Investment
Delivery Forum

Final report

July 2024

Contents

Introduction

The Investment Delivery Forum was established by the Association of British Insurers (ABI) in July 2023 to channel major insurance and long-term savings firms' infrastructure investment, once changes to the insurance regulatory framework known as Solvency UK come into force.

The wider insurance and long-term savings industry – including firms making up the Forum – has committed to investing £100bn into green and good infrastructure over the next decade.

The insurance and long-term savings industry is already a major investor in UK green and good infrastructure but will play an even greater role going forwards, providing the sustained, patient and stable capital that is needed to unlock vital investment in energy infrastructure, energy networks and build new homes. This will address some of the biggest challenges we face while unlocking growth across the country.

At the outset, the Forum identified that the UK faces a £615bn funding shortfall to deliver on energy, transport and housing infrastructure ambitions by 2030.

Narrowing this investment gap requires government, industry and key stakeholders to work towards a clear plan for unlocking private capital for important infrastructure projects.

The Forum has responded to the urgency of this investment challenge by acting as an accelerator for driving investment into the next generation of investment opportunities.

In February 2024, the Forum published its Interim Progress Report which offered a number of proposals to overcoming the barriers which have to-date impeded industry's ability to invest at scale, including deepening public-private partnerships and developing new investment models.

Through partnership we have elevated the investment power of the insurance industry and supported the development of new processes that will facilitate ongoing investments in green infrastructure.

This has enabled us to set out our plan to help the insurance industry invest at greater scale.

Building on the momentum the Forum has set in motion, the insurance and long-term savings industry is well positioned to take forward the opportunities and deliver on that goal.

Work must now continue at pace to seize the potential of Solvency UK reforms and the clean energy transition to deliver the best returns for the economy, communities and the environment.

Executive summary

Forum members have made significant progress in building the foundations to unlock £100bn of insurance and long-term savings capital for green and good infrastructure investment. This report outlines our key achievements and strategic plans to meet the UK's clean power and infrastructure ambitions by 2030.

Our work has created a robust framework for insurers to invest at scale, driving the UK's transition to a sustainable, low-carbon economy while delivering growth across the country.

Through innovative financial solutions, strategic partnerships, and regulatory engagement, we are laying the groundwork for a new era of infrastructure investment that will benefit communities, the economy, and the environment across the UK.

10-point action plan for investment

The Forum has set out a 10-point plan for investment to support major insurance and long-term savings firms commitment to large-scale infrastructure investment.

Our near-term plan

The Forum has identified two promising near-term opportunities. In partnership with the Green Finance Institute (GFI) and engagement with the government, we are pioneering the Green Transition Fund for critical infrastructure such as an Electric Vehicle (EV) charging solution that will accelerate the UK's transition to clean and low emission road transportation and create the green jobs of the future. The Forum is also looking at the use of the Regulated Asset Base (RAB) model to invest in infrastructure projects that are on the horizon – such as large nuclear reactors.

Our medium to long-term plan

Some opportunities, such as floating offshore wind and the Net Zero Neighbourhoods (NZN) model for residential property retrofitting, require further development to ensure investment grade ratings and adequate policyholder protections are in place. These opportunities represent significant potential for the UK to create new markets, unlock clean energy capacity, and support local authorities in achieving net zero targets.

Our plan to build a better system

The Forum has already taken important steps to build a better system for insurers to invest in a wider range of productive assets. We will continue to build on this work and the public-private partnerships we have established to help accelerate greater levels of investment into green infrastructure.

Laying the foundations for the future

Forum members have made significant strides in establishing the groundwork necessary for delivering the required green investment across the UK. Our efforts have centred on two critical workstreams:

Identifying a pipeline of projects that insurers can invest in

The Forum has evaluated more than 20 opportunities spanning the Housing and Property, Energy Networks, and Energy Generation sectors. While many of these opportunities are crucial for the UK's clean energy transition, a significant portion are still in the early stages of development.

As these projects mature and scale, we anticipate that they will become attractive candidates for debt investment from the insurance industry. Collaboration among industry, government, and key stakeholders will be vital in overcoming investment constraints and fully maximising the potential of Solvency UK.

