

Our **people** strategy



OUR MISSION

We will make sure we have the right people with the right skills in the right place at the right time to deliver excellent care for our patients. We will ensure that the lived experience of staff working at ESNEFT is both fulfilling and inspiring, where all staff have a sense of pride and purpose in their work and where contribution to the development of the services for the communities we serve is appreciated and valued.

About the Trust

Our Trust strategy, written in 2019, sets out a clear and exciting direction for our services supported by five key objectives:



Keep people in control of their health



Lead the integration of care



Develop our centres of excellence



Support and develop our staff



Drive technology enabled care

EAST SUFFOLK AND NORTH ESSEX NHS FOUNDATION TRUST

Acute hospitals



Colchester Hospital



Ipswich Hospital

Community services



6x community hospitals



Community nursing and therapies

Acute services

- Outpatient medicine and surgery
- Emergency medicine and surgery
- Obstetrics, maternity and paediatrics
- Elective medicine and surgery (including cancer)
- Diagnostics and oncology
- Specialist services

Community services

- Older People's Services
- Rehabilitation
- Outpatient services
- Rapid response admission avoidance
- Social care and primary care liaison
- Specialist Services



We are one of the **largest** Trusts in the **East of England**



The Trust is responsible for the healthcare of a **community** over **1 million**



Outpatient attendance per year is approximately **1.25 million**



Inpatient spells per year are approximately **200,000**



A&E attendance per year is approximately **212,000**

Introduction

East Suffolk and North Essex NHS Foundation Trust (ESNEFT) is one of the largest healthcare organisation in East of England with over 11,000 people working and volunteering across our hospitals and community services.

We want our Trust to be an outstanding place to work, where everyone feels valued and thrives, irrespective of their background or job role. We want our staff to be proud of what they do. We want to support them to realise their ambitions and potential and recommend ESNEFT as a place to work, train and receive care.

Our values are Optimistic, Appreciative and Kind. We will make this central to how we work. They are key to a culture which is inclusive and open. Our staff experience and our employer reputation will be reflected through our values and purpose.

Our philosophy is Time Matters. This means that we listen to what causes the stresses and frustrations for our staff and patients and work together to find a better way of delivering services and improve the working environment. We want our staff to be able to give their best, every day.

Our diversity is something we are proud of, with many of our colleagues drawn to us from other areas of the UK and around the world and reflective of many different backgrounds.

The Covid-19 outbreak has had a profound impact on the NHS in how we deliver services, how our staff work and has accelerated transformational change.

The national NHS People Plan 2020/21 sets out the immediate actions required of the wider NHS to support new, more flexible ways of working, enabled by technology and underpinned by greater equality and inclusion of staff and patients. Our People Strategy responds to this along with our local opportunities and challenges both within the Trust and as part of the wider health and care system.

The strategy is set out under 4 key strategic objectives to help achieve our aims:



“We want our staff to be able to give of their best, every day”

Workforce Planning, Resourcing and Retention

To ensure we have the right number of staff in the right place at the right time with the right skills

WORKFORCE PLANNING

We will develop, implement and embed a systematic approach to workforce planning which will enable us to respond to the changing requirements of our services and patients. The aim is that by strengthening our ESNEFT workforce planning capability we can ensure that we have the right staff with the right skills in the right place at the right time, to deliver the most effective patient care.

To improve our workforce planning capability we will...

- Ensure our approach to workforce planning is led by clinical activity and will support the development of teams around patient need, so that we have the right balance between permanent and temporary staffing and demonstrate a clear link between workforce need, training and education.
 - Delivering high quality patient care closer to home, providing increased access to outpatients, same day emergency care, and primary and community care, through the opening of a community diagnostic hub in Clacton and supporting our community teams across East Suffolk and North Essex
- We will take account of our ESNEFT strategic priorities and recognise the shifting demand for services taking account of:
 - Covid-19; requiring an urgent acceleration in efforts to reduce the unmet needs of patients by increasing outpatient, elective and non-elective activity; increasing the number of staff with critical care and respiratory skills, increasing support into our communities.
 - Focus on reducing health inequalities
 - A need to support the needs of the frail and older population.
 - Address urgent and emergency patient needs and care pathways, ensuring every opportunity is taken to transform services, including ensuring the alignment of elective activity including the opening of a state of the art elective orthopaedic centre.
- Respond to current national context around variances in availability of certain key roles such as nursing, medical, imaging and diagnostic specialists.
- Create workforce plans that are transformative and innovative in seeking solutions to staff shortages through the creation of new and innovative roles.
- Ensure our workforce plan seeks to maximise productivity, support transformation, and ensure budgetary control.
- Continue to take action to address immediate staffing issues, through cross-divisional visibility,



How will we measure our success?

