

ANNUAL REPORT 2022-23

COMMUNITY PHARMACY SWINDON AND WILTSHIRE







Chairman's Report 2022-23

Community Pharmacy in Swindon & Wiltshire has had some trying times in the year 2022/23. It is important to recognise from the onset that our contractors have done an absolutely sterling job looking after the patients of Swindon & Wiltshire under extremely difficult conditions.

As detailed in this report we are proud to have been working for our contractors, we have built upon the success of previous years and have had some new challenges to work into. Our key successes have been delivered by Sarah Cotton (Chief Officer) and Carolyn Beale (Support and Implementation Manager) who have worked tirelessly on behalf of the committee and contractors to deliver value and represent you to our stakeholders. I would like to thank them personally for their hard work over the year 2022/23 as it is their commitment to our contractors that have yielded the successes we have enjoyed.

Through strengthening relationships with our key stakeholders we have been able to enjoy some great opportunities for our contractors in 22/23.

Our relationship with BSW Integrated Care Board (ICB) has been key and I would like to thank Helen Wilkinson, the new BSW ICB Community Pharmacy Clinical Lead (CPCL) for engaging with us to deliver some key services and opportunities for our contractors. Highlights include:

- The rollout of Minor Ailments PGDs across BSW allowing our pharmacists to treat more patients that would have otherwise been referred to GP Practice
- The 'Teach and Treat' training scheme for Independent Prescribing (IP) being commissioned with Medvivo (BSW GP OOHs) to train community pharmacists
- Continued increases in GP-CPCS, with most PCNs in our footprint being live and sending referrals
- Continued support for Community Pharmacy Primary Care Network (PCN) leads
- Joint bid with BSW ICB for Independent Prescribing Pathfinder funding
- Comment on numerous contract applications on behalf our contractors

The landscape continues to evolve with the delegation of the community pharmacy contract from NHSE to ICBs having recently occurred. Our relationships with our ICB and Public Health colleagues will be more important than ever to shape the future of Community Pharmacy locally and nationally.

The Transformation of Pharmacy Representation (TAPR) process is ongoing with talks with our neighbouring LPCs taking place throughout 2022/23. We have moved forward with our colleagues at Community Pharmacy Avon in the view to potentially merge our LPCs. This is still being discussed and we will come to you, our contractors, when we have found the best way forward.

The committee has changed over the last year and I would like to thank outgoing members John Hughes, Christian Davies, Catherine Attrill, Alina Muresan and Naz Ameen. We wish them well on all their future endeavours. We welcomed Abigail Wright and Kalpesh Gondliya onto the committee for the remainder of the current cycle. As we are in a transition I assure you all that CPSW will continue to work for the benefit of all our contractors and work with our key stakeholders to ensure the best can be delivered for and by Community Pharmacy in Swindon & Wiltshire in the oncoming year.

I would like to thank the committee of CPSW for their continued support of the contractors of Swindon & Wiltshire and thank them in advance for their hard work in the upcoming year.

All the best

Chris

Chief Officer Report

Key activities and achievements 2022-23

Strategic Objectives - Plans for 2022/23

The plans set out in the 2021/22 annual report set the priorities for the 2022/23 year:-

- Re-commissioning of an Independent Prescribing Service to be rolled out across the area
- Significant focus on stakeholder relationships to prepare for the BSW ICB taking on delegated commissioning responsibility for Community Pharmacy from April 2023
- Local implementation support for key services remaining a high priority
- Committee member elections and consideration of any next steps to implement the Review Steering Group (RSG) proposals
- Ensuring contractors are up to date, informed and enabled with local information

The committee and staff team have been working hard and have achieved success on implementing these objectives. Each of the areas is focused on in more detail below.

