

2022-23

Impact Report





Table Of Content

WELCOME	2
Our Work: Overview	3
Employment	4
Money Advice	5
Crisis Navigation	6
Housing	7
Housing: Court Duty Scheme	8
Immigration and Asylum	9
Our Volunteer Lawyers Programme	10
Community Engagement	11
Financial Statements	13
Our People	14
Thank you	15
Contact Us	16



WELCOME

Dear Friends and Supporters,

It is a privilege to present South West London Law Centres Annual Impact Report for 2022-2023. For the Trustees, and for me personally as the Chair of this great organisation, it is a joy and privilege to reflect upon the challenges, accomplishments and collective impact that we have had within the community we serve.

The latest Joseph Rowntree report detailed a 61% increase in UK destitution since 2019. Child poverty surged by 88%. At the Law Centre, we regularly assist clients facing dire circumstances. Our staff do so with a passion, urgency and legal skill that comes from working in the Law Centre movement. Our colleagues in the other 38 Law Centres across England & Wales do the same.

The work we do is guided not only by our mission, but also by responsiveness to the invaluable feedback of community members, grassroots organisations, and community leaders. The voices of those who benefit from our services propel us forward, helping to shape our future plans and direction. True progress cannot be achieved in isolation: we are resolute in our commitment to listen, learn, and to adapt our services. The issues we are confronted with are often complex and multifaceted. While we may not solve every challenge, we do adapt to the needs of those in the communities we serve.

This year has been marked by significant initiative and innovation. We proudly introduced new programmes:

- The Employment Law for London project
- Initiatives to address the cost of living crisis
- A temporary accommodation campaign and network building
- Expansion of work with street homeless individuals - supporting them to regularise their immigration status
- Addressing digital exclusion by gifting data to community members
- Immigration & Asylum legal support in Surrey following an extensive survey of community needs.

These programmes are bridges that connect us more deeply with the communities we serve, enabling us to address legal issues in a holistic and sustainable manner.

Our strength, rooted in the 49 years experience of delivering quality services, is built on forming meaningful relationships. We could not deliver as a Law Centre unless our community trusted us – the relationship with the community is a force that consistently demonstrates its impact, from individual lives touched and forever changed to empowerment of the broader community.

This is illustrated by the scale of what we have been able to achieve, assisting 6,778 individuals in need throughout 2022-23. Some of their stories and case studies are illustrated in this Impact Report.

I extend my heartfelt gratitude to our dedicated staff and volunteers, and for the generous support from our funders, pro-bono lawyers, and individuals who stand with us in our mission. Together we are building a stronger, more just community.



Allan Blake,
Chair of Trustees

“
*Clients' names have been changed in all case studies included and the images used are of models and not the individuals concerned.
”

Our Work

OVERVIEW

In 2022/23, amidst the pervasive cost-of-living crisis and limited resources impacting our service delivery, we saw several milestones. The cost-of-living challenge is not new for most of our clients; the national crisis merely illuminates its effects to a broader audience. However, there has been no significant policy change to use social welfare law services to relieve the effects of this crisis.

Over the years, we've seen the tangible difference our efforts make in the lives of those affected. This year, alongside our legal aid work, we've channeled focus into specialised projects, and proudly supported **117 more families and individuals** than last year, touching a total of **6,778 lives**.

FULL SPECIALIST CASEWORK SERVICE IN A BROAD RANGE OF SOCIAL WELFARE LAW

We proudly offer a comprehensive specialist casework service across a diverse spectrum of social welfare law, encompassing community care, debt, discrimination, employment, housing, immigration and asylum, public law, and welfare rights – collectively referred to as 'Social Welfare Law.' Our legal expertise yields a wide array of positive outcomes.



EMERGENCY HOUSING REPRESENTATION ACROSS CROYDON, WANDSWORTH AND KINGSTON

We provide emergency housing representation for same-day hearings, preventing possession and evictions in rental and mortgage cases. Our duty solicitors also offer legal advice, saving clients from eviction and addressing benefit-related issues. In 2020/21, we successfully represented 806 individuals.



OUR VOLUNTEER CLINIC PROGRAMME PRO BONO ADVICE IN RANGE OF LEGAL SUBJECTS

We have been running remote clinics since March 2020, covering various legal subjects. Our timely and accurate legal advice prevents issues from worsening and benefits individuals and taxpayers. These clinics empower clients with legal knowledge, boosting their confidence and capacity to address problems. Our advice also enhances the efficiency of public services.





