



**FALKLAND ISLANDS
GOVERNMENT**



FINANCIAL & OTHER SUPPORTS IN THE FALKLAND ISLANDS

*Available from FIG &
community organisations*

Guidance Document 2023
Created by Policy & Economic Development

About this booklet:

This guidance booklet has been produced to promote and provide information on the wide range of supports available to the Falkland Islands community.

These supports are available from community organisations and groups as well as the Falkland Islands Government, and range from financial assistance for your household through to educational grants and scholarships, grants for businesses and start-ups, environmental and research grants, and where to access advice and support if you are going through a difficult time.

A summary of each of the supports available and how to make contact with each service or organisation is detailed in this booklet.

If you or your organisation provide funding or other supports, and you would like your details to be included in this booklet, please contact us at Policy & Economic Development on tel: 28433 or email hmchshane@sec.gov.fk



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CHEVENING

Chevening Scholarships

Chevening is the UK government's international scholarships and fellowships programme.

Funded by the Foreign, Commonwealth and Development Office (FCDO) and partner organisations, Chevening can offer individuals who show potential to inspire, inform, and influence positive change the opportunity to study at a UK university to gain a UK educational qualification.

Chevening Fellowships can also offer mid-senior level professionals the opportunity to undertake specialised short courses or research placements at UK universities and institutions.

Visit the website to see eligibility requirements and to download an application form:

www.chevening.org



Commonwealth Scholarships (CSC)

The CSC is an executive non-departmental public body and operates within the framework of the Commonwealth Scholarship and Fellowship Plan (CSFP).

Funded by the Foreign, Commonwealth and Development Office (FCDO), Department for Education and UK University partners, the CSC offers a range of Postgraduate study, research, and professional development options for people throughout the Commonwealth.

To see if you are eligible to apply, and to find application guidance, please visit the website:

www.cscuk.fcdo.gov.uk



Community Development Scheme (CDS)



SUPPORT OFFERED

Funding that supports successful applicants to pursue education and training opportunities which contribute to the growth of the local economy, by filling skills gaps.

This includes academic qualifications (at all levels, including post-graduate); vocational and technical qualifications; professional qualifications; skills training, etc.

Further information and application forms can be requested from the email below.

ELIGIBILITY CRITERIA OR REQUIREMENTS

You must hold Falkland Islands Status or a Permanent Residence Permit to be considered.

Applications are considered at monthly meetings. The closing date for applications is the **15th of each month**.

Detailed criteria and a list of current and anticipated skills gaps, are available on request from the email below.

CONTACT DETAILS



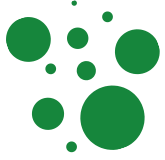
Finance Clerk: 27289



cds@education.ac.fk



Education Office, St Mary's Walk, 589 PO Box , Stanley



The CFL Charitable Trust



SUPPORT OFFERED

Financial support for educational and training awards of up to £3000 per annum, per successful applicant.

ELIGIBILITY CRITERIA OR REQUIREMENTS

Applicants will need to show that they have attempted to secure funds from public sources prior to their application, and demonstrate an intention to return to the Islands following their course, and any necessary or relevant work experience.

Priority will be given to Falkland Islands Status holders.

CONTACT DETAILS



Tel: 22277



sharon.adminpr@cfl.co.fk



Raymar House, Lookout Industrial Estate, Stanley



The John Cheek Trust

SUPPORT OFFERED

The John Cheek Trust has a broad remit to assist people of the Falkland Islands in cases of need, grants for education and academic research, and will also consider quality of life projects.

ELIGIBILITY CRITERIA OR REQUIREMENTS

Applications are reviewed periodically by the Board of Trustees. Further information and application forms can be requested from the contact below:

CONTACT DETAILS



Tel: 22616



sarah@fortuna.co.fk



Fortuna Ltd Offices, 10 Boxer Bridge Road,
Stanley

Assisted Contributions

(Retirement Pension Scheme)

SUPPORT OFFERED



You can apply for assisted contributions from FIG, towards your Retirement Pension record, if you meet any of the criteria listed below.

ELIGIBILITY CRITERIA OR REQUIREMENTS

To qualify for assisted contributions claimants must earn less than the earnings limit (2023: £309.20 per week) and come under one of the below criteria:

- Unable to work due to ill-health
- Actively seeking employment
- Entitled to family allowance
- Looking after a person in receipt of attendance allowance
- Aged over 21 and following a prescribed course of education or training
- Self employed
- In receipt of Income Support

CONTACT DETAILS



Tel: 28417



pensionsassistant@sec.gov.fk



[Pensions Office, St Mary's Walk, Stanley](#)



www.fig.gov.fk/pensions



Attendance Allowance



SUPPORT OFFERED

Attendance Allowance is a non-means tested financial benefit designed to support people with long-term physical and mental health needs, who need additional help with daily living.

It provides financial means to pay another person or service, where this support is not provided by other government services. You can apply at any time and the amount you receive is based on an assessment of your need.

ELIGIBILITY CRITERIA OR REQUIREMENTS

You can apply for Attendance Allowance if:

- You are ordinarily resident in the Islands
- You have long-term physical or mental health issues that mean you need help with your daily life activities
- You have had those difficulties for at least 3 months, and they are likely to continue for at least 6 months more (although exceptions to this may be considered).

CONTACT DETAILS



Tel: 27296



IncomeSupport.social@kemh.gov.fk



Social Services, 20 Scorseby Close, Stanley



www.falklands.gov.fk/socialservices/income-support

Bargains Galore

(Falkland Islands Charity Shop Trust)



SUPPORT OFFERED

Assistance if there are any emergencies within the community that people may have, i.e. a flood, fire or lost luggage, or if people are just generally struggling and require some assistance (which is outside the provision of other support organisations).

The Charity Shop Trust can also (and has done so previously) offer support to other local charities if required.

ELIGIBILITY CRITERIA OR REQUIREMENTS

Requests are considered on a case by case basis, or received as a referral from the Early Help team.

CONTACT DETAILS



Anya Bull: 55857



anya@horizon.co.fk



Beauchene Complex, Stanley (in car park behind the Cathedral/Parish Hall)



Bargains Galore

Family Allowance

SUPPORT OFFERED



FIG provides a tax-free Family Allowance to help make bringing up a family more affordable.

Family Allowance is payable monthly for a child up to the age of 16 years or until the end of the academic year in which a child turns 16 years; whichever is the later.

ELIGIBILITY CRITERIA OR REQUIREMENTS

Those who can access the Family Allowance are:

- Falkland Islands Status holder families
- PRP holder families
- Families who have been resident in the Falkland Islands for at least three years

CONTACT DETAILS



Tel: 28412



ASmith@sec.gov.fk



Treasury Department, Secretariat, Thatcher Drive, Stanley



www.falklands.gov.fk/finance/financial-assistance/family-allowance

Income Support

SUPPORT OFFERED



Income Support provides financial assistance to eligible people in financial need, to enable them to meet their basic needs for shelter, food, clothing and personal care whilst promoting their independence and self-reliance.

ELIGIBILITY CRITERIA OR REQUIREMENTS

To be eligible for support, you must be:

- Aged 16 or over
- Ordinarily resident for a minimum of 3 years
- Have the right to work in the Islands

The amount of financial support you receive depends on whether you meet the criteria for basic income support, rent and service charge support, or childcare support.

Speak to the Income Support Team to see what you may be entitled to.

CONTACT DETAILS



Tel: 27296



IncomeSupport.social@kemh.gov.fk



Social Services, 20 Scorseby Close, Stanley



www.falklands.gov.fk/socialservices/income-support

Stanley Food Bank



SUPPORT OFFERED

Provision of basic food items, tinned, dried and frozen meat as available. Electricity cards can also be provided.

We can also consider helping in other ways if a person has no other option.

ELIGIBILITY CRITERIA OR REQUIREMENTS

If you require a food parcel, please include some basic details in your request.

Every request will be treated confidentially.

A food parcel or assistance should be a one-off to cover a gap, and if further need is required, Social Services will need to be advised.

CONTACT DETAILS



Tel: **22780** or Via Social Services (27296) or the Early Intervention Team (52281)



foodbankfi@horizon.co.fk



The foodbank is located at the Lighthouse Seafarer's Mission, FIPASS Road, Stanley



The Community Trust



SUPPORT OFFERED

Assistance for those in need who are not eligible (for whatever reason) for assistance from Falkland Islands Government or other support agencies.

Aimed at meeting short-term needs to enable people to 'get back on their feet' in times of crisis.

Support is usually made in one-off payments, e.g. invoices for food, fuel or childcare.

ELIGIBILITY CRITERIA OR REQUIREMENTS

Requests for financial support must be made either in person, by email, or by written signed letter to any of the trustees.

Each request is reviewed on a confidential case by case basis.

CONTACT DETAILS



Chair: Rev Hayley Argles-Grant
Email- Falklandsrector@outlook.com

Treasurer: Emma Brook
Tel-22895/Email: emma.brook@horizon.co.fk

Secretary: Jane Cotter
Tel- 21792/ Email- gaved@horizon.co.fk

Trustees: Fran Biggs
Tel- 21068/51068 / Email- biggsfran@hotmail.com
Fr Ambrose
Email- stmarys@horizon.co.fk



Travel Credit Scheme

SUPPORT OFFERED



The aim of the Travel Credit Scheme is to offset some of the costs associated with travel, by allowing eligible individuals to accumulate travel credits which can be redeemed against specific domestic and international travel costs, and the costs of tourism accommodation within the Falkland Islands.

As a result, it will be easier for Falkland Islanders to travel both within the Islands and further afield.

ELIGIBILITY CRITERIA OR REQUIREMENTS

- Individuals with Falkland Islands status aged 18 years and over (*Must apply on their own behalf, and be on the register of electors*).
- Individuals with Falkland Islands Status aged 16 to 18 years (*May apply on their own behalf, or parents may apply for them, but must be resident in the Falkland Islands at the time of application*).
- Individuals with Falkland Islands Status aged 16 years and under (Parent or guardian of child applies on their behalf. Must be resident in the Falkland Islands at the time of application).

Please see Travel Credit Scheme Guidance on the website for more information.

CONTACT DETAILS



Tel: 28400



travelcreditscheme@sec.gov.fk



Treasury Department, Secretariat, Thatcher Drive, Stanley



<https://www.falklands.gov.fk/finance/financial-assistance/travel-credit-scheme>



Winter Fuel Allowance



SUPPORT OFFERED

The Winter Fuel Allowance is designed to help eligible households with heating costs during the winter months.

The Allowance is income-tested, based on total household income.

Eligible households with a total income up to £17,925 will receive the full Allowance. A partial allowance will be paid to eligible households with a total household income between £17,925 and £18,789.

ELIGIBILITY CRITERIA OR REQUIREMENTS

To be eligible for the Winter Fuel Allowance, you must be ordinarily resident in the Falkland Islands and you must meet one of the following requirements in the year you apply:

- Be of retirement age on or before 30 September
- Be widowed and 60 years of age or older by 30 September
- Receive the medium or high level of Attendance Allowance
- Be eligible for income support

CONTACT DETAILS



Tel: 27296



IncomeSupport.social@kemh.gov.fk



Social Services, 20 Scorseby Close, Stanley



www.falklands.gov.fk/socialservices/income-support

Cancer Support & Awareness Trust



SUPPORT OFFERED

The trust can provide financial, practical and emotional help and support to anyone affected by cancer, including family and other supporters.

The current financial support offered to cancer patients, whilst overseas, is £400 per month.

Ad-hoc payments to family members who need to assist the patient, are also considered, as well as other requests which might require financial support, e.g. minor home improvements to assist cancer patients who have returned after treatment.

ELIGIBILITY CRITERIA OR REQUIREMENTS

There are no set criteria; each request is considered as it is presented. CSAT aim to help as much as is possible.

CONTACT DETAILS



Tex Alazia: 42010/53010



mrmg@horizon.co.fk



Cancer Support & Awareness Trust (Falkland Islands)



Disabled Facility Adaptation Grant (DFAG)



SUPPORT OFFERED

Grants of up to £30,000 are available to improve or adapt a disabled person's primary residence; to enable them to live with as much independence and dignity as practically possible.

This is subject to an application form being submitted and approved. The Department of Health and Social Services consider the eligibility of the person's physical needs, whilst PWD determine the eligibility of the property and oversee the design and construction of works for successful applications.

ELIGIBILITY CRITERIA OR REQUIREMENTS

- The person in receipt of the grant must have a disability; as defined by the DFAG policy.
- Works to adapt a home must be judged *necessary and appropriate* to meet the applicant's needs, and must be *reasonable or practicable* to carry out depending on the age, location and condition of the building.
- Grants can only be offered for the disabled person's primary residence.
- If the applicant is not the owner of the property, then written approval from the landlord must be provided.
- An assessment is carried out by the FIG Occupational Therapist before applications are considered by the DFAG panel (which convenes a month after receipt of the application).

To see the DFAG policy, and full detail of the eligibility requirements, please contact KEMH using the details below:

CONTACT DETAILS



Tel: 28000



occtherapist@kemh.gov.fk



King Edward Memorial Hospital, (KEMH)
St Mary's Walk, Stanley



KEMH & COMMUNITY SUPPORT TEAM (CST) FUNDS

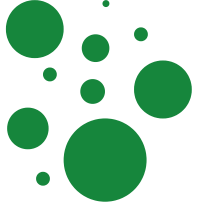
Donations to the KEMH Fund can help to:

- enhance patient care and welfare
- offer staff access to training and welfare opportunities
- provide equipment to compliment patient experience

Donations to the CST Fund can help to:

- fund activities at the community hub
- enhance provision of care
- enhance training and raise awareness of CST's activities

Contact KEMH on: **28000** or email: reception@kemh.gov.fk
for more information



Team Tranquil



SUPPORT OFFERED

Team Tranquil is the local mental health charity, campaigning for better mental health care provision in the Falklands. We promote respite care for carers, pampering sessions for carers and breaks within the Islands for families with children with special needs.

We offer advice from a qualified accountant on finances and how to budget in these difficult times. With SURE we have facilitated the setting up of a confidential helpline to the Samaritans in the UK (details always in the Penguin News).

We have provided trees and exercise equipment for parks in and around Stanley and are in the process of setting up an allotments project.

Anyone can join, to find out if you are eligible for any of our paid for respite packages **please contact us via our Facebook page or Messenger.**

CONTACT DETAILS



@ Team Tranquil

The Stephen Jaffray Memorial Fund



SUPPORT OFFERED

Assistance with flights or accommodation for families with a sick relative, who has been sent on a medical emergency from the Falkland Islands.

ELIGIBILITY CRITERIA OR REQUIREMENTS

Help available for all ages, but must be requested by an adult.

CONTACT DETAILS



Alison Ford: 51794
Gina Tyrell: 53079
Jock Sutherland: 55445
Andrea Clausen: 53759
Teena Ormond: 52816



Stephen Jaffray Memorial Fund



The Darwin Plus Local

Darwin Plus Local is a new grant scheme run by the UK Government, which funds projects to protect the unique biodiversity and improve resilience to climate change within the UK Overseas Territories (UKOTs).

More information can be found by visiting:

www.darwinplus.org.uk

Or by contacting the FIG Environment Department:



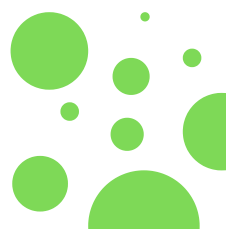
Tel: 28449



environment@sec.gov.fk



www.falklands.gov.fk/policy/environment/darwin-plus-stage-1





Environmental Studies Budget (ESB)



SUPPORT OFFERED

FIG's Environmental Studies Budget grant scheme aims to help Falkland Islanders promote, conserve and protect our globally-significant biodiversity.

Grants will support awareness-raising, research or conservation/management activities that benefit the Falklands' environment.

These grants run annually.

ELIGIBILITY CRITERIA OR REQUIREMENTS

Grants are open to individuals as well as organisations; however, applications must demonstrate strong links with Falkland Islands' organisations or practitioners.

Please contact the Environment Department or see the FIG website link below for more details on eligibility requirements, and to download the Guidance document.

CONTACT DETAILS



Tel: 28449



environment@sec.gov.fk



Environment Department, Secretariat, Thatcher Drive, Stanley



www.falklands.gov.fk/policy/environment/environmental-studies-budget



FIDC Business Loans and Business Start-up, Support & Development Grants

FIDC provides various forms of support and assistance to the Falkland Islands' business community.

Business Loans

Loan funding to aid the start-up, purchase or development of a business, including farm mortgages.

Up to 90% of total project costs.

Secured Lending at 2.5% above Bank of England base rate

Unsecured Lending at 3.5% above bank of England base rate



Business Development Grant

Financial assistance to allow local businesses to take advantage of new opportunities or make their businesses more competitive or environmentally sustainable via training or certification.

Grant of 50%, up to £5,000.



Professional Fees Grant

Financial assistance to access support from skilled professionals to aid development of a business or business proposal.

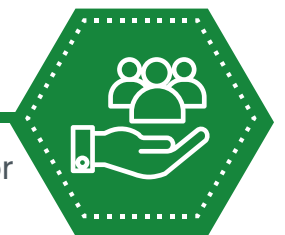
Grant of 50%, up to £500.



Small Business Support Grant

Financial assistance to aid business start-up, growth or development for local businesses with 5 or fewer employees.

Grant of up to 50%, up to £5,000



Funding packages combining both grant and loan funding elements can also be offered, depending on the scope of the project.

CONTACT US for more information or advice on eligibility:



CONTACT US

 27211

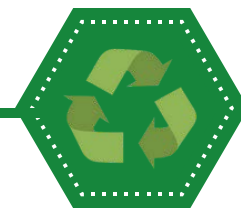
 RECEPTION@FIDC.CO.FK

 WWW.FIDC.CO.FK



FIDC Green Business Programme

Green Loan



Loan funding focussed on supporting the sustainability ambitions of the Falkland Islands. Eligible costs include:

- Energy saving retrofits for homes or business premises;
- Low carbon heating measures for homes or business premises;
- Improvements in waste management for businesses;
- EVs for commercial use as defined by the FIDC Loan and Grant Policy;
- Other Green technologies for business purposes;
- Sustainability training for businesses;
- Consultancy work including Environmental Impact Assessments and Feasibility studies for businesses

Up to 90% of total project costs.

All Green loans are unsecured and at a lower interest rate, of 1% above Bank of England base rate.

Businesses applying to the scheme will need to be signed up to the Chamber of Commerce Climate Pledge, which is open to all business operating in the Islands.

Capped at £20,000 per business application
Capped at £10,000 per personal application

Funding packages combining both grant and loan funding elements can also be offered, depending on the scope of the project.

CONTACT US for more information or advice on eligibility:

CONTACT US



27211



RECEPTION@FIDC.CO.FK



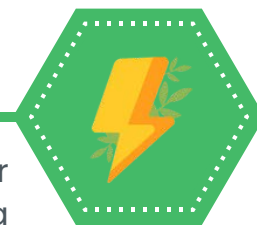
WWW.FIDC.CO.FK

40th
FALKLAND ISLANDS
DEVELOPMENT CORPORATION





Domestic Electricity Safety Check & Improvement Grant



Financial assistance for occupied residential properties to have their existing electricity installation improved, tested, and certified by a qualified electrician.

- **Grant of 100% for an electrical safety check.**
- **Grant of 75%, up to £750 for new materials.**
- **Grant of 25%, up to £200 for skilled labour.**

EV Grant Scheme



Grant funding available for the purchase of an EV for commercial use.
One application per business, per annum.

- **Grant of £5,000 for EV** (*licenced road vehicle types – vans, cars, side-by-sides etc.*)
- **Grant of £1,500 for electric motorbikes and quads.**

Thermal Grant



- Financial assistance to businesses to purchase and install a renewable heating system.
Grant of 50%, up to £4,000.
- Financial assistance to businesses to improve the thermal efficiency of their premises.
Grant of 50%, up to £4,000.
- Financial assistance for homeowners of domestic properties to purchase and install a renewable heating system.
Grant of 50%, up to £2,500.
- Financial assistance to improve the thermal efficiency of domestic properties.
Grant of 50%, up to £2,500.



CONTACT US



27211



RECEPTION@FIDC.CO.FK

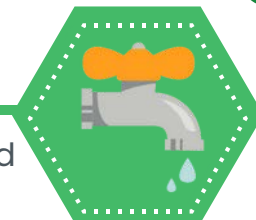


WWW.FIDC.CO.FK

Developing Camp Water Systems Grant

To improve basic water supplies in Camp for both domestic and business requirements.

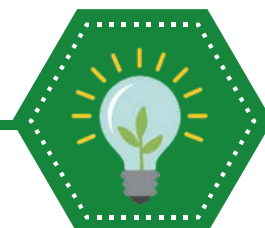
Grant of 50%, up to £2,000 per annum, with a maximum of 5 years funding (£10,000) can be applied for in one application/award for larger scale projects.



Rural Energy Grant

Financial assistance to rural businesses and primary domestic residences in Camp for the purchase of a 24-hour power system that incorporates a renewable energy source.

- **Grant of 60% available towards covering the cost of a battery bank, an inverter and their installation** (including testing). [Phase one – Storage and infrastructure]
- **Grant of 60% is available for covering the cost of renewable energy technology and its installation.** [Phase Two – Renewable technology]
- **Phase one and Phase Two can be applied for at the same time or separately depending on the needs of the client.**

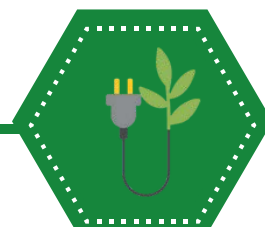


Rural Energy Additional Generation Grant

Financial assistance to rural businesses and primary domestic residences that have previously benefitted from the Rural Energy Grant and have grown, or want to grow, but are restricted by the size of their energy systems or additional cost of running a diesel generator.

This is for the purchase of **a secondary renewable energy source, in addition to the system already in place.**

Grant of 50%, up to £2,000.



CONTACT US

27211
RECEPTION@FIDC.CO.FK
WWW.FIDC.CO.FK

40th
FALKLAND ISLANDS
DEVELOPMENT CORPORATION





FITB Tourism Business Grant Scheme



ELIGIBILITY CRITERIA OR REQUIREMENTS

All tourism-related businesses are eligible, including sole traders, partnerships, and incorporated companies. Proposals may be for the establishment of a new business or for enhancing an existing one.

Multiple applications are permitted, but businesses are limited to the maximum grant fund per annum (July to June).

Applications must be made before any costs are incurred – retrospective applications will not be considered.

Infrastructure Improvement Grant



Grant to enable tourism businesses to make infrastructure improvements which will enhance the experience of cruise and land-based visitors. Planning permission must be sought and details of who owns the property/land provided.