Independent Prescribing Service

At the start of 22/23, the focus was on consolidating local funding for the re-commissioning and extension of the BSW CCG IP Service for Minor Ailments (Swindon based). Unfortunately, although there was enthusiasm from within the BSW ICB, the timing and logistics of rolling out the service within a new organisation made the ability to secure the funding difficult. During the second half of the year, our focus therefore moved to the national IP Pathfinder Project which offered an opportunity to overcome some of these barriers.

A bid was submitted for the national IP Pathfinder Project in February 2023, and at the time of writing we are still awaiting the outcome as to the success of the bid. This bid was primarily based on the experience we have from the Swindon IP service, and included interest from nearly 20 pharmacies across the area. Based on this local experience, CPSW are keen for the IP Pathfinder project to offer an independent prescribing opportunity to as many pharmacies as possible across Swindon & Wiltshire, to ensure success and equity of access to the service. Therefore if the bid returns successful, negotiations will continue throughout 23/24 with the BSW ICB as we move to local implementation.

As part of our work in preparing for a wider community pharmacy prescribing service, one of the barriers that pharmacists locally have raised with us around independent prescribing has been the difficulty in finding a designated prescribing practitioner (DPP) or designated medical practitioner (DMP). In response to this, in September 2022 we worked with our Integrating Pharmacy and Medicines Optimisation (IPMO) colleagues as part of the workforce workstream, on a bid to Health Education England for a Teach and Treat pilot. This bid was successful and as part of this Swindon & Wiltshire community pharmacists have had the opportunity to have IP training and DPP/DMP support from Medvivo. Six community pharmacists are currently involved in the programme, and we have received excellent feedback so far! We are looking forward to the next cohort joining.

We have also been continuing negotiations and highlighting opportunities for community pharmacist prescribing in all areas of commissioning, recent discussions have been within the clinical areas of dermatology, substance misuse and ADHD.

Stakeholder Relationships

This is a primary responsibility of the LPC; to ensure effective representation within the wider system, and to enable well designed, practical and viable locally commissioned services. This has therefore been a significant focus for our members and staff team. Key elements of this work are described below:-

- Moving our committee meetings to take place within the BSW ICB offices; as well as being cost
 effective this also allows us to develop closer working relationships with key stakeholders. This has
 included attendance of Jo Cullen, the Director of Primary Care in March 2023 as the ICB took on
 delegated commissioning of Community Pharmacy.
- In November 2022 we also welcomed Richard Smale, Director of Strategy and Transformation for BSW ICB, to a community pharmacy within Swindon. This was in line with the knowledge that the BSW ICB strategy was soon to be consulted on, and to enable open conversation and ideas to develop.
- Championing and working closely alongside the newly appointed BSW ICB CPCL. Helen now attends
 all our face-to-face committee meetings, and has become a key partner in developing Community
 Pharmacy across Swindon and Wiltshire.
- In collaboration with our CPCL and Community Pharmacy Avon (representing BANES contractors),
 we presented a community pharmacy overview presentation to the BSW ICB Executive Team in
 March 2023. This was focused on community pharmacy as the front door to the NHS locally and
 highlighted activity and opportunities from GP-CPCS and PGDs. We were also able to share our
 vision for independent prescribing in the community pharmacy setting and answer any questions.
- Our engagement work with our local authorities continues to gain strength as the system looks to
 work more collaboratively. We also continue to be a part of the IPMO board and input into the
 subsequent workstreams; community pharmacy also now has its own workstream at this level. We
 have also initiated staff and member involvement with the developing BSW Integrated Care System
 (ICS) Health and Care Professional Leadership Network.
- Support has continued for the NHSE regionally funded Community Pharmacy PCN leads, enabling
 influencing and collaboration at a neighbourhood level. Funding has now been secured for this to
 continue into 23/24, including the leadership and development programme, with new leads being
 approached where vacancies have arisen.
- As part of our wider stakeholder work, we welcomed the conservative South Swindon MP and the labour candidate for South Swindon to a community pharmacy as part of the national #saveourpharmacies campaign. In September 2022 health minister Will Quince also met the team (including CPSW committee member Patrick Gompels) at Gompels Pharmacy in Melksham, Wiltshire.

