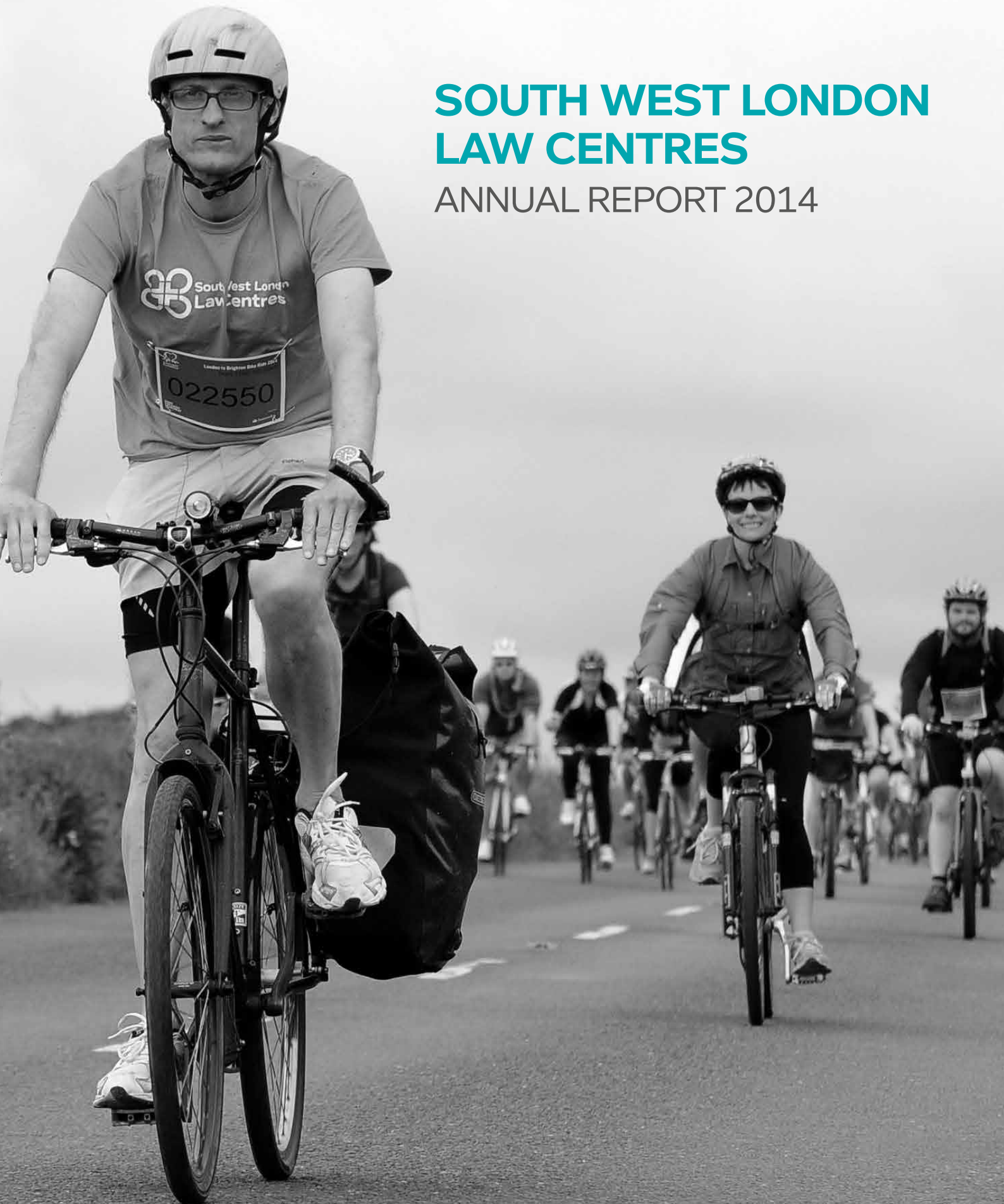


SOUTH WEST LONDON LAW CENTRES

ANNUAL REPORT 2014



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WELCOME AND THANKS JAMES BANKS, CHAIR OF TRUSTEES AND PATRICK MARPLES, CEO

This has been a particularly challenging year for South West London Law Centres (SWLLC) following the implementation of widespread cuts across all areas of legal aid, covering social welfare law through the Legal Aid Sentencing and Punishment of Offenders (LASPO) Act. There is now no legal aid for employment, welfare benefits and non-asylum immigration cases. In the areas of debt and housing, funding is only available where a client is at risk of losing their home or is homeless. Despite this you will see from reading this report the positive impact of our work in the communities we serve. We have continued in our mission to “relieve poverty, suffering and distress ... by the provision of legal services”.

Following LASPO we had a considerable drop in the number of enquiries to all of our services, with many within our local communities and referral partners assuming LASPO meant the end of all free legal services. We therefore undertook a marketing campaign to ensure all of our partners were aware of what we could continue to assist with, and numbers returned to expected levels from June 2013 onwards. Our telephone lines are open from 9:30am to 5:00pm. We now receive around 30,000 calls a year which has significantly increased since the introduction of LASPO and the changes to legal aid in April 2013. Previously, we only received 10,000

calls on average and we think this is a result of individuals struggling to access the assistance and support they require. This rise reflects the significant drop in the provision of social welfare law services elsewhere. Our website, www.swllc.org, has also seen a significant increase with monthly average hits in 2013 of 38,000 per month, which has risen by 28% to an average of 48,600 hits per month in 2014.

