Global Financial Planning Education Standards

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Financial planning may not meet all the accepted criteria of traditional professions such as divinity and law, it does, however, fit the post-modernist view of professions characterized by the role played by professional associations. The hallmark of a profession is the presence of a common body of knowledge and it can be claimed that a theoretical body of knowledge for the “financial planning profession” has always existed, although it has only been in recent times that agreement has been reached on a common understanding of the theoretical basis of the financial planning profession. This common body of knowledge is the basis upon which the Financial Planning Standards Board [FPSB] is attempting to develop a global curriculum as part of the certification process for financial planners. The FPSB has developed a curriculum framework to be applied by its affiliate members to ensure consistency in global education standards. A review of Certified Financial Planner (CFP) certification in Australia, China, India and the United States exposes differences in how this is approached. The International Organization for Standardization [ISO] has also emerged as another forum in which global financial planning education standards have been set. Although the FPSB’s global financial planning education standards has a high degree of compatibility with the ISO standard, the ISO standard has largely remained as a shelf reference.

Keywords: professions, financial planning, education, body of knowledge

Introduction

Financial planning has emerged as a new occupation with the Financial Planning Standards Board [FPSB] as a leader in promoting the benefits of certified, qualified financial planners to regulators and the general public. The FPSB is a global standards setting body which grew out of the US-based Certified Financial Planner (CFP) Board of Standards and has 23 affiliate member organizations globally. The CFP Board of Standards and FPSB espouse the Certified Financial Planner™ and CFP™ marks as marks of distinction for professional financial planners.

In this period of post-professionalism characterized by the changing nature of work and the ease of use of knowledge via the Internet, the role of professional associations has become more important. The 23 FPSB affiliate members are non-profit organizations around the world which essentially operate as professional associations. Professional association is a key feature of how financial planning is being defined through its growing body of knowledge and its exclusivity in terms of who qualifies to call themselves a financial planning professional. Financial planning meets most, if not all the generally agreed criteria that sociologists have used in defining the terms professional and professionalism. The increasing democratization of the world’s people is also another reason that financial planning has emerged as a new occupation. Financial planning as a new

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occupation has struggled to establish its credibility, not only in the eyes of government and regulators but more importantly by those to which it serves, its clientele.

This paper commences with positioning financial planning in the literature on professions, followed by an examination of the body of knowledge which is emerging in financial planning. The paper then discusses the role of the FPSB and its education standards framework that it requires of its affiliate member organizations for assessing individuals as Certified Financial Planners. Finally global financial planning standards set under the International Organization for Standardization [ISO] and their relevance to the CFP standards are discussed.

**Profession, Professionalism and Financial Planning**

Financial planning is a relatively new activity providing financial advice to individuals. Its origins stem from a meeting in Chicago in 1969 (Brandon Jr. & Welch, 2009). The predominant global mark of professionalism in this field is the CFP marks. FPSB has ownership of these marks outside the United States. FPSB’s mission is to grow the numbers of its affiliate organizations representing different countries as a way of providing penetration of the CFP marks globally.

The concepts of “profession” and “professionalism” are widely used among many contemporary occupation groups. Professions Australia (2010), a national organization of professional associations and promotes professionalism, defined a profession as:

> A profession is a disciplined group of individuals who adhere to ethical standards and who hold themselves out as, and are accepted by the public as possessing special knowledge and skills in a widely recognized body of learning derived from research, education and training at a high level, and who are prepared to apply this knowledge and exercise these skills in the interest of others. It is inherent in the definition of a profession that a code of ethics governs the activities of each profession. Such codes require behavior and practice beyond the personal moral obligations of an individual. They define and demand high standards of behavior in respect to the services provided to the public and in dealing with professional colleagues. Further, these codes are enforced by the profession and are acknowledged and accepted by the community.

Professions Australia’s definition emphasizes the importance of public acceptance and the enforcement of a code of ethics as central to the notion of profession. There is a dearth of independent research into the public’s view of who they recognize and accept as being a professional. Most research of this nature is usually carried out by a particular interest group, such as a professional association who has an interest in promoting their own cause supported by favorable consumer or public surveys. Professional associations also play an important hegemonic role by acting as gate-keepers to their profession. Professional associations set entry requirements such as a certain level of education standard and monitor behavior and performance through a code of ethics.