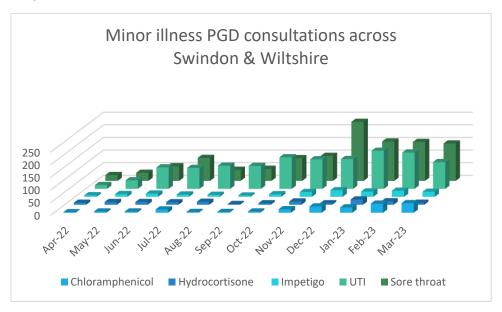
Implementation Support

The main focus of our implementation support in the previous year was around GP-CPCS, using funding provided by the NHSE regional team. To complement this national advanced service we worked with the BSW ICB and the Minor Ailments PGD service was commissioned from December 2021. Over 22/23 we have been encouraging and supporting local pharmacies to gradually onboard with the PGDs, once GP-CPCS is well embedded. This support was enabled by implementation funding from the BSW ICB.

In 22/23 a total of 2803 PGD consultations were delivered by just over 40 pharmacies across Swindon and Wiltshire. These are patients that would have otherwise had to access a different health care service such as GP practice or urgent care. **Graph 1** shows the increasing delivery, particularly since October as the service has become established in more pharmacies across the area. Note the peak of sore throat consultations in

December 2022, when community pharmacy locally was equipped and ready to play a significant role as part of the wider health care system response to need presented during the Strep A outbreak.

Graph 1



Another service that we would like to highlight in this context is the Community Pharmacy Alcohol Interventions and Brief Advice (IBA) Service. This has been commissioned as a pilot by Swindon Borough Council and launched in the last quarter of 22/23. This service has a different funding model to our usual services, and the pharmacies were paid upfront to deliver a set number of consultations. As CPSW we are working to ensure that commissioners have trust in community pharmacy to deliver services, and that community pharmacy is recognised and recompensed for the excellent contribution that they deliver to the health of the local community. Within 23/24 we will be evaluating this pilot; considering opportunities for expansion across Wiltshire, looking at the implementation support needed for this model, and analysing the precedent it could set for future commissioning opportunities.

Further evidence of our implementation support can be seen within the **Community Pharmacy Service Delivery Section** of this report.

Contractor Representation – TAPR

In June 2022, the RSG proposals were supported by an overwhelming majority of community pharmacy contractors in a national vote. As CPSW we are committed to transparent, timely, contractor-informed implementation of these proposals. During 22/23 we have gone to contractors and adopted the new model constitution as part of the TAPR process. The CPSW committee elections were also delayed until July 2023 as part of that work.

We already work closely with neighbouring LPCs; sharing admin resource with Community Pharmacy Avon, office functions with Dorset LPC and attending regular meetings with the Chief Officers of the LPCs across the South West. During 22/23 this collaboration has extended to starting discussions between neighbouring LPC chairs; to explore all options to ensure the best outcome for our local contractors in line with RSG recommendations. This has been particularly focused on alignment with NHS Integrated Care Systems and consideration of size (in terms of numbers of contractors represented).

As CPSW we already meet the recommendations around LPC name, committee size and accounting for the increased PSNC contributions for the year 23/24.

Throughout all these processes contractors have been invited to contribute feedback, and any future decisions will be put to our contractors for their vote. If you have any questions about this, or would like to speak to one of our committee members then please be in touch.

Contractor Involvement

This year we have started to actively re-encourage contractor conversation with us at a face-to-face level, as this was definitely missed during the pandemic years. We have welcomed contractors and their representatives to our CPSW committee meetings, providing valuable experience and feedback. We would love to encourage others to join us over the coming year as it is a great way to connect and ask questions. Our Support and Implementation Manager, Carolyn, has also been prioritising visits with our new contractors in the area, and many others as requested/needed.

