

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

England & Wales · Charity number 1180716

Details

Status Registered

Legal form CIO

Registered 2018-11-15

Register [View on the Charity Commission register](#)

Contact

Address The Abbey Centre
34 Great Smith Street
London
SW1P 3BU

Phone 00

Email SWLAC@live.com

Website www.swlac.org

Activities

Objects: TO HOLD THE FUNDS OF THE CIO TO APPLY THEM FOR THE FOLLOWING OBJECTS, THOSE BEING FOR THE RELIEF OF POOR PERSONS IN PARTICULAR (BUT WITHOUT LIMITATION) THOSE BEING RESIDENT IN OR EMPLOYED IN THE CITY OF WESTMINSTER BY PROVIDING TO SUCH PERSONS LEGAL SERVICES OF ANY NATURE WHATSOEVER WHICH THEY MIGHT NOT OTHERWISE OBTAIN THROUGH LACK OF MEANS AND WITHOUT WISHING TO RESTRICT THE GENERAL TERMS OF THE WORDS "LEGAL SERVICES" AS USED ABOVE, THESE SERVICES MAY INCLUDE THE PROVISION OF ADVICE, ASSISTANCE AND REPRESENTATION IN OR IN CONNECTION WITH: (1) ANY CONTENTIOUS OR NON-CONTENTIOUS LEGAL WORK OF ANY NATURE, INCLUDING THE PROSECUTION OF, OR DEFENCE OF ANY CIVIL OR FAMILY OR CRIMINAL CAUSES, CLAIMS OR INTERESTS (INCLUDING THE CHALLENGE OF EXECUTIVE ACTION) IN ANY COURT, TRIBUNAL, ARBITRATION, OR OTHER PLACE SET UP FOR THE RESOLUTION OF DISPUTES, AND ANY APPEALS FROM ANY SUCH DECISIONS; AND (2) ANY PROBLEMS CAUSED BY OR AS A RESULT OF DEBT, SICKNESS, POOR HOUSING, LOSS OF EMPLOYMENT, LOW INCOME, MATRIMONIAL BREAKDOWN, DISCRIMINATION, FAILURE TO OBTAIN WELFARE OR OTHER STATE ALLOWANCES OR BENEFITS OF ANY NATURE WHATSOEVER, FAILURE TO OBTAIN THE FULL AMOUNT TO WHICH SUCH PERSONS MAY BE ENTITLED, OR CLAIMS OR CLAWBACKS OF SUCH ALLOWANCES OR BENEFITS.

Activities: Provision of free legal advice to people on low incomes

Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** Other Defined Groups

Geography

- City Of Westminster

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£73,380	£23,394	-	-
2023-12-31	£29,326	£27,029	-	-
2022-12-31	£37,444	£34,442	-	-
2021-12-31	£25,453	£12,737	-	-
2020-12-31	£22,096	£19,577	-	-

Trustees

Name	Role	Appointed
Richard Walford	Chair	2018-10-03
Andrew Harvey Fernando Trovalusci		2023-03-08
Anita Anne George		2023-04-12
Anne Sarah Clover		2021-11-01
Christopher James White		2018-10-03
Jennifer Anne Ison		2023-04-12
Nikhil Harry DSouza		2021-06-01
ROBERT OAKLEY WALTERS		2018-10-03
Richard Charles Eaton		2023-09-29

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

England & Wales - Charity number 1180716

Accounts

SOUTH WESTMINSTER
LEGAL ADVICE CENTRE

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

Registered Charity No: 1180716

<https://www.swlac.org>

Report and Accounts for the year to 31st December 2024

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

REPORT OF THE TRUSTEES

The Trustees have pleasure in presenting their report and the accounts of South Westminster Legal Advice Centre CIO (“the CIO”) for the year to 31st December 2024.

Status of the CIO

CIO stands for “Charitable Incorporated Organisation”, a form of charitable body governed by the Charitable Incorporated Organisations (General) Regulations 2012 (SI No 3012 of 2012). South Westminster Legal Advice Centre CIO is a charity, registered with the Charity Commission for England and Wales under Registered Charity Number 1180716. Its principal office is at The Abbey Centre, 34 Great Smith Street, Westminster, London SW1P 3BU.

Principal activities

The purposes are set out in the Constitution of the CIO, but may be summarised as the provision of free legal advice to people on low incomes. We summarise our objective as:

”to provide free legal advice to people on low incomes independently, fearlessly, efficiently and with integrity, but always in a friendly and courteous manner”.

Results for the period

During the period, the trust's total income was £73,380 (2023: £29,326) and its expenditure was £23,394 (2023: £27,029). The resulting surplus of £49,986 (2023: £2,297) has been carried to the General Reserve and Emergency Reserve.

Notable Events during the year

Major events during the period have included the following:

- To mark the milestone that was SWLAC’s 25th anniversary, donors generously funded a fundraising reception in the Supreme Court, which was attended by our patrons Lords Briggs of Westbourne and Lord Neuberger of Abbotsbury, by representatives of our partner firms, by long-standing supporters and by some volunteers. We are very grateful to all who attended. Speeches were given by Lord Briggs, by Sarah Clover, our CEO, and by Richard Walford, our Chair.
- SWLAC has continued to liaise with certain London law firms and commercial organisations, by which they arrange rotas and ensure a regular flow of volunteers. We are very grateful to all these organisations for their support, and to their volunteers for their enthusiasm and expertise.
- We started using the ActionStep Case Management System, and (despite some inevitable teething troubles), it has transformed our case handling and is well liked by volunteers and clients alike.

Volunteers

The charity is run entirely by volunteers. We could not function at all without our wonderful, dedicated and cheerful volunteers. They generously give their own time and energy to advise those less fortunate than themselves, our clients, and we are hugely grateful to them.

