



ANNUAL REVIEW

2022 /2023

Island Advice Centre
Island House, Roserton Street London E14 3PG
Charity no. 1076857,
Company Limited by Guarantee registered no. 03375266
FCA no.618771.



“Island Advice provides a free, independent, friendly advice service and improves the lives of residents of Tower Hamlets and surrounding areas.”

OUR AIMS & OBJECTIVE

Company To provide by employing suitably qualified staff free housing, debt, welfare and generalist advice to poor persons resident in Tower Hamlets and nearby areas, to provide an accessible service in terms of location, disability and language, and to provide home visits to persons with disabilities. (1997)

Charity To relieve poverty in the area known as the Isle of Dogs by the advancement of education of the general public in the field of welfare and individual rights. (1989)

OUR HISTORY

Island Advice Centre was founded in 1987 in the Isle of Dogs and originally served the advice needs of that area, however over the years a series of mergers and expansions have widened our remit to encompass service delivery throughout Tower Hamlets, and to a limited extent into neighbouring boroughs.

Island Advice Centre was initially set up as a self-help group run by volunteers who identified a need for advice on social welfare law rights and entitlements in the area. As the advice needs of the local community expanded the centre has grown in terms of income, number of employees and service delivery, providing specialist casework and representation, and borough-wide volunteer placements, training and peer support.

THE YEAR 2022/23:

RETURNING TO A NEW NORMAL

Island Advice Centre resumed the face-to-face advice to the most vulnerable residents while remaining flexible in their channel of delivery.

Since April 2022 appointments are offered face to face by default but residents always have the choice to have telephone or digital consultation if this is their preferences

Training and workshop are now delivered via a mixture of face to face and digital means.



THE COST-OF-LIVING CRISIS

By October 1 2022, '[cost of living](#)' had become one of the most popular Google search terms in the UK – and affected us all.

Island Advice Centre continued to be committed to support our most vulnerable residents during challenging times and to work tackling the cost-of-living crisis. Unfortunately poverty has been something our clients always faced but as more people face financial crisis, our support is even more crucial to help them most vulnerable and destitute.

OUR ADVICE SERVICE:

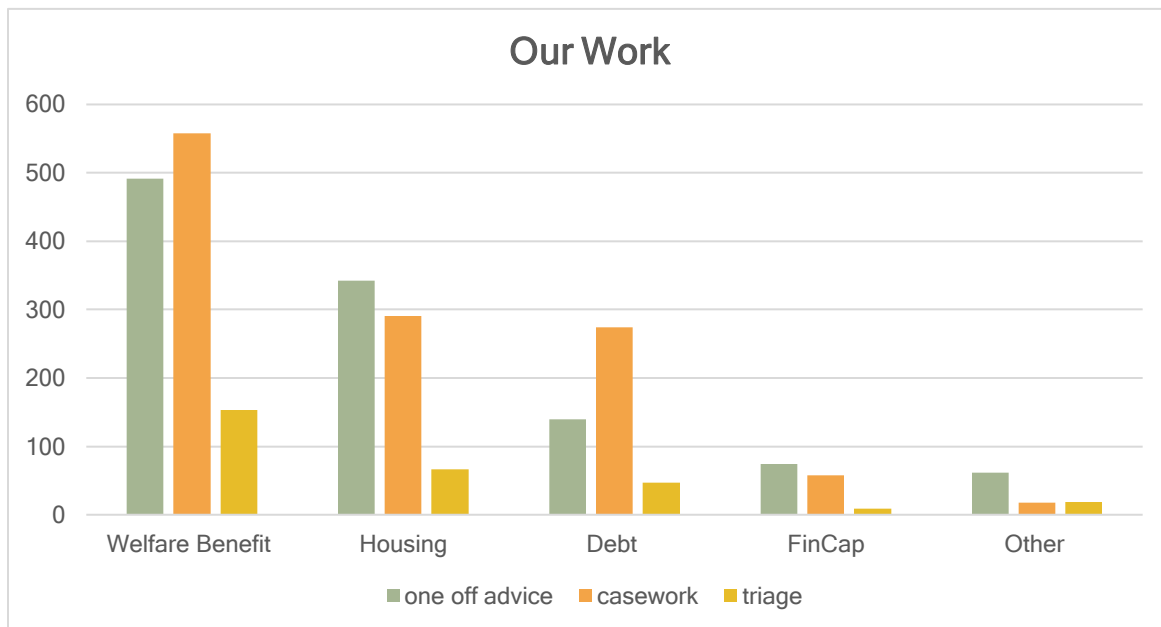
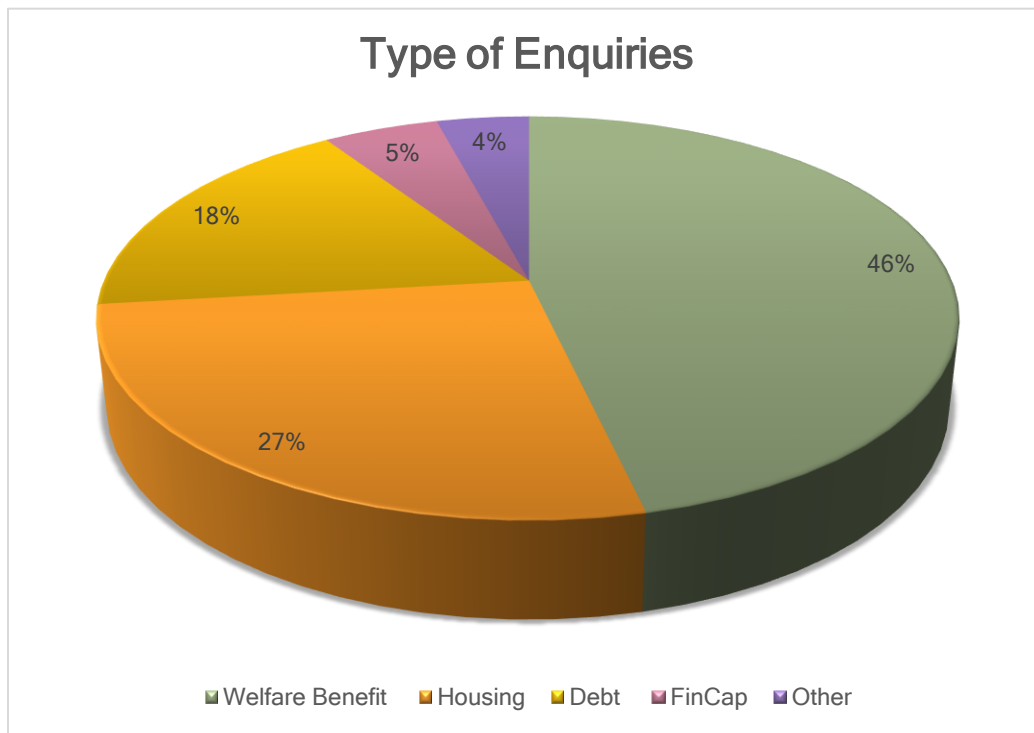
Island Advice Centre offers free, confidential accessible advice services across the borough. Help is provided for a range of problems including benefits, debt, housing. Advice is given by paid advisers and by volunteers attending Volunteer Training Project .