Building a better system for insurers to invest into a wider range of productive assets

The Forum has successfully raised awareness of the investment power of the insurance industry among key stakeholder audiences through meaningful engagement at both regional and national levels. In parallel, we have collaborated closely with regulators and the government to broaden the scope of investable assets for insurers.

Next steps

- Begin tracking the investment made under the new Solvency UK rules
- Continue to build relationships, specifically in West Yorkshire, Liverpool, Wales and Scotland
- Look for new investment opportunities
- Continue engagement with the regulator

See page 29 for full details.

10-point action plan for investment

The Forum has developed a comprehensive 10-point action plan to address the complex challenges of infrastructure investment and capitalise on the opportunities of Solvency UK reforms.

Taken together, these steps set out a plan for expanding the insurance industry's investment capabilities, identifying and developing viable infrastructure projects, and creating a more conducive regulatory environment. By delivering on this action plan, forum members will play a critical role in bridging the UK's investment gap, accelerating the transition to a zero-carbon electricity system, and unlocking sustained growth across the UK.

Our near-term plan

The Forum's members are aiming to make investments as quickly as the regulatory framework and investment pipeline will allow. There are currently two near-term opportunities that the Forum is looking to progress:

1) ELECTRIC VEHICLES

Developing the Green Transition Fund (GTF), in collaboration with the GFI and engagement with HMT, DESNZ, UKIB and OZEV, that can be used for critical infrastructure, and specifically address Electric Vehicle (EV) charging infrastructure challenges. An EV charging solution is fundamental to enable the UK's transition to clean and low emission road transportation, with approximately 300,000 public EV charge points required by 2030.[1/2]

2) NUCLEAR

Should the government issue private debt in large nuclear reactors – such as Sizewell C – under the Regulated Asset Base model, there is appetite from some Forum members to finance this debt at competitive, long-term rates, subject to their own investment decision processes.

Our medium to long-term plan

Some opportunities require further development to enable insurers to invest, for example when the opportunity can be rated as investment grade to ensure adequate protections remain in place for policyholders.

3) FLOATING OFFSHORE WIND

Working with Scottish National Investment Bank (SNIB) and UKIB to support the development of a globally competitive floating offshore wind supply chain in Scotland, and across the UK.

Floating offshore wind represents a significant opportunity for the UK to establish world-class port infrastructure, manufacturing capability and a high value supply chain capable of exporting to a global market, whilst unlocking the enormous capacity for clean energy generation in the North Sea. The UK Floating Offshore Wind pipeline represents 14% of global capacity (including China).[3]

Initial investment required to establish the critical infrastructure and supply chain capability to enable pipeline deployment at this scale is estimated to be £4-5bn[4]. SNIB, working in partnership with UKIB, is playing a leading role in catalysing early investment through adopting an informed approach to risk – given the need to develop critical infrastructure ahead of full visibility of contracted revenues.

4) EMERGING TECHNOLOGIES

In time, we can play an active role when the emerging low-carbon energy sectors start to mature, including Carbon Capture, Usage and Storage (CCUS), Hydrogen and Small Modular Reactors.

5) RETROFITTING AT SCALE

Applying the NZN model to support local authorities with the retrofitting of residential properties. This represents one of the biggest sources of emissions in the UK, with around eight million additional buildings needing to switch to low carbon heating by 2035[5]. The Forum is aiming to develop an at-scale finance solution that local authorities build into their plans.

Forum members will play a critical role in bridging the UK's investment gap, accelerating the transition to a zero-carbon electricity system, and unlocking sustained growth across the UK.

Our plan towards building a better system for insurers to invest in a wider range of productive assets

We have already taken a number of important steps to build a better system and we will continue to embed new processes in the following ways:

6) REGIONAL ENGAGEMENT

The Forum's ongoing regional engagement with the Greater Manchester Combined Authority (GMCA) and the Greater Manchester Business Board explored the opportunities and potential barriers linked to Solvency UK reforms, with a clear focus on net zero investment opportunities and leveraging blended finance models. We plan to replicate this engagement model with other strategically identified regions across the UK such as West Yorkshire, Liverpool, Wales and Scotland.

7) INVESTMENT TRACKING

Using new Management Information, we will track and monitor the investments into productive assets made across the industry to ensure that we continue to work towards our £100bn commitment.