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. Since January 2021, we also specialised in discrimination cases. Through this work we help people to remain in their jobs and where appropriate to get redress for bad employment practice.

This work is funded through grant funding, legal aid and various methods of affordable charging. We now have two caseworkers. This year we worked on 36 cases and increased our reach through using volunteers to support our weekly employment advice clinics where we advised 595 people along with our general pro bono clinics.

Martha's Story



'When Covid came along, given my heart condition, I made the decision to shield ... I'm a single mum and have had financial struggles in the past. It's important to me to be working ... I was still waiting for a shielding letter when I spoke to my GP. I let my employer know their recommendation ... Two days before my May pay date, I received a letter saying I was absent without leave and faced disciplinary action. The country was in lockdown!'

'I had a mental breakdown, diagnosed with depression and anxiety. The fear of leaving my job without any support loomed large. Financial difficulties mounted, leading to rent delays and dependency on neighbours and family ... My employer then deducted from my pay.'

'I reached out to Citizens Advice, and they directed me to the Law Centre ... The tribunal lasted five days. When the judgment arrived, I was overwhelmed with relief. The compensation I received was beyond my expectations. I'm deeply grateful for all the support I received during this ordeal.'

Martha started working for her employer in 2019. Her medical condition, which affects her cardiovascular health, prompted her to request work-from-home accommodations in early 2020 due to Covid-19. The relationship with her employer deteriorated, impacting Martha's mental health. We pursued legal action for disability discrimination on Martha's behalf and won a week-long hearing at the Employment Tribunal, being awarded £45,000



Money Advice

We offer early debt management strategies, challenge unenforceable debts, and assist with affordable solutions, budgeting, and grant applications. Our debt team, which is funded through Debt Free London, supported 1,749 people last year. We continue to see high demand and we saw 538 through or Cost of Living - Welfare Rights team.

Nirmay's Story



'Ten years ago I was a victim of fraud from a member of my family who took advantage of me by using my credit card. They took out loans in my name of over £50,000. It was very stressful and I ended up with depression and then lost my job.'

Although Nirmay told his credit card company in 2014 about the fraudulent loan, it was only after he contacted the Law Centre for help with his case that they finally agreed to write off the account balance and sent a goodwill payment. They have also now reimbursed him for the payments made, plus interest.

'Getting this money will make a huge difference to me after ten years of struggling. I was put in a situation I couldn't get out of until I contacted South West London Law Centres. They helped me out and all the members of staff worked extremely hard for me throughout. They used so much of their energy and got me out of the dark hole I was in and into the bright light.'

" I liked the service, the adviser listened carefully tried to get into the problem, I somehow even calmed down, she consoled me and said not to be upset, than they can and will help. I hadn't asked anyone for help before and in my situation it was embarrassing to ask. "

Clare, Client



Crisis Navigation

We assist individuals in maximising their income, helping them claim the appropriate benefits and access grants for those in need. Crisis navigators serve as a consistent point of contact for clients accessing multiple services. They secure additional funds to stabilise short-term crises, allowing our specialist caseworkers to focus on providing expert advice and representation. Navigators also act as case managers, ensuring seamless coordination of internal and external services to resolve client issues.

This year, We continued to develop our service based on external evaluation and through new grants the Lottery Community Fund and London Legal Support Trust/Greater London Authority we now have team of four, two crisis navigators and two welfare rights caseworkers.



Denise's Story

'I was living in a women's refuge due to domestic violence. The council pointed me to the Law Centre for help with debts, but I had too much on my plate to focus on it.'

'Asia, a money adviser, discussed different financial scenarios with me. She also mentioned unclaimed support funds for my autistic son. I knew about these, but with the domestic violence situation, I hadn't acted on it.'

'After a while, when I was rehoused and felt more settled, Asia connected me with Shanice to apply for Disability Living Allowance (DLA) for my son. Shanice patiently helped me fill the lengthy form over the phone. When I received the full DLA amount, it marked my journey to financial stability. With a clear calculation on balancing work and childcare, I adjusted my work hours. Using the DLA wisely, I arranged a tutor for my son. He's flourishing now.'

'I've significantly reduced my debt and stopped relying on credit. The support from the Law Centre has been instrumental. Shanice's persistence and the DLA funds have been pivotal in confronting my debt and rebuilding my life. I'm deeply thankful.'

Denise was living in emergency accommodation following domestic violence and was referred to us for help with her debts. We gave her debt advice and referred her to our crisis navigator who helped her successfully apply for Disability Living Allowance for her son. Following the advice and support she received she is now in a much better position financially and she is able to build a new life with her children.

