



2010 Annual Reports

June 1, 2009 - May 31, 2010



Vision

To be a valued health and wellness resource for Manitobans

Mission

To support the professional interests of occupational therapists

Values

Connect - Engaging through participation

Enable - Health and wellness through occupation

Grow - Success through continued learning

2009 - 2010 Executive

President	Gina DeVos
President-Elect	Andrea McIntyre
Treasurer	Kathy Kelly
Coordinator of Member Services	Bronwyn Ring
Coordinators of Current Affairs/ Professional Advocacy	Sheena Warkentin Stefanie Turner
Coordinator of Special Events Co-Chair	Julie Glawson
CAOT Board Director	Natalie Macleod-Schroeder
Executive Officer	Sharon Eadie
Student Representative (Senior)	Cherry Nixdorf
Student Representative (MOT1)	Brad Snyder
MSOTRF Chair	Jacque Ripat
MSOT Update Editor	Carly Campbell
Nominating and Awards Co-Chairs	Kellsey Scheepers Jill Edwards
Professional Development Co-Chairs	Jenna Faurshou Rose Tapia
Public Relations Co-Chairs	Ashlyn Bohonos Cindy Williment
Website	Carla Comte

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President's Report

MSOT continues to represent the profession on various influential committees, including the OT Leadership group, School of Medical Rehabilitation, and the Rehabilitation Assistant Advisory Board.

In the past year, I was able to attend more of the OT Leadership group's monthly meetings. This group, chaired by Marlene Stern, continually reviews the WRHA landscape for opportunities to ensure occupational therapy practises are current, and to add relevancy to the various healthcare teams. Recently, this group has been working on scope of practise and safe community visit guideline documents, cognition and assessment questions, and gaining the power of input from each other on various practical issues. An operational guideline for access to WRHA facilities by private practise occupational therapists has also been developed.

The Professional Alliance of Canada (PAC) met via teleconference in January, and in person at the 2010 CAOT Conference. PAC made plans to utilize what each organization has already developed, rather than reinventing the wheel. As part of this plan, the Ontario Society of Occupational Therapists has shared its member log-on for the MSOT Executive members to view "members only" content.

The MSOT Executive has proceeded to follow year two-three plans as outlined by our strategic plan. In our goal of being recognized by a broader stakeholder base, we supported the Barrier Free Manitoba initiative (www.barrierfreemb.com). MSOT *UPDATE* also published an informative article from Winnipeg Transit, and has begun a series of profiles of areas of practise. Our newsletter is going paperless, as was announced in this year's renewal packages. We have also been utilizing email blasts for membership to be aware of new postings on MSOT web pages, including employment opportunities, professional development workshops, and newsletter updates.

As MSOT President, I participated in a focus group reviewing the draft standards for the Occupational Therapist/Physiotherapist Support Personnel Education Accreditation Program (SPEAP). With input from several occupational therapists who practise in the area of Fetal Alcohol Spectrum Disorder, I also participated in a focus group on the need for an Adult Diagnostic Centre for FASD.

The MSOT Private Practise Group is working with a privacy consultant to develop a PHIA privacy package and statement for the individual private practises to use.

The sub-committee that is active in the area of OT in the Workplace continues their work in promoting occupational therapy as a valued resource for employers and employees. This committee is now into its second year of funding for planned activities to raise the profile of occupational therapists as practitioners of choice in a variety of workplace roles and settings.

As part of our continual renewal of operational processes, we have had position descriptions reviewed/updated, and developed the toolkit (electronic resources) for executive use, with a planned orientation to the MSOT office in our fall meeting for incoming executive members. A review of our By-Laws has also begun. MSOT will review its governance structure and is looking for volunteers to support this review.

In the office, MSOT continues to rely on a close working relationship with the College of Occupational Therapists of Manitoba, sharing computer systems, office personnel, and office space.

Respectfully submitted,
Gina DeVos, O.T. Reg. (MB) 

Treasurer's Report

I am pleased to provide the Treasurer's report for the 2009 - 2010 fiscal year.

At the end of the 2009 -2010 fiscal year, MSOT continues to have in Savings a surplus of over \$20,000.00 and sufficient funds to support the various yearly activities.