8) REGULATORY ENGAGEMENT

Continue to work closely with regulators, such as the Prudential Regulation Authority (PRA), on ‘sandbox’ mechanisms by which regulatory processes around the balance sheet treatments of novel assets may be improved, thus incentivising insurers to invest in those assets.

9) BLENDED FINANCE

Ensure ongoing dialogue and sharing best practice across the team at His Majesty’s Treasury (HM Treasury) and the insurance industry on blended finance models, a crucial part of the future system that will enable the industry to invest in UK infrastructure.

10) BUILDING COLLABORATION

Continuing to facilitate and replicate the constructive and valuable interactions between project sponsors and investment fund managers that has been a major success story of the Forum, to help accelerate greater levels of investment into green infrastructure.

Laying the foundations for the future

The Investment Delivery Forum was created to ensure industry readiness to invest at greater scale following a generational change to the insurance prudential regulatory regime.

Forum members have made significant progress building the new systems necessary to deliver green investment across the UK.

This work is part of a longer journey to generate growth, support the UK's transition to clean, homegrown energy and demonstrate the insurance industry's ability to invest with impact to support local communities.

Key steps taken to ensure the industry is ready to invest at scale post Solvency UK reforms

Improving understanding of the role and needs of insurers as investors

We have taken practical steps to amplify the message that insurers are available as a source of investment to invest in UK productive assets by:

Building awareness, region by region. Initially, we started our awareness campaign with Greater Manchester Combined Authority and now we are looking to extend this campaign out on a region-by-region basis to increase the Forum's visibility among key political stakeholders in the northern local authorities and regional ecosystem.

Specifically on Scotland, we have brought together insurers collectively with SNIB to raise awareness of the opportunity of offshore floating wind. This has supported bilateral discussions on early investment which sit outside of the remit of the Forum at this stage, given the inherent risk profile.

The Forum will continue to liaise with SNIB and UKIB on this opportunity, and build relationships with the offshore wind industry as the sector develops, projects begin to refinance, and investment grade level debt becomes more viable.

Launching Partnership for Prosperity, our policy programme to boost public-private sector partnership. This programme provides a blueprint for all political parties on deepening public-private partnerships to deliver green investment, achieve net zero, build new homes, and unlock growth that benefits every corner of the country.

This enabled the Forum to initiate conversations with priority decision-makers and raise awareness on the role of insurers as institutional investors.

Creating a green investment guide for project promoters, local authorities and housing associations to effectively engage with insurance investors. The guides include live investment case studies, the investment criteria specific to insurers and details of the end-to-end investment process, including a helpful checklist against which to apply the key steps in the process.

Accelerating regulatory approvals to expand insurers' range of investable assets

We have worked closely with regulators and the government throughout the project. This has led to the development of an 'Investment Accelerator' which aims to speed up the application process that insurers have to follow before an investment can be made.

We are also progressing in partnership with the Prudential Regulation Authority (PRA) a 'Matching Adjustment (MA) Sandbox' which will help allow new types of assets to be included within insurers' MA portfolios (under a controlled/safe environment).

The complex technicalities are being developed between industry and the PRA. In addition, the Forum is also applying these learnings to assist and inform HM Treasury on its Net Zero Blended Finance model.

Forum members have made significant progress building the new systems necessary to deliver green investment across the UK.

Developing a process for tracking and monitoring the £100bn

When the Forum commenced its work, there was no single data source that captured productive investments made across the insurance industry. New Management Information would need to be defined and collated to track progress against the £100bn commitment for reporting purposes, as well as serve as a lever to stimulate future investments.

Over the course of this year, we have worked with key stakeholders to agree a suitable methodology to track the insurance industry's £100bn investment over the next decade following implementation of Solvency UK reforms. We have made good progress, defining the scope of assets to be tracked, developing guidance on data reporting, conducting dry runs to test the data collection process and establishing a reporting timetable.

As ever, with changing Management Information processes, this will be an iterative process that will continue to be improved and refined as our understanding of productive assets mature over the next decade. Working closely with Forum members, HM Treasury and regulators, the Forum has laid a solid foundation to ensure timely and accurate reporting of investments over the next 10 years.