We work with people on a wide range of different housing issues covering possession, unlawful eviction, homelessness, disrepair and anti-social behaviour, helping 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 242 cases and 899 clients were assisted as part of the Housing Possession Court Duty Scheme

Judy's Story

Judy works as a carer and was living with her partner and adult daughter. When her partner died, she contacted the Housing Association to have the tenancy changed to her name. They replied saying she had no right to succeed and should vacate the property. Our housing solicitor took on her case under legal aid and began legal proceedings against the Housing Association, providing evidence and witnesses to prove the relationship and therefore the right to succession. Judy won her case and has taken over the tenancy meaning she and her daughter can stay in their home.

'At the trial, the judge said I would get the tenancy. I just felt elated. I knew I was right. At one stage I'd felt like giving up on the whole thing because of the stress and anxiety it caused, but then I knew in my heart that what I was doing was right. Paul and the barrister Rea who represented me in court were so supportive and compassionate and that meant a lot because it had been a very stressful situation – I work with vulnerable people and I'd constantly been thinking I may be homeless for no good reason.

'Without Paul's help I think I would have lost the tenancy. Paul knew the process so well, that if it was anybody else, I don't think they would have fought as hard and possibly done so much work for me. I fully trusted him throughout the whole process and I really believe that we would have lost this tenancy for no good reason if it wasn't for the Law Centre.

'It's been quite a journey, and a long one, but it's ended very well and I will be forever thankful to the Law Centre for that.'

COMMUNITY ENGAGEMENT: TEMPORARY ACCOMODATION CAMPAIGN

In the past year, our Community Engagement Manager conducted community surveys, leading to themed law workshops focused on identifying, evidencing, reporting, and connecting solutions. A major theme was housing issues, and we're exploring ways to expand assistance beyond legal aid. We actively engaged in consultations with the Ministry of Justice and contributed to inquiries on social housing, regulators, and the Housing Ombudsman, including arranging estate tenant meetings for first hand insights from those impacted.



Housing: Court Duty Scheme

In 2022/23 we represented 899 people as part of the Court Duty scheme providing emergency on-the-day representation in Croydon, Wandsworth and Kingston courts. This helps clients to defend themselves against possession and home evictions in both rented and mortgage cases.

Our duty solicitors have provided emergency legal advice/representation to clients last year in three courts and saved many from eviction often providing pro bono benefit assistance to address underlying issues relating to the benefit cap/bedroom tax.

Julia's Story

Julia, a mother grappling with depression and alcoholism, found herself in the Croydon County Court's waiting area. With no one to turn to and a staggering £12,000 in rent arrears threatening her and her children's housing stability.

"I was very scared and nervous, while reading about being evicted. It was quite scary and I had no idea what to do or where to start."

When our County Court duty solicitor recognised Julia's dire need for legal help, we stepped in. Julia's case was complex. She had a four-month-old possession order, hadn't appealed or set aside the order, and was facing imminent eviction.

Upon investigating, we uncovered that her Housing Benefit had been unjustly terminated in 2001, leading to the arrears. Our Law Centre successfully cleared her rent account, negotiated a settlement where the council agreed to pay damage of £2400 for inconvenience and distress, complete repairs of the property and restore her tenancy.

"After hearing that I will keep my home and receive compensation as well, I got really happy. I was relieved. It felt like the stress on my shoulders had lifted and I could feel a sense of security ... SWLLC really made a great impact in my life. I am in a secure and stable place at the moment, which would not be possible without the help of the Law Centre"





Immigration and Asylum

This work is focused 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. We also worked on the EUSS scheme.

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 **206** cases. Our pro bono clinics advised **392** people on immigration issues. Through new funding from Greater London Authority we are working with South London Refugee Association in a London wide consortium to improve the immigration of those who are street homeless as a way of helping them to move from being street homeless

Inara's Story



Inara had an arranged marriage in her home country. Her husband was violent towards her, forced her to have an abortion and took a second wife. She managed to flee with a family member and they travelled to the UK on student visas. Fearing she would be subject to an honour killing if she returned to her country, as had happened to one of their relatives, they lodged separate claims for asylum in the UK. These were refused as were their joint appeals. Inara was represented by three different fee-paying solicitors during this process.

She eventually came to the Law Centre where our immigration solicitor took on her case. By this point, the family member was no longer able to support her, she became homeless and was suffering from various physical and psychological conditions.