Trustees

The names of the persons who were Trustees during the period were Richard Walford, Robert Walters, Chris White, Nikhil D’Souza, Sarah Clover, Jenny Ison, Anita George, Andrew Trovaluschi, and Richard Eaton.

Patrons and Supporters

The CIO is extremely grateful to its patrons, Lord Neuberger of Abbotsbury (former President of the Supreme Court) and Lord Briggs of Westbourne (Justice of the Supreme Court).

We are also extremely grateful to all the loyal friends and supporters (both individual and corporate) of South Westminster Legal Advice Centre CIO. It is so encouraging to know that we have so much strong support for what we are aiming to do.

The Abbey Centre

SWLAC would in particular like to thank the staff and management of the Abbey Centre, 34 Great Smith Street, Westminster, London SW1P 3BU, who continue to be wonderfully supportive hosts for our service.

Trustees Responsibilities

The Trustees are required to prepare in respect of each financial year of the charity, financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently,
- 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 charity will continue in operation,
- comply with the charity's governing document,
- comply with the Financial Standard for Smaller Entities (FRSSE),
- comply with the Charities Act 2011.

The trustees are responsible for keeping records that disclose, with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the CIO's Constitution.

Risk management

The Trustees have a duty to identify and review risks to which the CIO is exposed and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Public benefit

The CIO had due regard to the guidance published by the Charity Commission on public benefit, and believes that its work is for the public benefit.



On behalf of the Trustees:

Richard Walford
Chair.

Date: 1st July 2025

Independent examiner's report to the Trustees of the South Westminster Legal Advice Centre CIO

I report to the Trustees on my examination of the accounts of the South Westminster Legal Advice Centre for the year ended 31 December 2024, which are set out on the following pages.

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts and you consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. It is my responsibility to: examine the accounts under section 145 of the Charities Act; to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention: (1) which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with section 130 of the Charities Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mary Catherine Elizabeth Clark, Chartered Accountant (ICAS) no M22932
50 Huron Road
London
SW17 8RB

11 October 2025

South Westminster Legal Advice Centre CIO

Statement of Financial Activities:

Income & expenditure account for the year ended 31st December, 2024

2023

£		£
	Income	
-	Proceeds of fundraising event	14,357
29,326	Donations received:	59,023
<u>29,326</u>	Total income for the period	<u>73,380</u>
	Expenditure	
4,800	Room hire	4,690
-	Security	4,680
295	Insurance - Contents	304
2,214	- Prof Indemnity	2,214
224	Subscriptions & licences	231
104	Printing and stationery	59
107	Sundries	319
1,285	Website development/maintenance	366
-	Laptops, tablets, software	3,035
15,000	Provision for the design, installation and commissioning of a Case Management System	-
<u>3,000</u>	Case Management System	<u>7,496</u>
<u>27,029</u>	Total expenditure for period	<u>23,394</u>
<u>2,297</u>	Surplus/(Deficit) income over expenditure for the period	<u>49,986</u>
	Carried to General Reserves:	
-	- Emergency Reserve Fund	30,000
<u>2,297</u>	- General Reserve Fund	<u>19,986</u>
<u>2,297</u>		<u>49,986</u>

South Westminster Legal Advice Centre CIO
Balance Sheet as at 31st December, 2024

31.12.23		Note	£	£
£			£	£
	Current Assets			
1,325	Debtors and prepayments	4	5,179	
83,076	Cash at Bank		<u>111,682</u>	116,861
<u>84,401</u>				
	Current Liabilities			
17,976	Creditors- falling due within one year	5	450	
21,005	Provision for Case Management System	6	<u>21,005</u>	<u>21,455</u>
<u>45,420</u>	Net Current Assets			<u>95,406</u>
<u>45,420</u>				<u>95,406</u>
	Represented by:			
	General Reserves			
30,000	- Emergency Reserve Fund	7		60,000
15,420	- General Reserve Fund	7		35,406
<u>45,420</u>				<u>95,406</u>

The Income and expenditure account and Balance sheet of the South Westminster Legal Advice Centre CIO have been prepared in accordance with its records and reflect the position at 31st December, 2024

Robert Walters
Hon. Treasurer

South Westminster Legal Advice Centre CIO

Notes to the Financial Statements for the Year Ended 31st December, 2024

1. Accounting Policies

1.1 Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) – Accounting and Reporting by Charities: Statement of Recommended Practice.

1.2 Going concern

South Westminster Legal Advice Centre CIO has net current assets, and total net assets, of £95,406 (2023: £45,420). After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

1.3 Income

All income is recognised at the time of its receipt by the Charity or its agents.

1.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of benefits will be required in settlement and the amount of the obligation can be measured reliably.

1.4 Tangible fixed assets and depreciation

Tangible fixed assets with an individual cost of £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably, and depreciated over their estimated lives using the straight-line method. Such assets with an individual cost of less than £1,000 are written off against revenue in the year of acquisition.

1.5 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.6 Cash at bank

Cash at bank includes cash in a current account, or in an account with a short maturity of three months or less from the date of the opening of the deposit or similar account.

1.7 Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Provisions are measured at the best estimates of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discounted rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

1.8 Fund Accounting

South Westminster Legal Advice Centre CIO currently only holds General funds. General funds are unrestricted funds which are available at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

South Westminster Legal Advice Centre CIO

Notes to the Financial Statements for the Year Ended 31st December, 2024

2. Employees

South Westminster Legal Advice Centre CIO had no employees during the year (2023: nil).

3. Trustees' remuneration and expenses

During the year, no Trustee received any remuneration or other benefits (2023: £ nil).