To conclude, across all these fronts we are building a better system for insurers to invest in a wider range of productive assets.

Identifying a pipeline of projects that insurers can invest in

The insurance and long-term savings industry stands ready to channel significant investments into infrastructure projects that will drive the UK's clean energy transition.

Forum members are actively collaborating with stakeholders to identify viable investment opportunities and develop solutions to current barriers. By fostering these partnerships, we aim to nurture the conditions that allow industry to swiftly deploy capital into green and good initiatives once the necessary regulatory framework and project pipelines are in place.

There is a small subset of near-term opportunities that fits the profile suitable for debt investing on behalf of annuity policyholders.

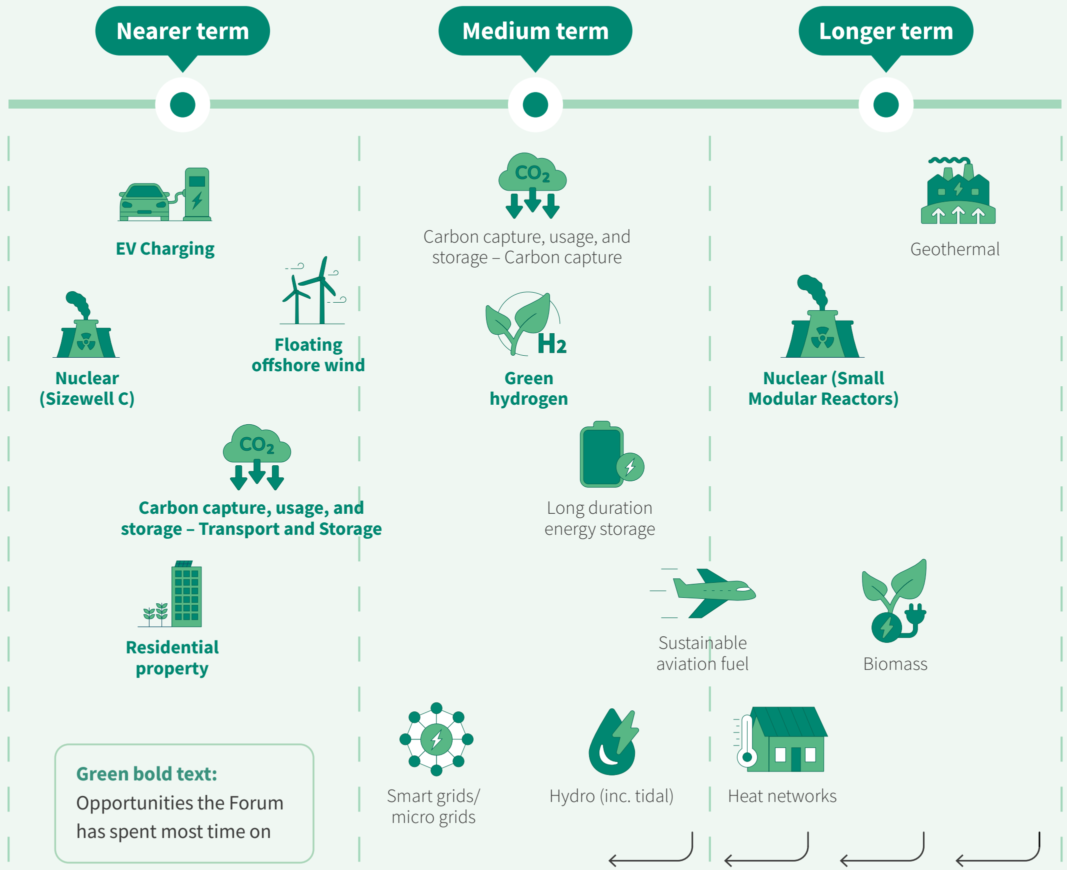
The Forum has evaluated a select group of potential investments across specific types of green and good infrastructure including Housing and Property, Energy Networks, and Energy Generation.

While many of these opportunities are critical to the UK's green transition, a large number are still in the nascent stages of development, where equity financing is the most suitable funding source.

With this in mind, we have focused on identifying a small subset of near-term opportunities that meet our debt investment criteria and offer strong potential for long-term, stable returns.