Advisers aim to take a holistic approach to client' issues and will make referrals to specialist advisers within Island Advice or to other agencies where appropriate to help the client fully resolve their problems; this may include digital inclusion, money management, ESOL classes, health related group, solicitors, and other support.

Our services include:

- Weekly drop in session
- Telephone Advice Service
- Housing and Debt clinics by appointment
- Specialist advice and casework in Welfare rights, Housing & Debt
- Disability Benefits Tribunal representation
- Outreach Advice sessions at GP surgeries, ELATT and Bromley by Bow
- Advice Work Training and Accreditation course
- Admin and Advice volunteer opportunities
- NVQ Assessment in Advice & Guidance Level 3 & 4
- Development of capacity building, networking and information sharing, a network led referral (THCAN)

THE DEMAND & OUR WORK



WELFARE BENEFITS CASEWORK

Enquiries about welfare benefits account for 46% of the agency work and our advisers deal with hundreds of enquiries a year including advice about entitlement to benefits, "better off calculation", incorrect decisions, reviews, mandatory reconsiderations, appeals and tribunal hearings.

In 2022/23 Universal Credit (UC) remains the highest type of enquiry especially in regard to entitlement to additional Elements and financial implication of missing out on certain Element which may become retrospectively due following reconsideration and appeals.

Following restriction measures easing out we have seen an increase in residents requiring support with reviewing /appeal HRT decision on Universal Credit claims following visit to family abroad.

Another high level of enquiries was for inaccurate housing element calculations in UC claim due to relationship breakdown and untidy tenancies.

We continued to see an evident increase in residents requiring help with applications to disability benefits (PIP, DLA, AA and Limited Capability for Work assessment); often due to award becoming due for review. Such forms are lengthy and require a lot of time to complete, often these tasks were assigned to trained volunteer and law students.

As award reviews have resumed, Mandatory reconsideration and appeals demand has increased. The length of time between lodging appeals to 1st tier tribunal and hearing date been set has resumed to pre pandemic time. Face to face hearings have now resumed, we currently support a minimum of 5/6 individuals at tribunal appeals per month on average.

Our work therefore mainly constituted of increasing people's income through advice and support accessing their legal right about their entitlement and local support provision often involving disputing incorrect decision leading to complex casework and representation at tribunals hearings.

A Welfare Right Case Study

Ms K came into our advice centre in relation to deductions made from her benefits which was causing her financial hardship and putting her home at risks.

Ms K was a single parent, working part time.

Her household income relied on her small earnings and Universal Credit (UC).

She lived with her severely disabled 23-year-old son who was receiving Personal Independence Payment (PIP) at the enhanced rate for both daily living needs and mobility needs.

Ms K explained that she had £75 per month deducted from her UC which had put her in considerable rent arrears and she was worried about losing her home for herself and disabled son

We accessed her UC journal in her presence and identified that the deduction was applied for Ms K disabled 23 year old son.

Ms K didn't understand why deduction were made from her Universal credit Housing costs Element for her disabled son.

Having looked into this matter by researching on disability rights UK, it was identified that Ms K's should not have Non Dependant Deduction applied due to the fact of him been disabled and in receipt PIP.

