Welcome and thank you for joining us today for our GroupGAP Webinar.

Our presentation will begin at 2 p.m.

Please take a moment to complete this checklist to ensure that you are properly set up for today’s event.

We will be with you shortly....

(CCLICK)
Agricultural Marketing Service
Creating Opportunities for American Farmers and Businesses

(PRESS RECORD!)
Thank you for taking time out of your busy day to join us this afternoon.

Let’s get started!

On behalf of the USDA’s Agricultural Marketing Service in Washington, DC, welcome to today’s webinar,

an introduction to a new USDA on-farm food safety verification program for farmers of all sizes:

the “USDA GroupGAP Certification Program.”

(CLICK)
My name is Jeff Davis, and I’m with the USDA’s Agricultural Marketing Service, Specialty Crops Program.

This webinar is the latest in a series we host throughout the year as a service to the produce industry.

This session will be recorded and, within a few days, we’ll send a link to the webinar, the speaker’s presentation, and the speaker’s notes to everyone who registered.

(CLICK)
Before we begin, I have a few housekeeping instructions to help provide a good webinar experience for all.

To reduce background noise, your microphone has been muted. (CLICK TO MUTE)

However, you will be able to ask questions.

Here is a screen shot showing what the webinar’s Question & Answer area looks like. Please take a moment to find it on your monitor.

I encourage you to ask questions throughout the presentation by entering your question in the rectangular box in the bottom right-hand corner of your screen and clicking “Send.”
We will answer all of the questions we can get to following our formal presentation. After the webinar, we will publish a list of all questions and answers, including those we didn’t have time to address during the webinar.

To protect the privacy of all of our webinar participants, you will be only able to view your questions, and not those asked by others.

This session will run for about 60 minutes.

(CLICK)
Before I introduce today’s featured speaker, I’d like to tell you a little about the USDA Agricultural Marketing Service’s Specialty Crops Program.

The Specialty Crops Program provides a variety of services to help buyers and sellers of fresh and processed fruits, vegetables, and other specialty crops. We:

- Develop U.S. Grade Standards.

- Grade and inspect fresh and processed products for quality and condition.
• Collect and distribute pricing and movement information for hundreds of commodities each business day through our Market News services.

• And, we provide food safety-related auditing services, including Good Agricultural Practices (GAP) and Good Handling Practices audits.

For more information about the tools and resources we offer, visit our website at www.ams.usda.gov.

(CLICK)
And now, on to our featured speaker...

Ken Petersen is Chief of the Audit Services Branch of the USDA, Agricultural Marketing Service’s Specialty Crops Inspection Division.

Among other duties, Ken manages the development and delivery of voluntary, independent USDA food-safety audits of specialty crops suppliers throughout the supply chain. These audits facilitate the marketing of agricultural products domestically and internationally.

Ken has extensive expertise in fruit and vegetable production and marketing, with a focus on GAPs and on-farm food safety.

He has represented USDA on numerous GAPs initiatives, including the GAPs Harmonization Initiative, the North American Tomato Working
Group, the joint AMS/FDA GAPs Review Project, and most recently the Global Food Safety Initiative Global Markets Primary Production Technical Working Group.

He was a contributing author to the 2009 textbook “Microbiological Safety of Fresh Produce,” writing about third-party audit programs for the produce industry; is a member of the American Society for Quality; and is a Certified Manager of Quality/Organizational Excellence.

Ken holds a Bachelor of Science degree in Horticulture from Delaware Valley College of Science and Agriculture and is currently working on a certificate in Leadership from the Brookings Institute.

Ken is joined by Donna Burke-Fonda, Assistant Chief of the Audit Services Branch.

Donna has worked with the processed and fresh fruit and vegetable industry in her role as a USDA agricultural commodity grader and marketing specialist since 1989.

She has extensive experience in the application, development, and auditing of quality systems.

She is a professional member of the American Society for Quality and the Institute of Food Technologists, and is a Certified Quality Auditor.

Donna holds a Bachelor of Science degree in Food Science and Human Nutrition from the University of Florida College of Agriculture.

And now I’ll turn it over to Ken...
(CLICK)
Our Agenda

- Introduction to GroupGAP
- Benefits of GroupGAP
- GroupGAP Program Requirements
- Preparing for a GroupGAP Audit
- Applying for GroupGAP Certification
- Questions and Answers

Thank you, Jeff.