Weber, the renowned scholar and founder of modern sociology posited many theories on sociology including “professionalism”. He linked the notion of bureaucratization to professionalization as part of the rationalization of society (Ritzer, 1975). Weber did not directly define “profession”, but characteristics of a profession can be seen in how he describes various occupations (Ritzer, 1975). Weber in his seminal book of *Economy and Society* (Weber, 1968) identified 11 characteristics which distinguished a Priest from a Sorcerer. As pointed out by Ritzer (1975), these are remarkably consistent with contemporary efforts to define the distinguishing characteristics of a “profession”. The 11 characteristics as outlined in Ritzer (1975) include the notions of “power”, a “doctrine”, “rational training”, “vocational qualifications”, “specialization”, “full-time
occupation”, having “clients”, “salaries”, “promotion” and “professional duties”. Professions have been seen as rendering a service to the public (Rueschemeyer, 1964; Schaefer, 1984; Downie, 1990) for which remuneration is not a requirement for a professional to provide this service (Schaefer, 1984). A professional is someone who finds intrinsic enjoyment out of the act of providing service (Schaefer, 1984).

Wagner (2004) argued that for financial planning in general, and CFP recipients in particular, to become accepted and respected as a real profession and as real professionals, CFP practitioners must think as professionals. This means developing a professional identity, a tradition, a common way planners look at themselves and at their relationships with their clients. Professionalism also requires the attainment of a certain level of education, the commitment to a code of ethics and conduct and the ability to put the client’s interests first. Wagner (2004) contended that instead, financial planners are being viewed as a service delivery system that provides a unique and powerful role in today’s society, and in this sense, financial planning has been defined by those who are not true planners.

Burns (2007) and Kritzer (1999) have proposed post-professionalism as an alternative approach to study of the sociology of professions. Post-professionalism comes about because of the loss of exclusivity of the professions, increased specialization resulting in the segmentation of abstract knowledge and the power of technology in accessing information (Kritzer, 1999). Post-professionalism provides a fresh perspective of looking at the sociology of the professions as it challenges some of the traditional traits of profession such as that of exclusivity and their monopoly over a particular discipline as explained by closure theory. Burns (2007) explained that post-professionalism is “post” not in a chronological sense, but in the sense that it provides a contrast to the prevailing orthodoxies and hegemonies of how professions have been viewed. Although from a chronological perspective, Burns (2007) argued that post-professionalism began from about 1970 when professionals and society started to question the certainty of the professions as understood from a traditionalist viewpoint.

The post-professionalism period is also characterized by the increasing relevance and importance of professional associations. Karseth and Nerland (2007) explored how contemporary professional associations employ discourses of knowledge as a means of promoting professionalism. By analyzing policy documents from the Norwegian associations for teachers, nurses, engineers and accountants, they reveal dominant knowledge discourses and discuss how they serve to position the associations in distinct ways towards practitioners, working fields and the public community (Karseth & Nerland, 2007). Greenwood, Suddaby, and Hinings (2002) contended that professional associations are commonly understood as agents of reproduction rather than of change. This is achieved through the routines of licensing, training, and professional development and the monitoring and disciplining of behavior, associations supposedly act to underpin existing conventions and values. Prevailing practices become encoded in the associations’ organizational routines, and to the extent that routines remain unchanged, encoded institutional logics are reproduced. Professional associations play three primary learning roles: (1) as providers of formal and informal learning opportunities; (2) as constructors of frames of reference in which professional and bureaucratic norms can be blended; and (3) as catalysts for changing conditions and relationships in external environments (Rusaw, 1995). The FPSB and its affiliate member organizations as professional associations exist primarily to grow the profession of financial planning

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1 Closure theory explained how self-interested groups such as nations, states, industries, professions and occupations strive to monopolise their market segment. In this sense, they brought closure as there is no other (external) forum for further discussion, knowledge generation, progress or innovation outside of the particular interest group.
and exhibit the three-main learning roles as outlined by Rusaw (1995).