We therefore put a written a request to Universal Credit to:

- 1- review the Non Dependant Deduction (NDD)
- 2- stop further NDD
- 3- backdate the amount that has already been deducted from the date Ms K's son started receiving PIP.

Following the request, UC decided within a week to backdate the NDD applied for Ms K's son and confirmed they had stopped further deductions. Ms K received over £2000 backdated payment which enabled her to clear her rent arrears.

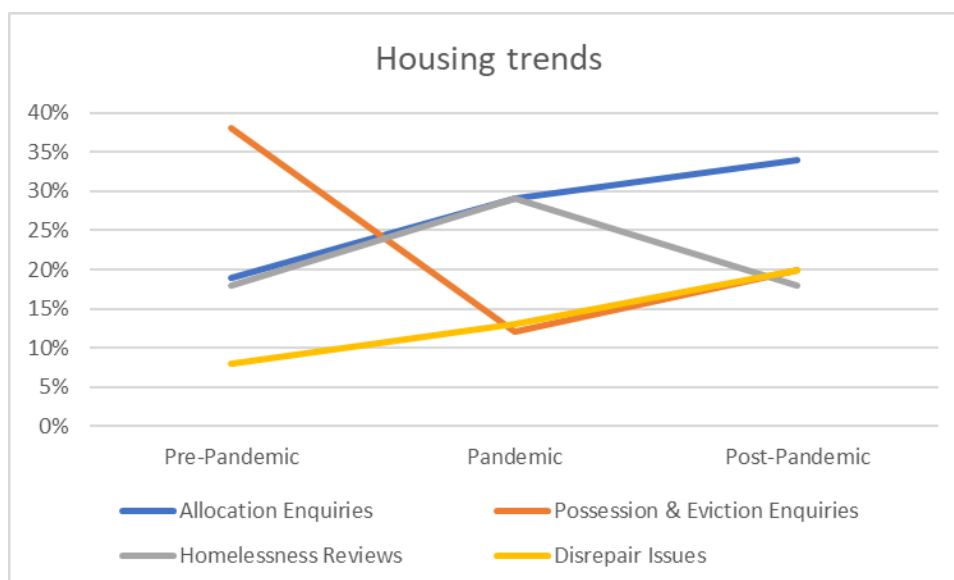
Ms K was really happy as she had approached other services before who told her the NDD could not be removed from her UC.

The reason for this is that under legacy benefit NDD exemption only applies if a tenancy holder is disabled and receiving PIP, i.e. that if the main tenant is receiving PIP then all of the non-dependents living in the same property are exempt from NDD. It is often unknown or not taken into account that no NDD applies in UC claim if a non-dependent is receiving PIP, in such case they are exempt.

HOUSING CASEWORK

The housing crisis in London is becoming more and more evident each year and the demand for housing advice continues to grow

- The social housing poor living conditions becomes more and more evident and our organization had a considerable increase from vulnerable clients suffering from poor living conditions, especially social tenants either due to overcrowding and/or medical condition and disrepairs. This was reinforced by the tragic death of 2-year-old Awaab Ishak in 2020, found during the inquest in November 2022 to be due to mould in his family home
- The administration of Universal Credit: as more residents became eligible to claim Universal Credit, we found that its administration often puts renters in further hardship as cycle payments leads to arrears, deduction for arrears are governed by Universal Credit and do not consider previous court orders leading to client at risk of financial hardship or not honoring payment orders and untidy tenancy especially in case of relationship breakdown or bereavement often leads to miscalculation in housing costs entitlement
- The Cost of living Crisis saw tenant having considerable rent increases in the private sector and increase in service charges in the social housing sector leading to unaffordable living condition, no fault eviction and repossession proceedings due to increasing levels of rent arrears.



A Housing Case Study

Mrs B is an assured tenant of Swan Housing and has held the tenancy for about 20 years. Her home had been in a state of disrepair for 10 years, with damp and mould all over the property. It was always cold and smelly and the client and her children were always unwell with coughs and colds. All the family were depressed due to the condition of the property.

Mrs B had been complaining about the disrepair for about 10 years. Swan had handed the management of the property to another housing association, Kiran Housing and advised her that it was their responsibility to carry out the repairs.

We first contacted Kiran Housing association and informed them about the disrepair. They denied any knowledge of it, despite us providing evidence to the contrary. At the same time we contacted Swan and reminded them that our client was their tenant and they remained ultimately responsible for carrying out repairs in the property. We also made a formal complaint to Swan about them failing in their repairing obligations.

Swan would not allow us to escalate our complaint to stage 2 of the process, when our client received a response that she was not satisfied with. They stated that it was their policy not to allow complainants to escalate a complaint if they believed that they had managed to resolve it. We argued that the complaint should be escalated as we were not satisfied with the response. Swan disagreed and refused to escalate the complaint. As the housing association's complaint procedure had not been exhausted, our client could not complain to the housing ombudsman as she would otherwise have been entitled to do

We contacted the ombudsman ourselves for guidance, and s/he wrote to Swan asking them to consider our complaint at the second stage. This was done, with these outcomes:

- A survey of our client's property was carried out.
- All her windows were overhauled
- All the mould and fungus in her property was removed
- A ventilation system was installed in her home
- The property was decorated
- £750.00 compensation was given to client
- Swan have said that they will review their complaints process.