By concentrating on these mature, investment-ready projects, we aim to maximise the impact of our capital and contribute significantly to the UK's sustainable future.

Sectoral opportunities shown on an indicative timeline of when opportunities fit the profile suitable for debt investing on behalf of annuity policyholders



With an increased ongoing focus and the new relationships formed as part of the Forum's work it should be possible to accelerate timelines. Over time we would expect an experience curve effect (across the whole ecosystem).

Forum members have been piloting innovative solutions to address key infrastructure challenges. These pilots are designed to test and refine approaches that are both scalable and effective, leveraging the unique capabilities of the insurance and long-term savings industry.

Our work has focused on areas where the potential for impact is particularly high: electric vehicle charging infrastructure and residential property retrofitting.

The following deep dives demonstrate how collaborative efforts between the private sector, government, and specialist organisations can lead to creative financing solutions that accelerate the UK's progress towards its infrastructure and sustainability goals.

Deep dive pilot #1

Financing the nation's Electric Vehicle charge point network

300,000
public EV charge points are needed by 2030

65%
of charge point construction costs funded through public grants

GTF
an electric vehicle charge point GRTF could replace government grants with loans, saving the public construction costs up front

The Electric Vehicle Infrastructure Strategy recognised that building on the existing 45,000 public charge points across the UK (September 2023)[6] to deliver a world-class charging infrastructure is fundamental to delivering net zero road transport for the UK[1].

Of the estimated £20bn required[7] to build the 300,000 EV public charge points[2], c. 65% of construction costs are being funded through public grants, with little or no access to debt finance for most charge point operators[7]. It is critical we meet our EV charge point targets because transport emissions account for 26%[8] of our carbon emissions.

Forum members have worked with the GFI to design a proposed solution: the Green Road Transition Fund (GRTF).

By blending well understood project finance techniques with targeted public support, the GRTF could save the taxpayer c. £13bn of sunk costs[7].

The UK government could deliver a £20bn nationwide charging infrastructure for under £1bn over a 15-year period, while delivering steady returns to UK insurance and pension funds in a new asset class[7].

In addition, a centrally coordinated GRTF would provide access to subsidised debt finance to charge point operators, promoting competition and expediting the charge-point roll out. It could also be used to address key public policy objectives such as standardisation, expedited planning and licensing approvals as well as UK network coverage requirements.

Forum members and GFI are working together to design this solution in collaboration with central Government and Local Authorities.

Deep dive pilot #2

Using the Net Zero Neighbourhoods model to provide financing to local authorities for retrofitting housing to meet net zero targets.

Net zero

Without bringing private capital into local net zero projects the UK will fail to meet its decarbonisation targets[9]

The cost of achieving local net zero for the UK is close to

£1 trillion

a figure way beyond the ability of public finances to address[9]

The UK is committed to reaching net zero by 2050. To achieve this around eight million additional buildings will need to switch to low carbon heating by 2035, and all buildings by 2050. £1.5 to £4.5 billion per year is needed to improve energy efficiency across the public sector estate and social housing[5].

Residential property is one of the biggest sources of emissions in the UK, however evidence shows it is unlikely that most homeowners will pay toward retrofit[9].

New innovative models of finance are needed to deliver the place-based net zero projects required to deliver residential retrofitting at scale. The **Net Zero Neighbourhoods model** developed by The Cities Commission for Climate Investment (3Ci) has been designed to fill this gap.

It works by packaging up local net zero projects into attractive investment propositions through creating scale and long-term certainty for investors. Blended finance is used to attract capital from banks, pension funds and other institutional investors.

Forum members are working with 3Ci to adapt the model to try to make it work for insurers with expert input from fund managers.

There is much more still to do to get the structures in place before such retrofit pilot projects with local authorities can be committed to. However, it has the potential to be a game-changer and we will continue to progress this work with 3Ci.

"The Net Zero Neighbourhood has several advantages over other methods of decarbonising places. It creates scale, certainty and an investable revenue stream, whilst building capacity for local authorities and enabling community buy in."