Our solicitor submitted a fresh claim with new evidence, including a psychological assessment, background country evidence and witness statements. The case went to judicial review and Inara was finally granted refugee status earlier this year, eleven years after first arriving in the UK.

Inara said: “You were there for me during a very difficult time. I will never forget what you have done. At this difficult time it’s so nice to feel appreciated.”

Free One-off Legal Advice

Central to SWLLC is our Volunteer Lawyers Programme, supported by nearly 400 dedicated volunteers. This project, conducted remotely since March 2020, run 16 sessions weekly across varied legal subjects from Housing to Immigration. Our team advises close to 3,000 individuals per year, ensuring that everyone, regardless of legal aid eligibility, understands their rights through a one-off advice session with our volunteer lawyers. Feedback suggests our advice paves the way for individuals to overcome hurdles.

An estimate of the value of pro bono work provided by evening volunteers is more than £1.4 million. This is calculated on the basis that each client (including follow up work and supervision time) can on average take a combined total of 3 hours of volunteer time at £164 per hour.

While remote sessions are largely appreciated, we're exploring ways to reintroduce in-person consultations for greater inclusivity.



Survey Feedback

“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.”

“I have used the Law Centre on two separate occasions for housing matters. I cannot recommend them enough. On both occasions I felt that my issue was dealt with very efficiently.”

“I spoke to two solicitors from your office. They were knowledgeable, informative and I got the outcome I hoped for thanks to their help. It’s a brilliant service.”

“I followed her advice and used the information she provided and I was able to reach an immediate resolution with the other party after about four months of going round in circles.”



Community Engagement

NEW PROJECTS

At SWLLC, community feedback is the heart of our operations. We prioritise listening, understanding, and responding to the needs of our community. Our dedicated Community Engagement Manager, Rhiannon Hughes (also known as Rhi), plays a pivotal role in coordinating these efforts. Through a diverse array of projects and initiatives, Rhiannon leads the charge in fostering community engagement including: our Temporary Accommodation Project (detailed on page 7), the inception and execution of outreach programs in collaboration with our Cost of Living team, community training and workshops under the banner of "Know Your Rights" to empower individuals, the establishment of welfare forums, the organisation of social events that bring together community leaders and partner organisations, and the creation of the "Social Justice Network" to enhance our reach and strategic planning.

To join us in our community organising and engagement endeavors, we invite you to reach out to Rhiannon, our Community Manager, at community@swllc.org or by calling **0208 208 5757**.

The work we undertake within the realm of community engagement is a fundamental component of our listening and understanding process. It ensures that our responses, driven by innovative initiatives, directly reflect the voices and aspirations of our community members. This year has seen the emergence of numerous new projects and the sustained growth of ongoing initiatives.



THE COST OF LIVING PROJECT

COMMUNITY VISIBILITY AND ADVICE

OUTREACH: Our Cost of Living team actively participates at events such as mall visits, festivals, and other gatherings, setting up tables to provide advice and support. We believe in meeting people where they are and making our presence felt where it matters most, ensuring accessibility and direct connections for our community members.

WEBINARS: Our free webinars cover a range of topics, including Income Maximisation and Money, Universal Credit, Disability Benefits, Carers and Benefits, and Managing Your Money. These one-hour sessions provide the opportunity to address personal financial questions, ensuring community members gain confidence in managing their finances. As evidenced by a recent survey, 100% of attendees felt more confident in their money management skills after participating in our free money webinars.

WORKSHOPS: Our "Know Your Rights" workshops offer essential information on topics like Council Tax and Cost of Living Resources. These sessions empower participants with knowledge to navigate these areas confidently and access critical resources, fostering informed decision-making and advocacy for their rights.

"Members of the community being involved in our work is what makes it so powerful. This year we've seen community members facing injustice leading town hall forums, speaking out in the media and public demonstrations. Caring for the community is about standing shoulder to shoulder with the community to demand justice" Rhi, Community Engagement Manager



EMPLOYMENT LAW FOR LONDON

LEGAL ADVICE ABOUT WORKPLACE ISSUES

Employment Law for London is a new service to help you access free legal advice about employment. We're working in partnership with BPP Law School to offer a free 30-minute telephone advice appointment for all London residents needing legal advice about a workplace issue.

SOCIAL JUSTICE NETWORK

TAKING ACTION WITH THE COMMUNITY

The Social Justice Network is made up of members of the community who have accessed our service for advice or who we have met through our engagement work. The purpose of this project is to build and engage with our communities directly, and through a grassroots lens in order to collectivise our goals and actions.