DEBT CASEWORK

Island Advice Centre is a Licensed debt advice providers which provides specialist debt casework. Our experienced caseworker is CertMAP qualified and an approved intermediary for DRO application.

Over the last year, we have continued to offer advice in debt matters including rent arrears, council tax arrears, utility debts, benefits overpayment and non-priority debts such as credit cards and loan.

Our debt advice approach is holistic and our casework extensive, we ensure we go beyond the presenting point and address all underlying issues including ensuring income maximization is considered and liability issues is explored.

OUR FINANCIAL CAPABILITY WORK

With the help of Thames Water Assistance fund, our organisation has continued playing a vital role in helping Thames Water customers who are struggling to pay for their utility bills. With the current benefit cuts and the high costs of living, managing everyday bills have become difficult for many clients whose finance have been stretched to the limit.

We have been able to assist client reducing their bills through financial capability intervention and helped them access discounts and assistance funds. Our most destitute clients have been able to be supported with emergency fuel and food vouchers and grants for essentials goods during period of crisis alongside assistance with their Welfare rights matters.

The project has worked hand in hand with our debt casework and has enabled many clients to obtain assistance with insolvency fees (for DRO or Bankruptcy) which they would not be able to obtain otherwise.

A Debt & Fin Cap Case Study

Ms B came to us distressed and worried after receiving a letter from Enforcement Agency for her council tax arrears.

She had contacted Council Tax department and found out that there was a claw back of Council Tax Reduction because of her Income Support overpayment years ago. As a result, she was told to pay a large amount of council tax arrears.

While assessing her situation it became evident that Ms B had many other debts including rent arrears with a Notice of Seeking Possession Order, electricity debt, water debt, overpayments of benefits, catalogue and credit card debts.

Ms B had been trying to pay some debts and ignored some others. Her total indebtedness totaled £23579.13 and she was no longer able to manage her debts. As a result of her debt problem Ms B was feeling very overwhelmed and anxious. Ms explained she was single, responsible for her 15 year old grand son who was disabled. She was also his carer. Ms B had long term health problems, and was in receipt of Personal Independence Payment and Universal Credit. She had no savings and no assets to help her resolve her debt problem.

To ease her anxiety we advised Ms B on bailiffs's action and right to refuse entry, this reassured her greatly.

We then applied for Standard Breathing Space to suspend the recovery action from Bailiffs. We contacted her social landlord to negotiate £20 per month to pay towards rent arrears. Ms B landlord agreed and this helped her reduce her stress and avoid court proceeding due to rent arrears.

It also give us time to fully explore all options available to Ms B to deal with her debts and following fully understanding her position Ms B opted for a Debt Relief Order.(DRO)

Our fincap worker applied for help with DRO fee from Thames Water Trust fund and Ms B was awarded £90 to pay for DRO fee.

Wel assisted client to submit the DRO application and it was approved.

We also referred Ms B for further financial capability support for advice on her utility to ensure she will manage her utility bills in the long term.

As a result of our support, Ms B's debts of £23,579.13 were written off.

Future utility bills were set up to be paid monthly and Ms B felt very much relieved and confident to manage her budget in future now that she was free of debt.

BENEFICIAL OUTCOME OBTAINED FOR OUR CLIENTS

Welfare rights	
Number of Clients assisted	908
Appeals Success Rate	84.6%
Confirmed Annual Increased in Income gained	£385,941.81
Confirmed Backdated Benefits gained	£38,841.46
Projected Annual Increased in Income	£695,338.52
Projected Annual Other Gain	£24,074.68
TOTAL FINANCIAL GAINS	£1,144,196.47

Housing	
Number of Clients assisted	662
Casework success rate	74%
Financial Outcome (benefits gain and compensation)	£144,614.86

Debt	
Number of clients assisted	472
Amount of Income Maximized	£56,090.69
Amount of Debts Written off	£279,540.97
Amount of Debt Managed	£230,655.79
Insolvency procedures carried out on behalf of client	21 Breathing Space 11 Debt relief Order 2 Bankruptcies

Financial Capability	
Number of clients helped	251
Total debt written off	£15,576.10
Amount of bill reduced through Income maximization	£ 22,974.94
Number of clients registered to the priority service register	102
Generalist Advice Only	
Number of clients helped	147
Projected Annual Increase	£47,489
Overall Annual Total	£1,948,420.38

OUR OUTREACH SERVICES

TH Connect

A consortium led by Age UK was successful to continue delivering advice service in GP surgeries. As partners of this consortium, we deliver 16 hours of advice session across 6 GP Surgeries since July 21.

This services helps relieve pressures on GPS and other health professional in busy health centre.

City Square Medical Group	14 Deancross St, London E1 2QA	Monday (fortnightly) 9am to 12pm
Spitalfields Practice	20 Old Montague St, London E1 5PB	Every Monday 1pm to 4pm
Chrip Street Health Centre	100 Chrip Street London E14 6PG	Every Tuesday 9am till 12 o'clock
The Barkantine Practice	121 Westferry Road London E14 8JH	Wednesdays (fortnightly) 9am to 12pm
Island Health	145 East Ferry Road, London E14 3BQ	Every Wednesday 1pm till 4pm
Wapping Group Practice	22 Wapping Lane, London E1W 2RL	Every Friday 9am to 12 o'clock

East London Advanced Technology Training (ELATT) 260 Kingsland Road, London, E8 4DG

Island Advice Centre provides weekly term time advice session to ELATT students during the academic year to help them resolving benefit, housing, debt and other issues of concerns as well as accessing discretionary funds from the education provider. This relieves students from certain pressure and supports them to complete their course of studies.