Prof Greg Clark CBE, Chair of 3Ci and Connected Places Catapult

‘Pros’ of the Net Zero Neighbourhoods model

- Aims to reduce the need for public subsidy from around 70-80% to 35%
- Attractive to investors, blending their investors’ contributions with smaller amounts of public subsidy in an investment vehicle
- Creates a revenue stream from energy savings over the long-term
- Allows for a saving to be passed to the householder, or used to target fuel poverty, helping a just transition to net zero

Example of enhancements to the NZN model

- Improving the term sheet (the foundation for developing an investment plan for a project)
- Clarity around the borrowing entity
- Risk allocation of the proposition should be clear
- Cashflows need to be highly predictable
- Structuring of assets to be capable of receiving investment grade ratings

Building a better system for insurers to invest into a wider range of assets

- Improving understanding
- National and regional partnerships
- Regulatory engagement

Improving understanding of the role and needs of insurers as investors

The Forum recognised there was a need to raise awareness of the investment power of the insurance industry among central and regional government. The Forum's **Partnership for Prosperity** policy programme set out how by working in partnership, the next government and the private sector can maximise the opportunities of Solvency UK now and into the future.

This document initiated conversations with decision makers in all major political parties, enabling Forum members to share their expertise on meeting the UK's infrastructure ambitions.

Our experience of working with stakeholders across the country demonstrated that gaps in institutional knowledge are holding back investment. To help, we created green investment guides for project sponsors and local authorities to effectively engage with insurance investors. The guides included live investment case studies, investment criteria required from insurers, and end-to-end investment process and checklist against these steps.

We are already seeing the positive impact these practical actions are having. For example, leveraging strong local networks to amplify the message that insurers are a source of debt investment. Our collaborative efforts have also successfully positioned the insurance industry as a trusted partner to the next government in addressing the nation's investment ambitions.

Building the profile across the Northern Ecosystem

The investment role of insurers is not well known to key players in the Northern Ecosystem of local and regional authorities. But there is genuine willingness and interest in establishing relationships with the Forum's members. Greater Manchester is known for its strengths in cooperation between the public, private and academic sectors.

"We have really valued the engagement of the Investment Delivery Forum and its members. The GMCA is now significantly more informed about the opportunities arising from Solvency II reforms, and the exciting challenge ahead for Greater Manchester's businesses and public sector as we explore "green and good" investments, including retrofit and EV charging points. These conversations come at a crucial time, as we shape Greater Manchester's Low Carbon Ambitions to meet the Mayor's political commitment for the city-region to be carbon neutral by 2038."

GMCA

Examples of our outreach beyond London and the South

To build these critical relationships, the Forum team has been prominent at several key events such as the 3Ci Yorkshire Investment Summit, the National Housing Federation Finance Conference, the Connected Places Catapult Conference, the Net Zero North West manifesto launch, the UK's Real Estate Investment and Infrastructure Forum and the UK Sustainable Infrastructure Summit.

The impact of engagement with the GMCA has been positive. We now have a better understanding of how local government and combined authorities are designing projects and making decisions.

There is still much to do but if we build on and replicate the stakeholder engagement strategies implemented in the North across the UK, the potential multiplier effect is substantial.

We now have a better understanding of how local government and combined authorities are designing projects and making decisions.

Engaging with regulators and Government to expand insurers' range of investable assets

Navigating the investment approval process: from regulatory compliance to expanded opportunities.

Ensuring a responsible investment approach

Before making an investment, insurers follow a rigorous process to assess and manage risks, ensure alignment with policyholder interests, and maintain the security, liquidity, and profitability of their investment portfolios.

This approach, known as the "Prudent Person Principle," is a cornerstone of the Solvency II (and future Solvency UK) regulatory regime.

Seeking regulatory approval for specific investments

When insurers seek specific balance sheet treatment for an investment (e.g., applying a "Matching Adjustment," which allows insurers to recognise upfront the additional return above the risk-free rate that they expect to earn from these assets), they must obtain permission from the regulator.

As part of the ongoing regulatory reforms, the insurance industry and the regulator are exploring ways to streamline these approval processes without compromising policyholder protection.