During this fiscal year, MSOT provided funds to:

- Support the OT in the Workplace Committee for activities including conference registration for booths and material for circulation;
- A Wine & Cheese Awards reception at the Convention Centre for graduating students and awards recipients;
- Sponsorship of one person to attend the CAOT Conference in Halifax, Nova Scotia;
- The CAOT Citation Award.

The 2010 - 2011 budget was developed by:

- Considering the actual revenue and operating costs of the 2009-2010 fiscal year;
- Reviewing planned events and projects with anticipated costs;
- Reviewing anticipated membership enrollment and fees;
- Considering member priorities for funding and support of special initiatives.

The MSOT Executive did accomplish its goals presented last year by moving accounts to Steinbach Credit Union, changing the fiscal year from March 1 - February 28 of each year to June 1 - May 31 of each year (with the memberships' approval), and reducing the cost of the newsletter printing and mail outs.

Respectfully submitted,
Kathy Kelly,
OT Reg. (MB)



Coordinator of Member Services Report

Presently, there are 324 members registered with MSOT (as of May 31, 2010). This includes active, out of province and life members.

This number represents only 56.15% of individuals registered with COTM, and illustrates a slight decrease in membership from last fiscal year (2008/2009), when total membership reached 326. A membership drive is being planned for Spring 2011 in order to educate occupational therapists on the cost effective benefits and opportunities associated with membership and to increase the number of individuals registered with MSOT.

Along with attending monthly executive meetings, and ensuring members' questions and concerns were addressed, I also worked alongside the MSOT administrative staff to ensure current job postings, resources and educational opportunities were available to members in an efficient and timely manner. Members were provided with these updates through the website and regular email blasts.

As Coordinator of Member Services, I would like to thank you for your continued support and membership with MSOT. Your membership strengthens the occupational therapy community within Manitoba and provides a strong network of therapists to advocate for our profession and initiate growth and change.

Respectfully submitted,
Bronwyn Ring, O.T. Reg. (MB)



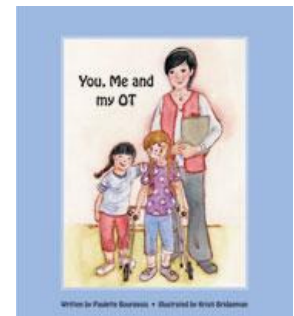
Public Relations Committee Report

2009 – 2010 was an exciting year, with various events and opportunities to educate the public and promote the profession of occupational therapy. In adhering to the mandate of promoting and educating the public about occupational therapy, MSOT Public Relations participated in the following:

OT Month 2009

The PR committee encouraged occupational therapists throughout Manitoba to participate in OT Month in any way that they could, by sending faxes to facilities throughout the province with suggestions for OT Month activities. Public Service Announcements were sent out to all major television and radio stations regarding OT Month and the role of occupational therapy.

Throughout the month of October MSOT members volunteered their time to read the book, *You, Me, and My OT* to various elementary and middle school classes throughout the city. *You, Me and My OT*, written by Paulette Bourgeois and illustrated by Kristi Bridgeman, is meant to help inform young readers and parents about occupational therapy services. It is targeted toward an audience of children in grades one to three as well as their parents, teachers, and other caregivers. A number of copies were also purchased through MSOT by members as gifts for friends and family.



On October 17th we set up a booth at the Reh-Fit Centre's RBC Walk of Life and Health Fair. Those who visited our booth were provided with information about occupational therapy.

Ashlyn Bohonos and Cindy Williment, in collaboration with a professional graphic designer began, to format a promotional poster with the theme, 'I am an Occupational Therapist', in conjunction with the CAOT theme. These posters will highlight the various roles of Occupational Therapy in Manitoba and are intended to be distributed throughout health facilities, schools, and the community. Projected launch date is now October 2010.

School of Medical Rehabilitation (SMR) Open House 2010

MSOT annually participates in the SMR Open House, and this year was no exception. Volunteers spent the afternoon conversing with prospective students about occupational therapy and the role of MSOT. The occupational therapy poster and MSOT display board were set up and handout information was provided.

RBC Walk of Life & Health Fair in support of the Reh-Fit Centre 2009

On October 17th, we set up a booth at the Reh-Fit Centre's RBC Walk of Life & Health Fair. Medichair provided display adaptive aides and equipment to provide the public with an opportunity to try equipment and 'Ask an OT' questions. This proved to be an effective way to draw crowds and share our knowledge.