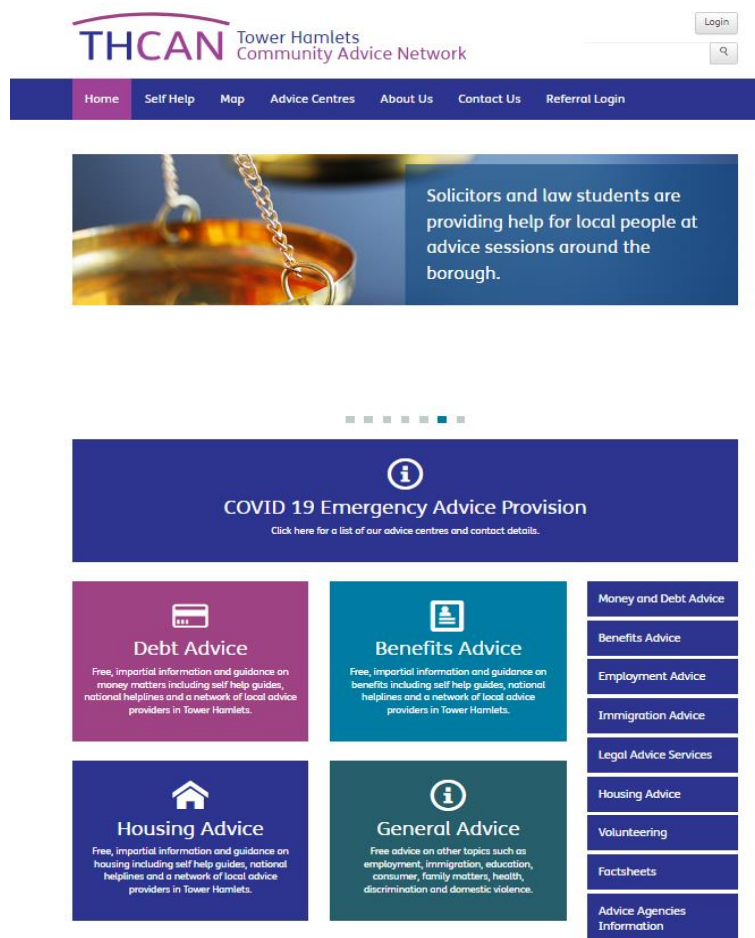
TOWER HAMLETS COMMUNITY ADVICE NETWORK (THCAN)

Island Advice Centre leads Tower Hamlets Community Advice Network

Tower Hamlets Community Advice Network (THCAN) is a partnership of local advice centres that work together to ensure Tower Hamlets residents have access to free, high-quality advice and representation in social welfare law (welfare benefits, debt, housing, employment, immigration, etc)

Trough THCAN, Island Advice provides:

- www.thcan.org.uk website which has information on advice providers, factsheets, local organizations contact details
- a referrals portal
- peer support and file reviews
- Welfare Rights Forums
- Volunteers placements
- Trainings and workshop
- City & Guilds NVQ's Level 3 & 4 in Advice & Guidance
- Steering group meetings
- Newsletters



VOLUNTEER TRAINING PROJECT

Volunteers are one of the organisation's invaluable assets and help to deliver the much-needed advice services provided by us. Through our Volunteer Training Project, training and development opportunities are provided for volunteers and front-line workers in view of developing their skills and knowledge and completing the Learning to Advice Course alongside relevant work experience.

This enables many of our volunteers move into employment.

The 22/23 cohort who completed and received their Learning to Advice certificates:

Amanda Newbury Canaway – Island House
Carlos Gomez – Praxis
Farzana Khanom – Tower Hamlets Carers Centre
Foyjul IslamoFeh – St Hildas
Leonelle Ntampa Ngaha – Praxis
Mohammad Rahman – Island Advice Centre
Najma Ali – Limehouse Project
Nina Spencer – Praxis
Sabia Begum – Limehouse Project
Shah Mohammad Hoque – Poplar HARCA
Sharifa Khanom – BBBC
Suna Mala – IAC
Nargish Shaheda Island Advice Centre
Yewande Serrano – Tower Hamlets Homes
Patricia Ayling – Tower Hamlets Homes



We also delivered an **additional 12 Advice work training workshops** relating to benefits appeals, housing issues, benefits overview, immigration, employment and a total of 178 participants attended these sessions.