SWLLC has had to adapt to continue to provide the range of services it does. We have started to explore charging for some of our immigration and employment work as a way of maintaining these services with some



James Banks, Chair of Trustees



Patrick Marples, CEO

“We have continued in our mission to ‘relieve poverty, suffering and distress ... by the provision of legal services’.”
James Banks, Chair of Trustees

limited grant funding. We would like to be able to build and expand on this if we can make the model viable. We are restricted in the range of welfare benefits work we can undertake but are fortunate to be part of the Law Centres Network national contract to provide legal aid in cases that have reached the Upper Tribunal stage of appeal.

Having retrenched following the cuts we are looking to expand and grow again to meet the overwhelming demands for our services. We are bidding for a new Community Care contract under the Legal Aid Agency tender process. We will be bidding for an increased debt contract from Capitalise in the new bid round with the Money Advice Service to expand debt provision in Merton. After our first successful administrative apprentice we are looking to offer more of these positions and with further funding to develop solicitor training contracts. We believe that it is essential that we continue to attract people into delivering social welfare law if we are to flourish and grow.

The resilience of the Law Centre was fully tested when in late January 2014, our office in Battersea was badly damaged by another building resulting in roof damage and extensive flooding. Staff arrived on Monday morning to find water pouring into the office and no electricity. Our landlord was not prepared to repair the building as they wanted to redevelop the building, thus

requiring us to move out in freezing conditions and darkness. This caused significant disruption across SWLLC, as staff were moved and fitted in to our other offices, and the management team had no base to work from until temporary office space was acquired in June 2014. Our disaster recovery plan worked well and we had caseworkers back up and running from our other offices within one working day. The disruption to the senior management has been more substantial. It has also taken some time for us to re-establish the pro bono clinics in Wandsworth and has delayed some of plans to recruit new staff which has affected the overall numbers of clients seen. We are re-establishing the clinics through Battersea Library and the Katherine Low Settlement (KLS). We have also co-located some of our caseworkers at KLS whilst we negotiate over new premises nearby.

We are grateful to the continued support from the Money Advice Service through the London-wide Capitalise Project which means we can continue to provide debt advice. We would also like to extend our thanks to the London Borough of Merton for their continued financial support and for the transitional support given by Wandsworth Council whilst we seek new funding for our pro bono and volunteer services.

We are working within partnerships under the Advice Services Transition

Fund in Wandsworth, Merton and Croydon as well as inputting into the partnership in Kingston. The purpose of these projects is to improve the resilience of the advice sector. We are undertaking in various pilots including direct charging of clients and developing of borough wide advice websites.

The Law Centres Network has carried out independent research on the impact of Law Centres nationally with Price Waterhouse Coopers. Their report and analysis concludes that the costs of Law Centre provision appear to be significantly outweighed by the benefits delivered in both gross and net terms, and across all four areas of social welfare law. In addition, they also generate a number of wider qualitative benefits, which help reduce the need for litigation or similar legal measures downstream.

One of their main findings from their analysis demonstrates that in net terms Law Centres nationally potentially generate:

- Net direct cost savings of between £212m to £247m (at high levels of additionality)
- Net indirect cost savings of between £214m to £291m; and
- Net benefits of between £47.5m to £64.7m.

We need to continually get this message across of the impact of the work we do.

PART ONE: INTRODUCTION

We are extremely proud of what we achieved and would like to thank the professionalism of our staff and volunteer teams which can be seen through the positive outcomes they achieve throughout this report. We are fortunate to have such committed people involved. We still have much to do to meet the needs of our local communities to access effective legal advice and assistance. If we can find or develop the necessary funding we will seek to grow to meet more of the unmet demand.

We also wish to record our thanks to the Trustees of the charity, whose

continued commitment to our cause through challenging times is both impressive and inspiring. We wish well all those staff, volunteers and trustees who have left in the last year in their new chosen paths and careers and thank them for all they have done for our communities. In particular we wanted to record condolences for the loss of Sue Robson who died in November 2014. Sue was on the Board of South West London Law Centres during many of our most challenging years until June 2012, including when we were fighting to stay open a few years ago – her commitment to the work of the Law

Centre, and to the voluntary sector in Sutton (where she was Chief Executive of the CVS for many years), was unshakeable. Sue maintained her involvement with SWLLC for some time after she was diagnosed with a brain tumour, but sadly had to step down as her illness progressed. We are enormously grateful for Sue's help, support and encouragement she gave to trustees and staff in carrying out our mission. We would like to add our thanks to all our funders, those providing expertise and advice to us as an organisation, and to those who champion our cause.



MODERN POVERTY – BRITAIN TODAY¹

THE FACE OF POVERTY IS CHANGING ACROSS BRITAIN

Incomes are now lower than a decade ago across the income distribution. Average incomes have fallen more than high incomes, but low incomes have fallen the most. Private renters and the poorest households spend a higher share of their income on housing than other groups. There are now as many people in poverty living in working families in the private rented sector as there are living in workless families in the social rented sector. Around half of housing benefit claimants under the age of 35 are private renters; most of those aged 65 plus are social renters.

13 million people have sub-poverty level household incomes – but 16m have incomes below the 2007/08 poverty threshold. Poverty among working-age adults is near the highest on record. The poverty rate among the under 30s is higher than it was a decade ago, while the poverty rate for the over 65s has halved. Half of all people in poverty live in a family where someone is in paid work.