Welcome to our webinar on USDA's new GroupGAP Certification Program.

The GroupGAP program, which was introduced to the produce industry last month, will be officially launched on April 3, 2016. We are excited for the potential of this program to be a solution for growers to meet market demands for demonstrating compliance to GAP standards while delivering economies that, until now, have not been available through USDA.

The GroupGAP Program is a new, innovative USDA audit-based program that is designed to allow grower groups, such as cooperatives, food hubs, and grower associations, to:

- Receive USDA GAP certification,
- Demonstrate conformance to the new Food and Drug Administration requirements for on-farm food safety, and,
- Access new markets.

Today, we are going to cover the basics of the GroupGAP program, focusing on:

• An introduction to GroupGAP,

• Benefits of the program,

• GroupGAP requirements,

• How to prepare for an audit, and

• How to apply for GroupGAP certification

At the end of the session, we'll open the floor to your questions in an interactive Q&A session.

Please feel free to submit questions throughout the program using the webinar software. We'll collect your questions on our end and address as many of them as we can during the Q&A portion of the program.

(CLICK)
Introduction to GroupGAP

GroupGAP started as a pilot program

- **Goal**: Help smaller growers and cooperatives meet retailers’ on-farm food safety requirements
- **Pilot Duration**: 2013-2015
- **Partner**: Wallace Center at Winrock International
- **Model**: Growers, food hubs, and cooperatives work together to be certified as a group
- **Anticipated Benefits**: Allows growers to leverage economies of scale in the marketplace and save money on certification costs.
- **Outcome**: Building on the pilot’s success, the GroupGAP Certification Program is now a permanent service offering

We’ll start with a little background on why and how USDA developed the GroupGAP program.

In 2010, a group of small grower representatives approached USDA and asked for the development of a food safety verification program to help small and mid-sized growers access larger and more lucrative markets.

Increasing demand for locally sourced food offers unprecedented opportunities for farmers to expand their businesses – but only if they can show compliance with food safety standards, as well as the requirements of retail, institutional, and other buyers.

Larger suppliers use the USDA GAP&GHP Program to meet these buyer requirements, however, the GAP certification process can be time-consuming and costly for many small-to-medium sized farms, creating a
barrier for farmers who are trying to access larger wholesale markets such as schools, hospitals, and grocery stores.

Small growers needed a way to become USDA GAP certified.

Building on USDA’s long-standing commitment to helping America’s farmers succeed and expand markets across the nation, in 2013, we, in collaboration with the Wallace Center at Winrock International, launched the GroupGAP pilot program.

(The Wallace Center is a nonprofit organization that supports efforts to move local food into larger scale marketing channels, and has been a strong advocate of local and regional food systems across the United States.)

The 3-year GroupGAP pilot program included 22 projects that helped smaller growers and cooperatives meet retailers’ on-farm food safety requirements by working collaboratively to obtain group GAP certification.

By working collaboratively, the pilot participants leveraged economies of scale in the marketplace and more efficiently used their limited resources in becoming GroupGAP-certified.

The success of the pilot program resulted in our decision to offer the GroupGAP Certification Program as a new food safety verification service.

(CCLICK)
GroupGAP Certification Program

- A robust food safety verification program that addresses the unique challenges smaller producers and food hubs face in complying with food safety audits
- Meets the demands of the retail, food service, and institutional buying community
- Will be aligned with requirements of Food Safety Modernization Act (FSMA)

The GroupGAP Program is an innovative service that helps small and mid-sized growers access new retail and wholesale markets, and allows retailers and buyers to meet the increasing consumer demand for local food while maintaining strong food safety standards for their suppliers.

This robust on-farm food safety verification program is an expansion of our Good Agricultural Practices (GAPs) Audit Program, which provides third-party certification services to verify that operations are following industry-recognized food safety practices, as well as recommendations from the Food and Drug Administration (FDA).

It's important to note here that USDA is working closely with FDA to align the USDA GAPs Program with at least the minimum requirements of the recently released Produce Safety Rule under FSMA.

(CLICK)
GroupGAP Certification Program

- Operationally, growers, food hubs, and other marketing organizations form a group to:
  - Share the cost of certification
  - Leverage existing resources
  - Develop and operate under a single quality management system and food safety training program, and shared documentation
  - Undergo an audit jointly to obtain USDA GroupGAP certification

The idea behind GroupGAP is to make USDA GAP certification accessible to growers of all sizes, and particularly to small to medium-sized growers.

What is unique about GroupGAP is that it allows growers, food hubs, and other marketing organizations to come together as a group and work under a common on-farm food safety program with shared accountability and compliance to its own SOPs, industry best practices, state and Federal regulations, and the USDA GroupGAP Program requirements, thus leveraging the resources of multiple producers rather than each grower needing to implement these requirements independently.

Specifically, group members:

- Share the cost of certification rather than each producer paying the full cost individually.

- Develop and implement their own shared quality management system,
food safety program, and training program, instead of each grower
developing separate plans individually.

- Work under a group leader who serves as the group’s coordinator in
  making, implementing, and ensuring compliance with the group’s own
  plans and procedures, and

- Undergo audits as a group.

Taken together, the provisions of this new Program benefit the entire
specialty crops supply chain, from producer to buyer to consumer.

(CLICK)
Benefits of GroupGAP

For Growers

• Makes food safety certification accessible and affordable
• Creates a strong food safety program to satisfy buyer requirements
• GroupGAP:
  • Saves you time
  • Saves you money
  • Creates Success

Here’s the bottom line for growers. The new GroupGAP Certification Program:

GroupGAP Saves You Time

- It reduces individual documentation and maintenance requirements by allowing grower groups to develop and work under a single system instead of each grower developing a separate plan

- And, by assigning a group leader, group members the benefit of having a single food safety leader who is responsible for coordinating the group’s activities and making sure each member is audit-ready. We’ll talk more about the Group Leader’s specific responsibilities shortly.

GroupGAP Saves You Money
• The program reduces audit costs to each member since the total certification cost is divided among all growers in the group.

• One of the groups in the pilot program reported: “We are a group of 80 producers who collectively grow 130 acres of onions. Group certification will save us over $30,000 just in certification costs compared to if we had to each maintain our own individual certification.”

The Program Streamlines the Audit Process

- GroupGAP reduces the number of external audits the group must undergo.

GroupGAP Creates Success

- In addition to saving you time and money, the GroupGAP model of allowing for a coordinated group effort instills a strong shared culture of food safety for the group members.

- Process Improvement, another group in the pilot told us that “development of a QMS has not only allowed us to improve our food safety processes, we are going to expand the use of our QMS to include other processes within our organization.”

- And, finally, GroupGAP provides you with the USDA certification you need to open doors to new, larger, more stable, and more lucrative markets
(CLICK)
Benefits of GroupGAP

For Buyers
- Provides assurance that grower groups are following verified food safety best practices
- Increases supply of local products, allowing retailers to meet consumer demand

For Consumers
- Expands access to a greater diversity and quantity of fresh, local produce

For buyers, GroupGAP is a means of meeting dramatically increasing consumer demand for locally grown product.

Small and mid-sized farmers can provide the products, including unique niche products, that buyers need to meet that demand.

Until now, buyers have been challenged to find smaller growers who have the GAP on-farm certification that they require to ensure the safety of their suppliers’ products.

GAP certification verifies that an operation is following industry-recognized food safety practices and recommendations from the Food and Drug Administration.

Expanding the number of GAP-certified small farmers through GroupGAP will help retailers meet the increasing demand for locally-sourced food.

With the GroupGAP Program set to be adjusted to support FSMA,
retailers also will have assurances that their suppliers have adopted the FSMA rules.

This is not only a win-win situation for growers and retailers... the ultimate beneficiaries are consumers, who will have access to a greater diversity and quantity of fresh, local produce.

(CLICK)
GroupGAP Grower Requirements

Grower Group Responsibilities

- Establish a Grower Group
- Choose a Group Leader
- Develop and operate under a shared Quality Management System (QMS) and agree to share accountability with the other Group members
- Develop Standard Operating Procedures (SOPs) for the Group and for each grower according to each member’s specific operation (as needed)
- Hold all growers in the Group accountable for meeting food safety requirements via internal farm audits

The first step in participating in GroupGAP is to identify and develop your Grower Group with interested, committed growers. There are already great examples of potential groups that exist in the marketplace. A group could be a formal cooperative or grower association, or a collection of small growers who market their product through a central packing house or farmers market, or growers in a community who just want to come together for food safety certification to gain the benefits of GroupGAP.