Our regular newsletter continues to inform and highlight local priorities and news. Moving into 23/24 we are slightly changing the emphasis to ensure that we are also keeping contractors updated on the areas that we have prioritised within our new CPSW strategy – such as local leadership opportunities.

Over 22/23 we have invested in social media support to help build a positive local community pharmacy presence with the public, particularly the younger generations. Whilst this has been valuable, the committee has decided going forward to look for a more cost-effective way to achieve the same outcomes; potentially collaborating with other local LPCs.

We continue to have an LPC Telegram Group where you can get quick updates from us or ask questions.

We also contribute local information into the national picture via our interaction with PSNC. At our invitation, we were pleased to welcome Janet Morrison, Chief Executive of PSNC to attend our November 2022 committee meeting in Marlborough. We had the opportunity to discuss the brilliant work happening across Swindon & Wiltshire, highlight the ongoing pressures that are faced by local pharmacy staff and contractors, and hear about PSNC's vision for Community Pharmacy. James Wood (PSNC Director of Member & LPC Support) and Sian Retallick (South West PSNC representative) have also attended our meetings online this year.

Community Pharmacy Service Delivery

Locally Commissioned Services

We have several locally commissioned services from our local authorities and the BSW ICB. The financial value from these is demonstrated below in **Table 1**.

Table 1: Payments to community pharmacies for locally commissioned services

Service	Wiltshire	Swindon	Total 22/23	Total 21/22
Sexual Health	£6,309.46	£1064.35	£7,373.81	£10,011.27
Supervised Consumption	£26,325.00	£45,562.55	£71,887.55	£57,697.90
Needle Exchange	£4,276.81	£8,183.72	£12,460.53	£11,647.88
Stop Smoking	Not commissioned	£38,110.57	£38,110.57	£28,372.51
NHS Health checks	Not commissioned	£1840	£1840	£600
Flu Voucher Scheme	£428.95	£951.15	£1380.10	£179.30
Stocking of Emergency Medicines	£3000		£3000	£735
PGD – Minor Ailments	£19,937.16	£19,937.16	£522.54	
Urgent Repeat Medicines	£15,009.09		£15,009.09	£13,903.10
Total			£170,998.81	£123,669.50

The total amount being paid to community pharmacies for locally commissioned services has increased by over a third in 22/23. This is primarily due to the growth of the PGD service. However there has also been a significant income increase within the substance misuse services within Swindon; this includes newly negotiated funding (uplift from £1.21 - needle/£1.45 - supervised, both to £2 per interaction) and expansion to include the IBA service and a 'pick and mix' needle exchange pilot.

A focus for CPSW in 23/24 will be working alongside Wiltshire Council, and Turning Point who now hold the responsibility for the substance misuse contracts within Wiltshire, as they look to recommission their Public Health contracts from April 2024.

Another service in the final negotiation phase is the re-commissioning of the EHC service in Swindon to include more pharmacies within different areas of Swindon, this has long been recognised as a public health need by our local contractors and we look forward to this launching in 2023/24.

New opportunities already being discussed across both Swindon and Wiltshire for local commissioning over 23/24 include take home naloxone and an NRT voucher scheme.

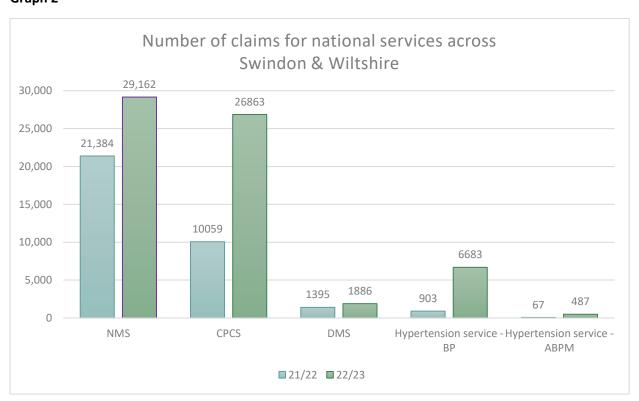
Price concessions

Since December (in line with the antibiotic shortages during the Strep A outbreak) BSW ICB have agreed to fund price concessions for the Minor Ailments PGD service, and to the end of 22/23 over £2000 has been reimbursed to contractors. As a committee it has been decided that discussion of reimbursement of price concessions will be part of each locally commissioned service negotiation in the future.