This is all happening whilst the 4th pillar of the welfare state Legal Aid crumbles. The volume of legal assistance has fallen across the board, but social welfare and family law has seen the biggest decrease.

The current cutbacks in the welfare system in the UK and the rewarding of those who seek jobs through tax credits, do not have built into them a

food security or minimum income level necessary for healthy eating.

The same people who are hungry are also those who are overweight; this is the new face of food poverty in the 21st century.

Between 2007 and 2011 food prices rose 25% with no downward trend although there has been some stabilisation of prices this year in some commodities.

While trading down to cheaper products has helped many people offset some of the food price rises, low income households have not managed to trade down, possibly as they were already buying cheaper products. The lowest income decile (bottom 10%) on average bought less food rather than trading down.

One in five families live below the poverty line putting them at risk of food poverty; 14 million individuals and within this over 4 million children are at risk and 4 million suffer from serious nutrient related health problems.

The number of food banks in this country has risen from one in 2000 to now over 400.²



¹ Modern poverty – Britain today, Peter Kenway New Policy Institute

² Martin Caraher Professor of Food and Health Policy – City University London

VIEW OF APPRENTICES

LENA ISLAM AND SEAN FRAZER

LENA ISLAM

I started my legal career by taking a Legal Secretarial Diploma, but it took a while to find a legal placement due to my lack of legal experience. I have always had an interest in the legal industry, so I decided to do an Apprenticeship with SWLLC to gain more experience within the law and joined in August 2014. SWLLC has been very interesting from handling reception to generating reports for caseworkers at Croydon and Merton and even shadowing Solicitors at court. There are various tasks I do on a day to day basis, which could involve the basics of photocopying or generating a billing spreadsheet.

It has been very exciting so far. I have a mixed week which is great as my days are never the same and involve different tasks every day. I am also helping the evening surgery at the Citizens Advice Bureau twice a week for two hours where I am screening clients who will be seen by Volunteer Solicitors. It's great because I am referring clients there whilst on Reception at Morden and Croydon and then seeing them face to face.

I do see a future with SWLLC as I want to carry on my studies and to follow my apprenticeship by studying with the Chartered Institute of Legal Executives and eventually qualify as a lawyer. At the age of 23 I did not think I would be able to find such a great opportunity with no legal experience anywhere else. It's been great fun speaking to caseworkers and hearing their opinions.

Working at the Law centre and mainly at reception can get a bit emotional, when you see how many people need help. It makes me think the little things I complain about are nothing compared to those who come here. With little help out there nowadays due to the legal cuts, the evening clinics are so important to clients as without them many people would have nowhere to turn.

SEAN FRAZER



Sean Frazer, apprentice in our Croydon office

I have been with SWLLC for six months now joining in July 2014 and during my time I have picked up many professional as well as personal skills especially when dealing with clients emotions as some have sensitive issues that need to be handled correctly.

My day to day tasks vary from generating spreadsheets, filing, stats, archiving to organising rotas for solicitors who attend both the evening clinics and county court duty schemes, both of which are a true gift to the people who use these services. I have also had the pleasure of lodging documents in Central London, which I enjoyed.

The only downside I have found are the government cuts to legal aid because it puts a limit to what we can do for the public here at SWLLC and that is a shame because it puts a hindrance on those who could truly benefit from our terrific support.

On a whole I have received some great help over my time here and have recently completed my apprenticeship to which I owe you all a massive thank you for your patience and support.

WHO WE ARE AND WHAT WE DO

SWLLC is a community based legal practice and a registered charity. We work across six South West London boroughs (Croydon, Merton, Kingston, Richmond, Sutton and Wandsworth) helping people to understand and enforce their legal rights. In doing so, we address the root causes of social injustice – poverty, family breakdown, unemployment and exploitation. Every year, we help thousands of people from all walks of life that would otherwise be unable to afford the services of a lawyer.

In 2013 – 2014, SWLLC provided full legal casework, representation and advice in the following areas of social welfare law and Community Care, Debt, Employment, Housing, Immigration & Asylum and Welfare Rights. We have been awarded a community contract from 1st August 2014. We represent clients in all courts and tribunals. In 2013 – 2014 we opened 1,442 cases and carried forward

1,363 from the previous year. We also provide the housing duty solicitor at Croydon, Kingston and Wandsworth County Courts, giving emergency representation in possession hearings for rent and owned homes and at the warrant stage for evictions. In 2013 – 2014 we represented 2,150 people in court.

We run the largest pro bono clinic service in the country, helping 3859 individuals in 2013 – 2014. SWLLC delivers 15 pro bono clinics per week to provide initial advice on legal problems. SWLLC delivers a significant volunteer programme. In 2013 – 2014, 110 volunteers helped with legal work, our debt service, or by providing invaluable back-up and support, and more than 500 solicitors and trainees volunteered to provide legal advice at our pro bono clinics. We estimate that over 600 people volunteered for SWLLC this year.

“Every year, we help thousands of people from all walks of life that would otherwise be unable to afford the services of a lawyer.”



VIEW OF A TRAINEE

PAUL MCMANUS

I recently completed my training contract at South West London Law Centres. It was two years in which I learned a lot about the law, the work of a solicitor and the vital community role played by law centres.