Coordinator of Special Events' Report

This year's focus has been on helping the Nominating and Awards Committee with the MSOT Awards and New Grads reception, which was held in May at the Winnipeg Convention Centre. I have also begun coordinating an event for the presentation of the CAOT citation awards. These will be presented to one 2009 recipient and two 2010 recipients. This event is being planned for October 2010. The 2010 AGM is also being planned and will once again be held at the Royal Canadian Mint.

This AGM marks the end of the first year of my term as Coordinator of Special Events. I have enjoyed this past year and look forward to next year and all the upcoming events.

Respectfully submitted,
Julie Glawson, O.T. Reg. (MB)



Public Relations Committee Report (continued)

Manitoba First Nations Education Resource Centre Science Fair

On March 24th, 2010 Lisa Mendez represented MSOT and SMR at Red River College for the Manitoba First Nations Education Resource Centre Science Fair. It is a one day event for First Nations schools across Manitoba to participate in a science fair where different booths are set up. Approximately 500 students, grades six to 12 attend. Our booth provided First Nations students an opportunity to ask questions about occupational therapy.



Promotional Items

Promotional items in the form of post it notes with the new MSOT logo (created by Change-makers) were ordered thru 4Imprint. These are intended to be used as prizes and hand-outs at various events. A number of post it notes were handed out to new grads at the New Grads Reception in May 2010.

Respectfully Submitted,
Cindy Williment, O.T. Reg. (MB); and
Ashlyn Bohonos, O.T. Reg. (MB)



Manitoba Society of Occupational Therapists Research Fund (MSOTRF) Report

This year, we did not have any applications for the Mary Judd Research Award. The next Mary Judd Research Award deadline is November 2010. Please consider submitting your research proposal within this timeframe.

We had four applicants for the Presentation Award, and were delighted to announce that the recipient of this year's \$500 award was Erin Fonseca. Erin and her co-authors Pam Wener and Sandy Sheegl presented their project, *Achieving Evidence-Based Practice: A Case Example*, at the 2010 CAOT Conference in Halifax.

Erin was publicly recognized as a recipient of this awards at the MSOT Awards Night in May, and she will submit a summary of this presentation for an upcoming MSOT Update Newsletter. Leanne Leclair, Corie Haslbeck, and Lisa Forbes conducted the review process for awarding the Presentation Award. Their time and commitment to this activity is essential in promoting Manitoba occupational therapy research and is greatly appreciated. The next deadline for applications for this award is in January 2011, and application information is on the MSOT website.

Balance, September 30, 2008	\$41,033
<u>Revenues:</u>	
Deposits to account	619
Interest earned	2014
<u>Expenses:</u>	
Payments from account	1500
Administration	100
Change in fair value of Investments as classified available-for-sale	106
Balance, September 30, 2009	\$41,960

A complete accounting of the MSOT Research Fund, accurate to September 30, 2009, and verified by COTF's auditor, was provided to us and is displayed in the table above.

We are in the process of exploring collaborations between our provincial fund (MSOTRF) and the national fund, the Canadian Occupational Therapy Foundation (COTF). I welcome your comments or suggestions regarding any of the activities of MSOTRF.

Respectfully submitted,
Jacquie Ripat, O.T. Reg. (MB)



Professional Development Committee Report

This year's professional development portfolio had a mix of chair and co-chair periods, with Rose Tapia joining Jenna Fauschou as co-chair in the winter of 2009/2010. The professional development portfolio this past year has focused on assessing the professional development needs of Manitoban occupational therapists and offering continuing education opportunities to meet their professional needs.

One of the highlights this year included developing and hosting the first Manitoba Occupational Therapy Research and Innovation Symposium at Deer Lodge Centre on October 23, 2009. The event featured paper and poster presentations from occupational therapists with a variety of practice scopes, including pediatric, mental health, physical medicine, and research, with participating therapists learning about research within those practice scopes and also having opportunities to learn new ways to search for evidence through electronic databases. The research day was attended by over one hundred Manitoban occupational therapists and students. Along with the research sharing came great networking and team-building opportunities throughout the day, with many therapists from different practice areas coming together for a unique experience.

