

REGISTERED COMPANY NUMBER: 05018587 (England and Wales)
REGISTERED CHARITY NUMBER: 1102433

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025
FOR
SOUTH WEST LONDON LAW CENTRES**

Berringers LLP
Lygon House
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Bromley
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SOUTH WEST LONDON LAW CENTRES
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FOR THE YEAR ENDED 31 MARCH 2025

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SOUTH WEST LONDON LAW CENTRES
REFERENCE AND ADMINISTRATIVE DETAILS
FOR THE YEAR ENDED 31 MARCH 2025

TRUSTEES	Allan Blake (resigned 6.1.25) Sarmad Qureshi Simon Tinkler Nimmisha Aslam Sarah Bergstrom (resigned 28.10.25) Susan Field Melanie Felten Theodore Watkins James Waugh David Jackson Nichola Mary Warrender (appointed 19.6.25)
COMPANY SECRETARY	Patrick Marples
REGISTERED OFFICE	Unit 41-42 Keeley Road Croydon CR0 1TF
REGISTERED COMPANY NUMBER	05018587 (England and Wales)
REGISTERED CHARITY NUMBER	1102433
AUDITORS	Berringers LLP Lygon House 50 London Rd Bromley BR1 3RA
CHIEF EXECUTIVE	Patrick Marples
BANKERS	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRATEGIC REPORT

Objectives and activities

Purposes and aims

The objects of the Charity are: the relief of poverty, suffering and distress by the provision of legal advice, assistance and representation, and the advancement of education for those resident, working or in full time education in South West London, including the London boroughs of Croydon, Kingston upon Thames, Merton, Richmond upon Thames, Sutton and Wandsworth and, in exceptional circumstances, residents from other areas; and the promotion of other such purposes which are exclusively charitable according to the law of England and Wales as the Trustees may from time to time determine.

Public benefit

The Trustees referred to guidance contained in the Charity Commission's general guidance on public benefit when reviewing the law centre's aims and objectives and in planning and reviewing all our activities. South West London Law Centres (SWLLC) is a community based, legal practice working to relieve poverty, suffering and distress for the most disadvantaged and vulnerable members of our communities, in need of help at difficult times in their lives to resolve legal problems. We broadly help those who cannot afford a lawyer to access social welfare law. Public benefit is delivered by the provision of free legal advice or affordable charges for services and representation at court in social welfare law. These professional services are funded by legal aid, grants, and donors, and operates from three branches in Wandsworth, Croydon and Merton. We continue to charge, on a limited basis, for some services in employment and immigration where funding through legal aid is no longer available. Our Pro Bono legal advice clinics are free and staffed by volunteer advisers.

By these means, the Charity aims to improve access to justice to vulnerable members of the community in South West London.

We are, at our core, an anti-poverty charity. We use the law to lift families and individuals out of crisis and give them opportunities for better lives. Our model of community lawyering is built around the real-world experiences of those we serve. This means working alongside our communities, not just delivering legal services, but listening, understanding local realities, and building relationships that support long-term change.

Community lawyering goes beyond casework. It includes outreach, education, preventative work, partnership with community groups, and using legal insight to inform wider advocacy and campaigning. It recognises that problems are often complex and cross multiple areas of law.

While the world has changed in the last half-century, the nature of the crises our clients face has remained stubbornly familiar:

- People living in disrepair and poor housing conditions
- People burdened with rising rent arrears and mounting debts
- Workers treated unfairly and unlawfully
- A persistently hostile environment for immigrants and migrants
- A welfare system that continues to fail to deliver rightful entitlements

We are a specialist service. From our core legal representation work in courts and tribunals, we have developed a number of targeted projects to meet specific needs. But we have also recognised, since as early as 1982, that the need in our community goes beyond what our staff alone can meet. That's why we've

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worked with volunteer lawyers for over 40 years to provide free legal advice. This vital part of our work supports hundreds of people each year. People who would otherwise be denied their rights and shut out of justice entirely.

This 50-year history means that thousands of people have contributed to the Law Centre, as staff, trustees, volunteers, or clinic participants. We want to re-engage with this wider community, recognising them as a vital part of our future. Their support, networks, and advocacy will help us continue and grow our work for the next 50 years.

In 2024/25 we were able to assist 5,469 clients. This was 399 less than the previous year (2023/24 to 5,868) due to a number of factors including the remodelling of our clinic advice scheme.

Our services include:

- Legal Aid and grant-funded casework in social welfare law, covering housing, debt, employment, and immigration.
- On-the-day legal advice at three London courts to prevent homelessness and improve housing conditions.
- Free legal advice clinics in partnership with volunteer lawyers, offering accessible guidance to the community.
- Crisis navigation and cost-of-living support to help individuals maximise their income and maintain stable housing.
- Community-driven campaigns and policy work that amplify client voices, build social justice networks, and empower communities to protect their rights through advocacy, education, and collaboration.

All Case Studies use fictitious names to protect the identity clients.

Volunteers

The use of hundreds of volunteers alongside our 42 employed staff has been at the heart of our law centre operations for a long time. SWLLC runs a significant Pro Bono Legal Advice Clinic service delivered through a network of hundreds of volunteer lawyers a year.

Volunteers also help us in every aspect of our work: supporting reception during the daytime and in the evening with administrative tasks, to working as casework assistants to support our casework teams. The work includes undertaking legal research, assisting with creating bundles of documents, note taking and drafting letters. We recruited 30 new volunteers during the year.

We continue to use internships in our immigration and employment teams. Through these placements some interns have gone on to successfully gain paid employment. We want to expand this programme. Typically, our volunteers have been those seeking new skills/experience to get back into the job market or students wishing to further legal careers. On average daytime volunteers stay with the law centre between 3 - 6 months; Many of those that left went onto gain paid employment furthering their careers. Some took up paid roles at the law centre when these became available.

There was much positive feedback from our volunteers:

"I enjoyed being able to help and support people with their legal issues whilst learning more about the problems commonly experienced. I then enjoyed reading their letters of advice from the advisers to see how such issues can be addressed. I've learnt a lot from it."
"I think the law centre has helped shape my opinions on what fields of law to enter into and has developed my customer service skills significantly which helped me get my new job."
"If I could stay at the law centre, I think I would. The experience was enjoyable, my colleagues and clients made the environment feel great and I enjoyed learning parts about different areas of law. My training was in depth, and I got the hang of it only after the first day. Thank you for the experience, I wish you guys the best of luck."
"Volunteering at SWLLC certainly helped me gain a training contract. In my final round interview, I was asked to compare my experiences working at a legal aid charity versus doing a vac scheme at a corporate law firm." – Volunteers, 2024

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We estimate the annual value of daytime volunteering to be £62,825. An estimate of the value of annual pro bono work provided by evening volunteers is in excess of £728,000. This is calculated on the basis that each client (including follow up work and supervision time) takes an average total of 3 hours of volunteer time at £164 per hour. This is a high street rate, higher than the legal rates that the law centre staff recover for professional services in casework and representation.

My experience as a pro bono solicitor has had a huge impact both on my personal and professional life. Professionally, I am able to see that the advice I give where it is being taken, the clients do achieve good results. This can often be life changing for them – seeing their children, having their children being returned in their care or an abuser being stopped from carrying out more abuse. I can see that my hard work in law and has come to fruition and is being used in a very good way. Personally, I get a huge satisfaction that I am making a difference however small to someone's life. Where there are incidents of abuse that I am able to stop in some way, I feel that I have accomplished something personally and I am so humbled by how grateful the clients are that I help. This is my way of giving something back to the community and to people who truly need help and have nowhere else to turn to. (Pro bono family solicitor)

Achievements and performance

The Table below summarises our principal Activities in three main areas. Overall, in 2024/25, we assisted 5,470 clients (5,868 in 2023/24) with direct services.