National services

There are now many national services that community pharmacy can provide, and there are some in particular that require significant investment at a local level by the individual pharmacies and the LPC to ensure the success of the service. CPSW has worked closely with contractors and stakeholders over 22/23, to enable and equip the implementation of these services. **Graph 2** shows the progress in delivery of these services across Swindon and Wiltshire.

Graph 2



In all of the services in **Graph 2** there has been a significant increase in activity over 22/23 comparatively to 21/22. CPCS has seen the biggest jump, mainly due to the local collaboration with GP practice with 18 out of

21 PCNs now live with the service, and the addition of the PGDs allowing successful completion of the patient journey within the community pharmacy setting and building confidence in the service. We rank second in the South West in terms of GP-CPCS referral rates, and reached a peak of just under 3500 referrals during March 2023.

Table 2 shows the income from GP-CPCS pharmacies across each PCN during 22/23 (note that this table doesn't include referrals from 111 or the extra payments if also undertaking the PGD service)

Table 2: GP-CPCS income for pharmacies in each PCN

Pharmacies by PCN area	Referrals	Value of referrals 22/23	Value of referrals 21/22
Wyvern	1548	£21,672	£2,870
Great Western	215	£3,010	£1,400
Brunel 1	452	£6,328	£658
Brunel 2	2213	£30,982	£2,506
Brunel 3	2259	£31,626	£7,238
Brunel 4	5071	£70,994	£33,418
North Wilts	327	£4,578	£56
Sarum North	14	£196	£140
Chippenham, Corsham and Box	1990	£27,860	£1,946
Trowbridge	117	£1,638	£924
Westbury and Warminster	458	£6,412	£2,366
Devizes	115	£1,610	£3,416
Melksham and Bradford on Avon	1897	£26,558	£11,452
Calne	1518	£21,252	
East Kennet	482	£6,748	
Sparcells	327	£4,578	
Salisbury Plain	168	£2,352	
Brunel 5	50	£700	
Total	19,221	£269,094	£68,390

^{*}note some PCNs have changed, and some pharmacies have moved PCNs

GP-CPCS implementation and outworking can still be challenging at points, and a focus of the CP PCN leads will be to continue to support the collaboration and sustainability at a neighbourhood level.

We also worked with the DoS and Urgent care teams, particularly during December, to try and increase the referrals via the 111 route; resulting in a small uplift of 2,468 more referrals in 22/23 than 21/22. However, we know the service is generally underutilised across the South West, particularly for the minor illness pathway, and we will be working with our CPCL this coming year to look at ways to overcome barriers to these referrals.

DMS as an essential service is well embedded now within Swindon & Wiltshire, with each acute trust using PharmOutcomes to refer to our community pharmacies, and claims consistently above the average compared to other LPC areas. Representatives from each hospital attended our committee meeting in

January to give an update on DMS activity from their perspective, and to discuss challenges, potential solutions and the next steps to expand to new cohorts. The primary barrier to this service remains the lack of an integrated claim system which is still masking the true amount of work, preventing correct financial recompense for the service, and interrupting the data collection to truly demonstrate the value this service brings to the patient journey. As CPSW we continue to raise this both at a local and national level. DMS uptake by hospitals also continues to increase the opportunities for the NMS service.