My training was in welfare benefits, employment and housing – and the first few months coincided with changes to legal aid funding that affected all three areas to a greater or lesser extent.

With all public funding set to be cut from welfare benefits, I spent a lot of my time early on in the training contract dealing with clients in this area and gained invaluable insights into the benefits system as well as taking my first steps in advocacy.

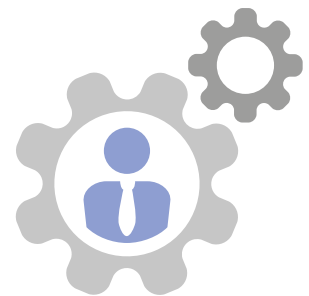
Although funding was not available for representation at first tier tribunal hearings, I was encouraged by my training principal Kate Pasfield to attend and speak on behalf of clients. As it turned out I was required to say little on the half dozen occasions I attended hearings as the tribunal judges were more interested in hearing directly from the clients than from me. But the few words I did say helped me shake off any

fears I had of speaking in such venues and prepared me for joining the county court duty scheme, which I did before the end of my first year.

Like welfare benefits, employment had all legal aid withdrawn in April 2013, but I was able to continue helping clients seek redress against their employers and former employers by working with Andrew Hillier, a retired QC who provides his time and expertise as a volunteer at the Law Centre.

Housing became the focus towards the end of my time as a trainee and, as the area least affected by the cuts to civil legal aid, this is the area that I have qualified into as a law centre caseworker.

The purpose of a training contract is to prepare a person for working in a profession and the broad range of experience I gained as a trainee with SWLLC has given me the best preparation for my future as a solicitor.



“the broad range of experience I gained as a trainee with SWLLC has given me the best preparation for my future as a solicitor.”

Paul McManus, trainee

MARY’S STORY

Mary received a warrant for eviction for the home she shared with her pregnant 17 year old daughter and 13 year old son. Mary is unable to read or write and suffers from severe, long term depression, which is treated with prescribed medication. Mary was in rent arrears with her registered social landlord.

The arrears had increased due to non-dependent deductions from Mary’s housing benefit for her 19 year old son, who was no longer living at the property. Her son had been excluded from the property 18 months before for threatening behaviour towards his 13 year old brother. Social Services were involved with Mary’s family and had carried out an assessment of both the 13 year old boy and 17 year old daughter.

Mary met with our trainee Paul and an application was made to suspend the warrant and the judge agreed to an adjournment for Mary’s housing

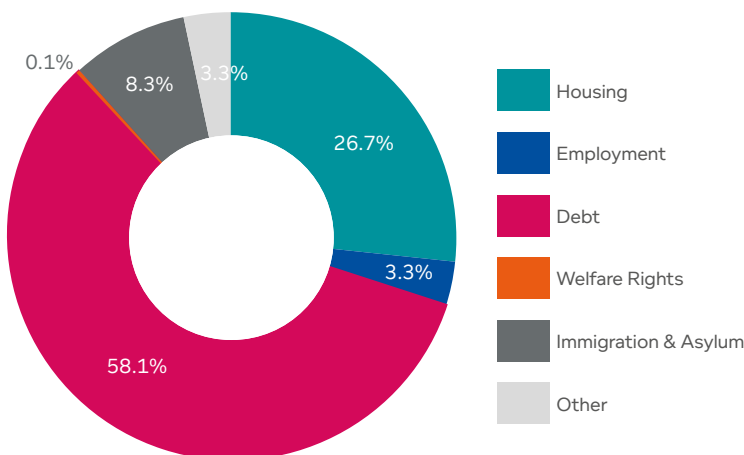
benefit entitlement to be investigated. Mary sought a reassessment of her housing benefit entitlement for the period since her 19 year old son had been excluded but the benefits department of the local authority did not act on her request. There were two more adjourned hearings while Paul investigated Mary’s housing benefit claim. Paul’s supervisor helped and persuaded the social worker to inform the benefits department that she knew the 19 year old was not living at the property. As a result the non-dependent deductions were stopped.

The request for a reassessment of Mary’s entitlement resulted in a backdated payment to her rent account, which substantially reduced her arrears. The landlord agreed to a suspension of the warrant for possession, allowing the client and two of her children to remain in their home.

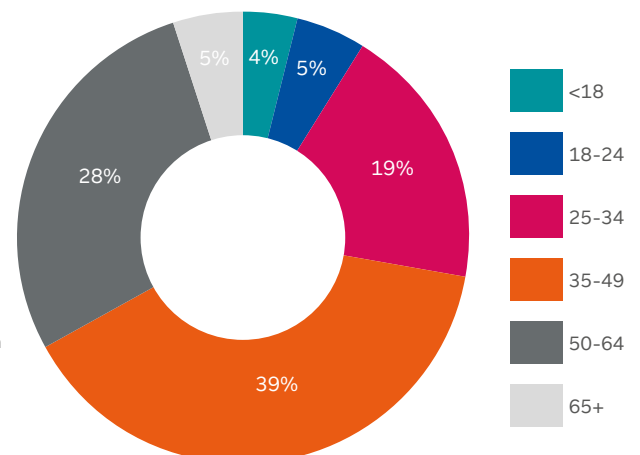
CASEWORK STATISTICS OF OUR CLIENTS

	Housing	Welfare Rights	Employment	Debt	Immigration & Asylum	Other	Totals
Wandsworth	76	1	11	76	3	11	178
Croydon	110	0	10	625	43	6	794
Sutton	20	0	6	14	5	0	45
Kingston	29	1	1	11	7	4	53
Richmond	10	1	1	1	1	1	15
Merton	55	0	6	51	8	8	128
Other	85	0	13	60	52	18	229
Totals	385	1	48	838	119	48	1442