THE SURREY PROJECT

MAPPING AND RESEARCH

In Surrey, we recognised a legal advice gap and embarked on a year-long research effort to map out the extent of this deficit. Our goal is to address this need by launching pilot programs in the near future. We're currently in the process of unveiling our research findings and initiating these pilot programs, so stay tuned for updates and developments.

MIGRANT HOMELESS PROJECT

BREAKING BARRIERS THROUGH LEGAL ADVICE

This project focuses on helping street homeless individuals in South West London regularise their immigration status. By unlocking legal support, the initiative addresses the critical impact of immigration status on accessing essential services like housing and benefits. Operating across six boroughs, we collaborate with organisations such as the South West London Refugee Association and Saint Mungo's to provide comprehensive assistance.



"By cultivating innovative projects that directly address the needs voiced by our community, we not only strengthen our organisation but also build trust with those we serve, one project at a time." Stacey Edgar, Deputy CEO

Financial Review



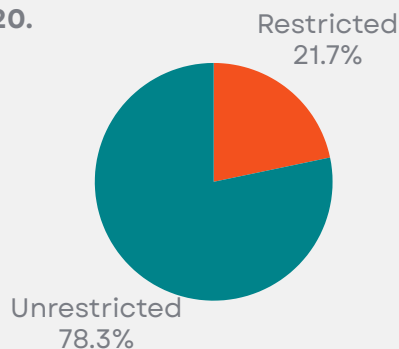
At the conclusion of the fiscal year 2022-23, our financial picture showed a surplus of £25,065. Despite our difficulties we are pleased to have reached this position compared to the deficit in the previous year. Our unrestricted funds increased by £5,757 to £501,465, although the bulk of these funds are held as 'Work In Progress' due from the Legal Aid Agency and are not held as Law Centre cash.

LEGAL AID CHALLENGES

Restrictions of the Legal Aid Sentencing and Punishment of Offenders Act (LASPO) continue to make it extremely difficult for the Law Centre to operate as fairly and effectively as it should, and we continue to find ways to address these difficulties. These include thinking of ways we can further harness the legal profession's support as well as increasing the number of grant-funded projects we can undertake.

RESERVES AND CASH

Restricted Reserves: £139,155
 Unrestricted Reserves: £501,465
Total: £640,620.



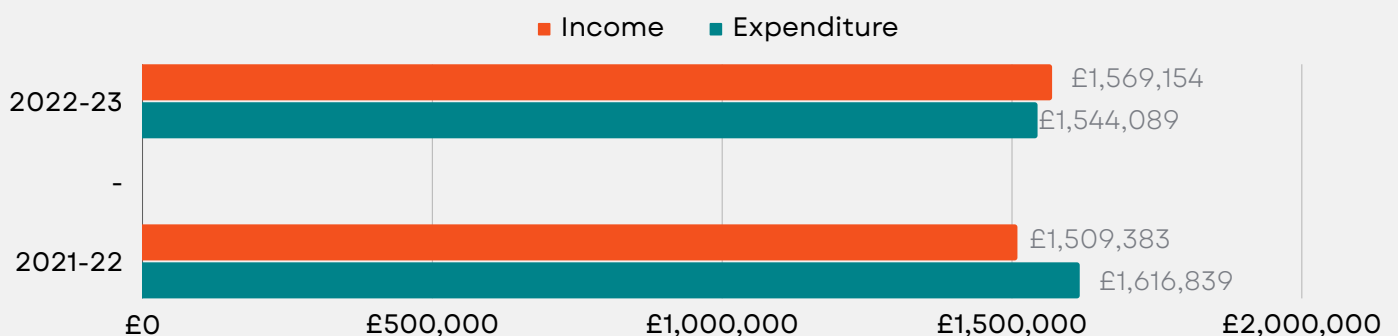
SOURCES OF FUNDING

In 2022/23, our main source of funding was Grant Income, due to challenges around Legal Aid income. We received funding and grants from:

AAB Charitable Trust, Access to Justice Foundation, Allen & Overy, BDB Pitman, Capsticks, Citizens Advice Croydon (Croydon Advice Providers Together), Clifford Chance, Croydon Relief in Need, Debt Free Advice, DWP (Kickstart), Eversheds Sutherland, Greater London Authority, Here for Good, Law Centres Network, Legal Education Foundation, London Borough of Croydon, London Borough of Merton, London Borough of Wandsworth, London Community Foundation, London Legal Support Trust, Merton Connected, The National Lottery Communities Fund, Norton Rose Fulbright, The Oak Foundation, Simmons & Simmons, Tides Foundation (Blackrock), Trust for London, Wimbledon Foundation Community Fund

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

INCOME AND EXPENDITURE



The net result yielded a surplus of £25,065, increasing funds to £640,620. Restricted funds remain at £139,155, and unrestricted funds are now £501,465.