During the year, no Trustee incurred expenses (2023: £ nil).

4. Debtors

	2024	2023
	£	£
Donations and Gift aid processed over the year-end period	50	694
Prepayments	<u>5,129</u>	<u>631</u>
	5,179	1,325
	=====	=====

5. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade Creditors	450	4,090
Trade Creditors – Case Management System	<u>-</u>	<u>13,886</u>
	450	17,976
	=====	=====

6. Provision for Case Management System

During 2022 a review of the existing system concluded that it was inadequate for the Charity's purposes. A number of alternatives were reviewed, examined in detail, and the project costed and a future system identified. From 2022 revenues a sum of £30,000 was set aside for the design, commissioning, and installation of the system. The installation of the system took longer than anticipated and payment for much of the expenditure incurred rolled over into March 2024. Further work was been provided for, with a further £15,000 set aside from 2023 revenues. To date no further work has been expensed and the provision will be reviewed annually.

	2024	2023
	£	£
Balance of Provision at 1 st January	21,005	30,000
Expenditure incurred during year	-	(23,995)
Provision for funding	<u>-</u>	<u>15,000</u>
Balance of Provision at 31 st December	21,005	21,005
	=====	=====

South Westminster Legal Advice Centre CIO

Notes to the Financial Statements for the Year Ended 31st December, 2024

7. Reserves

The General Reserves are divided between the Emergency Reserve Fund – for use at times of existential risk - and the General Reserve Fund.

With the transfer from this year's surplus, the former has been established at £60,000. This is considered to be equivalent to the likely level of two years operating expenditure for the foreseeable future. The adequacy of this reserve to maintain two years' cover will be reviewed annually.

Emergency Reserve Fund

	2024	2023
	£	£
Balance at 1 st January	30,000	25,000
Transfer from General Reserve Fund	30,000	5,000
Balance at 31 st December	<u>60,000</u>	<u>30,000</u>

General Reserve Fund

	2024	2023
	£	£
Balance at 1 st January	15,420	18,123
Surplus/(Deficit) for the year	49,986	2,297
Transfer to Emergency Reserve Fund	(30,000)	(5,000)
Balance at 31 st December	<u>35,406</u>	<u>15,420</u>

8. Related party transactions

The charity has not entered into any related party transactions during the year, nor are there any outstanding balances owing between related parties and the Charity at 31st December, 2024.

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

England & Wales - Charity number 1180716

Accounts

SOUTH WESTMINSTER
LEGAL ADVICE CENTRE

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

Registered Charity No: 1180716

<https://www.swlac.org>

Report and Accounts for the year to 31st December 2023

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

REPORT OF THE TRUSTEES

The Trustees have pleasure in presenting their report and the accounts of South Westminster Legal Advice Centre CIO (“the CIO”) for the year to 31st December 2023.

Status of the CIO

CIO stands for “Charitable Incorporated Organisation”, a form of charitable body governed by the Charitable Incorporated Organisations (General) Regulations 2012 (SI No 3012 of 2012). South Westminster Legal Advice Centre CIO is a charity, registered with the Charity Commission under Registered Charity Number 1180716.

Principal activities

The purposes are set out in the Constitution of the CIO, but may be summarised as the provision of free legal advice to people on low incomes. We summarise our objective as:

”to provide free legal advice to people on low incomes independently, fearlessly, efficiently and with integrity, but always in a friendly and courteous manner”.

Results for the period

During the period, the trust's total income was £29,326 (2022: £37,444) and its expenditure was £27,029 (2022: £34,442). The increased expenditure is largely due to the design, installation and commissioning of a case management system, which was contracted for during the period and this figure includes the provision made for its further development. The resulting surplus of £2,297 (2022: £3,002) has been carried to the General Reserve.

Notable Events during the year

Major events during the period have included the following:

- Sarah Clover stepped up to the role of Chief Executive early in the period, and, under her superb leadership, the charity’s operations have been streamlined and professionalised.
- SWLAC has continued to liaise with certain London law firms and commercial organisations, by which they arrange rotas and ensure a regular flow of volunteers. We are very grateful to all these organisations for their support, and to their volunteers for their enthusiasm and expertise.
- We negotiated and entered into a contract to acquire the ActionStep Case Management System, which we rolled out and brought into use shortly after the end of the period. Despite some inevitable teething troubles, it has been very well received by volunteers and clients alike.

Volunteers

The charity could not have functioned without our wonderful, dedicated and cheerful volunteers, all of whom generously give of their own time and energy to advise those less fortunate than themselves. Our clients, and we, are hugely grateful to them.

Trustees

We were sorry to see Elaine Vignoli retire as a Trustee on taking up a judicial post. In addition, David Warner and James macLachlan also resigned during the period, and we will miss their wisdom and experience.

After an open recruitment exercise, we were delighted to welcome as new Trustees Jenny Ison, Anita George, Andrew Trovaluschi, and Richard Eaton. Each brings skills, strengths and energy, and we are thrilled that they are each making significant contributions to the charity’s operations.

The names of the persons who were Trustees at the end of the period were therefore Richard Walford; Robert Walters; Chris White; Nikhil D'Souza; Sarah Clover, Jenny Ison, Anita George, Andrew Trovaluschi, and Richard Eaton.

Patrons and Supporters

The CIO is extremely grateful to its patrons, Lord Neuberger of Abbotsbury (former President of the Supreme Court) and Lord Briggs of Westbourne (Justice of the Supreme Court).

We are also extremely grateful to all the loyal friends and supporters (both individual and corporate) of South Westminster Legal Advice Centre CIO. It is so encouraging to know that we have so much strong support for what we are aiming to do.