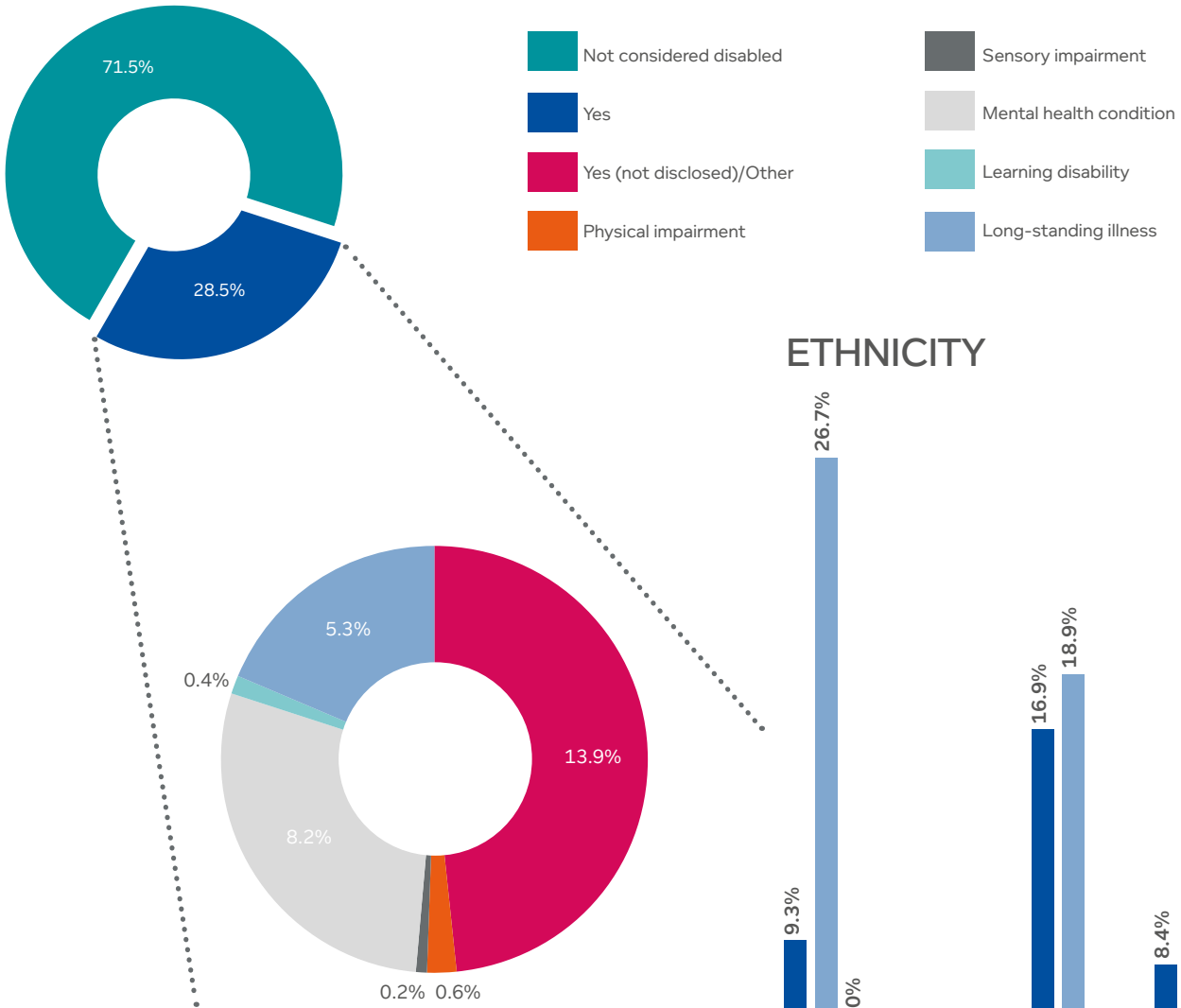
CASE TYPES



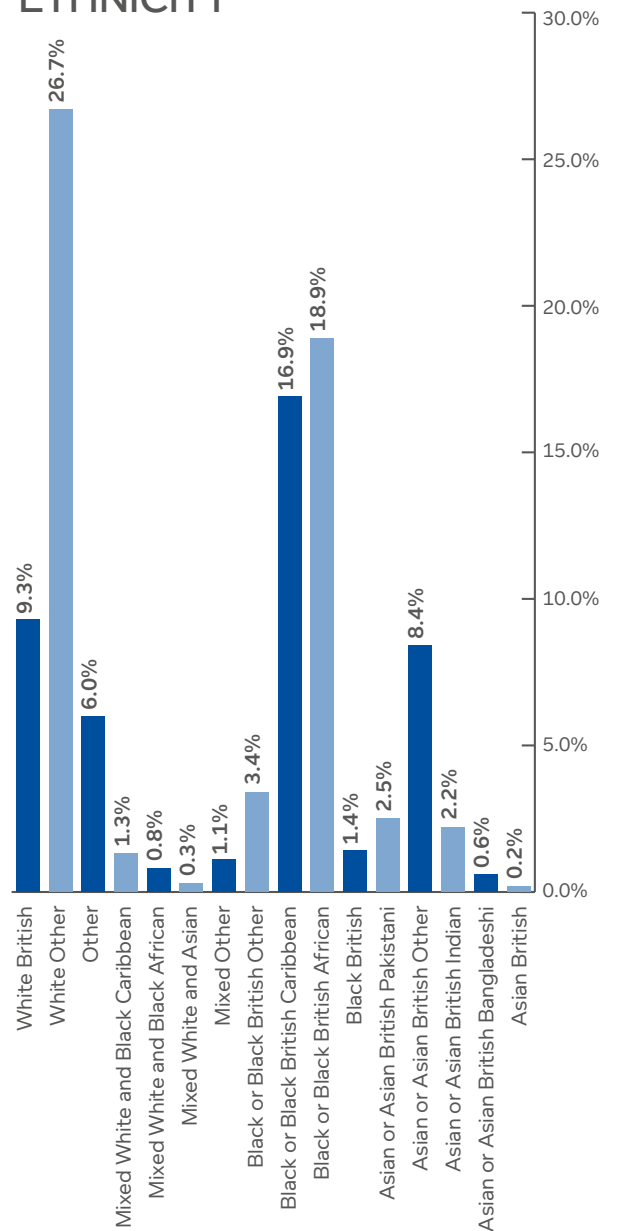
AGE DISTRIBUTION



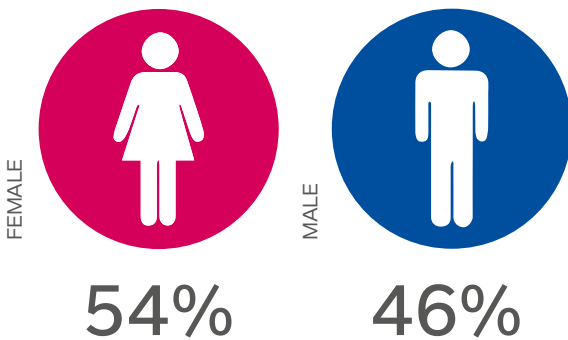
DISABILITY



ETHNICITY



GENDER



HOUSING

The termination of private rented tenancies is now the most common cause of homelessness. The number of landlord repossessions has increased for four years in a row and is now more than double the number of mortgage repossessions.³

Housing is one of our biggest areas of work with 385 people having cases opened on housing matters; 2150 being represented at court as part of the housing duty solicitor schemes and 735 people receiving initial advice at our advice clinics in 2013 – 2014.

We work with people on a wide-range of different housing issues including:

- Homelessness
- Disrepair
- Eviction
- Repossession

Much of our housing work involves helping people to remain in their homes. We do this through our casework services, our advice clinics and we also deliver the Housing Court Duty Scheme at Croydon, Kingston and Wandsworth county courts.

The Housing Court Duty Schemes provide last-minute help to people facing eviction or repossession.

We work with both home owners and people living in rented accommodation. Specialist legal advisers attend the court on the days when repossession cases are heard. Advisers are limited in what they can achieve on the day but provide people with free legal advice and representation, and if necessary will refer onwards for further help. Much of the follow up work is carried out at the Law Centre.

The need for housing work remains acute. We see many clients in difficulties paying high rents which exceed Councils' housing allowances so the rent is not all covered by housing benefits. Some properties are in a very poor state of repair in comparison with the rents charged.

We have had a number of successes in recovering monies for clients in these circumstances through the statutory rigours of the deposit scheme providing technical defences which serve to soften the way to a

settlement often with a disrepair claim as well, offsetting rent arrears.