Inputs	Activities	Outputs
Housing Team: Six solicitors, including one who undertakes community care and welfare rights cases, plus five paralegals/apprentices and trainees attached to the team. Debt Team: Five caseworkers. Immigration Team: Four solicitors and two IAA registered caseworkers, including one undertaking public law. Employment Team: One caseworker and one solicitor Cost of Living Three crisis navigators and two welfare rights caseworkers and a team leader supporting the work of the housing and debt teams. A Campaigns, Policy and Community Manager promoting the law centre's work.	Activity 1 - Provision of representation in social welfare law covering community care, debt, discrimination employment, housing, immigration, asylum, public law and welfare rights	2,805 cases (2,505 in 2023/24) We carried forward 694 cases at the start of the year. In addition our housing outreach and advice line assisted 264
Housing Team (as above)	Activity 2 – Housing Possession Court Duty Scheme	875 cases (563 in 2023/24)
Pro Bono Team HR and Admin Manager, triage and reception staff, and pro bono lawyers	Activity 3 - Pro Bono Legal Advice Clinic delivered remotely since March 2020	1526 clients seen (2,800 in 2023/24).

Activity 1: Provision of representation in social welfare law

Outcomes - full specialist casework service in a broad range of social welfare law in the areas of community care, debt, discrimination, employment, housing, immigration and asylum, public law and welfare rights, collectively referred to as 'social welfare law'. Our legal work has a broad range of outcomes.

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Impact Report

There are a range of impacts from our casework as illustrated in the examples below.

1. **Community Care**

We help people obtain the appropriate community care assessment and services that they are entitled to. Casework enables people with mental illness, learning disabilities or other care needs to get the support they are entitled to. This also helps to reduce isolation for these often very lonely individuals struggling to cope alone in the community.

2. **Debt**

We help people with a strategy for dealing with debts as early as possible in the process as well as challenging unenforceable debts. Work is focussed on reducing debt and finding affordable and manageable debt solutions. We work with individuals and families to calculate an affordable budget, so that they can get back on track. We also help people to apply for grants from a variety of sources to support their everyday needs.

Our debt team, funded through Debt Free London, supported 1,104 people last year. We continue to see high demand and saw 658 clients through our Economic Justice/Cost of living team.

Our team is part of the Debt Free Advice partnership in London, which has an excellent Feefo rating based on client feedback, scoring 4.6 out of 5.

Some of our recent feedback has included

"Excellent - I recommend it 100%. The service was very kind, and thank you very much for your time." – 5 stars

"Very helpful service - I was made to feel comfortable and at ease and the adviser was softly spoken which helped and was patient and most helpful" – 5 stars

Community Stories - Debt Case Studies

Lena, age 43, suffered severe health issues, whilst also being a single mother, leading to her having difficulty finding a job. One of our expert advisors assisted Lena in applying for a DRO in May 2024, supporting her throughout the process. Lena was successful with her application, able to wipe away her debts and start afresh, with a weight lifted off her shoulder.

"Thank you for all your help I am so grateful all the work you have put in for me. Something I've not been able to do all my life and didn't even know where to start. I shall never forget you and all the effort and patience you had for me."

Jenny, a 63-year-old widow, was living alone and unemployed. Feeling vulnerable and afraid for her future, she was able to contact our centres, where she was put into contact with Money Wellness, and supported through an application for a DRO.

"I am extremely happy with the advice and support I received. With your help, I have finally taken the steps to getting this weight lifted off me."

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3. **Economic Justice (Cost of Living)**

We support people to maximise their income, claim the right benefits, and get further assistance such as claim grants for individuals in need. Our work is supported by the Lottery Community Fund, London Legal Support Trust/Greater London Authority and London Borough of Merton. We have added some one-off short-term funding from Wimbledon Guild and Croydon Relief in Need. Our crisis navigators support the work of the whole organisation by:

- a. Being the consistent point of contact for those accessing multiple services;
- b. Securing additional funds for the client to enable them to stabilise their short term crisis;
- c. Channelling clients through to our specialist caseworkers/ legal staff so that their time is prioritised on providing necessary expert advice and representation; and
- d. Acting as case manager to ensure all internal and relevant external services are working together and the client understands how they all fit together to resolve their issues.

With new funding from the Home Office we were able to assist with applications for e-visa and have set up a clinic and assisted 371 people with their applications through our Economic Justice team and volunteers.

Maria's story - Economic Justice

At 32, Maria was navigating single parenthood, life as a newcomer, and rising council tax debt, made harder by a language barrier. At a community event, she found no one who could understand her until she reached the Law Centre's stall, where Brian, a Spanish-speaking outreach worker, reviewed her bailiff letter and quickly spotted the issue: she'd been wrongly charged as if two adults lived in her home.

Brian followed up with the council, provided evidence that Maria was the sole adult resident, and secured the Single Person Discount. Within a week, the council corrected the error and refunded her over £1,838. What began in panic ended in relief, showing how vital accessible support is for people facing barriers.

"When I first received the letter from the council, I felt completely lost and scared. I didn't know who to turn to for help, and the language barrier made everything so much harder. Meeting Brian at the outreach event changed everything for me. For the first time, someone understood my situation and spoke my language. I felt like I could finally express what I was going through. Now that my bill is corrected, I can focus on what really matters... taking care of my child, I can breathe easier, knowing that I have the support I need and that my situation is finally resolved"

4. **Employment**

We help people on a wide range of issues including: dismissal, suspension, discrimination, unpaid wages and failure to pay the minimum wage, notice or redundancy pay, holiday pay, breach of contract, grievances, appeals and settlement agreements. We also specialise in discrimination cases funded through our legal aid contract. Through this work we help people to remain in their jobs and where appropriate obtain redress for bad employment practice. Our team doubled in size as we welcomed a newly qualified solicitor, Alex Iossifidis, supported through *Awards for All* funding.

This work is funded through grant funding, legal aid and various methods of affordable charging. This year we worked on 76 cases an additional 50 from the previous year. We have increased our reach through volunteers to support weekly employment advice clinics along together with our general pro bono clinics where we advised 568 people. Our pro bono work has been boosted through Employment Law for London partnership with BPP Law School offering a 30-minute telephone advice appointment for all London residents needing legal advice about a workplace issue.

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Sushmita's Story - Employment Case study

At 46, Sushmita endured persistent bullying and discrimination at work, leaving her depressed and overwhelmed. After a workplace incident where her manager pushed her, she ended up in A&E and was then unfairly dismissed. Referred by Citizens Advice, she met with Sarah Forsyth at South West London Law Centres, who quickly recognised that her dismissal was unjust and that Sushmita had strong grounds to challenge it.

Sarah advised her to gather medical evidence and present it to her employer as part of an unfair dismissal claim. With this guidance, Sushmita pursued the case, won, was reinstated with backdated pay, and later moved on to a healthier job. Her experience highlights the importance of accessible, free employment advice for those who can't access legal aid.