4.1%
current vacancy rate

target
2.5%

£14.1m
current agency spend

target
£11.3m

6.7%
current voluntary turnover

target
5.5%

2%
increase recruitment from local communities

acuity and rostering tools and by providing competency-based education and training.

- Deliver appropriate action planning, which will include a range of interventions spanning recruitment, retention, contingent staffing controls, identification of innovative solutions for hard to recruit roles and succession planning.
- Further develop and fully integrate our rostering system that reports permanent and temporary staffing in 'real time', enabling us to quickly address staffing shortages.
- Continue to identify ways for corporate and non-clinical staff to support clinical areas at times of pressure or increased activity, creating internal capacity with minimal cost.
- Fully introduce our electronic job planning for medical and dental roles alongside Allied Health Professionals, Pharmacy and Advanced Clinical Practitioners in order to standardise job planning across the Trust, allowing greater transparency and consistency.

RESOURCING

We will make joining ESNEFT easier. Our recruitment and joining processes will encourage high quality applicants from diverse backgrounds. We will recruit staff to join our teams and treat our patients who share our values and demonstrate our behaviours. Accessible pathways, apprenticeships and graduate programmes will lead to a rewarding and fulfilling career in any of the 360 job roles we can offer.

To make sure we recruit the right staff we will...

- Create a strong, identifiable Trust brand that can be used across all media to attract high calibre staff to the organisation by capitalising on our organisational size and choice of careers we can offer.
- Working more closely with the divisions to identify specialties and services with particular staffing challenges and to develop innovative recruitment and retention strategies in response.
- Ensure a great candidate experience from advert to interview, which will frame our future relationship with staff.
- Ensure our whole recruitment process is aligned to our values of Optimistic, Appreciative and Kind so that we select staff with the right values, skills and potential.
- Make the best use of technology and ensure our recruitment processes are simple, easy to navigate and remove any bias.
- Train our managers to ensure that new staff receive the right induction into the organisation, ensuring they are engaged and valued from the start.
- Expanding and refining our recruitment process to further reduce our time-to-hire.



To make sure we widen our attraction to potential applications we will...

- Respond positively to the changing expectations of work for people of all ages and backgrounds offering flexible contracts.
- Enhance the use of kickstart and apprenticeships to provide support on the different entry routes into employment.
- Strengthen local recruitment and engagement with our communities as well as continuing to recruit nationally and globally.
- Explore innovative ways to attract people to work with us, including retaining those who learn with us as students, apprentices and graduates.
- Work with our partners in health, care and education to take positive action to address the imbalance of people applying and working in our services from disadvantaged and hard to reach communities and support them in reaching their full potential. This will start with delivery of the Health and Care Academy.

To help us achieve our aims, we need our people to...

- Participate in and support recruitment events, work experience and school visits.
- Support the role of our volunteers and make them feel they are truly part of the team.
- Support our staff who have served in the armed forces or who have an ongoing service commitment

We expect our leaders and line managers to...

- Manage their rosters and staffing levels, highlighting any gaps and supporting conversations around how these are filled.
- Support workforce planning conversations, identifying new ways of delivering services through multi-professional teams, supporting staff to work at the top of their license and supporting new and transformational roles.
- Develop flexible and innovative solutions to roles to support the different needs of our staff, whilst not compromising service delivery.
- Use our systems, tools and processes to manage staff effectively.

JOIN US...

We welcome people who share our values with the potential, experience or skills to deliver high quality services

Be a great place to work with fulfilling roles and exciting opportunities that make a real difference

Recognise everyone's contribution in work and appreciate their life outside work

RETENTION

We want to retain our talented and dedicated workforce, ensuring we maintain the required level of skills and expertise to meet our patient needs.

To achieve this we will...