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- 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 charity will continue in operation,
 - comply with the charity's governing document,
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The trustees are responsible for keeping records that disclose, with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the CIO's Constitution.

Risk management

The Trustees have a duty to identify and review risks to which the CIO is exposed and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Public benefit

The CIO had due regard to the guidance published by the Charity Commission on public benefit, and believes that its work is for the public benefit.



On behalf of the Trustees:

Richard Walford
Chair.

Date: 1st July 2024

Independent examiner's report to the Trustees of the South Westminster Legal Advice Centre CIO

I report on the accounts of the South Westminster Legal Advice Centre for the year ended 31st December, 2023 which are set out on the following pages.

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts and you consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. It is my responsibility to: examine the accounts under section 145 of the Charities Act; to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and to state whether particular matters have come to my attention.

Basis of independent examiner's report

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Independent examiner's statement

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Philip G. Turner
54 York Mansions,
Prince of Wales Drive,
London SW11 4BP

2nd July, 2024

South Westminster Legal Advice Centre CIO

Income & expenditure account for the year ended 31st December, 2023

2022

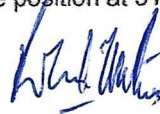
£	Income	£
	Donations received:	
-	Westminster Amalgamated Charities	2,500
-	PCC St Stephens & St.John's	650
-	Goodwin Procter	7,500
6,016	London Legal Support Trust	4,812
2,500	Osborne Clarke	2,000
7,000	Westminster City Council - Ward Budget Grant	-
21,928	Others	11,864
<hr/>		<hr/>
37,444	Total income for the period	29,326
<hr/>		<hr/>
	Expenditure	
4,387	Room hire	4,800
185	Insurance - Contents	295
2,164	- Prof Indemnity	2,214
167	Subscriptions & licences	224
-	Printing and stationery	104
-	Sundries	107
2,037	Website development/maintenance	1,285
524	Reinstatement of in-person clinics	-
(5,022)	Release of provision for contingent liability	-
30,000	Provision for the design, installation and commissioning of a case management system	15,000
-	Case Management system license	3,000
<hr/>		<hr/>
34,442	Total expenditure for period	27,029
<hr/>		<hr/>
3,002	Surplus/(Deficit) income over expenditure for the period	2,297
<hr/>		<hr/>

South Westminster Legal Advice Centre CIO

Balance Sheet as at 31st December, 2023

31.12.22		Note	£	£
£				
	Current Assets			
734	Debtors and prepayments	4	1,325	
73,624	Cash at Bank		<u>83,076</u>	
<u>74,358</u>			84,401	
	Current Liabilities			
1,235	Creditors- falling due within one year	5	17,976	
30,000	Provision for Case Management System	6	<u>21,005</u>	
				<u>38,981</u>
<u>43,123</u>	Net Current Assets			<u>45,420</u>
<u>43,123</u>				<u>45,420</u>
	Represented by:			
	General Reserves			
25,000	- Emergency Reserve Fund	7		30,000
18,123	- General Reserve Fund	7		15,420
<u>43,123</u>				<u>45,420</u>

The Income and expenditure account and Balance sheet of the South Westminster Legal Advice Centre CIO have been prepared in accordance with its records and reflect the position at 31st December, 2023



Robert Walters
Hon. Treasurer

South Westminster Legal Advice Centre CIO

Notes to the Financial Statements for the Year Ended 31st December, 2023

1. Accounting Policies

1.1 Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) – Accounting and Reporting by Charities: Statement of Recommended Practice.

1.2 Going concern

South Westminster Legal Advice Centre CIO has net current assets, and total net assets, of £45,920 (2022: £40,121). After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

1.3 Income

All income is recognised at the time of its receipt by the Charity or its agents.

1.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of benefits will be required in settlement and the amount of the obligation can be measured reliably.

1.4 Tangible fixed assets and depreciation

Tangible fixed assets with an individual cost of £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably, and depreciated over their estimated lives using the straight-line method. Such assets with an individual cost of less than £1,000 are written off against revenue in the year of acquisition.

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Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

1.6 Cash at bank

Cash at bank includes cash in a current account, or in an account with a short maturity of three months or less from the date of the opening of the deposit or similar account.

1.7 Liabilities and Provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Provisions are measured at the best estimates of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discounted rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

1.8 Fund Accounting

South Westminster Legal Advice Centre CIO currently only holds General funds. General funds are unrestricted funds which are available at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

South Westminster Legal Advice Centre CIO

Notes to the Financial Statements for the Year Ended 31st December, 2023

2. Employees

South Westminster Legal Advice Centre CIO had no employees during the year (2022: nil)

3. Trustees' remuneration and expenses

During the year, no Trustee received any remuneration or other benefits (2022: £ nil)

During the year, no Trustee incurred expenses (2022: £ nil)

4. Debtors

	2023	2022
	£	£
Donations and Gift aid processed over The year-end period	694	119
Prepayments	<u>631</u>	<u>615</u>
	1,325	734
	=====	=====

5. Creditors: Amounts falling due within one year

	2023	2022
	£	£
Trade Creditors	4,090	1,235
Trade Creditors – Case Management system	<u>13,886</u>	<u>-</u>
	17,976	1,235
	=====	=====

6. Provision for Case Management System

During 2022 a review of the existing system concluded that it was inadequate for the Charity's purposes. A number of alternatives were reviewed, examined in detail, and the project costed and a future system identified. From 2022 revenues a sum of £30,000 was set aside for the design, commissioning, and installation of the system. The installation of the system took longer than anticipated and payment for much of the expenditure incurred rolled over into March 2024. Further work will be necessary to further develop the system and to ensure that adequate funds are available for this, a further £15,000 is being provided from 2023 revenues.