**Body of Knowledge**

The hallmark of a profession is the presence of a common body of knowledge (CBOK) whose parts can be defined and defended (Lander & Reinstein, 1987). A review of the literature on bodies of knowledge, particularly in relation to the accounting body of knowledge provides a useful benchmark for the identification of the financial planning body of knowledge. Analysis of the accounting and internal auditing professions provides some clues for an approach for identifying the global and regional bodies of knowledge for financial planning. The first CBOK for accountants in the United States was produced in 1967 by Roy and MacNeil (Palmer, Ziegenfuss, & Pinsker, 2004). The Institute of Internal Auditors [IIA] undertook a CBOK study in 2006 to provide information about the practice of the internal audit profession world-wide (IIA, 2010a). The study was conducted in the form of surveys to internal auditing and comprised a team of 15 researchers from North America, Europe, Africa and Australia. The outcome was an exhaustive literature review, survey questionnaires captured in the report *A Summary of the Common Body of Knowledge 2006* (IIA, 2010b).

Accounting as a field of study has developed over a much longer time horizon than financial planning. The evolutionary process of accounting as a field of study has created a global body of knowledge which has centered primarily on principles and standards, such as Generally Accepted Accounting Principles (GAAP). Overton (2008) said that a theoretical body of knowledge for the financial planning profession has always existed, until recently theory was not often explored as such, and there was no written common understanding or agreement on the theoretical basis of the financial planning profession. A survey of the financial planning literature over the past 50 years was performed, and certain basic theories from many existing disciplines were identified, although their application in personal financial planning has sometimes resulted in modifications. The theories identified from the literature were compared with the financial planning educational topics list of the CFP Board of Standards and the core financial planning process was explored in detail. A definition of financial planning as values and goals-driven strategic management of the client’s financial resources was fashioned and the financial planning process as the strategic planning process applied to the financial and economic resources of the person or family was also defined. Bruce (2008) provided a historical perspective on the global body of knowledge and provides suggestions on distinguishing global knowledge from territory-specific knowledge by benchmarking affiliate standards to a common standard supported by a comprehensive compliance regime will assist FPSB in ensuring the breadth and depth in coverage of common-core topics and country-specific topics.

As the common body of knowledge grows and financial planners continue to accept responsibility for their advice, financial planning will be recognized as a true profession (Ioannides, 2005). Clients will need planners, because they will realize that experts are required to integrate financial aspects of life to achieve broader life goals, often using complex products, techniques, and practices. Between today and 2015, there will be changes in markets, laws and communications tools, all of which planners will deal with successfully (Ioannides, 2005). Peck (2004) explained that part of the mission of the *Journal of Financial Planning* has is to expand the body of knowledge of the financial planning profession. This body of knowledge lays the foundation for the profession’s expertise and ability to provide invaluable service. This body of knowledge is dynamic and alive.

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It fuels the profession’s development.

Financial Planning Standards Board

Compared to other professions such as accounting and medicine, the number of financial planners is relatively small. In 2010, the FPSB reported 133,756 CFP professionals globally (FPSB, 2010d), comprised of 71,805 as FPSB affiliate members (outside the U.S.) and 61,951 in the United States (FPSB, 2010d). Table 1 shows the global growth in CFP professionals from 2000 to 2010. India gained affiliate member status in 2001 and at 2010 had 1,285 CFP professionals. By comparison, the FPSB of China has grown to 9,034 CFP professionals over a shorter period of time. Financial Planning Association of Australia (FPA Australia) has shown stagnation in its growth CFP professionals with 5,575 reported as at 2010, which has only grown marginally from 5,198 reported in 2003. Australia was the first country outside of the US to be licensed to award the CFP marks when the International Association of Financial Planners of Australia (IAFP) signed an agreement with the International Board of Standards and Practices for Certified Financial Planner (IBCFP) (Brandon Jr. & Welch, 2009). The United States has demonstrated a consistent growth in its CFP numbers to 61,951 in 2010. Benchmarking these numbers to the allied profession of accounting puts them into perspective with CPA Australia alone reporting 128,995 members in 2009 (CPA Australia, 2009).