- Establish a transfer process for nursing staff wishing to move to a different speciality/ service on the same band. This approach will help to promote opportunities, enabling staff to express an interest in vacancies before posts are filled by external candidates and in advance of the annual intake of newly qualified nurses.
- Establish a clear redeployment process supported by our Staffside Partnership Forum, which will include offering all internal staff opportunities for job moves for those that wish to try a new challenge.
- Provide pre-retirement workshops to help people considering retirement make informed decisions about their options and future and consider retire and return.
- Formulate a clear process for understanding the reasons that staff leave the Trust and addressing these reasons in order to improve our retention and turnover rates.
- Create an environment which attracts and retains high calibre staff for our patients and enhance the capability and capacity of our Leaders to deliver our strategic objectives
- Provide exciting career opportunities that expand beyond role boundaries to include leadership, research and teaching.
- Recognise and celebrate our individual, team and Trust successes, within and outside the organisation by:
 - Further embedding and promoting our annual staff awards ceremonies
 - Continuing to support our staff recognition scheme

ESNEFT has a thriving **volunteer network**. By giving their time, volunteers make a unique contribution by bringing their own credibility to the roles they perform. Involving volunteers provides ESNEFT with opportunities to learn the perspectives, insight and experience they bring and to work in partnership with representatives from our local population.

We will increase our support for our volunteers who we know enable staff to deliver high-quality care that exceeds beyond core services.

We will further expand our network of volunteers, attracting people who want to support the NHS with their time and skills as well as using volunteering as a route into health and careers.

STAY WITH US...

We will value and embrace diversity in our workforce in a positive, inclusive environment

Provide opportunities to support all our staff to improve their health and wellbeing

Create a culture where people can speak up safely, are listened to and we can take action together

WORKFORCE PLANNING, RESOURCING AND RETENTION – OUR KEY AIMS



To ensure the capacity and capability of ESNEFT's workforce reflects the changing needs of our patients and service delivery models across our ICS.



To meet the expectations of the NHS People Plan, taking account of workforce demand and available supply, whilst accounting for new, advancing and flexible roles, which cross professional, specialist and organisational boundaries.



To seek new methods for recruitment whilst also increasing the focus on the retention of existing staff. This will include maximising apprenticeships, expanding international recruitment, creating roles which are attractive to high calibre applicants and where necessary ensuring the safe and effective use of contingent staffing.



To maximise workforce productivity through effective rostering and job planning linked to short and longer-term service demands.



To provide our Divisions with appropriate tools and information to make effective workforce planning decisions in order to deliver the best outcomes for our patients.



Staff Experience

To ensure our staff feel valued and supported and are able to contribute to the development of their role and the services they provide for the benefit of our patients.

We want to be known as an organisation where our people feel engaged, valued and supported, and are empowered to deliver excellent patient care and services that they are proud of.

Through our values of Optimistic, Appreciative and Kind, we want to ensure our staff have roles that are purposeful and fulfilling so that they can make a positive difference to the patients we serve. We want to ensure that every member of staff is treated fairly and with respect. We want our staff to feel valued and an equal part of the team in which they work.

To achieve this we will...

- Ensure the NHS values are included in the recruitment process and roles advertised.
- Be clear on our performance expectations of all staff, as we recognise that working as part of a team is critical to ensuring the delivery of effective patient care.
- Revise our appraisal paperwork and associated training to ensure that our line managers are equipped to deliver high quality appraisals, aligned to ESNEFT values and behaviours.
- Deliver regular one to ones for all staff, which include a conversation around individual health and well-being, performance, objective setting and personal development, delivered by managers as a joined up conversation.
- Review our policies and practices to identify improvements in our approach, focussing on the implementation of a just and learning culture, which recognises the importance of early, informal intervention as one of the most effective ways to resolve issues.
- Introduce the role of Cultural Ambassadors, reducing the time taken to draw formal processes to conclusion.

To help us achieve our aims, we need our people to...

- Understand and demonstrate the Trust's values and behaviours.
- Openly communicate with us, share ideas, raise issues of concern, help us to address behaviours we do not want to see and find resolution where there is conflict.
- Ensure that we always put our patients first, participating in service development and transformation and follow our Trust philosophy of Time Matters.
- Find purpose and pride in their work and their achievements.
- Adopt the standards of performance expected of them.
- Engage and participate in the annual appraisal process.

We expect our leaders and line managers to...