	2023	2022
	£	£
Balance of Provision at 1 st January	30,000	-
Expenditure incurred during year	(23,995)	-
Provision for funding	<u>15,000</u>	<u>30,000</u>
Balance of Provision at 31 st December	<u>21,005</u>	<u>30,000</u>
	=====	=====

South Westminster Legal Advice Centre CIO

Notes to the Financial Statements for the Year Ended 31st December, 2023

7. Reserves

The General Reserves are divided between the Emergency Reserve Fund – for use at times of existential risk - and the General Reserve Fund. It is the intention, over time, to build the former up to the higher of £50,000 or the equivalent of two years operating expenditure.

Emergency Reserve Fund

	2023	2022
	£	£
Balance at 1 st January	25,000	25,000
Transfer from General Reserve Fund	5,000	-
	<u>30,000</u>	<u>25,000</u>

General Reserve Fund

	2023	2022
	£	£
Balance at 1 st January	18,123	15,121
Surplus/(Deficit) for the year to	2,297	3,002
Transfer to Emergency Reserve Fund	(5,000)	-
	<u>15,420</u>	<u>18,123</u>

8. Related party transactions

The charity has not entered into any related party transactions during the year, nor are there any outstanding balances owing between related parties and the Charity at 31st December, 2023.

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

England & Wales - Charity number 1180716

Accounts

SOUTH WESTMINSTER
LEGAL ADVICE CENTRE

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

Registered Charity No: 1180716

<https://www.swlac.org>

Report and Accounts for the year to 31st December 2022

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

REPORT OF THE TRUSTEES

The Trustees have pleasure in presenting their report and the accounts of South Westminster Legal Advice Centre CIO ("the CIO") for the year to 31st December 2022.

Status of the CIO

CIO stands for "Charitable Incorporated Organisation", a form of charitable body governed by the Charitable Incorporated Organisations (General) Regulations 2012 (SI No 3012 of 2012). South Westminster Legal Advice Centre CIO is a charity, registered with the Charity Commission under Registered Charity Number 1180716.

Principal activities

The purposes are set out in the Constitution of the CIO, but may be summarised as the provision of free legal advice to people on low incomes. We summarise our objective as:

"to provide free legal advice to people on low incomes independently, fearlessly, efficiently and with integrity, but always in a friendly and courteous manner".

Results for the period

During the period, the trust's total income was £37,444 (2021: £25,453) and its expenditure was £34,442 (2021: £12,737). The increased expenditure is largely due to a provision being made for the design, installation and commissioning of a case management system, which is expected to become firm in the near future. The resulting surplus of £3,002 (2021: £12,716) has been carried to the General Reserve.

Notable Events during the year

Major events during the period have impacted on the operations of the CIO:

SWLAC's move to the Abbey Centre, 34 Great Smith Street, Westminster, London SW1P 3BU has proved to be an outstanding success: it seems to be popular with the clients and Volunteers, and has enabled the CIO to reduce further its (already very low) running costs.

We were extremely sorry to receive notice from our Trustee and Chief Executive Elaine Vignoli that she had accepted a judicial post, and that she (entirely reasonably) would therefore be stepping down as a Trustee shortly after the period end. We will miss her energy, her enthusiasm, and her ability, and we thank her for all she has done for SWLAC.

We have been extremely lucky that Trustee David Warner has stepped in as Interim Chief Executive for a few months, and we express our thanks to Trustee Sarah Clover, who has agreed to take on this onerous role from March 2023 whilst continuing in full time practice at her major City of London law firm.

Volunteers

The charity could not have functioned without our dedicated volunteers, all of whom generously give of their own time and energy to advise those less fortunate than themselves. Our clients, and we, are hugely grateful to them.

Trustees

The names of the persons who were Trustees during the period were Richard Walford; Robert Walters; Elaine Vignoli; David Warner; Chris White; James macLachlan; Nikhil D'Souza and Sarah Clover.

Patrons and Supporters

The CIO is extremely grateful to its patrons, Lord Neuberger of Abbotsbury (former President of the Supreme Court) and Lord Briggs of Westbourne (Justice of the Supreme Court).

We are also extremely grateful to all the loyal friends and supporters (both individual and corporate) of South Westminster Legal Advice Centre CIO. It is so encouraging to know that we have so much strong support for what we are aiming to do.

Trustees Responsibilities

The Trustees are required to prepare in respect of each financial year of the charity, financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently,
- 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 charity will continue in operation,
- comply with the charity's governing document,
- comply with the Financial Standard for Smaller Entities (FRSSE),
- comply with the Charities Act 2011.

The trustees are responsible for keeping records that disclose, with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the CIO's Constitution.

Risk management

The Trustees have a duty to identify and review risks to which the CIO is exposed and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Public benefit

The CIO had due regard to the guidance published by the Charity Commission on public benefit, and believes that its work is for the public benefit.

On behalf of the Trustees:

Richard Walford
Chair.

Date: 10th February 2023

Independent examiner's report to the Trustees of the South Westminster Legal Advice Centre CIO

I report on the accounts of the South Westminster Legal Advice Centre for the year ended 31st December, 2022 which are set out on the following pages.

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts and you consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. It is my responsibility to: examine the accounts under section 145 of the Charities Act; to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and to state whether particular matters have come to my attention.