Table 1

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<tbody>
<tr>
<td>Australia</td>
<td>3,011</td>
<td>3,885</td>
<td>4,725</td>
<td>5,198</td>
<td>5,336</td>
<td>5,310</td>
<td>5,308</td>
<td>5,524</td>
<td>5,430</td>
<td>5,588</td>
<td>5,575</td>
</tr>
<tr>
<td>China</td>
<td>0</td>
<td>0</td>
<td>54</td>
<td>90</td>
<td>134</td>
<td>235</td>
<td>328</td>
<td>505</td>
<td>907</td>
<td>1,285</td>
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<td>Total all 23 FPSB territories</td>
<td>22,282</td>
<td>27,403</td>
<td>33,243</td>
<td>40,685</td>
<td>43,935</td>
<td>47,432</td>
<td>51,921</td>
<td>55,328</td>
<td>59,676</td>
<td>65,382</td>
<td>71,805</td>
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<tr>
<td>USA</td>
<td>36,307</td>
<td>38,408</td>
<td>40,375</td>
<td>42,973</td>
<td>45,755</td>
<td>49,117</td>
<td>53,031</td>
<td>56,511</td>
<td>58,830</td>
<td>60,634</td>
<td>61,951</td>
</tr>
<tr>
<td>Total of FPSB territories and USA</td>
<td>58,589</td>
<td>65,811</td>
<td>73,618</td>
<td>83,658</td>
<td>89,690</td>
<td>96,549</td>
<td>104,952</td>
<td>111,839</td>
<td>118,506</td>
<td>126,016</td>
<td>133,756</td>
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Note. Source: FPSB (2010d).

The FPSB has embarked on a process of developing education and certification standards for its affiliate members. It has developed a Financial Planner Competency Profile (FPSB, 2010b) which reflects what a financial planning professional does including describing the full range of abilities, skills and knowledge needed to competently deliver financial planning to clients (refer to Figure 1). The Financial Planner Competency Profile classifies abilities into the functions of “collection”, “analysis” and “synthesis”. These abilities are further categorized into what are referred to as components of “financial management”, “asset management”, “risk management”, “tax planning”, “retirement planning”, and “estate planning”. Skills are categorized as “professional responsibility”, “practice”, “communication” and “cognitive”. Knowledge is categorized into 11 areas including—“taxation”, “insurance”, “investment”, “retirement savings and income programs”, “law”, “financial analysis”, “debt”, “economic and regulatory environment”, “government benefit plans”, “behavioral finance” and “ethics and standards”. These knowledge areas are further categorized into knowledge topics.
FPSB affiliates have largely adopted the US CFP Board of Standards model of registering or accrediting education providers to deliver knowledge topic areas which prepare individuals for the CFP certification examination requirement. These knowledge topic areas essentially represent the body of knowledge of financial planning in the region of the FPSB affiliate member. The knowledge topic areas typically cover generic areas such as the process of the financial planning and those characteristics of specialist knowledge areas that are generic in nature such as the principles of insurance, principles of investment or specific concepts such as risk and return, time value of money and so forth. The topics also mirror the practice of personal financial planning in the affiliates own country. This particularly relates to types and characteristics of financial products, legislation and regulation that may affect taxation considerations, estate planning and retirement planning strategies.

The FPSB also provides a Financial Planning Curriculum Framework for its affiliate member organizations which has an outline for structuring financial planning education modules and courses. The FPSB uses this approach to reinforce globally consistent learning outcomes and standards among these courses delivered or registered by FPSB affiliates (FPSB, 2010c). The Financial Planning Curriculum Framework consists of comprises knowledge topic areas, which are grouped into eight curriculum components, a description of the level the learning, and the learning outcomes by curriculum component (FPSB, 2010c).

Many FPSB affiliates have registered private education providers to deliver their CFP education programs (Financial Planning Association of Malaysia [FPA Malaysia], 2010; Financial Planning Association of Singapore [FPA Singapore], 2010; FPSB India, 2010). In these regions, the delivery of education programs by private providers is common place. It is also common in these countries for young people to complete studies in overseas universities such as in the US, UK, Australia or Canada. Other FPSB affiliates more closely mirror the US CFP Board of Standards by registering education programs delivered by universities. The Financial Planning Association of Australia accredits university programs at Graduate Diploma or Masters’ level for advanced standing into the CFP Certification Program. University undergraduate degrees will gain entry to the CFP Certification Program and lesser qualifications at advanced diploma level have in the past also been recognized (FPA Australia, 2010).