Enhancing the approval process

The PRA and the ABI have established a Subject Expert Group (SEG) to develop two key mechanisms for enhancing the approval process:

- **Investment Accelerator:** This mechanism aims to expedite the approval process for assets that are expected to be eligible for Matching Adjustment treatment under the current rules or the proposed Solvency UK reforms. These assets would still undergo the same rigorous checks and balances to ensure policyholder protection.
- **MA Sandbox:** The MA Sandbox allows for the inclusion of new asset types, which may not otherwise be eligible for Matching Adjustment treatment, in limited amounts within Matching Adjustment portfolios. This controlled environment enables insurers to test the suitability of these assets while managing potential risks.

The complex technicalities of these mechanisms are being developed by the PRA-industry SEG. The illustrative examples showcase the types of assets that could be considered for inclusion in the Investment Accelerator and the MA Sandbox.

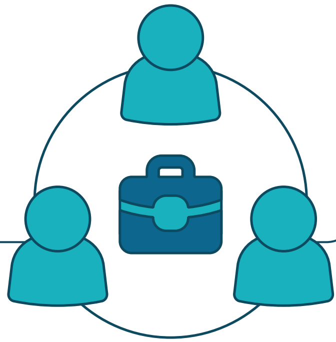
Illustrative examples of type of assets

Investment accelerator

- Assets with unbounded extension clauses
- Assets for which a 'standard' approach to determining best estimate cash flows may not work well

MA Sandbox

- 'Whole investments' with both debt and 'equity-type' parts, with the equity portion offset through a Fundamental Spread add-on
- Assets (other than equity release and lifetime mortgages) included in an unrestructured form in MA portfolios, where previously such assets would need to have been restructured



Unlocking new investment opportunities

The development of the Investment Accelerator and MA Sandbox aims to expand the range of investable assets for insurers while maintaining the necessary safeguards for policyholders. These regulatory enhancements will play a crucial role in shaping insurers' investment decisions and their ability to support projects that contribute to the UK's growth and sustainability ambitions.

Forum members are actively leveraging the insights gained from this collaborative work with the PRA and ABI to inform and support the development of HM Treasury's Net Zero Blended Finance initiative. By engaging proactively with regulators and government bodies, the insurance industry is working to create a more favorable environment for responsible and impactful investments, ultimately benefiting policyholders, the industry, and the wider economy.

By engaging proactively with regulators and government bodies, the insurance industry is working to create a more favorable environment for responsible and impactful investments.

Next steps for the Forum

Over the next 12 months we will look to focus our priorities based on learnings from year one, in accordance with the four main workstreams detailed in this report:

- Tracking progress
- Expanding partnerships
- Identifying opportunities
- Regulatory engagement

Tracking progress

We will spend the remainder of 2024 refining and testing our model for tracking insurer investment into UK green and good projects, with the aim of being up and running from the start of 2025. This aligns with the timings of Solvency UK implementation.

Expanding partnerships

Our work with stakeholders, including national organisations, central government, local authorities, regional entities and individual experts will continue. Specifically, we will look to replicate our regional stakeholder work in West Yorkshire, Liverpool, Wales and Scotland.

Identifying opportunities

We will continue to look to identify opportunities for the insurance and long-term savings industry to invest in. These will vary from large scale, where the opportunity is right for firms now, to pilots, where there is greater risk but valuable benefit in testing an opportunity for its associated learnings.

Regulatory engagement

We will continue to engage with the PRA to test creative and collaborative ways to facilitate UK infrastructure investment, such as sandbox/accelerator schemes.

Footnotes

1. Taking charge: the electric vehicle infrastructure strategy / HMG
2. Tenfold expansion in chargepoints by 2030 as government drives EV revolution / HMG
3. Energy Pulse – October 2023 / Renewable UK
4. Floating Offshore Wind Taskforce: Industry Roadmap 2040 and 2024 Industrial Growth Plan
5. The Second National Infrastructure Assessment / National Infrastructure Commission
6. Strategy Update: Electric Vehicle charging infrastructure, September 2023 / UKIB
7. GFI modelling assumption
8. Transport and environment statistics: 2023 / Department for Transport
9. Net Zero Neighbourhoods: an opportunity to sweeten the deal for investors / 3Ci

Investment Delivery Forum

We welcome readers of this report to contact us to discuss our findings and ideas

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We are grateful for the engagement and input from the following organisations and government departments: