

**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.