"I was depressed, and I didn't know what to do. I knew I was in the right, but I didn't know what options were available for me to get my company to take my situation seriously. My manager was constantly bullying me, making me do things that I wasn't supposed to have to do. Never leaving me alone, and creating a lot of stress within myself. I was too scared to say anything."

"I am so grateful for Sarah's support. Sarah was truly the best person; she was so understanding, and was able to give me the advice I needed to take the situation to the next stage. It is wonderful that your organisation exists, so that people like me are able to get the help that they needed, without any worry about cost."

5. Housing

We work with people on a wide range of different housing issues covering possession, unlawful eviction, homelessness, disrepair and anti-social behaviour. They all help people keep or gain a home. We also act for the homeless by ensuring local authorities accept their statutory duties to provide housing. We worked on 278 cases, and 875 clients were assisted as part of the Housing Possession Court Duty Scheme. Our new housing advice line and outreach service assisted 264 people. Our pro bono clinics advised 259 clients on housing issues.

Darren's Story - Housing Case Study

When Darren lost his job during the pandemic, he quickly fell into debt and, not realising he could claim help with rent, his arrears grew to more than £14,000. His landlord took him to court, putting him at serious risk of eviction. There, he was relieved to receive free last-minute support from Florence and Jeinsen through the Law Centres' County Court Duty Scheme.

Darren explained he had borrowed some money and simply needed a chance to keep his home. The duty team negotiated an agreement allowing him to stay and repay the arrears in manageable instalments, without taking on further debt. The judge approved the plan, securing his housing and giving him clear steps to move forward.

"It was a daunting prospect to represent myself in court and I was grateful for the duty team. The experience and knowledge of the legal system from my solicitors helped me to be better-informed about my situation and my rights... I am over the moon my eviction has been stopped, and I have full understanding of what I need to do to keep living at my address. Once again thank you for your expertise. 10/10"

Community Engagement and Housing

Over the last year our Campaigns, Policy, and Community Manager continued talking to the community about what they want from the law centre. As a result of a community survey, we continue to develop a series of themed workshops on using the law for support. Through these we help people to recognise when they have a legal problem. These workshops evolve and have a series of case studies that are dissected as a group to find routes to remedy a situation using the same approach in each situation: Identify, Evidence, Report, Connect.

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A major theme from our consultations are issues around the cost of living crisis, the lack of economic justice and access to, and the condition of, housing. This work is currently being funded through Trust for London and the National Lottery Community Fund. Our work has involved organising events and training sessions with the community. We have also been able to bring people together and engage with policy makers on both a national and local level covering council tax, fuel poverty, benefit take up, cost of living, rights to repair, facilities in temporary accommodation and allocation of housing. This has enabled us to feed in some of the conversations we've had with our clients that are impacted by the increase in cost-of-living and to be privy to in-depth conversations with policy makers pushing for changes in the law and practice. We continue to see important outcomes through teaching community members to escalate their cases themselves where there isn't the capacity or scope within the advice sector to tackle these problems.

A significant part of this work has been work with those living in temporary accommodation in Wandsworth and Croydon. Our Campaigns, Policy and Community Manager has run regular action meetings in community spaces and established quarterly forums, with many participants new to the group and needing immediate support. We have become a trusted partner to local authorities for evidence, insight and resident voice, with action meetings used to surface issues and the Wandsworth forum used to resolve them.

When Croydon's restructuring disrupted formal forums, we maintained momentum with open letters, media engagement, public events and community days. This combination secured practical improvements and rebuilt constructive relationships with housing leaders while retaining appropriate challenge.

The work is delivering concrete results: close working in Wandsworth got additional showers and laundry rooms installed; fortnightly resident engagement meetings now run in TA blocks with council officers; in Croydon, residents obtained bidding numbers and were added to the housing register, giving hundreds the ability to bid; residents moved to more suitable homes or into permanent social housing; a large group compensation claim was progressed after a fire; and residents were trained to lodge effective complaints and secured compensation for poor treatment.

6. **Migrants and Asylum Seekers**

This work is focussed on enabling clients to obtain Leave to Remain. With this 'gateway' status, they can work and earn an income legally, re-unite with family left behind and maximise their life chances. Many of the people who eventually come to us have failed to have their cases fully dealt with and were exploited by other lawyers.

Our small team specialises in dealing with unaccompanied minors, victims of trafficking and modern slavery, domestic violence and minority groups such as LGBTQ+. We worked on 315 cases. We took on 60 more cases this year through increased capacity from our GLA Immigration Homelessness and Surrey Domestic Violence projects. The team continued to be rated 'excellent' in Legal Aid Agency independent peer review.

From both a practical standpoint (file management, record keeping and funding requirements) and a legal standpoint (advice, assistance, understanding of the law and presentation of the cases), the files reviewed were of a uniformly high standard. It is evident that the caseworkers in the team not only have a high level of expertise and experience but have a genuine commitment to their clients and to ensuring they are represented in the best way possible on each case. – Peer Review Report

Marieme's Story - Immigration Case Study

At 60, Marieme fled Mauritius after years of sexual and gender-based violence, exploitation, and a conviction that led to death threats on her release. Traumatized and struggling with severe mental health difficulties, she found it extremely hard to disclose her past or engage with the asylum process.

With steady support from a South West London Law Centres solicitor, Marieme felt safe enough to share her experiences. We secured a delay to her Home Office interview and gathered strong medical and expert evidence, including assessments from the Helen Bamber Foundation. Her case was so clear and well-supported that she was granted refugee status without needing a substantive interview, giving her long-awaited safety and stability.

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"I am grateful to the South West London Law Centres for providing me with such an amazing solicitor, Miss. Sabira. She has worked for me with a lot of understanding, compassion and honesty. She deserves the best. I would refer anybody who are in need of professional advice and solicitor to approach the SWLLC without any doubt. Thank you very much to Miss. Sabira, and all her colleagues and supervisor, for their support."

7. **Public law**

We have the ability to litigate against public authorities, this includes dealing with Home Office delays and refusals to make decisions on immigration and asylum cases.

8. **Welfare Rights**

We assist people with cases including appeals to the second tier Tribunal. We can further litigate suitable cases beyond this. Most of this work is now undertaken by our Cost of Living team.

Activity 2: Housing Possession Court Duty Scheme

Outcome - Emergency housing representation across 3 county courts: We were successful in our legal aid tenders and now provide a service at Croydon, Kingston and Wandsworth county courts covering the whole of our South West London and surrounding areas. Our duty solicitors have provided emergency legal advice/representation to clients at court and saved many from eviction often providing pro bono benefit assistance to address underlying issues relating to the benefit cap and bedroom tax. We are available to help clients to defend themselves against possession and home evictions in both rented and mortgage cases.

Impact - We continue to achieve a high success rate. In 2024/25 we represented 875 people, an additional 312 cases from the previous year.

Activity 3: Pro Bono Legal Advice

Outcome – Our Volunteering Programme Our clinic programme addresses legal problems in their early stages and covers a wide range of legal subjects: Crime, Criminal Injury, Consumer, Employment, Family, General Litigation, Housing, Inquests, Motoring Offences, Personal Injury, and Small Claims. This service empowers clients by encouraging them to take better steps to resolve problems themselves, where necessary with some follow-up by advisers (e.g. drafting documents or writing letters on clients' behalf).

Impact - The impact of timely, accurate legal advice through a personalised intervention can prevent a problem from escalating and becoming far more damaging for an individual, as well as costly to taxpayers. Our pro bono advice clinics not only provide an avenue for clients to seek legal redress. They also empower them with new knowledge of the law and their rights, thereby increasing confidence and capacity to approach legal problems. Our advice also helps improve the efficacy of other public services such as education, health or social services by helping eligible people exercise their rights to access these services in a timely fashion.

We assisted 1,526 clients this year and arranged an average of 40 consultations each week. Our pro bono programme continued to operate remotely through booked telephone and video appointments, with sessions available both during the day and in the evenings to increase flexibility for clients.

The areas of law covered were:

- Consumer, small claims and general litigation: 13%
- Employment: 38%
- Family: 25%
- Housing: 17%
- Other (crime, education, personal injury): 7%

We saw fewer clients through our pro bono clinics last year as we restructured the programme to make better use of the resources available. We shifted our focus to supporting our 11 partner firms and developing more specialist clinics, particularly in housing. A pro bono housing supervisor was appointed to work closely

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with two of our largest firms, piloting new models that involved booking specific matters rather than running larger general clinics. Several firms are now offering limited housing casework services, and others are piloting full casework and representation for clients experiencing issues such as withheld deposits.

We also introduced mandatory use of the case management system and required advisers to submit written notes of their advice. While this was essential for risk management and compliance, some advisers found the additional administrative work challenging, which contributed to a reduction in individual volunteer solicitor attendance. This change has had the greatest impact on the availability of immigration advice.

The Croydon office move in early 2025 caused temporary disruption, and reduced reception capacity (due to lower numbers of office volunteers), limited the number of clients we were able to book and support through the clinics.

Although these changes led to lower overall numbers, they have laid strong foundations for a more targeted, specialist and higher-impact pro bono service going forward.

Client feedback continues to highlight the transformative effect of timely and accurate legal advice, helping people resolve problems, regain confidence and move forward with their lives. Here are just a few of the comments clients have given:

"In my case I needed a legal advice on my situation and after explaining thoroughly my case, I receive a very good advice from the solicitor which put my mind in peace."

"The service is very efficient and the information is well understood. It pointed me in the right direction to take action. Very helpful, clear and useful advice. Much appreciated."

"I was a member of a trade union when I got the advice from your advisor. I can definitely say that I would give your advisor 10 marks out of 10, for the timely and right advice he gave me due to which I could file a discrimination claim against my employer. My trade union didn't give me good advice and hence I didn't have confidence in my union. I wish that the Government could give you more funding to help people like me to take the case to a logical conclusion, that is, right from giving advice, filling the necessary forms and the representation at the Employment Tribunal / County Court. I am 100% confident that your advisors / solicitors will do a better and effective job than a paid solicitor. My earnest request to the authorities is to give more funding to SWLLC and other helpful organisations to help people in need of right, efficient and timely advice. I have only the good things to say about the services given by SWLLC. Please continue the good work."

"Warm and caring even when they don't know you, no judgement and really helpful."

"Your law advisors are extremely professional and give appropriate and right advice for the situation a person is in. I would give your advisors ten out of ten. The advice is always spot on. Thank you so much for the service you give to the society."

Other major achievements

Operational successes

Throughout this period, the Law Centre has taken various successful steps to secure its future:

Maintaining Financial Control - The Senior Management Team's work has been significant in maintaining our cashflow in a difficult operating environment, where there is restricted legal aid and competitive grant funding opportunities, resulting in a small surplus.

Maintaining Grant Funding - We are grateful to all our funders for the support that enabled us to continue operating in a challenging year. We expanded the Law Centre's reach by securing new funding streams, bringing our total number of active grants to 18, including new support from the Home Office E-Visa Fund.

These grants, together with legal aid funding, have strengthened our capacity in housing and court duty work, Economic Justice (including E-visa support), and employment and immigration casework.

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We continue to grow our grant portfolio and build strong partnerships as we move into the next financial year.

Maintaining Quality - We continued to pass both our Lexcel and Legal Aid quality audits remotely with a positive audit assessment as detailed below:

"Despite the current difficulties and challenges, SWLLC should again continue to be commended for sustaining an extremely high level of compliance against the Lexcel Standard. There will still be short term challenges around continuing to sustain those high levels of compliance in the face of continuing change and development both internally and externally. It remains very clear, however, that compliance remains a deeply embedded part of the culture and, in Lexcel terms, SWLLC remains an extremely well run, and extremely well managed organisation!! The significant ongoing work, and influence, of the HOLP/Lexcel SRO, plus the ongoing positive impact of the CEO, continue to provide a very stable platform from which to address those challenges."

Given the current context, one of the key challenges for SWLLC is to continue to fully review, refine and embed, structure, process and system given ongoing change, particularly the departure of the Deputy CEO. This will enable the organisation to then continue to grow and develop. SWLLC will need to continue to proactively consider what that will mean both for culture, working methods, funding, supervision and compliance. There is also a need "to continue to protect the culture" – it is the culture that, in large part, has both enabled, and will continue to enable, the successful development of the organisation. Integral to all of this will be the need to maintain a cost effective organisation structure, and the continued refinement of the culture which will need to remain proactively focussed on client care, development/growth, funding sources, agile decision making and agile working. Other key challenges are the need to continue to proactively monitor performance, improve prompt and effective billing, and ensure that the support functions can continue to meet the challenges of increased casework volumes/complexity. In addition, SWLLC will need to continue to proactively address the critical need to secure additional funding streams and/or protect its current ones in order to further improve, its financial resilience. Critically it will need to effectively manage the office move, and it will need to begin to consider the impact of any introduction."

Lexcel Audit (April 2025)

Entering 50 years of service to our local communities

We are celebrating our 50th year from the date the first law centre opened in Balham, in a dilapidated shop, in June 1974. Shortly afterwards in the mid 1970s there were three law centres in Wandsworth. Sadly, that is not the case now. The law centre has gone through many changes but despite this has continued to thrive and survive through thick and thin. Many of the problems that were being tackled in 1974 are still being dealt with by the law centre today. We are incredibly proud of being able to help many thousands of people to improve their lives by getting them access to legal advice and support. We are proud to be part of a movement of law centres that has developed the concept and areas of social welfare law that are so important to making justice and access to rights a reality. We are thankful to the staff, volunteers, trustee board and funders who have enabled this all to happen.

In November 2024 we held an event at Clifford Chance, where we invited supporters and potential sponsors for the Law Centre. Our guest speaker, I. Stephanie Boyce, spoke about the importance of access to justice and the role of law centres.

In June 2024, we were proud to have two of our solicitors, Sabira Kashmiri and Paul Keeley, shortlisted for the 2024 Legal Aid Lawyer of the Year Awards. Sabira, recognised in the Social Welfare category, has delivered transformative results for survivors of domestic abuse, trafficking, and human rights abuses, earning praise for her meticulous, compassionate approach. Paul, shortlisted in the Public Law category, is a highly respected advocate with over 15 years' experience, known for his strategic work on complex deportation cases and his dedication to clients often failed by previous representation.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

Financial review

Financially, as for many in this sector, this year has been challenging.

Restrictions of the Legal Aid Sentencing and Punishment of Offenders Act 2012 (LASPO) continue to make it extremely difficult for the Law Centre to operate as fairly and effectively as it should. Legal Aid is now worth less than 50% in real terms than a decade ago. We continue to find ways to address the difficulties this causes to our funding, now supported currently by 18 grant funders to whom we are extremely grateful. We are considering ways we can further harness the legal profession's support as well as increasing even further the number of grant-funded projects we can undertake.

The charity's income for the year was £1,761,577 compared to £1,774,272 in 2023/24. The total expenditure in the year was £1,759,131 compared to £1,725,837 in 2023/24. The net result produced a surplus of £2,446 (2023/24 surplus £48,435). Restricted funds decreased by £54,973 and unrestricted general funds increased by £57,419.

SWLLC held funds of £691,501 at the year-end, of which £176,678 was restricted and £514,823 was unrestricted.

In 2024/25, South West London Law Centres' main source of funding was Grant Income, due to challenges around Legal Aid income.

We received funding and grants from:

Croydon Relief in Need; Debt Free Advice; Greater London Authority (GLA) Homeless; Home Office E-visa fund; Law Centre Network Propel; Legal Education Foundation; London Legal Support Trust – Cost of Living; London Legal Support Trust - Kingston & Surrey; Lottery Awards for All; Lottery Community Fund - Crisis Project; Merton Council; Surrey County Council - Domestic Violence Project; The Access to Justice Foundation Improving Outcomes Through Legal Support (IOTLS); Trust for London Employment; London Borough of Wandsworth – Cost of Living Project; and Wimbledon Foundation; Trust for London - Temporary Accommodation

SWLLC retained a number of donors and corporate sponsors as well as raising funds through various fundraising activities.

Reserves policy

The Trustees have considered the following factors when considering a reserves policy:

- The organisation's contractual obligations to its staff in terms of parental rights, sickness pay and redundancy provisions;
- The organisation's obligations to maintain a safe and clean working environment;
- Certain equipment is essential for our work; and
- The timing of legal aid income is uncertain.

The nature of the law centre's business means that at any one moment in time it has very considerable work in progress. This is reflected in its material reserve position. The Trustees have adopted a target for unrestricted reserves of three months expenditure which is approximately £427,507 at 31 March 2025, our unrestricted reserves stood at £514,823 (2023/24 £457,404). Because reserves are effectively held as work in progress rather than cash the Trustees continue to prioritise the effective management of work in progress: turning it into cash as quickly as possible as well as looking for other means whereby cash reserves can be built up. This will continue to be a major focus of the Law Centre's work in the coming year.

Going concern

The ongoing impact of both the freezing of legal aid and limited alternative sources of funding available for our operational activities has maintained our focus on going concern. There is considerable impact on the ability of the Law Centre to earn Legal Aid income through an effective 25 year freeze on rates of remuneration. The Law Centre has expanded its share of grant income where we can. The Trustees

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

continued measures to deal with this by undertaking a scenario-based budgeting exercise to quantify the potential deficit and put in place early savings measures.

This work continues by harnessing our community engagement work. By listening to what the community wants and further developing pilots we have added to our portfolio. We are optimistic that the relationships that we have developed with new and existing funders, and efforts put into diversifying our fundraising based on new areas of demand, will assist towards meeting our commitments.

The Law Centre will start the year 2025/26 with a small budgeted deficit. There are a number of grant funds that are coming up for renewal during the year. The board will carry a full mid year review to make sure that the law centre remains on track as well as close regular monitoring of the cash position. Actions being taken includes moving to cheaper premises in Croydon and freezing a number of roles when they become vacant. Early work is taking place for the budget for 2026/27 to review further remedial action that need to be taken to remain on a stable financial footing this includes some restructuring. Like many organisations we have been affected by the cyber attack on the Legal Aid Agency and the changing landscape of grant funding which is leading to a review of the size and scope of the law centre.

The Budgets are regularly reviewed by the Trustees at Board level and through a Finance Sub-Committee.

Fundraising note

We are mindful of the code issued by the Fundraising Regulator. We did not use any third parties in our fundraising activities and no complaints were received in the year.

Principal risks and uncertainties

South West London Law Centres undertook a strategic review and developed a revised three-year strategic plan. The Law Centre undertakes a formal risk management review throughout the year. This forms part of the business plan cycle. It involves identifying the types of risk the charity faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying ways of mitigating the risks. The major risks are reviewed regularly by the trustees on a quarterly basis through a risk register covering governance, regulatory and compliance, financial, operational and external factors.

Plans for the future: The Year Ahead – Our Strategic Objectives 2025-26

As South West London Law Centres (SWLLC) marks 50 years of fighting injustice, this strategic plan sets out our vision for the future, a future where everyone, regardless of income, has access to the law and the power to enforce their rights.

SWLLC is one of the UK's largest and most impactful Law Centres, supporting thousands of individuals across six London boroughs and beyond. At a time of growing poverty, rising housing need, and widespread inequality, our work has never been more critical.

With a dedicated staff team, an army of hundreds of pro bono lawyers, and a deep connection to the communities we serve, we combine specialist legal expertise with grassroots engagement. We are not just helping people solve legal problems, we are building fairer futures.

This strategy outlines our aims for 2025 - 2028: to deliver high-quality legal support, ensure long-term sustainability, engage meaningfully with our communities, champion social justice through evidence and advocacy, and to strengthen our governance. It also recognises the serious challenges we face, including stagnant legal aid, increasing demand, and pressures on recruitment and digital access. But we are not standing still. We are investing in our people, our partnerships, our technology, and our voice. We are driven by a mission to fight injustice, inequality, and poverty, and we are ready to meet the future with determination and ambition.

1. Our Current Challenges

There are some major challenges ahead. The more immediate ones are:

- a. Broader demand – The community needs for specialist legal advice go far beyond our current capacity
 - b. Recruitment – Our ability to attract suitably qualified staff to maintain and grow capacity within our specialist advice teams
-

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

- c. Reduced funding opportunities – legal aid funding has been stagnant for more than twenty years and, although there are some fee increases on the horizon, these will take a number of years before we see their effects. Grants are less available and more unpredictable.
- d. Changes in access – The service delivery model has changed significantly since covid. Online delivery is now more common and, whilst this opens up geographical reach increasing access and demand for services, coping with that demand creates significant pressures on our staff.
- e. Harnessing the rapid changes in technology so that they are good for our clients and the law centre.
- f. Harnessing the data within the law centre, so that along with case studies we can continue to champion and campaign for our work

Our Strategic Aims for the Next 12 Months

- Secure funding to address the budget deficit, improve pay, and support modest growth.
- Retain our current staff team while expanding capacity within the housing team.
- Make better use of our data to champion our work and strengthen our message as an anti-poverty charity.
- Develop and establish the new Croydon office site.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution and Organisational Structure

South West London Law Centres (SWLLC) is a Charitable Company limited by guarantee. It was incorporated under a Memorandum and Articles of Association which were amended 15 December 2017, and was granted charitable status on 2 March 2004.

The overall responsibility of SWLLC belongs to the Trustees (board of directors) which meets bi-monthly. The Board is supported by a Finance Sub-committee. Day to day responsibility for managing the law centre is delegated to the charity's Chief Executive Officer (CEO), Patrick Marples and the Senior Management Team. Our Deputy CEO, Stacey Edgar, left in October 2024 to become Executive Director of Southwark Law Centre. The current senior management team comprises of the Head of Legal Service; Finance Manager; Operations Manager; Strategic Development Manager and Campaigns, Policy and Community Manager. The remuneration for key management staff is determined by following a criteria of consistency with the responsibilities assigned, and alignment and success in achieving the organisation's overall strategic aims and prevailing market trends.