- Demonstrate optimistic, appreciative and kind leadership.
- Role model our values and behaviours.
- Share their skills and knowledge, taking opportunities to coach and mentor, and challenge poor performance when necessary.
- Pioneer service development and new ways of working.
- Meet regularly with their staff, holding 1:1 and well-being conversations and ensuring staff have access to continuous professional development.
- Proactively support and deliver the appraisal process for their teams.

How will we measure our success?

61%
recommend ESNEFT as a place to work

target
75%

65%
recommend ESNEFT as a place to be treated

target
75%

84.5%
current staff appraisals

target
90%

1,000
staff engaged with our well-being programme

target
4,000

51%
staff engaged in staff survey

target
65%

3.39%
current sickness

target
3.3%

10.33%
Percentage of BAME staff in Band 6 and above posts

target
19.3%

We want to be an anti-racist organisation, which is free from any discrimination.

ESNEFT prides itself on being a diverse employer, it is critical that our staff represent the communities they serve and are able to engage fully with their patients.

We will achieve this by...

- Supporting and growing our staff networks;
 - **EMBRACE Network** (Equality in Moving beyond Race) is to support ESNEFT in its objectives to make the organisation a great place to work, so that every member of staff regardless of race, religion, cultural background or nationality, can reach their full potential.
 - **LGBTQ+ Network**, representing the interests of LGBTQ+ staff and patients led by volunteer staff members. The network aims to engage in positive change in the workplace, which will allow all LGBTQ+ staff to excel in a supportive and non-discriminatory work environment.
 - **Disability Staff Network ESABLE**, which provides advice and support to ensure all staff are treated equally and fairly, to raise awareness of a broad range of disabilities and help identify reasonable adjustments to ensure staff feel safe with a sense of belonging, with the ability to express their own additional needs to fulfil their roles.
- Introduce a reciprocal mentorship scheme as part of the 'Move Forward' programme, which aims to increase the number of staff of BAME/protected characteristics which are represented in senior roles.
- Ensure that each staff network has an executive sponsor to provide support and high-level visibility of actions and meet regularly with our staff networks to continue promoting inter-network collaboration, which will in turn assist us with identifying and addressing intersectional issues.
- Deliver on our statutory obligations across the Workforce Race and Workforce Disability Equality Standards.
- Strengthen our Equality, Diversity and Inclusion strategy.
- Set ambitious improvement targets, which are embedded in to Divisional planning and reporting processes.

We know that psychological safety is critical in enabling staff to feel safe to raise concerns.

We will do this through...

- Supporting and training the newly appointed Cultural Ambassadors to increase the number of issues raised so that we can share learning and resolve concerns.
- Supporting and developing our Associate Freedom to Speak Up Guardians and ensuring there is diversity across these critical roles.
- Investing in team de-brief and decompression sessions in order to further increase opportunities to review events, learn and make changes.
- Achieving highly developed partnership working and building stronger links with our Trade Union and Staff-side colleagues, ensuring that all disciplines and staff groups are fairly represented.

We will continue to provide a targeted action on improving the health and well-being of our staff through ensuring our staff have access to services and support that will help them manage their physical, mental and financial health.

We will do this through...

- Providing our staff with fast access to professional support, spanning physiotherapy, occupational health, psychology services and 24-hour employee assistance programme.
- Providing a varied programme of well-being sessions, from yoga, exercise, diet and nutrition and sleep clinics.
- Continuing to develop our team of 'on the ground' Mental Health First Aiders, who are trained to recognise and signpost when staff require help.
- Maintaining our recover, re-build and renew staff support programme, which recognises the impact Covid-19 has had on our people and teams. Part of this programme highlights our commitment to supporting staff to have meaningful breaks and carefully plan their leave.
- Ensuring there is a close working relationship with Divisions, CDGs and HR Business Partners to facilitate appropriate de-brief, team decompression and counselling support for staff.
- Implementing Schwartz rounds and After Action Reviews as part of our focus on team development and shared learning.
- Demonstrating Board-level commitment and oversight of our well-being programmes through the appointment of our Well-Being Guardian.
- Providing visible, accessible and pro-active HR advice to our managers and our staff in a variety of formats and media and with the support of our HR Helpdesk.

We will provide a safe and healthy work environment enabling staff to take greater responsibility for their own health, recognising that, in turn, they will act as health ambassadors within their local communities.