Table 2 shows a comparison between the education and examination requirements for FPA Australia,
FPSB China, FPSB India and the CFP Board of Standards in the US. In the US, candidates must complete a registered education program before taking a 10-hour multiple-choice exam delivered in three parts. In the Australian model, candidates complete an approved course before enrolling in the CFP Certification Program. All candidates are required to complete CFP1 on ethics and CFP5 (known as the CFP Certification Assessment unit). FPSB China delivers its own CFP certification program covering 29 knowledge units divided into five main areas including case study, which are examined serially. Candidates are exempted from this requirement if they hold a PhD in economic management or economics. In India, candidates are required to complete a six-module education program before taking an examination based on the Advanced Financial Planning module.

Table 2

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<th>Country</th>
<th>Education</th>
<th>Examination</th>
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<tr>
<td>Australia</td>
<td>Candidates complete an approved undergraduate or postgraduate course as entry to the CFP Certification Program. CFP Certification Program units consists of: (1) CFP1: ethics, professionalism and professional behavior; (2) CFP2: applied strategies 1; (3) CFP3: applied strategies 2; (4) CFP4: investment strategies. Candidates with an approved postgraduate course are exempted from CFP 2-4. **A transcript review process is available for candidates who have completed a finance-related degree that has not been approved by the FPA.</td>
<td>CFP® Certification Assessment (CFP 5) makes up the examination part of the CFP Certification Program. The assessment verifies that those wishing to practice the profession of financial planning have mastered a certain level of theoretical knowledge and practical application of that knowledge. The CFP Certification Assessment comprises the following components: (1) Financial plan case study; (2) Observation; (3) Examination.</td>
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<td>China</td>
<td>Candidates complete the CFP Certification Program delivered by FPSB China Ltd. or an approved Ph.D. in economic management or economics. CFP Certification Program consists of: (1) Investment planning; (2) Personal risk management and insurance planning; (3) Employee benefit and retirement planning; (4) Personal tax and inheritance planning; (5) Case study.</td>
<td>Candidates are examined serially on the 29 units covered by CFP Certification Program.</td>
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<td>India</td>
<td>Candidates complete the six Module CFP® Certification Education Program delivered by Authorized Education Providers and must pass corresponding Examinations 1-4 facilitated by NSE. Candidates can also apply through the Challenge Status Pathway (based on higher qualifications and experience) and be exempted from the Education Program.</td>
<td>Candidates complete the CFP® Certification Examination (also called Exam 5 based on Module VI-Advanced Financial Planning).</td>
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<tr>
<td>United States</td>
<td>Candidates complete an education program registered by the CFP Board of Standards (includes over 300 college and university programs). Candidates can also apply under a Challenge Status if they hold certain credentials such as CPA or CFA. Candidates can also request a Transcript Review if they have not completed a registered education program.</td>
<td>Candidates must complete a 10-hour exam divided into three separate sessions. All questions are multiple-choice, including those questions related to cause problems.</td>
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International Organization for Standardization

An examination of the work undertaken by the ISO through Technical Committee 222, Personal Financial Planning.
Planning is important not only in adding to the global body of knowledge of financial planning, but also because of the way this standard came about. The work commenced in 2001 and concluded with the publication of ISO 22222:2005 *Personal financial planning—Requirements for personal financial planners* in 2005.

Significantly, representatives from the CFP Board’s International CFP Council (FPSB’s predecessor organization) meet with the European Commission in 1999 about the adoption of CFP certification. The Commission recommended that CFP certification would carry more weight if it was associated with the ISO (Brandon Jr. & Welch, 2009).

Two years later in Atlanta 2001, a group of technical experts were assembled to form the inaugural technical committee—ISO TC222. The meeting was held immediately after the CFP Board of Standard’s International CFP Council meeting and comprised technical experts from many of the CFP Board’s affiliate organizations. There were some notable exceptions, particularly the UK experts who did not belong to the CFP Board affiliate organization, the Financial Planning Institute. The US had wide representation, with technical experts with an accounting bias being prevalent. The inaugural technical committee was established and quickly five work groups were formed mirroring the CFP Board’s certification requirements of “process of financial planning, education (competences), ethics and experience”. These work groups were further divided into work items with work item leaders appointed. This provided an effective way of developing the standard with relatively small groups working simultaneously on the aspects which would ultimately comprise the full published standard.