The co-chairs of this event, Jacquie Ripat, and Marlene Stern, helped make this research day a reality and a great success, as did all of those who submitted research, presented, and actively participated in the day's events. Juliette (Archie) Cooper provided a wonderful keynote speech, while Hal Loewen, Medical Rehabilitation Librarian, provided the research day participants with education on how to search for evidence by using electronic databases.

The feedback that was obtained via an electronic questionnaire, created by Jacquie Ripat, expressed overwhelming support to make the research day an ongoing event for years to come. It is certainly very encouraging to see a large number of therapists, from new grads to seasoned professionals, share enthusiasm for evidence-based practice, continuing education, and professional development.



Stay tuned for upcoming professional development opportunities, such as future Manitoba Occupational Therapy Research and Innovation Symposiums. Information will be made available on the MSOT website Professional Development and Networking page, at http://www.msot.mb.ca/professional_development_workshops.aspx

Respectfully submitted,

Jenna Fauschou, O.T. Reg. (MB)
 Rose Tapia, O.T. Reg. (MB)



Nominating and Awards Committee Report

Awards:

At the October 2009 convocation, the MSOT prize was awarded to Bronwyn Ring for receiving the second highest standing in the final year of the MOT program at the University of Manitoba. Congratulations are extended to Bronwyn.

In December 2009, Katie Kitchen received the MSOT Student Research Award given to the MOT student with the highest mark in Statistics and Research Methods. Congratulations Katie!

The 6th Annual MSOT Awards and New Grads reception was held May 13, 2010 at the Winnipeg Convention Centre with 84 occupational therapists and graduating students in attendance. This event recognized all new grads and award recipients

The 2010 MSOT Outstanding Occupational Therapist Award was presented to Louise Nichol who was the successful candidate selected from the nominations received for this year's award.

The MSOT Award for Professional Excellence in Fieldwork was awarded to Andrea Walker. The MSOTRF presentation award was presented to Erin Fonseca and there was no MSOTRF Mary Judd Research Grant awarded this year.

The following members received the 25 Year Member Acknowledgment: Jacinta Barchet, Lorna Dice, Donna Glasgow, Julie Huish, Jane Lawler, Gillian Moats, Cynthia Puttaert. The 2010 MOT Graduates also recognized fieldwork educators who were nominated for the Fieldwork Educator Roster of Honour.

***Congratulations to all
2009/2010 award recipients!***

Nominations:

In 2009/2010, we welcomed the following people to the executive:

- | | |
|---|---|
| (1) Julie Glawson (Special Events) | (5) Bronwyn Ring (Member Services) |
| (2) Natalie Creighton (Secretary) | (6) Rose Tapia (Professional Development) |
| (3) Andrea McIntyre (President Elect) | (7) Carla Comte (Website Editor) |
| (4) Stephanie Turner & Sheena Warkentin (Current Affairs) | (8) Brad Snyder (MOT 1 Representative) |

We are currently recruiting for the following positions for the upcoming term:

Awards and Nominations co-chairs, Treasurer, Public Relations co-chairs, Communications co-chairs

Respectfully Submitted,
Jill Stuart-Edwards, O.T. Reg. (MB) and Kellsey Scheepers, O.T. Reg. (MB) 

Canadian Association of Occupational Therapists (CAOT) Report

Over the past year, the Board met twice in person and once by teleconference. I also attended the CAOT National Conference in Halifax in June. In November, the Board participated in a strategic planning session to set the directions for CAOT. Highlights of the Board Meetings include:

- Potential partnerships between CAOT and both BCSOT and SAOT have been reviewed and it was determined that these partnerships would not be feasible at the current time.
- Membership fees were reviewed and fees will not change for the upcoming year.

A review of membership criteria was conducted by the Membership Committee and the following recommendation is being put forward to the membership at the next AGM in June 2011:

- That the criteria for membership be changed to include satisfaction of all requirements for unconditional registration with a provincial/territorial regulatory organization as an alternative to successful completion of the certification examination. This would allow those who have not written the exam but who are practicing members to become members of CAOT without having to sit for the exam. This could result in a boost in membership from Quebec.