A further **11 individuals completed City & Guilds NVQ in Advice & Guidance level 3 or 4** during the year 2022/23 while working in local advice centres including **First Love Foundations, Bromley By Bow Centre, Account 3 and Island Advice Centre.**

A Volunteer Project Case Study

Sabia Begum

Learning to Advise

September 2022 to May 2023

Volunteer in Limehouse Project

February 2022 to April 2023

Paid employment: Project worker

Limehouse Project April 2023

NVQ Advice and Guidance Level 3

September 2023



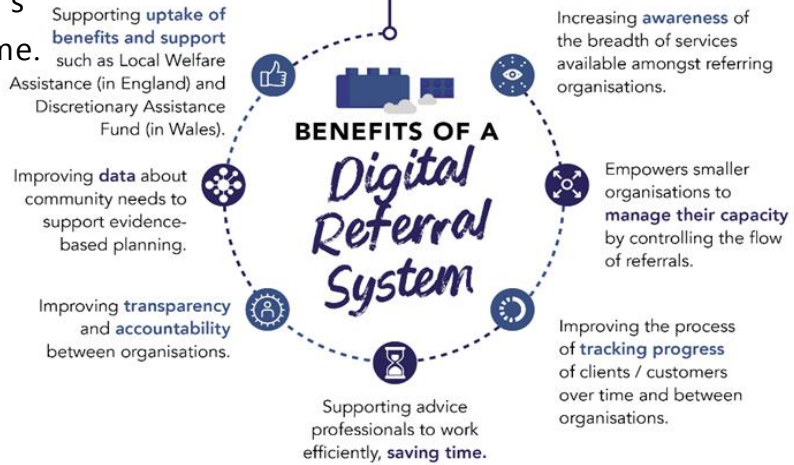
I'm a 40 years old Bangladeshi parent. I graduated from university and my first job was working for Barts NHS as an appointments clerk. I had couple of other jobs after that and then my last job was working at the City of London Co-operation as Project Assistant. I then had my first child and left work. For the last 12 years I have been busy with my children and family. My youngest who are twins went to full time education this year so I finally had time for myself to get back into employment. As I have been out of work for so long it was hard to get a job so I started doing volunteering with the Limehouse Project Advice center on their advice telephone lines, taking calls. I wanted to further develop my skills and knowledge in the advice field so I joined this course.

I applied for and was given a place on the Learning to Advise training course that was being delivered by Island Advice Centre. It covered all areas of advice such as: advice skill, housing, welfare benefits, debt, and other issues relevant to my volunteering. This course has given me insight in all the different fields that people come to the Limehouse project for help in. By having this knowledge, I was able to see clients and help with form filling. By doing this it helped me to really build my confidence as well as my knowledge. My volunteering position at Limehouse project lasted for 14 months.

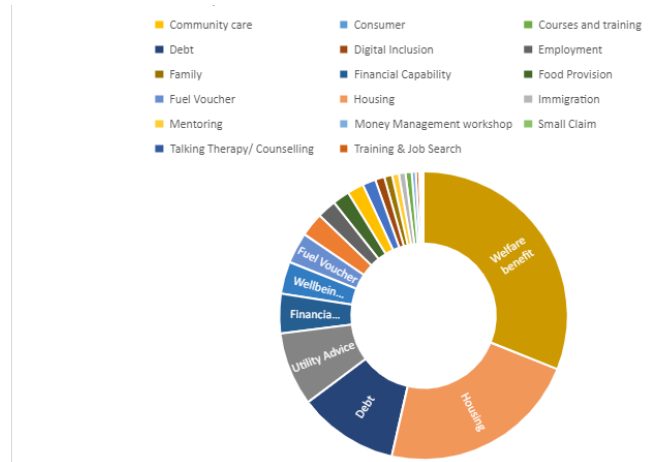
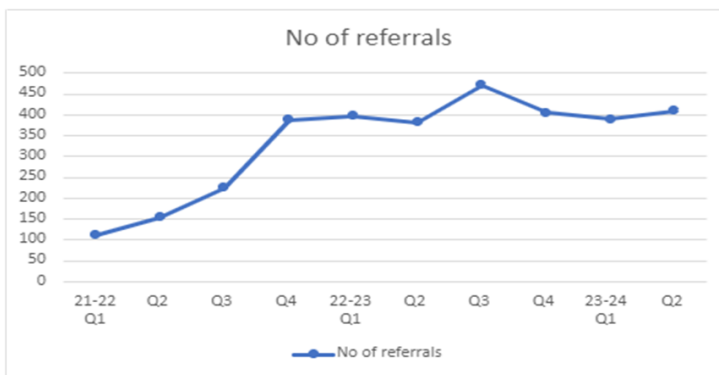
I am now a paid worker at the Limehouse project as a Project worker, working part-time. In September I am going to do the NVQ Level 3 in Advice and Guidance qualification.

THE REFERRAL SYSTEM

Island Advice launched a pilot of a direct referral system modelled on the Norfolk Community Advice Network (NCAN), in collaboration with The Children’s Society’s Coordinated Community Support Programme. Since then, the system and network have gone from strength to strength, and currently host over 40 organisations supporting people all over the borough with over 20 different issues. These include advice providers, schools, Social Prescribers, council departments and Housing Associations.



By bringing referrals across agencies into one space, the network and system not only increases awareness of the breadth of services available, increasing access, but also allows referring agents to track their referrals, preventing clients from slipping through the net, illuminating emerging issues, trends & resident needs in a measurable way.



Quarterly referrals made via the THCAN system since launch.
3335 referrals in total.