ISO standards are voluntary, but serve many purposes including safeguarding consumers, and users in general, of products and services (IOS, 2010). In many ways, the consumer protection aspect of ISO has been the principal driver for a personal financial planning standard. This echoes the primary role of regulators in this field, such as the Australian Securities and Investment Commission (Australian Securities and Investments Commission [ASIC], 2010).

The global body of financial planning knowledge is embedded in ISO 22222:2005 *Personal financial planning—Requirements for personal financial planners*. The standard describes both the context and process of personal financial planning. The process includes (but is not limited to) the same six-step process espoused by the CFP Board of Standards and the FPSB and all its 19 affiliate organizations as underpinning CFP certification. The general and specific requirements for competence are all described. The specific requirements cover each of the six steps and are broken down into knowledge/understanding and skills. The standard further describes ethical principles and experience requirements—both of which are not incompatible with requirements for CFP certification.

The team of technical experts assembled to develop the ISO standard on personal financial planning has not developed anything markedly different from the standards which underpin the Certified Financial Planner marks. An examination of the FPSB’s Global Competency Profile (FPSB, 2010b) shows a high degree of compatibility with ISO 22222:2005. Both documents are equally informative to curriculum writers. Both documents attempt to incorporate the notion of degrees of knowledge or competence with the ISO standard’s reference to the “hierarchy of thinking” broken down into “knowledge”, “understanding”, “application”, “analysis” and “evaluation” (IOS, 2005). The FPSB’s Competency Profile uses a matrix to distinguish between financial planning functions of “collection”, “analysis” and “synthesis”. The FPSB’s global competency profile through a comprehensive matrix arguably provides more detailed analysis of the financial planning competencies than the ISO standard. The most important point of differentiation between the two standards is
one of depth in which the knowledge areas or competences need to be mastered. The ISO standard is benchmarked against level 8 of the Scottish Credit and Qualification Framework. Level 8 is described as higher national diploma or diploma in higher education. To provide some context, level 9 is an ordinary degree, level 10 as an Honorable degree and/or graduate diploma, level 11 masters and level 12 at doctorate level (IOS, 2005). The FPSB has benchmarked its CFP standard at upper division undergraduate or master’s degree level (FPSB, 2010a).

For as informative ISO 22222:2005 is as standard, it largely sits on a self and at best is a reference point for curriculum writers and others with an interest in financial planning. ISO 22222:2005 has not been adopted in the US or Australia or the other affiliate member organizations of the FPSB. The FPSB has been able to breathe life into its CFP standards to its ownership and control of the CFP marks outside of the US through its global distribution system of its affiliate members. An ISO standard in financial planning is useful however, in those regions which are lacking in government regulation and in which CFP marks have not yet reached.

Summary

Financial planning has emerged as a new occupation that is seeking to be recognized as a profession. In this paper, financial planning and financial planners have been investigated against the traditional concepts of profession and professionalism. Notwithstanding the arguments of traditional trait theories of professions, such as exclusivity and closure theory which explains their monopolistic practices, financial planning can be labeled as a profession by exhibiting many of the characteristics of the sociology of post-professionalism.

The FPSB has emerged as a global leader in promoting the CFP marks. It has secured global distribution of the CFP standard outside of the US through its 23 member organizations. FPSB is developing a global body of knowledge of financial planning through its curriculum framework, knowledge topic areas and financial planner competency profile. FPSB has set education and examination requirements for its affiliate member organizations, although a review of Australia, China, India and the United States suggests that there are some differences in how FPSB affiliates are applying these standards in their regions.

The ISO embarked on a similar standard setting program as FPSB. This was initiated by FPSB’s predecessor—the International CFP Council as a strategic move to provide more global recognition and weight to the CFP brand. ISO 22222:2005 was developed and published in 2005 but has largely sat on the shelf and not supported by the FPSB and its affiliate organizations.

References