All participating growers must agree to:

- Develop and operate under a shared quality management system, or QMS, and

- Share accountability for each other’s ability to maintain the program across the group.

The development of a group can be complex, however, organizations such as the Wallace Center, your state department of agriculture, or your
state extension program may be able to provide you with resources to assist with this process.

It may take some time and effort to develop a QMS since gathering the information and writing the SOPs that are relevant to the group and/or operation of the growers is a detailed process.

There will be many standard practices that all growers will share, but you should expect to have some SOP's that may only relevant to a single grower operation depending on the hazards associated with the specific operation.

These group activities are coordinated by a Group Leader, who is responsible for implementing, and ensuring compliance with the Group's QMS, processes, and procedures.

(CLICK)
The Group Leader plays a vital role in the implementation and maintenance of the GroupGAP program.

This person is responsible for:

- Coordinating the development and maintenance of the Group’s QMS and SOPs,

- Keeping required records;

- Performing internal audits, or ensuring these audits are performed by competent, trained persons

- Keeping all grower members in compliance and “audit-ready”

- Meeting with the auditor to review findings and ensure non-conformities are corrected
- And serving as point of contact with the USDA

It is important to note that GroupGAP is a year round system, and not just in effect for the 3 months or so that farms are in production. The group can work with outside experts from academia, extension, or other non-governmental organizations such as the Wallace Center to improve their processes, provide additional training, and address specific food safety issues.

(CLICK)
### Preparing for On-Farm Audit (Internal and USDA)

**Group Leader**
- Ensures documents are complete and available for auditor review
- Addresses and remedies all non-conformities in a timely manner in accordance with the Group’s SOPs
- Ensures all growers are audit-ready and their farms are accessible to the auditor for the on-farm audits
- Verifies internal audits of all members have been conducted
- Is available for the USDA system audit
- Provides auditor with QMS records and documentation

---

Once you have:

- Formed a Grower Group,
- Selected a Group Leader,
- Developed and implemented a QMS and SOPs, and
- Conducted grower training

you are ready for internal audits to ensure members’ compliance with your QMS and SOPs.

The Group Leader and the Group Members each have responsibilities to carry out, both for internal and USDA audits.

The Group Leader plays a key role in ensuring the Group’s audit-readiness.
Internal Auditors are a key component of the GroupGAP system.

The internal auditor conducts the on-farm audit of every member in the group and is the "eyes and ears" of the group in determining if the members have successfully implemented the group's food safety program.

Internal auditors may also assess corrective actions taken by growers for any noted non-conformances.

Groups must identify who their internal auditor(s) are, what qualifications they are looking for, and verify the internal auditors meet the mandatory training elements prescribed by the USDA GroupGAP Program.

Internal auditors will also be evaluated by USDA during the certification process to ensure they are competent and verifying the requirements of the groups food safety standard uniformly.

(CLICK)
Preparing for a GroupGAP Audit

Growers

✓ Farms are in compliance with the Group's QMS and SOPs
✓ Farm staff is trained on all SOPs in their areas of responsibility
✓ Farm is audit-ready and accessible to the auditor

Similarly, Group Members have specific responsibilities in preparing for audits.

Each grower in the group will

- Be audited by the Group Leader or a designee to ensure compliance with the SOPs and regulatory requirements,

- Ensure farm employees are trained and actively following the SOPs during their everyday duties,

- And that their farm has implemented the on-farm food safety plan, and thus is ready for an audit.

Once the group members have completed the internal audits and corrected any identified non-compliances, your group is ready for the next step...
(CLICK)
Agricultural Marketing Service

GroupGAP Audit – The First Year

Group Leader
• Provides USDA with all QMS documentation and list of Group members

Grower Group
• Audits all of Group member farms

USDA
• Reviews QMS and provides feedback
• Audits a percentage of the grower member farms
• Performs a system audit of the Group’s QMS

Your next step is to apply for GroupGAP certification.

As part of the application process, your group will first submit your QMS documents and list of group members to USDA for a desk review. This review will help you and USDA to be more efficient during the first audit, and more importantly, ensure that the group has met the requirements of the program before the first visit to your farms.

If we find any major non-conformities, we'll let you know so you can correct them.

USDA may request a resubmission of the records for a second review before any onsite meetings are considered.