Grant of up to £10,000 per project.

Tourism Business Grant



Grant focused on development of a diverse and attractive range shore excursion activities for businesses serving cruise visitors in Stanley, but applicants from Camp can also apply. Eligible costs include raw materials, machinery, equipment, training, marketing, legal advice and consultancy services.

Grant of up to 50%, capped at £10,000 per project.

CONTACT DETAILS



Tel: 22215



info@falklandislands.com



www.falklandislands.com/trade/grant-schemes



FITB Tourism Business Grant Scheme

Tourism Accommodation Grant



Grant available for improving the quality and quantity of new and existing tourist accommodation in Stanley and Camp. The scheme applies to buildings, or separated parts thereof, which are used exclusively by paying guests. Eligible costs include building materials, health & safety measures, labour, furniture and furnishings.

Grant of up to 50%; capped at £10,000 for improvements to quality, or £20,000 for developing more bed spaces.

Green Seal Grant



Grant available to improve the "green" credentials of tourism businesses and accommodation providers in line with the Green Seal Scheme. Accommodation providers must participate in the Green Seal Scheme in order to be eligible. Eligible costs include delivery of materials but not the costs of installation.

Grant of up to £5,000.

Website Upgrade Grant



One-off grant for a tourism business to engage a local supplier to upgrade their website.

Applications must be accompanied by a quote from the local supplier and confirmation that the work will be completed. All works must be completed within 6 months of the grant being approved. The grant is payable to the tourism business, who then settles with the supplier, when works are completed and an invoice has been issued.

Grant of up to £500.

CONTACT DETAILS



Tel: 22215



info@falklandislands.com



www.falklandislands.com/trade/grant-schemes



Citizens Advice Bureau

CAB Falkland Islands



SUPPORT OFFERED

A registered charity, whose volunteers can provide information and advice on a range of matters including money management, family, employment, immigration, debt, consumer matters, complaints, education, accountancy, etc.

Assistance can also be provided in Spanish, Shona Filipino and Portuguese. (Volunteers who can assist with other languages are welcomed).

ELIGIBILITY CRITERIA OR REQUIREMENTS

CAB is a free independent confidential advice and information service, available to everyone.

CONTACT DETAILS



Tel: 55355



cab@horizon.co.fk



www.citizensadvice.org.fk



CAB Falkland Islands

HAVE YOU BEEN THE VICTIM OF FINANCIAL ABUSE, FRAUD OR A SCAM?



The Royal Falkland Islands Police (RFIP) can provide advice and guidance if you are concerned about- or have been a victim of- any type of financial abuse, fraud or scam.

Call: **28100 General Enquiries** or **28111 Confidential Line**

Email: reception@police.gov.fk or
Confidential email: safe@police.gov.fk





WHAT IS LEGAL AID?

Legal Aid is public funding that provides either full or part payment of legal fees to legal practitioners on behalf of eligible individuals who require legal services.

The Legal Aid Ordinance 2020 and the Legal Aid Regulations 2020 set out the purpose of, and eligibility requirements for Legal Aid.

Visit the Court Services website to see if you might be eligible to receive Legal Aid, or to access an application form:

www.courts.gov.fk/menu-legalaid-home/legal-aid-guidance

www.courts.gov.fk/menu-legalaid-home/legalaid-forms

For further assistance, email: enquiries@courts.gov.fk
or call: 27271



NEEDING ADVICE ON HOW TO EFFECTIVELY MANAGE YOUR PERSONAL BUDGET?

SG Accounts can provide free budgeting advice which will offer tips and guidance on what steps you can take to plan and manage your personal budgeting.

Group sessions are advertised periodically, though individual sessions are available where the advice will be more specific to the individual's financial position.

If you are interested in attending any future group meetings or booking an individual session then please contact SG Accounts on:

sharon.sgaccounts@horizon.co.fk



SG Accounts



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