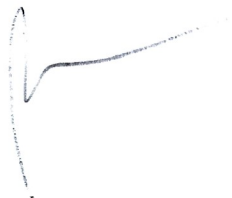
Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention: (1) which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with section 130 of the Charities Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Philip G. Turner
54 York Mansions,
Prince of Wales Drive,
London SW11 4BP



10th February, 2023

South Westminster Legal Advice Centre CIO

Income & expenditure account for the year ended 31st December, 2022

2021

£	Income	£
	Donations received:	
5,000	Clyde and Co	-
2,560	Comcast/NBCUniversal	-
625	PCC St Stephens & St.John's	-
2,500	Goodwin Procter	-
755	London Legal Support Trust	6,016
-	Osborne Clarke	2,500
-	Westminster City Council - Ward Budget Grant	7,000
14,013	Others	21,928
<hr/>		<hr/>
25,453	Total income for the period	37,444
<hr/>		<hr/>
	Expenditure	
1,823	Rent / Room hire	4,387
256	Insurance - Contents	185
2,013	- Prof Indemnity	2,164
169	Subscriptions & licences	167
71	Sundries	-
405	Website development/maintenance	2,037
8,000	Reinstatement of in-person clinics	524
-	Release of provision for contingent liability	(5,022)
-	Provision for the design, installation and commissioning of a case management system	30,000
<hr/>		<hr/>
12,737	Total expenditure for period	34,442
<hr/>		<hr/>
12,716	(Deficit)/Surplus income over expenditure for the period	3,002
<hr/>		<hr/>
12,716		3,002
<hr/>		<hr/>

South Westminster Legal Advice Centre CIO

Balance Sheet as at 31st December, 2022

31.12.21		£	£
£			
	Current Assets		
503	Debtors and prepayments	734	
53,045	Balance at Bank	73,624	
<u>53,548</u>		<u>74,358</u>	
	Current Liabilities		
13,427	Creditors and provisions	31,235	
<u>40,121</u>			
	Net Current Assets		43,123
<u>40,121</u>			<u>43,123</u>
	Represented by:		
	General Reserves		
25,000	- Emergency Reserve Fund		25,000
<u>2,405</u>			
	- General Reserve Fund		
2,405	Surplus (deficit in) reserves brought forward	15,121	
12,716	Surplus/(Deficit) for the year to 31.12.2022	3,002	
<u>15,121</u>		<u>18,123</u>	
	General Reserve Fund carried forward		18,123
<u>40,121</u>			<u>43,123</u>

The Income and expenditure account and Balance sheet of the South Westminster Legal Advice Centre CIO have been prepared in accordance with its records and reflect the position at 31st December, 2022

Robert Walters
Hon. Treasurer

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

England & Wales - Charity number 1180716

Accounts

**SOUTH WESTMINSTER
LEGAL ADVICE CENTRE**

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

Registered Charity No: 1180716

<https://www.swlac.org>

Report and Accounts for the year to 31st December 2021

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

REPORT OF THE TRUSTEES

The Trustees have pleasure in presenting their report and the accounts of South Westminster Legal Advice Centre CIO ("the CIO") for the year to 31st December 2021.

Status of the CIO

CIO stands for "Charitable Incorporated Organisation", a form of charitable body governed by the Charitable Incorporated Organisations (General) Regulations 2012 (SI No 3012 of 2012). South Westminster Legal Advice Centre CIO is a charity, registered with the Charity Commission under Registered Charity Number 1180716.

Principal activities

The purposes are set out in the Constitution of the CIO, but may be summarised as the provision of free legal advice to people on low incomes. We summarise our objective as:

"to provide free legal advice to people on low incomes independently, fearlessly, efficiently and with integrity, but always in a friendly and courteous manner".

Results for the period

During the period, the trust's total income was £25,453 (2020: £22,096) and its expenditure was £12,737 (2020: £19,577). The surplus of £12,716 (2020: £2,519) was largely attributable to reduced outgoings during the pandemic, and to expenditure being deferred to the next period. This surplus has been carried to the General Reserve, and we anticipate that we will need to expend much of this on updated IT, case management, and cyber-security systems.

Notable Events during the year

Major events during the period have impacted on the operations of the CIO:

For the first half of the period, the risks to our volunteers and clients posed by the Covid-19 pandemic continued to prevent us open for face-to-face consultations. When we sought to discuss re-opening with our landlord, it emerged that we needed to move again. So we have moved our operations to the Abbey Centre, 34 Great Smith Street, Westminster, London SW1P 3BU: this is a Community and Conference Centre near to Westminster Abbey, whose charitable objects are close to our own.

Second, the Covid-19 pandemic has continued to disrupt our wish to re-open for face-to-face consultations: the safety of our volunteers and clients is paramount. We spent much of the second half of the year planning to re-open, and hoped to open in January 2022: in the event, this slipped back to February 2022. Our heartfelt thanks go out to our volunteers, who have adapted as we have had to evolve, and have continued to advise electronically.

Volunteers

The charity could not have functioned without our dedicated volunteers, all of whom generously give of their own time and energy to advise those less fortunate than themselves. Our clients, and we, are hugely grateful to them.

Trustees

The names of the persons who were Trustees during the period were Richard Walford; Robert Walters; Elaine Vignoli; David Warner; Chris White; James macLachlan; Nikhil D'Souza and Sarah Clover.

Patrons and Supporters

The CIO is extremely grateful to its patrons, Lord Neuberger of Abbotsbury (former President of the Supreme Court) and Lord Briggs of Westbourne (Justice of the Supreme Court).

We are also extremely grateful to all the loyal friends and supporters (both individual and corporate) of South Westminster Legal Advice Centre CIO. It is both heart-warming and encouraging to know that we have so much strong support for what we are aiming to do.

Trustees Responsibilities

The Trustees are required to prepare in respect of each financial year of the charity, financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently,
- 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 charity will continue in operation,
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- comply with the Charities Act 2011.

The trustees are responsible for keeping records that disclose, with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the CIO's Constitution.