If we find problems that are not major, we may be able to schedule an
audit for your group.

Once your system is found to be compliant with GroupGAP requirements, USDA will perform a system audit to verify that the QMS implementation is complete and working.

The USDA audit begins with a meeting with the Group Leader and other group representatives to:

- introduce the audit team,

- outline the parameters of the audit,

- review the QMS, and

- address any questions the group members might have.

As part of the onsite system audit, we will audit a sub-sample of farms based on the square root of the total number of farms in the group.

(COMPARE)
GroupGAP Audits – After the First Year

Grower Group
- Continues to implement the QMS and the food safety program at the farm level
- Informs USDA of any changes in:
  - Group membership
  - QMS documentation
- Performs farm audits of all Group members

USDA
- Performs annual audits as in the first year

After the first year’s certification is completed, USDA will conduct annual audits to ensure the group maintains compliance with its QMS and SOPs.

The out-year audits are performed with the same parameters as the first-year audits.

In the out-years, the Group must:

- advise the auditor of any updates or changes to its QMS,
- verify the group membership,
- provide evidence that internal audits have taken place, and
- ensure that all documentation and records are correct and up to date.

Additionally the number of farm verifications performed by USDA will
depend on the results of the previous year's audits.

The better a group performs, the less likely it will be we look at additional farms over the base number.

(CLICK)
Would GroupGAP Work for You?

"GroupGAP provides small farmers a food safety model that mirrors the one used by larger farms. By providing a sound quality management system and food safety training, the growers will benefit from having access to the best food safety expertise available."

Steve Warshawer, New Mexico farmer and food safety coordinator for the National Good Food Network and the Wallace Center at Winrock International

If you're still wondering whether GroupGAP can help you, consider these testimonials from participants in our GroupGAP Pilot Program

(PAUSE)

(CLICK)
Would GroupGAP Work for You?

"Under the traditional GAP model, each farm has an individual audit, which can be costly for each farmer. In GroupGAP, farmers can unite under a central quality management system and undergo a systems audit that leads to a group certification. This approach can reduce individual certification costs... and they can benefit from a system that provides food safety training and offers internal audits in addition to the traditional audits."

Jeff Stoltzfus: Ag educator, Eastern Lancaster County School District, Pennsylvania

If you’re still wondering whether GroupGAP can help you, consider these testimonials from participants in our GroupGAP Pilot Program

(PAUSE)

(CLICK)
Would GroupGAP Work for You?

"Group certification will allow us to source local products from producers who meet our food safety requirements."

Matt Rogers: Senior Global Produce Coordinator Whole Foods

If you're still wondering whether GroupGAP can help you, consider these testimonials from participants in our GroupGAP Pilot Program

(PAUSE)

(CLICK)
How to Participate in GroupGAP

- Identify your group
- Choose a USDA-recognized food safety standard
- Develop a quality management system
- Identify/train internal auditors

Application instructions and program requirements will be available on the GroupGAP website in the near future.

Take these steps to put GroupGAP to work for you... and to find out how USDA is making on-farm food safety certification more accessible and affordable for all growers.

**Identify your Group.** It is important to remember that all members of the group hold a shared accountability for the Group's food safety certification. One member does have the potential to affect the certification for the entire group.

There is no limitation on group size. The size of the group is up to the members to determine. In the pilot project, we saw groups as small as 12 growers and up to 100 growers. In other private certification systems, there are examples of grower groups up to 1,000 growers. It is ultimately up to the group's management to determine what size they can manage.

**Develop a QMS.** This may sound like a daunting task at first, however there are resources available through the Wallace Center and other
organizations that can help forming groups develop their QMS. Additionally, the USDA GroupGAP Users Guide will outline the mandatory requirements of a QMS.

Identity/Train Internal Auditors. An audit-based system is only as good as the auditors who perform the audits. Buyers, in general, tend to pay particular attention to the qualifications and training of auditors as well as the calibration to ensure they are getting an honest, fair assessment of their suppliers.

Any internal auditors used in the GroupGAP Program must meet USDA’s criteria and training requirements, which are a combination of accredited ISO internal auditor training as well as USDA’s own auditor training program.