The Board was able to approve several special projects including:

- A professional issue forum on knowledge translation strategies for enhancing the use of Enabling Occupation II (held at the CAOT conference in May 2010)
- A professional issue forum on advanced practice in occupational therapy to continue work started at the 2009 forum on the same topic (held at the CAOT conference in May 2010)
- Digitizing paper volumes of the Canadian Journal of Occupational Therapy (which has now been completed and is available through the CAOT website)
- Development of a video profile of occupational therapy, and
- A special meeting to review the certification examination cut score.
- The Board approved the new Strategic Plan for OT Now
- The Board approved the new indicators for the accreditation of university education programs

The following budget initiatives were approved:

- An operational budget initiative to celebrate the upcoming 85th anniversary of CAOT in 2011, by beginning to provide a pin to occupational therapists who become individual members of CAOT, was approved.
- A strategic budget proposal for implementing social media features for CAOT communication was approved
- The position statement on Feeding and Swallowing was approved

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Canadian Association of Occupational Therapists (CAOT) Report (continued)

Other activities on behalf of CAOT in Manitoba included:

- The CAOT Student Award was presented at the SMR Awards Ceremony
- A student orientation to CAOT was done with the first year students

I've attended meetings at the Winnipeg Technical College and the School Medical Rehabilitation, and I continue to attend MSOT meetings. I also continue to sit on the CAOT Risk Management Committee for the CAOT Board.

To access previous highlights from board meetings, annual reports, the-mid-year report, or membership statistics, please visit the Members Only section of the CAOT website under CAOT Affairs.

If you have any comments or questions on this report, please contact me at 787-2352 or n.macleod.schroeder@gmail.com.

Respectfully submitted,
Natalie MacLeod Schroeder
O.T. Reg. (MB)



MSOT Financial Statements



REVIEW ENGAGEMENT REPORT

To the Directors of Manitoba Society of Occupational Therapists

We have reviewed the balance sheet of Manitoba Society of Occupational Therapists as at February 28, 2010 and the statements of operations and surplus and cash flows for the year then ended. Our review was made in accordance with Canadian generally accepted standards for review engagements and, accordingly, consisted primarily of enquiry, analytical procedures and discussion related to information supplied to us by the Society.

A review does not constitute an audit and, consequently, we do not express an audit opinion on these financial statements.

Based on our review, nothing has come to our attention that causes us to believe that these financial statements are not, in all material respects, in accordance with Canadian generally accepted accounting principles.

Winnipeg, Manitoba
July 5, 2010


Chartered Accountants Inc.

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MSOT Financial Statements

Balance Sheet

MANITOBA SOCIETY OF OCCUPATIONAL THERAPISTS

Balance Sheet

February 28, 2010

(Unaudited)

	2010	2009
ASSETS		
CURRENT		
Cash (Note 3)	\$ 33,915	\$ 33,434
Prepaid expenses	729	698
	34,644	34,132
FIXED ASSETS (Note 4)	10	60
	\$ 34,654	\$ 34,192
LIABILITIES AND SURPLUS		
CURRENT		
Accounts payable and accrued liabilities	\$ 6,249	\$ 6,377
Deferred memberships	5,759	5,884
	12,008	12,261
SURPLUS	22,646	21,931
	\$ 34,654	\$ 34,192

MSOT Financial Statements

Statement of Operations and Surplus

MANITOBA SOCIETY OF OCCUPATIONAL THERAPISTS

Statement of Operations and Surplus

Year Ended February 28, 2010

(Unaudited)

	2010	2009
REVENUES		
Interest	\$ 65	\$ 347
Memberships	23,160	23,426
Newsletter	600	800
Sponsorship	3,892	3,625
	<u>27,717</u>	<u>28,198</u>
EXPENSES		
Amortization	50	15
Annual general meeting	2,061	2,678
Awards	1,554	2,475
Executive officer expenses	7,048	4,336
Insurance	806	802
Interest and bank charges	143	151
Member services	3,407	1,836
Newsletter	643	4,109
Organizational costs	4,570	5,623
Professional development	1,761	605
Professional fees	1,384	1,635
Publicity	2,675	21,261
Rent	900	900
	<u>27,002</u>	<u>46,426</u>
NET INCOME (LOSS)	715	(18,228)
SURPLUS - BEGINNING OF YEAR	21,931	40,159
SURPLUS - END OF YEAR	<u>\$ 22,646</u>	<u>\$ 21,931</u>

MSOT Financial Statements

Statement of Cash Flows

MANITOBA SOCIETY OF OCCUPATIONAL THERAPISTS

Statement of Cash Flows

Year Ended February 28, 2010

(Unaudited)