Some of our work is hampered by our inability to undertake benefits work because of the cuts to legal aid. Many of the possession cases we represent have a related and underlying benefit problem; we do some pro bono work where we can and refer to our local Citizen Advice Bureaux or get the client to try and help themselves.

Future proposed changes to funding for judicial review make it even harder for us to take on challenges with the potential risk on costs added to the unlikelihood of a judge agreeing that a local authority is wrong, due to policies of delegation of powers and responsibilities.

We continue to explore charging models and may further develop these into the area of housing where the work is no longer covered by legal aid or the client is ineligible for funding.

³ Modern poverty – Britain today, Peter Kenway New Policy Institute

“Anna had complained to the Council about the state of disrepair in her temporary accommodation however nothing was done, and instead she was taken to court for rent arrears.”

ANNA’S STORY

Anna got in touch with the Law Centre after meeting a solicitor who was on duty at Croydon County Court as part of the Housing Court Duty Scheme.

By no fault of her own Anna had been made homeless two years ago, the Council accepted a duty towards her and she had been granted a non secure tenancy for her temporary accommodation. Anna fell into problems with her rent when she lost her job, the Council were seeking to evict her for rent arrears and she was facing the loss of her home.

Anna was very worried as she had a non-secure tenancy. She was also very worried about the impact an eviction would have on her homelessness application because if she was evicted for rent arrears the Council would not have a duty to assist her further.

It came to the Solicitor’s attention that Anna’s problems had also been as a result of using some

of her minimal income to fix her property. Her home was suffering from terrible disrepair including severe damp and water leakage as a result of defective ceiling and roof. These problems had caused her two children to be ill several times in the last year. She made several complaints to the Council however nothing was done, instead she was taken to court for rent arrears.