Appointment of trustees

SWLLC is a charitable company managed by a board of voluntary trustees comprised of local groups and individuals. Voluntary organisations from SWLLC's catchment area, representing vulnerable individuals and groups in need of our services, are encouraged to become members of the organisation and stand for election to the board as are concerned individuals from across the six boroughs. The amended articles changed the way that trustees are appointed. The size of the board is now restricted to 12 and trustees are eligible to stand for up to 2 terms of 4 years before a break. Trustees due for re-election retire from office at the AGM and those eligible can stand for re-election.

Induction and training of new trustees

Skill gaps on the Board are regularly identified and as a result efforts are made to identify new Trustees capable of filling any gaps. Induction and training of trustees is currently carried out on an ad-hoc basis as and when the needs arise. The Trustees have developed an induction programme and are reviewing training policies as part of its current review.

Related parties

The charity received donations of £951 (2024: NIL) from its Trustees in the year.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of South West London Law Centres for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

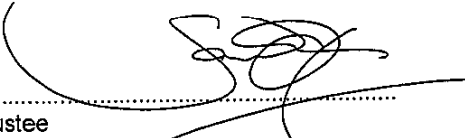
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 8 December 2025 and signed on the board's behalf by:


.....
Trustee
Sarmad Qureshi

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF SOUTH WEST LONDON LAW CENTRES

Independent auditor's report to the members of South West London Law Centres

Opinion

We have audited the financial statements of South West London Law Centres for the year ended 31 March 2025, which comprise the Statement of Financial activities, Balance Sheet, Cash Flow Statement, and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of the charitable company's net movement in funds, including the income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Trustees' Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report (which includes the directors' report prepared for the purposes of company law) for the financial year for which the financial statements are prepared is consistent with the financial statements; and

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF SOUTH WEST LONDON LAW CENTRES

- the directors' report included within the Trustees' Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report (which incorporates the directors' report).

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable company; or
- the charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees for the financial statements

As explained more fully in the trustees' responsibilities statement set out on page 2, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the charitable company and the environment in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the regulatory requirements of the Charity Commission, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006, Charities Act 2011, and Payroll and Sales Taxes.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to the posting of inappropriate journal entries or the manipulation of accounting estimates, such as the recognition of work in progress. Audit procedures performed by the engagement team included:

- Inspecting correspondence with regulators and tax authorities;

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
SOUTH WEST LONDON LAW CENTRES**

- Discussions with management including consideration of known or suspected instances of non-compliance with laws and regulation and fraud;
- Evaluating management's controls designed to prevent and detect irregularities;
- Identifying and testing journals, in particular journal entries posted with unusual account combinations, postings by unusual users or with unusual descriptions; and
- Challenging assumptions and judgements made by management in their critical accounting estimates.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members, as a body, for our audit work, for this report, or for the opinions we have formed.



Ricky Hutson BSc ACA FCCA (Senior Statutory Auditor)
for and on behalf of Berringers LLP
Lygon House
50 London Rd
Bromley
BR1 3RA

Date: 18.12.25

SOUTH WEST LONDON LAW CENTRES

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME FROM					
Grants and donations	3	206,497	1,067,450	1,273,947	1,311,683
Legal and advice services	4	484,030	-	484,030	459,311
Investment income	5	<u>3,600</u>	<u>-</u>	<u>3,600</u>	<u>3,278</u>
Total		<u>694,127</u>	<u>1,067,450</u>	<u>1,761,577</u>	<u>1,774,272</u>
 EXPENDITURE ON					
Charitable activities	6				
Legal and advice services		<u>636,708</u>	<u>1,122,423</u>	<u>1,759,131</u>	<u>1,725,837</u>
 NET INCOME/(EXPENDITURE)		57,419	(54,973)	2,446	48,435
 RECONCILIATION OF FUNDS					
Total funds brought forward		<u>457,404</u>	<u>231,651</u>	<u>689,055</u>	<u>640,620</u>
 TOTAL FUNDS CARRIED FORWARD		<u><u>514,823</u></u>	<u><u>176,678</u></u>	<u><u>691,501</u></u>	<u><u>689,055</u></u>

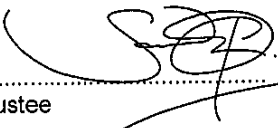
The notes form part of these financial statements

SOUTH WEST LONDON LAW CENTRES (REGISTERED NUMBER: 05018587)

**BALANCE SHEET
31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	12	1,279	-	1,279	3,603
CURRENT ASSETS					
Work in progress	13	321,855	-	321,855	329,556
Debtors	14	469,697	-	469,697	437,765
Cash at bank		<u>181,800</u>	<u>176,678</u>	<u>358,478</u>	<u>358,697</u>
		973,352	176,678	1,150,030	1,126,018
CREDITORS					
Amounts falling due within one year	15	<u>(459,808)</u>	-	<u>(459,808)</u>	<u>(440,566)</u>
NET CURRENT ASSETS		<u>513,544</u>	<u>176,678</u>	<u>690,222</u>	<u>685,452</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>514,823</u>	<u>176,678</u>	<u>691,501</u>	<u>689,055</u>
NET ASSETS		<u>514,823</u>	<u>176,678</u>	<u>691,501</u>	<u>689,055</u>
FUNDS	16				
Unrestricted funds				514,823	457,404
Restricted funds				<u>176,678</u>	<u>231,651</u>
TOTAL FUNDS				<u>691,501</u>	<u>689,055</u>

The financial statements were approved by the Board of Trustees and authorised for issue on~~18 December 2025~~... and were signed on its behalf by:



 Trustee
 Sarmad Qureshi

The notes form part of these financial statements

SOUTH WEST LONDON LAW CENTRES

**CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(383)</u>	<u>30,833</u>
Net cash (used in)/provided by operating activities		<u>(383)</u>	<u>30,833</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		<u>(3,436)</u>	<u>(3,620)</u>
Interest received		<u>3,600</u>	<u>3,278</u>
Net cash provided by/(used in) investing activities		<u>164</u>	<u>(342)</u>
		<u> </u>	<u> </u>
Change in cash and cash equivalents in the reporting period		(219)	30,491
Cash and cash equivalents at the beginning of the reporting period		<u>358,697</u>	<u>328,206</u>
Cash and cash equivalents at the end of the reporting period		<u>358,478</u>	<u>358,697</u>

The notes form part of these financial statements

SOUTH WEST LONDON LAW CENTRES

**NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 MARCH 2025**

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income for the reporting period (as per the Statement of Financial Activities)	2,446	48,435
Adjustments for:		
Depreciation charges	5,760	11,621
Interest received	(3,600)	(3,278)
Decrease/(increase) in work in progress	7,701	(12,755)
(Increase)/decrease in debtors	(31,932)	15,601
Increase/(decrease) in creditors	<u>19,242</u>	<u>(28,791)</u>
Net cash (used in)/provided by operations	<u><u>(383)</u></u>	<u><u>30,833</u></u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank	<u>358,697</u>	<u>(219)</u>	<u>358,478</u>
	<u>358,697</u>	<u>(219)</u>	<u>358,478</u>
Total	<u><u>358,697</u></u>	<u><u>(219)</u></u>	<u><u>358,478</u></u>

The notes form part of these financial statements

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

GOING CONCERN

The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The financial position, reserves levels and future plans gives the trustees confidence the Charity remains a going concern for the foreseeable future.