The Hypertension Case Finding Service has been steadily increasing in activity, with the focus of most pharmacies locally starting with the case-finding originating within the pharmacy setting. The GP referral element of the service has not yet been fully explored at a system level across Swindon & Wiltshire, and will therefore be a focus for CPSW in 23/24 in collaboration with our local stakeholders. We have been working closely with the BSW ICB CVD lead and CPCL to consider next steps, and it has been highlighted as a commitment within a key objective (Focus on prevention and early intervention) in the recently puplished BSW Integrated Care Strategy 2023-2028; 'On cardiovascular disease prevention, for example, we will support primary care partners to increase home blood pressure monitoring activity and work with community pharmacy to roll out a Hypertension Case Finding Service'.

Swindon & Wiltshire pharmacies also delivered nearly 52,000 NHS flu vaccinations, contributing to the new record of the sector having administered over five million flu vaccinations as part of the national Flu Vaccination Service in 22/23.

As part of our ongoing work with the BSW Tackling Tobacco Dependence Long Term Plan working group both GWH and Salisbury hospital have committed to using PharmOutcomes to send referrals to the Smoking Cessation Advanced Service once they are ready to launch. CPSW will be watching the national developments to ensure that the rolling out of this service, and the Contraception Service, are well timed for contractors.

These national services are now a significant source of income for our pharmacies, estimated to have contributed over £1.69 million into community pharmacy across Swindon and Wiltshire in 2022/23 via Advanced Services alone. With this in mind, CPSW are aware of the broken model of the current CPCF for Community Pharmacy and continue to support PSNC in their negotiations for funding that supports a viable future for Community Pharmacy both nationally and locally.

We are looking forward to national negotiations completing on the 'Delivery plan for recovering access to primary care', particularly around the implementation of the common illness PGDs which Swindon & Wiltshire pharmacies are well placed to deliver following our local service experience. We will be working with BSW ICB to ensure any change from local to national services that may result in released local funding will then be re-invested into community pharmacy.

Support and Implementation Manager Report

The last year has been a year of change within community pharmacy in Swindon & Wiltshire where we have seen a new pharmacy and some changes of ownership. The pressures continue but as ever pharmacy is proactive and progressing to provide many new services which are relieving pressures on other areas of primary care.

This year my remit has continued to be widened and I have supported the implementation of a number of services, when previously I had predominantly worked on the implementation of the successful GP Community Pharmacist Consultation Service. GP CPCS referrals continue to grow month on month and this financial year our pharmacies have earned £269,094 from providing this service, an increase of 293% on the

previous year (**Table 2**). The referrals are still growing each month so next year we should exceed these figures. This shows how brilliantly our pharmacies have taken up this new service and how effective good communication and working together can be. This service has improved working relationships between pharmacies and practices, paving the way for further joint working on services such as the Hypertension service.

During the last year I have represented pharmacy working closely with local partners; I have been a member of a number of strategic and operational groups and have sat on a number of groups to support service development and delivery. I have also been involved in the roll out, planning and implementation of Essential, Advanced and local services, in collaboration with these partners.

I have worked in partnership with many pharmacies to encourage good communication and relationship building with not only the local practices but also other local pharmacies. I believe this has enabled working together locally to provide 'joined up' services for patients. I have supported and helped many pharmacies to implement new services and have supported new contractors to the area, helping them with knowledge around local systems and services. I have built relationships with these new pharmacies who are very positive and keen to support the local patient population.

During the last year I have also worked recruiting and sustaining our CP PCN leads and have been involved in their training. I have also worked with leads to deliver information within their PCNs, including providing presentations on services such as Hypertension. The development of CP PCN leads has been crucial, and I believe our leads have worked hard to create good relationships locally and to enable new ways of supporting each other through tools such as 'WhatsApp'. We are currently recruiting new CP PCN leads for areas where we have vacancies, and will continue to work with them providing support, training and development.