STRENGTHENING ACCESS TO SOCIAL WELFARE ADVICE IN LONDON THROUGH SUPPORTING COLLABORATION BETWEEN THE HEALTHCARE, LOCAL AUTHORITY AND ADVICE SECTORS

Training for social prescribing link workers to become specialist welfare advice link workers

Strengthening the relationship between health care, social prescribing and social welfare legal advice in London, which builds on years of work in this field by the Greater London Authority, Bromley by Bow Insights, the work of UCL's Health Justice Partnerships' team, Transformation Partners in Health and Care, and studies by the Low Commission, the Institute for Health Equity and others.

In 2023 Bromley by Bow insights undertook an independent study, grant funded by the Mayor of London, on initiatives to strengthen the relationships, partnerships and referral arrangements between healthcare settings, social prescribing and social welfare advice across London, and improve access to advice for social prescribing and those who are socially prescribed.



In Collaboration with Bromley Insights, Island Advice Centre delivered the first training course/cohort of specialist/hybrid Advice-Social Prescribing Link Workers in the UK

The hybrid advice-social prescribing link worker

The hybrid social welfare advice–social prescribing link worker has been developed in a number of areas in England, including several London boroughs as a response to the need to provide social welfare advice to social prescribing clients in the face of a severe shortage of welfare advice on the high street. Beyond being a pragmatic response to unmet need, it is also seen by some as a more holistic and effective model, as it means that social prescribing patients with less complex welfare rights issues can be seen by one person, who provides both the normal link worker role support and generic social welfare advice on basic social welfare issues.

Island Advice Centre

- delivered the 19 Learning to Advice Accredited Courses to 15 Pan London Social prescribers,
- provided 6 Q&A remote sessions where social prescribers could ask questions about patients and when/where to refer
- Assessed 9 Social prescribers-Link Workers for NVQ level 3 in City & Guilds Advice and Guidance

OUR COMMITTEE

CHAIR

KATHERINE WILSON

Katherine is a qualified accountant working for an international finance company. She brings financial and business skills to the Board.

TREASURER

SHABNAM SHARMIN

Shabnam trained with and worked for Island Advice Centre before working for the Citizens Advice Bureau as a Debt Adviser. She understands debt issues faced by clients and is experienced in case management.

COMMITTEE MEMBERS

STEVE LAKE

Steve has been an active member of the local community for many years and brings experience and knowledge of the voluntary sector. He has worked in various charities, housing associations and the Council. Steve is a retired council officer who worked within the Trading Standards service for 35 years. He has experience in civil advocacy, project management, IT development and finance.

STEPHANIE DICKINSON

Steph is the former manager of Island Advice Centre. She has over 20 years of experience in management, business skills and fundraising and an extensive knowledge of the organization and its sector.

CHRIS PARSONS

Chris works for a local advice agency and is an experienced advice supervisor. He brings management, staffing and advocacy skills to the organisation.

GODLINE PUSHPARAJAN

Godline is a solicitor who brings human resources and employment skills to the organization

THOMAS SIGGERS

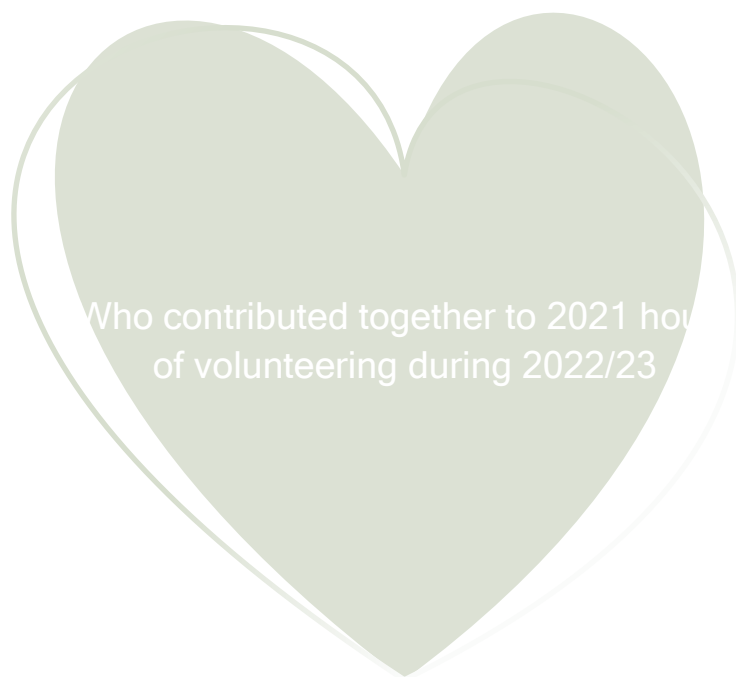
Thomas is a solicitor with a large City firm with a commitment to pro bono activities. He brings business skills and perspective to the Board.