(CLICK)
GroupGAP Program Launch

April 3, 2016, is the official launch date

- Your application, application fee, and QMS
  may be submitted to USDA Specialty Crops Program
  Audit Services Branch on or after this date
- Your application must be reviewed and approved
  prior to acceptance in the GroupGAP Program

As a reminder, the GroupGAP Program officially launches on April 3, 2016.

(CLICK)
GroupGAP Program Launch
April 3, 2016

For more information about the
GroupGAP Certification Program,
please visit:
http://www.ams.usda.gov/services/auditing/groupgap
or email us at:
groupgap@ams.usda.gov

If you have questions on the GroupGAP Program, please visit our website. We will be regularly updating the site with new information, including Frequently Asked Questions and answers, for everyone.

Additionally, if you have a specific question about the certification process, please email us at groupgap@ams.usda.gov.

(CLICK)
As I have mentioned during the presentation, the Wallace Center has been a key partner in the development of the GroupGAP Program.

They can direct you to resources that may be available to assist groups and answer many of the logistical questions regarding forming a group, QMS development, and other technical questions.

You can visit the Wallace Center website or email them at groupgap@ngfn.org.

(Click)
Survey on FSMA Impacts

- USDA's Economic Research Service is conducting two surveys on the impact of FSMA:
  - Grower survey
  - Post-harvest survey
- Focus on food safety practices with a small number of questions about costs
- Big, national surveys
- No individual response or operation can be identified

Before we wrap up, I'd like to let you know about another USDA initiative of interest to growers...

The USDA Economic Research Service (ERS), with the support of our National Agricultural Statistics Service (NASS), is conducting two surveys on produce food safety to estimate the impact of FSMA on the U.S. produce industry.

There is a produce grower survey (in two parts), and a produce post-harvest operations survey.

The last NASS survey on produce food safety was conducted in 1999. A lot has changed since then.

The new surveys, on the eve of FSMA implementation, will help USDA evaluate the potential impact of the new law, and provide information to guide future training or research efforts.
This year’s surveys began to go out in September as part of the annual Chemical Use Surveys, and will continue to be issued into early January 2016.

Growers who produce fruit are targeted this year. Next year, growers who produce vegetables will be targeted.

The grower survey will go out to 10,900 operations over the two-year period.

If you receive one of these surveys, please fill it out.

The surveys questions mostly address your operation and current practices relevant to food safety.

Since food safety cost questions are difficult to answer, the survey focuses mostly on costs that an operator can easily look up, such as audit bills and lab bills for water testing.

Every response counts, whether you already have a strong food safety program in place or very little in place yet. Please be respond frankly about what you do.

The national Post-Harvest Survey covers all who grow or do post-harvest operations on produce. The post-harvest survey will go to 2,200 firms in 2015.

No individual response or operation can be identified in survey results. NASS strips all identifying information from individual responses.

ERS will publish only summary statistics; no individual firm data will be released.

Reports published from the survey data will be available online to the public.
Survey on FSMA Impacts

Types of Survey Questions

- Operation characteristics
- Food safety plans, audits, staff, training
- Type of water used, water tests, water standards, water treatments
- Manure use
- Cleaning/sanitizing of tools, machinery, etc.
- Toilet/hand washing facilities
- Activities to control water run-off into the fields and animal intrusion
- Familiarity with FSMA

Here are some examples of the types of questions on the grower survey.

Questions focus on the characteristics of the operation and general food safety topics, such as whether you have a food safety plan, audits, or a food safety staff.

Then it asks about more specific food safety practices.

The grower survey is 8 pages.

(CLICK)
Survey on FSMA Impacts

For more information on the survey, contact:

- Linda Calvin
  lcalvin@ers.usda.gov
- Suzanne Thornsbury
  sthornsbury@ers.usda.gov
- Shareefah Jackson
  Shareefah_Jackson@nass.usda.gov
- Nathanial Warenksi
  Nathanial_Warenksi@nass.usda.gov

If you’d like more information on the ERS Survey on FSMA Impacts, please contact any of these USDA staff members.

And, with that, we are concluding the presentation portion of the webinar.

(CLICK)
Questions?

Please use the Question and Answer window in the webinar software to ask questions

Ken          Donna

Telephone: 202.720.5021
Email: groupgap@ams.usda.gov
Web: http://www.ams.usda.gov/services/auditing/groupgap

Now, we will open the floor to your questions.

Again, please use the rectangular Question and Answer box in the bottom right-hand corner of your screen and clicking “Send.”

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