Risk management

The Trustees have a duty to identify and review risks to which the CIO is exposed and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Public benefit

The CIO had due regard to the guidance published by the Charity Commission on public benefit, and believes that its work is for the public benefit.

On behalf of the Trustees:

Richard Walford
Chair.

Date: 25th March 2022

Website: <https://www.swlac.org>

Independent examiner's report to the Trustees of the South Westminster Legal Advice Centre CIO

I report on the accounts of the South Westminster Legal Advice Centre for the year ended 31st December, 2021 which are set out on the following pages.

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts and you consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. It is my responsibility to: examine the accounts under section 145 of the Charities Act; to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention: (1) which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with section 130 of the Charities Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Philip G. Turner
54 York Mansions,
Prince of Wales Drive,
London SW11 4BP

24th March 2022

South Westminster Legal Advice Centre CIO
Income & expenditure account for the year ended 31st December, 2021

2020			
	Income	£	£
	Donations received:		
5,000	Westminster Amalgamated Charities	-	
5,000	Clyde and Co	5,000	
2,418	Comcast/NBCUniversal	2,560	
600	PCC St Stephens & St.John's	625	
-	Farrers	2,500	
-	Goodwin Procter	2,500	
198	London Legal Support Trust	755	
7,680	Others	<u>11,513</u>	
			25,453
1,200	Min Quan Legal - Contribution to shared overheads		-
<u>22,096</u>	Total income for the period		<u>25,453</u>
	Expenditure		
2,930	Rent		1,823
555	Business rates		-
26	Water utility		-
340	Light, heat & power		-
141	Telephones & postage		-
300	Insurance - Contents		256
2,013	- Prof Indemnity		2,013
-	Cleaning		-
-	Printing and Stationery		-
182	Subscriptions & licences		169
243	Sundries		71
3,469	Website development/maintenance		405
4,356	Moving and Reorganisation Expenses		-
5,022	Provision for contingent liability for accomodation		-
-	Provision for reinstatement of in-person clinics		8,000
<u>19,577</u>	Total expenditure for period		<u>12,737</u>
2,519	(Deficit)/Surplus income over expenditure for the period		12,716
27,743	Transfer of reserves upon winding-up of previous operating trust, South Westminster Legal Advice Centre		-
<u>30,262</u>			<u>12,716</u>

South Westminster Legal Advice Centre CIO
Balance Sheet as at 31st December, 2021

31.12.20	£	£
Current Assets		
888 Debtors and prepayments	503	
31,539 Balance at Bank	53,045	
<hr/>	<hr/>	
32,427	53,548	
Current Liabilities		
5,022 Creditors and provisions		13,427
<hr/>	<hr/>	
27,405 Net Current Assets		40,121
<hr/>		<hr/>
27,405		40,121
<hr/> <hr/>		<hr/> <hr/>
Represented by:		
General Reserves		
- Emergency Reserve Fund		
Transfer from reserves received upon merger of operations with		25,000
25,000 the previous operating trust, South Westminster Legal Advice Centre		-
<hr/>		
- General Reserve Fund		
(2,857) Surplus (deficit in) reserves brought forward	2,405	
2,519 Surplus/(Deficit) for the year to 31.12.2020	12,716	
Transfer from reserves received upon merger of operations with		
2,743 the previous operating trust, South Westminster Legal Advice Centre	-	
2,405 General Reserve Fund carried forward	<hr/>	15,121
<hr/>		<hr/>
27,405		40,121
<hr/> <hr/>		<hr/> <hr/>

The Income and expenditure account and Balance sheet of the South Westminster Legal Advice Centre CIO have been prepared in accordance with its records and reflect the position at 31st December, 2021

Robert Walters
Hon. Treasurer
24th March, 2022

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

England & Wales - Charity number 1180716

Accounts

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

Registered Charity No: 1180716

Report and Accounts for the year to 31st December 2020

SOUTH WESTMINSTER LEGAL ADVICE CENTRE CIO

REPORT OF THE TRUSTEES

The Trustees have pleasure in presenting their report and the accounts of South Westminster Legal Advice Centre CIO ("the CIO") for the year to 31st December 2020.

Status of the CIO

CIO stands for "Charitable Incorporated Organisation", a form of charitable body governed by the Charitable Incorporated Organisations (General) Regulations 2012 (SI No 3012 of 2012).

Having taken over the goodwill and activities of the precursor charitable trust of the same name (which had operated for 20 years from 1998) at the beginning of 2019, 2020 is the second full year of operations for South Westminster Legal Advice Centre CIO.

Principal activities

The purposes are set out in the Constitution of the CIO, but may be summarised as the provision of free legal advice to people on low incomes.

Results for the period

During the period, the trust's total income was £22,096 (2019: £14,183) and its expenditure was £19,577 (2019: £17,0450). The small surplus of £2,519 (2019: deficit £2,857) has been carried to the General Reserve. Towards the end of the period, the precursor charitable trust was wound up and its remaining assets (being those not already transferred to the CIO) comprising £27,743 were passed to the CIO as planned. The events of 2020 have revealed the necessity of maintaining a funding cushion and so £25,000 of this sum has been placed in Emergency Reserves.

Notable Events during the year

There have been a number of major events occurring during the period which have impacted on the operations of the CIO.

The first of these was that the freehold owner of the building at 246 Vauxhall Bridge Road, London SW1 sold it for re-development, and so, reluctantly, after some twenty years there, the CIO vacated that property in the latter days of March 2020. We were fortunate in securing alternative premises at London Scottish House, 95 Horseferry Road, London, SW1P 2DX although the intervention of the Covid-19 pandemic meant that we have not used these save for storage.

Second, we took advantage of the move to "go paper-free" by digitising all our records and moving to a case management system.

