play the sport. Just as Northerners proudly boast of their northern heritage, Rugby League fans celebrate the foundations of the game.

The heritage programme aims to celebrate the story of the sport from its formation through to the current day. To do this enormous task justice and benefit the widest possible audience, Rugby League Cares's principle aim is to develop a National Rugby League museum, whilst maintaining wherever possible the delivery of projects and activities that position the organisation as the focus of Rugby League heritage activity across the game.

Heritage Programme Aim

- To develop and deliver a world class National Rugby League Museum, which is of national and international reputation and is of benefit to the whole of the sport.

Objectives:

- To preserve the collections of the sport and make them accessible for all;
- To provide meaningful and social interaction, by helping to combat loneliness and social exclusion, through the heritage of the sport;
- To connect communities with their heritage;
- To use the power of Rugby League to have a positive social impact and act as a catalyst for lifelong learning;
- To reach and serve the widest and most diverse audience possible, breaking down barriers to social groups which are not traditionally attracted to museums;
- To encourage greater interest in, and participation in, the sport of Rugby League.

2020 Heritage Programme Plans

Development of the Heritage Programme is linked to the success of the Rugby League Museum project.

If successful, the Heritage team will focus on:

- Developing plans to successfully attract commercial support for the museum;
- Researching and applying for grants available to support museum projects through grant making charitable organisations;
- Working alongside experts to develop detailed plans for the museum;
- To undergo ad hoc projects linked with the collections and communities;
- To continue to support the heritage work of the foundations and other stakeholders;
- Support the PhD project alongside De Montfort University.

4. Fundraising

There are four main sources of funds available to the charities. They are:

- Grants;
- Commercial partnerships and sponsorship;
- Events and public fundraising;
- Donations charitable and company.

Grants

Rugby League Cares will apply for funds from a range of major grant-making bodies.

The charity will look to extend this process to a wider network of funding providers such as trusts and foundations where they are a good fit with the charity's work programmes and stated aims.

Grants will be restricted to their intended purpose. Rugby League Cares will retain between 15-20 per cent from each award to cover internal costs such as line management and other general running costs associated with successfully delivering the project.

Rugby League Cares Business Club

Rugby League Cares runs a successful Business Club populated with businesses willing to provide specialist services and benefits in areas where players are disadvantaged by the nature of their occupation, or where there are advantages through group promotions and sales.

Sponsorship

The charity has a limited number of sponsorship opportunities, particularly with the organisation's events programme and with programmes and projects involving the whole game.

Offload in the Workplace

There are significant opportunities to continue to grow the Offload in the Workplace project attracting new companies to partner with RL Cares for delivery to their employees.

Earned income, over and above costs, from this activity can be used to support the wider objectives of the charity.

Fundraising events

RL Cares commits to delivering an annual programme of fundraising events to support the organisation and its sister charity the RL Benevolent Fund.

Each event aims to:

- Raise the profile of the charity and its work;
- Deliver an outstanding experience to our customers;
- Raise funds to support the charities' good causes.

Current events schedule:

- RFL Presidents Ball
- Lions Lunch - Jan
- Public fundraising challenge
- RL Hall of Fame

There is potential growth within the events calendar, particularly for a mass participation event. The ideal window within the calendar is something centered around the August bank holiday weekend in celebration of the sport's annual birthday. Hosting this event in Huddersfield would be the ideal giving the association the town has with the formation of the sport.

The charity is also focused on establishing an annual “Legends” rugby fixture in partnership with Mattioli Woods.

Membership

Annual income from the charity’s membership is circa £6,000. The membership is largely made up of current and former players. There is a small number of members from the wider public and RFL employees.

The current membership, particularly current and former players, will be maintained. Players, both current and former, are one of the principle beneficiaries of RL Cares and it is essential that they support the charity, being a member is seen as a fundamental element of how they can support the organisation.

Members will receive a bi-annual newsletter and invitations to events, such as the Lions, Reunions and Rugby League Cares legends charity match events.

Rugby League Cares promotes its services and recruit membership from current players and former playing community.

Rugby League Cares does not promote membership to the wider community.

Community Game Raffle

Rugby League Cares aims to maintain the Community Game Raffle for the benefit of the amateur game.

Donations from fans

The charity receives the occasional donation via the website Just Giving and through the post.

Donations from other charities

Donations are received from other charities.

There is the potential to develop new relationships with a wider range of trusts and foundations, such as the Maynard Foundation for Player Welfare.

We work closely with the Steve Prescott Foundation, who commit to an annual programme of fundraising which we support where we can. The RL Benevolent Fund are very grateful and appreciative of the support received from the Steve Prescott Foundation on an annual basis, which is used exclusively to support the work with seriously injured Rugby League players.

Communications, Media and PR

The charity’s media and PR activities support fundraising through the regular maintenance of RL Cares online media and be responsible for producing content for the newsletter and any relevant stories the charity needs to promote.

Raising the profile of the charity and its work is essential in gaining the public’s affection and support. Therefore, a strong media presence online, in print and through the sport’s broadcast partners is essential.