This was raised at court and the Judge gave Anna the opportunity to seek advice from the Law Centre. After advising Anna of her options the solicitor wrote to the Council raising her disrepair complaints that they had failed to comply with their duties. The council agreed to pay off the arrears and fix Anna’s property within 28 days.

Anna is now paying her rent and the works are being carried out so Anna can stay in a home that is free from disrepair.



HOUSING

FURTHER CASE STUDIES

FREDA'S STORY

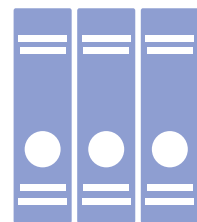
Freda, a housing association tenant was first picked up on the County Court Duty Scheme. Her Landlord had taken possession proceedings on the grounds of rent arrears. The duty solicitor was able to identify disrepair at the property. On that basis inspections were arranged and a payment agreement was made with the Landlord at court. The hearing was adjourned.

The rent arrears had accumulated because the local council had applied the maximum non-dependant deduction in respect of an adult child who had subsequently left the property and had retrospectively applied the deduction going back to when the child first turned 18 in April 2012. This created a massive overpayment of over £5,000 which the council were recovering at £10.90 per week from the ongoing benefit. This deduction was making the property unaffordable as Freda was in receipt of employment support allowance .

We negotiated a suspended possession order with the landlord and did further pro bono benefit work (no longer funded) with the Council's housing benefit department. We contacted the local MP and explained

that it was unlawful for the Council to apply the maximum non dependant deduction unless there was evidence to suggest the non dependant was a) working and b) their likely circumstance was such that they were likely to earn more than £406 per week gross. There was no evidence upon which to assume the adult child was working or earning this much and therefore the Housing Benefit should be reassessed.

As a result of this work the overpayment was reduced from £5,000 to approximately £293 with instalments reduced to £5.00 per week. The court order has become more easily affordable and eviction was prevented. Although no longer funded we continue where we can to provide a holistic service to help with benefit problems that are driving factor when it comes to evictions. Freda is no longer in danger of losing her home.



“The landlord had advised Joan that he wanted the property back as he could let it at a higher rent to some other tenant.”

JOAN’S STORY

Joan is single mother with young son. She had applied to local authority for housing after being evicted from private rented accommodation. The local authority made a finding that Joan had made herself intentionally homeless as the previous landlord had advised the local authority that the reason for eviction was rent arrears despite the issue of a section 21 Notice (no fault based). Joan sought help.

The caseworker requested the housing file from the local authority and submissions were made on behalf of the Joan on the basis that although there were rent arrears, the landlord had obtained a money judgement order in respect of these and Joan was paying £50 per month under the order so effectively, the landlord had a remedy for the arrears and this was not the reason for the eviction. Further, the landlord had advised Joan that he wanted the property back as he could let it at a higher rent to some other tenant.

The review was successful with the council accepting a full duty to accommodate. Joan has now been moved into an offered accommodation and is very happy in her new home.

CLARE’S STORY

Clare was picked up on the court duty desk needing assistance with her application to suspend a warrant. It transpired that an outright order for possession had been made against Clare when she failed to attend a possession hearing. Following this, the local authority Clare’s landlord had applied for an eviction warrant. Clare is a single mother with young children and was therefore at risk of street homelessness.

The local authority were seeking possession on the grounds of rent arrears which after further investigation, were found to be mostly attributable to Housing Benefit issues.

We took on Clare’s case and made an application to set aside the order for possession on the grounds that Clare had not attended the hearing; because she had been at a funeral and was unable to make it to court on time; had acted promptly when she found out about the outright order and further, had good prospects of success.

The set aside application was successful and Housing Benefit issues were also sorted out leaving only about £100 of arrears. Clare was able to stay in her home without any order for possession being in place.

DEBORAH’S STORY

Deborah a lone parent with a child aged two was living in private flats under an assured shorthold tenancy. The flats were managed by agents on behalf of the landlord. Deborah was subject to both verbal and physical abuse from the agents and her neighbours in the block.

Deborah was also anonymously and vexatiously reported to social services for child abuse, and the Local Authority’s environment dept (antisocial behaviour team) and upon investigation by the various Council departments, these complaints were found to be malicious and no further action was taken.

The landlord served a Notice of Seeking Possession on what the Deborah believes to be vexatious grounds, and were racially motivated. Possession proceedings were issued and then Deborah sought help. After investigation we helped Deborah to raise a counterclaim for disrepair and a surveyor’s report was commissioned confirming the disrepair issues complained of.

Eventually we were able to settle the case by way of a Tomlin Order in which Deborah agreed to give vacant possession upon payment of damages of £2000. Deborah was able to move and is extremely happy about the outcome to her case.

COMMUNITY CARE

We applied for a community contract in the bid round in spring 2014 and have been awarded a contract from August. This additional contract enables us extend the scope of work and provide a more holistic and joined up service.

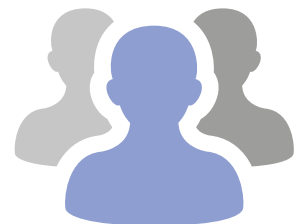
BEVAN'S STORY

Bevan is from Bosnia and came to the UK in 1994. He is a professor of philosophy but due to illness, was unable to continue to teach. He has syringomyelia – a degenerative illness causing paralysis. There was no treatment for this condition in his home country.