Third, there has been the Covid-19 pandemic, and the initial lockdown requirement meant that the CIO ceased to operate on a face-to-face basis. As the pandemic continued, and thanks to the superb work of some of the Trustees (especially Elaine Vignoli) and volunteers, we adjusted our working practices so as increasingly to deal with clients electronically: our digitisation and case management system has enabled advice to be given by our volunteers from locations other than the Centre itself, whilst keeping proper case notes and with access to all documents by pdf. Whilst the CIO is keen to re-open for face-to-face consultations, the safety of our volunteers and clients is paramount.

Fourth, considerable work was done during the year to create a website for the CIO: <https://www.swlac.org>

Fifth, we were thrilled to be nominated for, and to have won the prestigious LawWorks Pro Bono Award 2020 for "Best Digital or Virtual Pro Bono Activity." This is a recognition of the significant development in our service delivery during the year.

Volunteers

The charity could not have functioned without our dedicated volunteers, all of whom generously give of their own time and energy to advise those less fortunate than themselves. Our clients, and we, are hugely grateful to them.

Trustees

The names of the persons who were Trustees during the period were Richard Walford; Robert Walters; Elaine Vignoli; David Warner; Chris White and James macLachlan.

Patrons and Supporters

The CIO is extremely grateful to its patrons, Lord Neuberger of Abbotsbury (former President of the Supreme Court) and Lord Briggs of Westbourne (Justice of the Supreme Court), as well as to its loyal friends and supporters. It is encouraging to know that there is such strong support for this important work

Trustees Responsibilities

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- comply with the Financial Standard for Smaller Entities (FRSSE),
- comply with the Charities Act 2011.

The trustees are responsible for keeping records that disclose, with reasonable accuracy, at any time, the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the CIO's Constitution.

Risk management

The Trustees have a duty to identify and review risks to which the CIO is exposed and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Public benefit

The CIO had due regard to the guidance published by the Charity Commission on public benefit, and believes that its work is for the public benefit.

On behalf of the Board:

Richard Walford
Chairman

Date: 19th May 2021

Independent examiner's report to the Trustees of the South Westminster Legal Advice Centre CIO

I report on the accounts of the South Westminster Legal Advice Centre for the year ended 31st December, 2020 which are set out on the following pages.

Respective responsibilities of trustees and examiner

As the charity's trustees, you are responsible for the preparation of the accounts and you consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed. It is my responsibility to: examine the accounts under section 145 of the Charities Act; to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair" view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

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Philip G. Turner
54 York Mansions,
Prince of Wales Drive,
London SW11 4BP

19th May, 2021

South Westminster Legal Advice Centre CIO
Income & expenditure account for the year ended 31st December, 2020

2019	Income	£	£
	Donations received:		
-	Westminster Amalgamated Charities	5,000	
-	Clyde and Co	5,000	
-	Comcast/NBCUniversal	2,418	
-	PCC St Stephens & St.John's	600	
3,000	Farrers	-	
1,000	LSLA	-	
3,536	London Legal Support Trust	198	
4,447	Others	<u>7,680</u>	
			20,896
2,200	Min Quan Legal - Contribution to shared overheads		1,200
<u>14,183</u>	Total income for the period		<u>22,096</u>
	Expenditure		
7,500	Rent		2,930
2,177	Business rates		555
320	Water utility		26
1,330	Light, heat & power		340
786	Telephones & postage		141
293	Insurance - Contents		300
2,013	- Prof Indemnity		2,013
1,891	Cleaning		-
523	Printing and Stationery		-
177	Subscriptions & licences		182
30	Sundries		243
-	Website development/maintenance		3,469
-	Moving and Reorganisation Expenses		4,356
-	Provision for contingent liability for accomodation		5,022
<u>17,040</u>	Total expenditure for period		<u>19,577</u>
(2,857)	(Deficit)/Surplus income over expenditure for the period		2,519
-	Transfer of reserves upon winding-up of previous operating trust, South Westminster Legal Advice Centre		27,743
<u>(2,857)</u>			<u>30,262</u>
	Carried to General Reserves:		
-	- Emergency Reserve Fund		25,000
(2,857)	- General Reserve Fund		<u>5,262</u>
<u>(2,857)</u>			<u>30,262</u>

South Westminster Legal Advice Centre CIO
Balance Sheet as at 31st December, 2020

	£	£
31.12.19		
Current Assets		
1,264 Debtors and prepayments	888	
6,771 Balance at Bank	31,539	
	<u>32,427</u>	
<u>8,035</u>		
Current Liabilities		
(5,105) Creditors and provisions	5,022	
	<u>5,022</u>	
2,930 Net Current Assets		27,405
<u>(5,787) Loans from Trustees</u>		<u>-</u>
(2,857)		27,405
<u><u>(2,857)</u></u>		<u><u>27,405</u></u>
Represented by:		
General Reserves		
- Emergency Reserve Fund		
Transfer from reserves received upon merger of operations with the previous operating trust, South Westminster Legal Advice Centre		25,000
- General Reserve Fund		
Surplus (deficit in) reserves brought forward	(2,857)	
(2,857) Surplus/(Deficit) for the year to 31.12.2020	2,519	
- Transfer from reserves received upon merger of operations with the previous operating trust, South Westminster Legal Advice Centre General Reserve Fund carried forward	<u>2,743</u>	2,405
<u>(2,857)</u>		<u>27,405</u>
<u><u>(2,857)</u></u>		<u><u>27,405</u></u>

The Income and expenditure account and Balance sheet of the South Westminster Legal Advice Centre CIO have been prepared in accordance with its records and reflect the position at 31st December, 2020

Robert Walters
Hon. Treasurer