Alongside the public face of the LPC, I have worked behind the scenes to support community pharmacy whether through price concession work or market entry. This year saw the new Pharmaceutical Needs Assessment for both Swindon and Wiltshire. I sat on both local authority steering groups as an active partner, putting forward the views of community pharmacy. As the PNA is used when assessing new market entry applications, it is vital that the PNA is informed and accurate in its view of community pharmacy. This year I have also been involved in responding to a number of market entry applications and attending appeal hearings.

Community Pharmacy is at a point where service implementation is going to be vital to its survival, I am pleased to be able to help pharmacies progress. I continue to enjoy my role, working with pharmacies to help implement new services which in turn supports local patients.

Plans for 2023/24

Updated Vision: A network of pharmacies, supported by Pharmacist Independent Prescribers, integrated into the wider healthcare system and focused on delivering accessible holistic healthcare services that meet and respond to the needs of their local communities.

We have updated our vision to reflect the current NHS landscape and priorities, whilst maintaining and building on our dedication to independent prescribing as a key focus of the future within community pharmacy.

We have also produced an updated <u>CPSW strategy for 2023/24</u> which sets the roadmap for the year ahead.

We recognise the significant difficulties that are facing contractors, particularly financially, as we come into 23/24. We hold the reality of the tension of those struggles, whilst maintaining an ambitious vision for Community Pharmacy locally; to consolidate, demonstrate and expand its valuable role in supporting the health of local communities as part of the primary care team.

As CPSW we will continue to highlight the challenges to stakeholders, and work locally to ensure the system looks at how it can collaborate to support community pharmacy to ensure that it is enabled to deliver its full potential.

We are also aware that our contractor base is likely to shift significantly over the coming year with a couple of closures and a continuing number of change of ownerships expected. We look forward to engaging and learning from our new contractors, as well as continuing to build on the relationships and experience of our established contractors. As always we are really keen to stay closely connected with our contractors to ensure we represent you in the best possible way, so please continue to keep in touch with us.

Member Attendance

2022-23

Member													
Name	Representing	Joined	Resigned	Apr-22	May-22	Jun-22	Jul-22	Sep-22	Oct-22	Nov-22	Jan-23	Feb-23	Mar-23
Chris		pre											
Shields	CCA	2011		Present	Present	Present	Present	Present	Present	Present	Present	Present	Present
Aga		Oct-											Present
Janowski	CCA	15		Present	Present	Present	Present	Apologies	Present	Apologies	Present	Present	(half day)
Robert		pre											
Townsend	AIMp	2011		Present	Present	Present	Present	Present	Present	Present	Present	Present	Present
Tim													
Rendell	AIMp	Jan-21		Present	Present	Present	Apologies	Present	Present	Present	Present	Apologies	Present
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Jones	Independent	21		Present	Present	Present	Present	Apologies	Present	Present	Apologies	Present	Apologies
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Gompels	maepenaent	21		Apologies	Present	Apologies	Present	Apologies	Present	Present	Present	Apologies	Present
Kalpesh Gondliya	CCA	Jul-22					Present	Apologies	Present	Apologies	Present	Apologies	Present
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Abigail Wright	CCA	22								(guest)	Apologies	Present	Present
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John		Nov-											
Hughes	CCA	14	Jun-22	Apologies	Apologies								
Christian	664	Feb-	l 22	Analasias	Analasias	A							
Davies	CCA	21	Jun-22	Apologies	Apologies	Apologies							
Catherine Attrill	CCA	Nov- 20	Jul-22	Analogies	Present	Analogies	Analogies						
Alina	CCA		Jui-22	Apologies	riesent	Apologies	Apologies						
Muresan	CCA	Sep- 21	Jul-22	Present	Present	Present	Apologies						
Naz	CCA	May-	Jul 22	1 TC3CITC	1 TC3CITC	Tresent	Apologics						
Ameen	CCA	20	Oct-22	Present	Present	Present	Present	Apologies	Present				
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Treasurers Report

See separate accounts for financial detail