We are committed to providing regular opportunities for feedback and engagement from our staff.

We will do this by...

- Working closely with our Communications and Engagement Team, to provide pulse surveys, listening events, action-learning sets so that we can achieve a greater pace of change where this is required and increase opportunities for staff to provide regular feedback to us.
- Continue to provide a series of senior and all – staff briefings, alongside Divisional and Team briefs and newsletters.

STAFF EXPERIENCE – OUR KEY AIMS

- Ensure our ESNEFT values form part of our recruitment processes
- Set clear performance expectations of all of our staff
- Deliver high quality appraisals for all staff
- Support regular 1:1 and well-being conversations for all staff
- Celebrate our diverse workforce and ensure all staff have a voice at all levels of the organisation in shaping the services they provide for our patients
- Support and encourage our staff networks
- Ensure we are free from discrimination
- When issues arise, support early resolution through the implementation of just and learning culture principles
- Enable staff to raise concerns through a range of routes including our FSTU Guardian and Associate Guardians
- Deliver and strengthen our programme of health and well-being support



Education, Training and Leadership Development

To create a learning environment which attracts and retains high calibre staff for our patients. To enhance the capability and capacity of our Leaders to deliver our strategic objectives

We are committed to supporting our staff to develop the skills and abilities needed to transform our services and deliver excellent patient care, wherever they work in the Trust and throughout their career. Our education and training strategy will enhance job satisfaction, individual skill sets and increase the flexibility of our available workforce.

We will do this by...

- Providing a statutory and mandatory training framework that ensures staff and patient safety as well as organisational compliance.
- Developing and expanding our apprenticeship programme for all staff, but with a focus on Band 2-4, through which we expect to fully utilise the apprenticeship levy; including levy sharing across the system to ensure maximum benefit.
- Launching our multi-disciplinary Faculty of Education, Research and Innovation to bring together all our learning, education and organisational development training for every staff group.
- Becoming a respected training provider that is recognised locally, regionally, nationally and internationally as a centre of excellence.
- Developing partnerships with our education and academic providers.
- Ensuring our staff have protected time to support our learners and that they are equipped with the right teaching and supervision skills.
- Growing our Talent for Care Team to raise awareness of careers in health and care for young people and those wishing to join the NHS workforce; with a focus on diversity, inclusion and widening participation from disadvantaged or underrepresented groups.
- Ensuring transparent access to continuing professional development and study leave funding aligned to our workforce and clinical requirements.

LEARN AND GROW

Ensure learning opportunities are open to all our staff and invest in our leaders

Foster a learning culture with outstanding development opportunities

Provide opportunities to develop new skills and work across the Trust and different health and care services



Identify and develop talent and leaders of the future in order to maximise the potential of all staff and improve patient care.

We will do this by...

- Developing a clear and robust talent management process, linked to the appraisal process and to support succession planning.
- Ensuring equal access to learning opportunities and resources for all of our people measured through our Workforce Race Equality Standard and Workforce Disability Equality Standard assurance reports and the success of our Equality, Diversity and Inclusion (EDI) Strategy.

How will we measure our success?

30% leaders engaged in development programme

target **70%**

75 senior leaders to have commenced ESNEFT Senior Leaders Development Programme

224 current number of apprentices

target **500**

437 work experience placements
In 2019/2020, this was paused due to covid

target **600**

84.6% Mandatory training compliance

target **90%**

84.53% appraisal compliance

target **90%**

LEADERSHIP DEVELOPMENT

To deliver the best possible care for our patients we need compassionate, optimistic, appreciative and kind leadership. Our people plan recognises the need to improve our leadership capability and our succession planning into senior roles across ESNEFT.

There is no doubt that the expectations on leaders within the NHS are both demanding and complex. Our leaders require a range of skills spanning operational management, HR, finance, leadership of major projects and innovation. We want to support leaders at all levels, with the skills and ability to effectively lead individuals and teams.

We will do this by...

- Designing and delivering our senior leaders development programme.
- Being clear that it is our expectation that all our leaders will demonstrate their performance against the agreed leadership competency framework each year, through an annual appraisal and that their PDP will reflect relevant areas they wish to improve upon.
- Delivering a series of leadership fundamentals training and supporting regular feedback and practical learning through action learning sets.