INCOME

All income is recognised in the Statement of Financial Activities when the company is legally entitled to the income and the amount can be quantified with reasonable accuracy and receipt is probable.

Legal Aid Agency income is accounted for on a receivable basis when the income is measurable and certain. In the case of Legal Aid, the Legal Aid Agency income is usually recognised once they have confirmed the payment. Legal Help income is recognised under the Unified Contract when SWLLC has closed the cases and is entitled to claim the fee.

Voluntary income is received by way of donations and covenants and is included in full in the statement of financial activities when receivable.

Grant income is recognised in full in the statement of financial activities in the year in which it is receivable or received whichever is the earlier.

EXPENDITURE

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Overheads have been allocated on the basis of staff time.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of charitable activities.

Support costs are those incurred directly in support of expenditure on the objects of the company. Any irrecoverable VAT is written back to general expenditure.

Governance costs are those incurred in connection with enabling the company to comply with external regulation, constitutional and statutory requirements, and in providing support to the Trustees in the discharge of their statutory duties.

TANGIBLE FIXED ASSETS

Assets costing more than £100 are capitalised, where the benefits of capitalisation are material.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following basis:

Furniture, fittings and equipment - Over 3 years

SOUTH WEST LONDON LAW CENTRES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

1. ACCOUNTING POLICIES - continued

WORK IN PROGRESS

Work in progress represents the value of all open legally aid funded cases. These cases had been opened but were not yet completed, as at 31 March 2025. Work in progress has been valued at the lower of cost and net realisable value taking into account payments that have already been received.

TAXATION

The charity is exempt from corporation tax on its charitable activities.

FUND ACCOUNTING

General funds are unrestricted funds which are available for use at the discretion of the Directors in furtherance of the general objectives of the company and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors which have been raised by the company for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

HIRE PURCHASE AND LEASING COMMITMENTS

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

PENSION COSTS AND OTHER POST-RETIREMENT BENEFITS

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. CRITICAL ACCOUNTING JUDGEMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Although these estimates are based on the trustees' best knowledge of the amount, events or actions actual results ultimately differ from these estimates. Estimates have been used in the calculation of the pension liability and valuation of the contribution by volunteers. The valuation of our work in progress is normally looked at on a quarterly basis, to assess the value of time earned but not billed. A provision is held against legal casework where it has been determined that the likelihood of recovery of costs is low.

SOUTH WEST LONDON LAW CENTRES
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

3. GRANTS AND DONATIONS

	Total Funds 2025 £	Total Funds 2024 £
General donations	8,811	5,744
Solicitor and long term donations	185,000	226,909
Pro bono volunteers	-	10,916
London borough of Merton	76,241	76,241
London borough of Croydon	19,177	-
Other grants	984,718	991,873
	<u>1,273,947</u>	<u>1,311,683</u>

The charity received no donations in kind in 2025 (2024: NIL).

The charity has benefited during the year from pro bono legal volunteers, whose professional services had we paid for would have been valued at £1.4m (2024: £1.4m).

We have calculated the financial benefit provided to SWLLC, by the volunteers by estimating the cost of day time volunteers only. At a conservative estimate, daytime volunteers provide the equivalent of £62,825 in added value (£11.44ph administration/reception and £15ph casework support).

We estimate the value of pro bono work provided by our evening volunteers at around £1.4 million, on the basis that each client (including follow up work and supervision time can take a combined total of volunteer 3 hours at a cost of £168p). We have used an estimated high street rate, which is higher than the legal rates that the law centre staff recover, and also assumed that rates have stayed fixed since last year.

4. LEGAL AND ADVICE SERVICES

	2025 £	2024 £
Legal and advice services	<u>484,030</u>	<u>459,311</u>

5. INVESTMENT INCOME

	2025 £	2024 £
Interest receivable	<u>3,600</u>	<u>3,278</u>

SOUTH WEST LONDON LAW CENTRES
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Legal and advice services	<u>1,737,505</u>	<u>21,626</u>	<u>1,759,131</u>

7. SUPPORT COSTS

	Finance £	Governance costs £	Totals £
Legal and advice services	<u>176</u>	<u>21,450</u>	<u>21,626</u>

Support costs, included in the above, are as follows:

	2025 Legal and advice services £	2024 Total activities £
Bank charges	176	161
Auditors' remuneration	11,275	11,000
Accountancy fees	<u>10,175</u>	<u>8,675</u>
	<u>21,626</u>	<u>19,836</u>

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025 £	2024 £
Auditors' remuneration	11,275	11,000
Depreciation - owned assets	5,760	11,621
Hire of plant and machinery	<u>25,585</u>	<u>(1,779)</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

SOUTH WEST LONDON LAW CENTRES

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

10. STAFF COSTS

	2025 £	2024 £
Wages and salaries	1,235,938	1,185,193
Social security costs	122,774	111,156
Other pension costs	<u>50,583</u>	<u>47,316</u>
	<u><u>1,409,295</u></u>	<u><u>1,343,665</u></u>

The average monthly number of employees during the year was as follows:

	2025	2024
Legal service and advice	31	29
Support and fundraising	<u>11</u>	<u>12</u>
	<u><u>42</u></u>	<u><u>41</u></u>

No employee received remuneration amounting to more than £60,000 in either year. The remuneration of the Charity's key management personnel in the year was £49,000 (2024: £56,895).

Redundancy payments were £NIL (2024: £13,745) in the year.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME FROM			
Grants and donations	185,433	1,126,250	1,311,683
Legal and advice services	459,311	-	459,311
Investment income	<u>3,278</u>	<u>-</u>	<u>3,278</u>
Total	<u><u>648,022</u></u>	<u><u>1,126,250</u></u>	<u><u>1,774,272</u></u>
 EXPENDITURE ON			
Charitable activities			
Legal and advice services	<u>692,083</u>	<u>1,033,754</u>	<u>1,725,837</u>
 NET INCOME/(EXPENDITURE)	(44,061)	92,496	48,435
 RECONCILIATION OF FUNDS			
Total funds brought forward	<u>501,465</u>	<u>139,155</u>	<u>640,620</u>
 TOTAL FUNDS CARRIED FORWARD	<u><u>457,404</u></u>	<u><u>231,651</u></u>	<u><u>689,055</u></u>

SOUTH WEST LONDON LAW CENTRES
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

12. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 April 2024	142,856
Additions	<u>3,436</u>
At 31 March 2025	<u>146,292</u>
DEPRECIATION	
At 1 April 2024	139,253
Charge for year	<u>5,760</u>
At 31 March 2025	<u>145,013</u>
NET BOOK VALUE	
At 31 March 2025	<u>1,279</u>
At 31 March 2024	<u>3,603</u>

13. WORK IN PROGRESS

	2025 £	2024 £
Work-in-progress	<u>321,855</u>	<u>329,556</u>

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	239,375	128,193
Other debtors	211,379	252,495
Prepayments and accrued income	<u>18,943</u>	<u>57,077</u>
	<u>469,697</u>	<u>437,765</u>

SOUTH WEST LONDON LAW CENTRES
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Clients' funds held	114,800	87,634
Trade creditors	264,399	277,548
Social security and other taxes	54,153	24,316
Other creditors	10,556	8,803
Accrued expenses	<u>15,900</u>	<u>42,265</u>
	<u>459,808</u>	<u>440,566</u>

16. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	453,801	59,743	513,544
Fixed asset fund	<u>3,603</u>	<u>(2,324)</u>	<u>1,279</u>
	457,404	57,419	514,823
Restricted funds			
General fund	231,651	(74,968)	156,683
Designated fund	<u>-</u>	<u>19,995</u>	<u>19,995</u>
	<u>231,651</u>	<u>(54,973)</u>	<u>176,678</u>
TOTAL FUNDS	<u>689,055</u>	<u>2,446</u>	<u>691,501</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	694,127	(634,384)	59,743
Fixed asset fund	<u>-</u>	<u>(2,324)</u>	<u>(2,324)</u>
	694,127	(636,708)	57,419
Restricted funds			
General fund	1,035,078	(1,110,046)	(74,968)
Designated fund	<u>32,372</u>	<u>(12,377)</u>	<u>19,995</u>
	<u>1,067,450</u>	<u>(1,122,423)</u>	<u>(54,973)</u>
TOTAL FUNDS	<u>1,761,577</u>	<u>(1,759,131)</u>	<u>2,446</u>

SOUTH WEST LONDON LAW CENTRES
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	At 31.3.24 £
Unrestricted funds			
General fund	489,861	(32,440)	457,421
Fixed asset fund	<u>11,604</u>	<u>(11,621)</u>	<u>(17)</u>
	501,465	(44,061)	457,404
Restricted funds			
General fund	<u>139,155</u>	<u>92,496</u>	<u>231,651</u>
TOTAL FUNDS	<u>640,620</u>	<u>48,435</u>	<u>689,055</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	648,022	(680,462)	(32,440)
Fixed asset fund	<u>-</u>	<u>(11,621)</u>	<u>(11,621)</u>
	648,022	(692,083)	(44,061)
Restricted funds			
General fund	<u>1,126,250</u>	<u>(1,033,754)</u>	<u>92,496</u>
TOTAL FUNDS	<u>1,774,272</u>	<u>(1,725,837)</u>	<u>48,435</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	At 31.3.25 £
Unrestricted funds			
General fund	489,861	30,739	520,600
Fixed asset fund	<u>11,604</u>	<u>(17,381)</u>	<u>(5,777)</u>
	501,465	13,358	514,823
Restricted funds			
General fund	<u>139,155</u>	<u>17,528</u>	<u>156,683</u>
Designated fund	<u>-</u>	<u>19,995</u>	<u>19,995</u>
	139,155	37,523	176,678
TOTAL FUNDS	<u>640,620</u>	<u>50,881</u>	<u>691,501</u>

SOUTH WEST LONDON LAW CENTRES

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,342,149	(1,311,410)	30,739
Fixed asset fund	-	(17,381)	(17,381)
	<u>1,342,149</u>	<u>(1,328,791)</u>	<u>13,358</u>
Restricted funds			
General fund	2,161,328	(2,143,800)	17,528
Designated fund	32,372	(12,377)	19,995
	<u>2,193,700</u>	<u>(2,156,177)</u>	<u>37,523</u>
TOTAL FUNDS	<u>3,535,849</u>	<u>(3,484,968)</u>	<u>50,881</u>

Fixed Asset Fund

This represents the net book value of fixed assets held within unrestricted funds.

Designated fund

This represents the funds, held within restricted funds, allocated for the office move taking place in the year ending 31 March 2026.

SOUTH WEST LONDON LAW CENTRES

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

17. RESTRICTED FUNDS

	Brought Forward	Income	Expenditure	Carried Forward
	£	£	£	£
The Croydon Relief in Need Fund	-	19,177	(17,579)	1,598
Office Move Designated Fund	-	32,372	(12,377)	19,995
Debt Free Advice	-	202,387	(202,387)	-
GLA - SLRA Immigration	-	52,744	(52,744)	-
Grants to clients	2,566	7,392	(9,712)	246
LCN Propel	124	25,796	(25,920)	-
Legal Education Foundation	-	46,000	(46,000)	-
LLST/GLA - Cost of Living	-	110,170	(110,170)	-
LLST - Surrey	20,962	-	-	20,962
Lottery - Crisis Project	80,316	168,854	(170,541)	78,629
Lottery - Employment	-	20,000	(5,000)	15,000
Merton Council / Merton Giving	1,547	81,241	(80,288)	2,500
Surrey CC - DV	65,999	65,000	(99,701)	31,298
The Access to Justice Foundation	2,465	113,395	(115,860)	-
Trust for London Employment	3,333	40,000	(40,000)	3,333
Trust for London Temp Accom	26,592	25,000	(49,772)	1,820
HO E visa grants	12,942	-	(32,976)	(20,034)
Wandsworth Council - Cost of Living	1,471	47,921	(37,227)	12,165
Wimbledon Guild - Crisis Fund	13,334	10,000	(14,167)	9,167
Total	231,651	1,067,450	(1,122,423)	176,678

Purpose of restricted funds:

Croydon Relief in Need - a grant towards the Cost of Living team to provide services in Croydon.

Debt Free Advice - a grant received from Toynbee Hall in consortium with other London advice agencies, funded by the Money and Pensions Service to provide face to face debt advice across South West London

Greater London Authority (GLA) Homeless - a grant to provide immigration advice and casework to rough sleepers as part of a pan London partnership, working alongside South London Refugee Association in the South West Region.

Grants to Clients - grants received from various sources for direct payments to clients.

Home Office E-visa fund - a new grant to help vulnerable people to access their E-visa. There was a timing difference on the grant payment from the provider, and this was funded from unrestricted funds during this interim.

Law Centre Network - Propel - a partnership grant administered by the Law Centres Network through Propel funding from London Funders, to help support legal apprenticeships as a way of qualifying as a solicitor at the law centre..

SOUTH WEST LONDON LAW CENTRES
NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

17. RESTRICTED FUNDS - continued

Legal Education Foundation - a grant to fund a trainee solicitor role with supervision costs.

London Legal Support Trust - Cost of Living - a grant to fund a specialist welfare rights and crisis navigation service. This is part of a wider pan London partnership funded through the GLA

London Legal Support Trust - Kingston & Surrey - carried forward funds to continue to support development of work in Kingston and Surrey.

Lottery Awards for All - a new grant to support our employment and discrimination work

Lottery Community Fund - Crisis Project - a new grant to fund a specialist welfare rights and crisis navigation service as well as management and community engagement costs

Merton Council - a grant to fund specialist advice and casework in Merton plus an additional emergency fund grant

Surrey County Council - Domestic Violence Project - a carried forward grant to provide casework and advice on immigration issues to the residents of domestic violence refuges. The grant will help support the refuges to take on people fleeing domestic violence who have outstanding immigration issues.

The Access to Justice Foundation - Improving Outcomes Through Legal Support (IOTLS) grant program. The purpose of supporting organisations working to sustain and improve access to early social welfare and family legal support and advice, to enable users to resolve these problems as early as possible and avoid the need for court or tribunal proceedings where possible.

Trust for London - Employment - a grant towards the cost of an employment caseworker.

Trust for London - Temporary Accommodation Project - a grant to develop coordination and campaigning for better conditions of those in temporary accommodation through community engagement work.

London Borough of Wandsworth - Cost of Living Project - a grant to provide housing and immigration advice to the residents of Wandsworth.

Wimbledon Foundation - a grant towards work within our Cost of Living team.

18. RELATED PARTY DISCLOSURES

The charity received donations of £951 (2024: NIL) from its Trustees in the year.
There were no other related party transactions for the year ended 31 March 2025 (2024: NIL).