OUR STAFFS

Centre Manager	SARAH SAUVAT
Administrator	SUNA MALA
Training And Volunteer Coordinator	JO ELLIS
Welfare Rights Supervisor	FATIMA BEGUM
Housing Supervisor	SHUHEL ALOM
Debt Supervisor	HIEN DINH
Welfare Right Adviser & Outreach Adviser	RUNA KAMALI MATIN
Generalist Adviser & Welfare Right Adviser	OLA ORESEGUN
Generalist Adviser Outreach Adviser	FOJORUL ISLAM
Fin Cap And Debt Worker	SOPHIA OM

OUR VOLUNTEERS

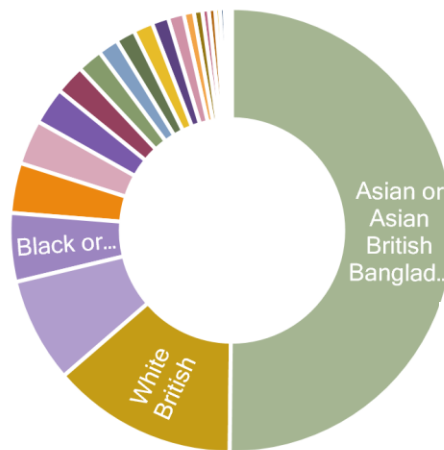
Adiba	Sazidun
Anisa	Nargish
Asma	Shazeda
Fahmida - Naima	Tracy
Gema	Diana
Jannah	Faiza
Liya	John
Mamoona	Maryam
Mohammed	Ahssan
Sazidun	James
Nargish	Maryam
Shazeda	Ahssan
Tracy	James
Diana	John
Faiza	Bridgit



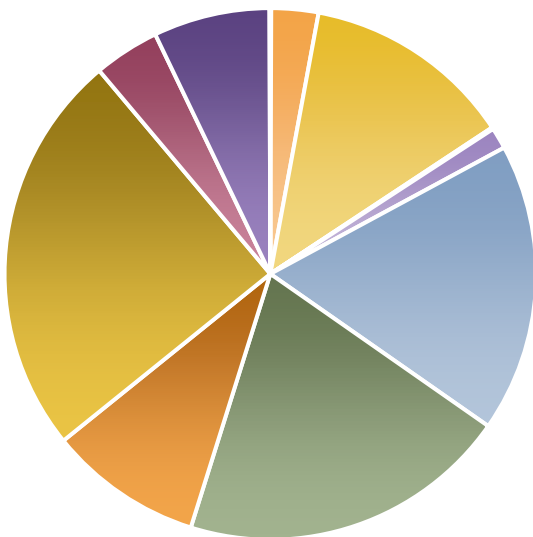
OUR CLIENTS

Clients Ethnicity

- Asian or Asian British Bangladeshi
- Asian or Asian British Indian
- Asian or Asian British Other Background
- Asian or Asian British Pakistani
- Black or Black British African
- Black or Black British Caribbean
- Black or Black British Other Background
- Chinese
- Client will not provide information
- Eastern European
- Middle Eastern
- Mixed Other Background
- Mixed White & Asian
- Mixed White & Black African
- Mixed White & Black Caribbean
- Other
- Prefer not to say
- Romany, Gypsy, Traveller
- Somali
- Unknown/Refused to Answer

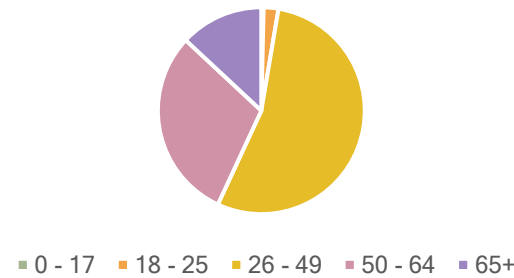


Health

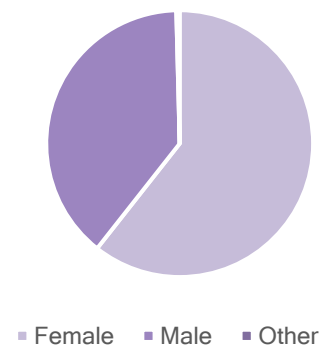


- Cognitive Impairment
- Decline To Answer
- Health problem (no disability)
- HIV
- Learning disability
- Long-term illness
- Mental Ill Health
- Multiple Impairments

Age range



Gender



FINANCIAL STATEMENTS

Island Advice Centre

Balance Sheet as of Mar 2023	Mar 2023	Mar 2022
Current assets		
Debtors & Prepayments	61,222	40,408
Bank	122,527	119,359
Total Current assets	183,749	158,995
Current Liabilities		
Deferred Income	20,416	23,375
Tax & NI , Pension & Finance	550	8,881
Audit	5,600	2,800
Other Creditors	16,053	5,149
	42,619	40,205
Net Assets	141,130	118,790
Net Assets B/F beginning of the year	118,790	131,542
Surplus/ Loss for the year	22,340	-12,752
Net Assets C/F	141,130	118,790
Notes		
Debtors **	Mar-23	Mar-22
Recognising Excellence		
EIAIT	2,000	2,250
NVQ		
We are Digital		675
File review		
Trust for London	40,000	21,250
L&Q		1,331
Age UK	14,902	14,902
LLST		
	56,902	40,408
Pre Payments (insurance and Advice Pro)	4320	478
Staff (Tax & Pension plus Finance)	550	
Service Charge (expected)	2,000	8,881
Payroll		
Deferred Income > CCS	20,416	23375
Other	1253	
		1,705
Other creditors > University of Sunderland	12000	1000
Additional room hire	800	150
		2294
	34,469	5,149

OUR FUNDERS AND SUPPORTERS