Full copies of our audited accounts are available on request

Our People

Our Volunteers

Our volunteers are the backbone of SWLLC, touching every corner of our operations. From lending a hand at the reception, diving deep into administrative duties, to working side-by-side with our casework teams on legal research, document bundling, note-taking, and letter drafting.

Notably, our internship programs in immigration and employment are paths of success – many interns have transitioned to paid roles, and we're excited to expand this avenue.

Typically with us for 3-6 months, these dedicated individuals, be it job seekers acquiring new skills or budding legal students, contribute immensely. Their daytime efforts alone are valued at a staggering **£14,686**.

A massive congratulations to Sital Somaiya and Charlotte Pugh for securing joint first place as the Employee Volunteer of the Year at the Merton Partnership Civic Pride Volunteer Awards Celebration 2023! We're bursting with pride!



"This has given me invaluable experience in the legal sector, and it has been immensely rewarding to be part of the process of providing equal access to justice."

Kitty Tench, Volunteer

Some people lose hope by the time they come to me because they have had no joy anywhere else. A conversation of only 10 minutes sometimes makes a huge impact upon their life and motivates them and gives them the direction they need to resolve their issue ... makes me want to continue in giving whatever I can for as long as SWLLC want me!"

Sital Somaiya, pro bono lawyer

Our Staff

We're thrilled to share the remarkable achievements of our teams at South West London Law Centre. Our Money Advice Team, led by Roni Marsh, was shortlisted for Debt Team of the Year in the 2022 IMA Money Advice Awards, recognising excellence and effectiveness.

In addition, our housing team continues to flourish, with Jeinsen Lam appointed as deputy district judge in the South Eastern Circuit. Jeinsen's dual role as housing team leader in Croydon showcases strength and commitment within our legal community.

Furthermore, our immigration solicitor, Rajitha Kumar, received one of only three Outstanding Achievement Awards from the Law Centres Network. Her dedication to securing positive outcomes for clients facing life-threatening challenges is a valuable asset for our Law Centres

We are proud of all of our staff for their contribute to providing access to justice for all. Their work creates life changing impact on community members who come to us for help.



From representing a client in their asylum appeal to reuniting them with loved ones, it's those unforgettable moments, like posing for a photo together, that remind me of the power of compassion and the strength of refugee families."

Rajitha Kumar,
Immigration Solicitor



Thank you

From our donors, who generously support our cause, to our indefatigable staff, committed volunteers, and those who have seamlessly bridged us with clients and partner organisations, each of you has been instrumental in amplifying our impact and we are deeply grateful for your support and belief in our mission. Our commitment extends not merely to ensuring access to justice, but also to identifying and addressing issues at their very root, long before they escalate into larger challenges.

As we navigate the current cost of living crisis, we seek your continued support in championing lasting impact and hope for our South West London communities.



"Our heartfelt appreciation goes out to everyone who has taken meaningful steps in the strive for access to justice. Your dedication, whether through walking, running, or cycling, underscores the gravity of our mission. Together, we create a better, more just community."

Patrick Marples, CEO

Giving

- £10 helps someone take their first steps to finding life-changing advice
- £30 provides 30 minutes' expert advice from a volunteer lawyer
- £100 helps someone challenge a wrong disability benefits decision

Your gift will enable more people in our communities to uphold and defend their legal rights and find hope for their future:

Give online at: www.swllc.org/donate

Give by phone: text 'GIVEJUSTICE 5' to **70085** to give £5. Or you can choose to donate any whole amount up to £20 (eg 'GIVEJUSTICE 20')

If you'd like talk to us about giving in another way, please contact our CEO Patrick at patrick.marples@swllc.org

Contact Us



020 8767 2777



enquiries@swllc.org



www.swllc.org

South West London Law Centres (SWLLC), 5th Floor, Davis House, Robert Street, Croydon, CRO 1QQ Registered Charity No 1102433. Company Registered in England No 05018587. Authorised and Regulated by the Financial Conduct Authority No. 617399. The solicitors of South West London Law Centres are regulated by the Solicitors Regulation Authority No. 75092.