To achieve visibility and attract support the charity maintains an active online presence through the following media channels:

- Website
- Facebook
- Twitter

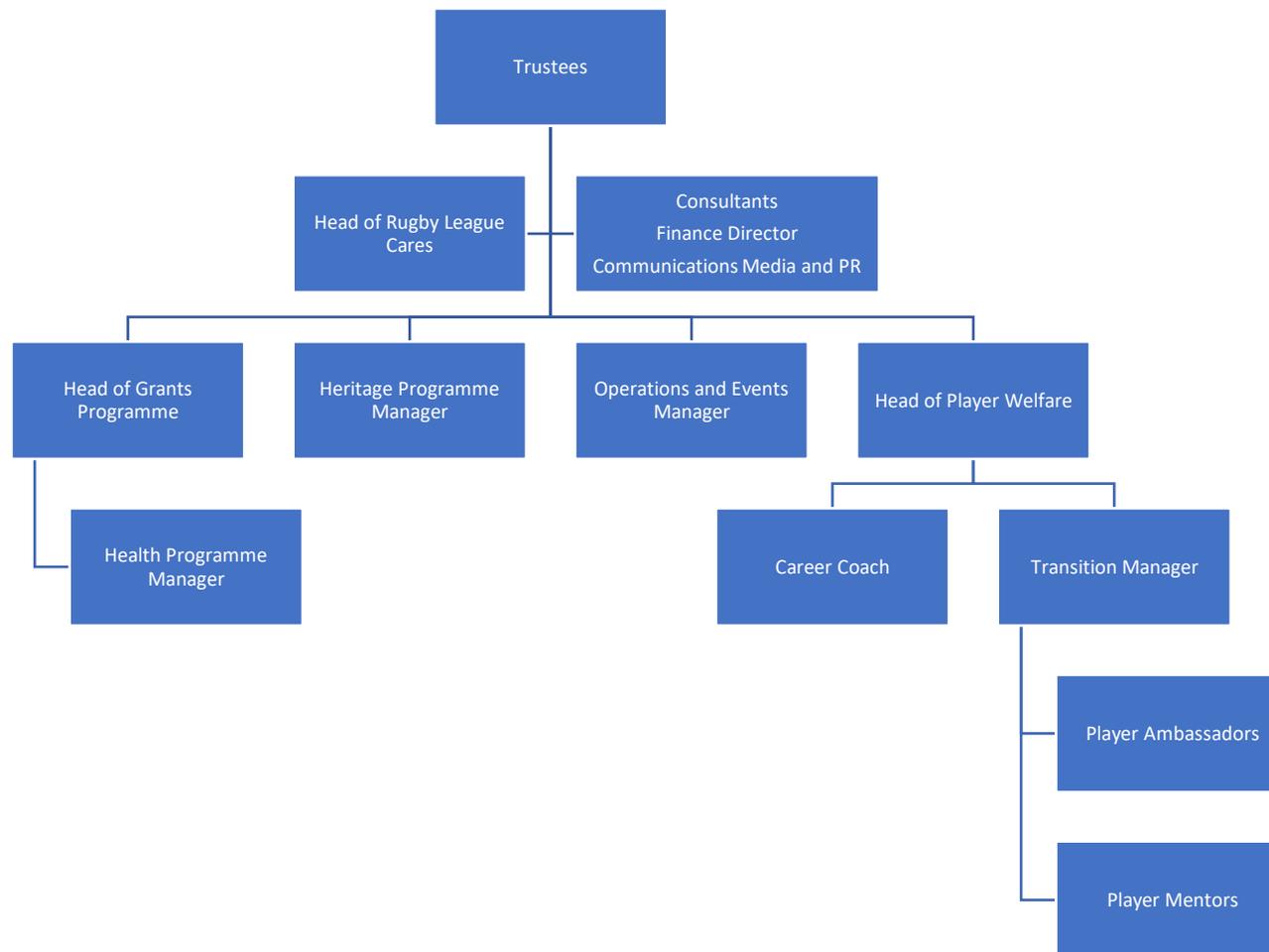
- LinkedIn

We occasionally receive coverage within the sport's broadcast media and publish a bi-annual newsletter which is published by the RFL to 100,000 plus members they have on the Our League app.

We also receive space in the major event programme and in a number of clubs matchday programmes throughout the season.

Governance and Management

Rugby League Cares organisational chart



Note: Staffing structures will be constantly reviewed to ensure that all programmes are adequately resourced. New appointments temporary and fulltime will be made based on need and the resources available.

Governance Review:

Following the agreement with the RFL, and to ensure that the organisation meets the requires of the Sports Governance Code, RL Cares has committed to a process of continuous review and development of its governance structures and relevant operating standards.

As part of this and in the short term, Trustees have agreed to undertake a thorough review of existing policies to ensure that what is in place is fit for purpose, any gaps are identified and the relevant appropriate policies are in place.

Trustees/Experience and Support.

Trustee	Experience/Expertise	Operational Area of Support to RL Cares
Tim Adams MBE Chairman	Extensive business experience. Chair of the RL Benevolent Fund.	Represent the RL Benevolent. Rugby League insight.
Dr Fiona Spiers	Former Head of the Heritage Lottery Fund for Yorkshire and Humber. Extensive experience in the field of heritage projects and lottery funding.	Support for the Museum project.
Francis Stephenson	Former player for Wakefield, Wigan, London, Hull KR and England. Successful in business.	Lead support from trustees on the Player Welfare programme.
David Hinchliffe	Former Member of Parliament for Wakefield. Founder of the All-Party Parliamentary Group for Rugby League. Former chairman of the Mining Museum.	Support to the Grants Programme and the public health projects – Offload and Back Onside. Support to the development of the Museum.
RFL Appointee	To be agreed.	To provide an ongoing link between the charities and the RFL ensuring that work programmes on either side are well supported whenever necessary and needed.

Two to three new members are required with a background, as directed by the skills analysis:

- a) Business
- b) Media
- c) Legal/Finance