EDUCATION, TRAINING AND LEADERSHIP DEVELOPMENT – OUR KEY AIMS



To move ESNEFT into the top 20% of similar organisations for GMC and NETs Survey results which reflect the experiences of trainees and trainers



Develop the Trust strategy for advanced clinical skills and simulation training



Develop curricula to meet professional and Trust education requirement directly linked to workforce requirements to meet our patient needs



To move into and keep ESNEFT in the top 20% of similar organisations for staff recommending ESNEFT as a place to train



Develop and deliver our Trust strategy for the use of apprenticeships in recruiting and upskilling our staff in line with our workforce strategy



Increase the reach of our training offer, to our own staff, our local system and in our commercial training



Embed the Trust values and leadership charter into all aspects of learning including leadership development, induction and appraisal paperwork. We will review this during Q1 of 2021/22 and look to embed the leadership charter for those in leadership positions by June 2021.

To help us achieve our aims, we need our people to...

- Take responsibility for ensuring their statutory and mandatory training is up-to-date.
- Take responsibility for their professional and career development, including identifying and addressing their training needs.

We expect our leaders and line managers to...

- Proactively manage statutory and mandatory training within their teams.
- Identify and support the development and the future ambitions and aspirations of individuals and teams.
- Participate in the development of the leadership development programme and demonstrate the required leadership competences at the level at which they are working.

Integrated Care System Engagement

Effective Partnership Working to Deliver ICS People Plan

ESNEFT is committed to supporting workforce development across the Integrated Care System and through this we aim to attract and retain and develop our current and future workforce.

We will achieve this by...

- Focussing our recruitment, from local communities that are furthest away from economic security thereby increasing meaningful employment and education opportunities and reducing health inequalities.
- Working with our partners to support and facilitate staff delivering care across organisational boundaries and through strong partnership working.
- Improving our workforce systems, such as onboarding through a mandatory training passport, and a commitment to the memorandum of understanding to ensure staff are able to support services across the ICS without unnecessary delays.
- Creating rotational placements to maximise opportunities for staff to gain a wide variety of skills and experience.
- Supporting system leadership and driving the big conversations with alliance partners around education, well-being, recruitment, retention and workforce planning.

To help us achieve our aims, we need our people to...

- Learn more about our system and alliance partners.
- Take opportunities to work across teams and organisational boundaries for the benefit of patient care.

We expect our leaders and line managers to...

- Understand and work closely with our system partners, learning from good practice and reducing duplication.
- Provide opportunities for staff to work and train across organisational boundaries.

How will we measure our success?

5
Rotational Placements

50
Kickstart Programme placements

BENEFITS REALISATION

Our Strategic Workforce Plan will continue to have impact on a range of performance measures already existing across the Trust, which are measured through the Accountability Framework at Divisional Level. These include:

- Improved friends and family test scores
- Improved length of stay
- Reduction in number of delayed transfers of care
- Improvements in the average theatre case per list
- Improvements in efficiency of delivery of services
- Improvements in RTT times
- Reduction in vacancies
- Improved Retention
- Reduction in sickness absence
- Supporting our staff to re-build and recover from the impact of Covid-19
- Anti-Racist Workplace
- Working with our ICS to adopt a system approach to workforce supply, education and training

CORRESPONDING STRATEGIES/REPORTS

There are a number of corresponding strategic papers and statutory reports, which are regularly reviewed through the People and Organisational Development Board Sub-Committee in line with our annual forward plan. These include, but are not limited to:

- Recruitment and Retention Strategy
- Faculty of Education Strategy
- Apprenticeship Strategy
- Workforce Race Equality Standard
- Workforce Disability Equality Standard
- Public Sector Equality Duty
- Professionally led strategies for nursing, medical workforce, Allied Health Professions, Health Scientists, Pharmacy, Imaging, Elective Orthopaedic Centre, Community Diagnostic Hub
- Well-Being Strategy
- Equality, Diversity and Inclusion strategy

SYSTEM ENGAGEMENT AND LEADERSHIP – STRATEGIC AMBITIONS



Maximise contribution from health and social care workforce



Increase training and education opportunities across our ICS, avoiding duplication and making the best use of funding and training availability



Grow the community workforce to support the provision of care closer to home



Enable our workforce to move between organisations to enable our staff to support our patients in the most effective way possible



Working collaboratively to reduce bank and agency spend