	2010	2009
OPERATING ACTIVITIES		
Net income (loss)	\$ 715	\$ (18,228)
Item not affecting cash:		
Amortization	50	15
	765	(18,213)
Changes in non-cash working capital:		
Accounts receivable	-	205
Accounts payable and accrued liabilities	(128)	543
Deferred memberships	(125)	-
Prepaid expenses	(31)	109
	(284)	857
INCREASE (DECREASE) IN CASH FLOW	481	(17,356)
CASH - BEGINNING OF YEAR	33,434	50,790
CASH - END OF YEAR	\$ 33,915	\$ 33,434

MSOT Financial Statements

Notes to Financial Statements

MANITOBA SOCIETY OF OCCUPATIONAL THERAPISTS

Notes to Financial Statements

Year Ended February 28, 2010

(Unaudited)

1. NATURE OF ORGANIZATION

The Society was incorporated under the laws of the Province of Manitoba on November 13, 1964 as a non-profit corporation. The Society is exempt from income taxes pursuant to paragraph 149(1)(l) of the Income Tax Act. Its primary purpose is to promote the profession of occupational therapy and represent the interests of its members to governments, educational institutions, other professions, business, and the public.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The financial statements have been prepared in accordance with Canadian generally accepted accounting principles and include the following significant accounting policies:

Fixed assets

Fixed assets are stated at cost less accumulated amortization. Normal repairs and maintenance are expensed as incurred. Fixed assets are amortized over their estimated useful lives at the following rates and methods:

Computer and software	5 years	straight-line method
Furniture and equipment	5 years	straight-line method
Display system	5 years	straight-line method

Contributed services

No amount has been reflected in the financial statements for contributed services since no objective basis is available to measure the value of such services. Nevertheless, a number of volunteers have contributed significant amounts of their time in the Society's activities.

Revenue recognition

The Society derives substantially all of its revenue from the sale of memberships. Membership fees are recognized as revenue over the period that memberships apply to. Other revenues are recognized when received or receivable.

Financial instruments

The Society's financial instruments consist of cash, accounts receivable and accounts payable and accrued liabilities add deferred memberships. Unless otherwise noted, it is the opinion of the Directors that the Society is not exposed to significant interest, currency or credit risks arising from these financial instruments. The fair values of these financial instruments approximate their carrying values, unless otherwise noted.

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MSOT Financial Statements

Notes to Financial Statements

MANITOBA SOCIETY OF OCCUPATIONAL THERAPISTS

Notes to Financial Statements

Year Ended February 28, 2010

(Unaudited)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Measurement uncertainty

The preparation of financial statements in conformity with Canadian generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, the disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Such estimates include providing for amortization of fixed assets. Actual results could differ from these estimates.

Changes in accounting policy

Capital disclosures

Effective March 1, 2009, the company adopted the recommendations of CICA 1535, "Capital Disclosures", which require the disclosure of qualitative and quantitative information that enables users of the financial statements to evaluate the company's objectives, policies and processes for managing capital. The adoption of these recommendations only required additional disclosures, which are provided in Note 5.

3. CASH

Cash includes a savings account bearing interest at 0.50% (2009 - 0.25%).

4. FIXED ASSETS

	Cost	Accumulated amortization	2010 Net book value
Computer equipment	\$ 5,074	\$ 5,074	\$ -
Furniture and equipment	250	240	10
Display system	4,403	4,403	-
	<u>\$ 9,727</u>	<u>\$ 9,717</u>	<u>\$ 10</u>
	Cost	Accumulated amortization	2009 Net book value
Computer equipment	\$ 5,074	\$ 5,074	\$ -
Furniture and equipment	250	190	60
Display system	4,403	4,403	-
	<u>\$ 9,727</u>	<u>\$ 9,667</u>	<u>\$ 60</u>

MSOT Financial Statements

Notes to Financial Statements

MANITOBA SOCIETY OF OCCUPATIONAL THERAPISTS

Notes to Financial Statements

Year Ended February 28, 2010

(Unaudited)

5. CAPITAL MANAGEMENT

The company's objectives when managing capital are:

- to safeguard the company's ability to continue as a going concern, so that it can continue to provide returns for shareholders and benefits for other stakeholders, and
- to provide an adequate return to shareholders by pricing products and services commensurately with the level of risk.

The company has no externally imposed capital requirements.