Since being in the UK, Bevan's health has seriously deteriorated and he is now unable to walk or use his right arm. He has extensive muscle wastage and is unable to do many ordinary tasks. Twelve years ago, an assessment was carried out by social services and he was told that adaptations would be done to the property but it was never done. Bevan has not been well enough to chase social services and was reduced to dragging himself round the property (his wheelchair being too big inside the house).

In addition, various people were taking advantage of Bevan and they would turn up and sleep in his house and otherwise use the property. Bevan's response was that he could not do anything as he was just a shell of a person.

The Law Centre was contacted by a concerned friend and Bevan was visited in his home. A community care assessment was requested and this resulted in home adaptations which included an electronic bath lift; an electronic bed chair; a specially adapted arm chair; support rails where necessary including externally, and modifications to the bathroom. He has also been provided with a special alarm so that if he falls, he can call someone 24/7. Bevan is now able to live more independently within his home and is much happier. He also feels he is more in control of visitors to his home.



“The landlords eventually agreed not to oppose the application to suspend the warrant so client had a good outcome to his case and his home was preserved.”

SADIQ'S STORY

Sadiq was subject to a warrant of eviction. His social housing landlord having obtained a suspended possession order some four years previously. Sadiq is an asylum seeker and was tortured before coming to the UK in around 2001. He had had his pancreas torn out during torture and this resulted with multiple medical problems – especially diabetes which, when Sadiq was seen by the law centre was out of control. Sadiq does not understand English very well and his illness meant that he was confused and unaware of the consequences of the Notice from the bailiffs. The local Citizen Advice Bureaux had made an application to suspend the warrant and he was sent to the Law Centre.

Sadiq was represented on his application which was adjourned so that a community care assessment could be undertaken and further enquiries made regarding his benefits and Housing Benefit. Unfortunately, shortly after this, Sadiq misunderstood what his doctor had told

him and he climbed into a bath of boiling water suffering extensive burns. Sadiq was admitted to the acute burns unit and the Law Centre were able to assist with his housing case while he remained in hospital.

The Law Centre were able to obtain further adjournments and liaise with the Citizen Advice Bureaux and landlord to make sure that Housing Benefit was put back in payment and that payments towards the rent and the arrears were set up. Visits to Sadiq in hospital were also undertaken. The landlords eventually agreed not to oppose the application to suspend the warrant so client had a good outcome to his case and his home was preserved.

Sadiq was further assisted with a community care assessment and upon his discharge from hospital (after extensive surgery) he was returned home with a carers attending three times a day to look after him and take care of his affairs.

DEBT

Adults who were unemployed or in education 12 months ago and who are now in work are more likely to be low paid than not. Half a million low-income families pay at least £200 a year more in Council Tax than they did before Council Tax Benefit was abolished.⁴

Helping people with debt problems is a key area of our work with 838 new debt cases opened in 2013 – 2014 and an additional 462 people receiving initial consumer advice at our advice clinics.

We advise people on a wide range of legal solutions and aim to establish the most appropriate solutions, along with a strategy for dealing with debts as early as possible in the process. Where required we will provide people with intensive casework support ranging from negotiation with creditors to bankruptcy.

Our debt advisers and volunteers will work with people to help them get the most out of their income, help them apply for any benefits and other payments they might be entitled to and provide advice on the following:

- Gas and electricity arrears
 - Bailiffs
 - Unsecured loans, credit cards, mobile phone, catalogues etc; and
 - Other debts.
- We have successfully bid for an increased debt advice grant from Capitalise in new funding from the Money Advice Service which has allowed us to expand our debt provision into Merton. The case work team expanded to two and half caseworkers from October 14. There are further planned increases from October 2016 and 17.
- We have run a number of successful financial capability courses with Croydon Council and we are about to run some in Merton as part of a small project that is part of the Advice Services Transition Fund.
- Priority and non-priority creditors
 - Rent, mortgage or secured loan arrears
 - Council tax arrears

⁴ Modern poverty – Britain today, Peter Kenway New Policy Institute



Angela a single mother from Eritrea received a court fine for not having a TV license. She was given the TV by a friend and did not realise she needed one."

ANGELA'S STORY

Angela is a single mother from Eritrea with two children under three years old. Angela does not speak much English. Angela received a court fine for not having a TV licence and was given a penalty of £340. Angela was given the TV by a friend and was unaware of the offence which had been committed. On receipt of the paperwork Angela telephoned the Compliance Centre to make arrangements to pay the fine. Due to the language barrier between Angela and the operator no agreement was reached and Angela was encourage to call back with someone who could translate for her. Angela did not understand the instruction. Three days later the debt was passed for enforcement action. Angela came to the law centre as she was understandably very worried about having bailiffs turning up at her door. Angela's only income was Income Support and the lowest weekly payment the enforcement agency would accept was £22. We wrote to the compliance centre to explain our Angela's situation and to request that the fine be recalled from the enforcement agency and direct deductions be made from her benefits as an alternative way of clearing the debt. They agreed to do this and put in the request to the DWP to arrange the deductions. Angela was very relieved to know that there would not be any further contact from and is very happy with this outcome.

YVONNE'S STORY

Yvonne approached the Law Centre after receiving court papers for unpaid school fees for her daughter Daisy which she wanted help in defending. Yvonne had told the school that she was struggling financially after ill health in the family had meant that the household income had been significantly reduced. She had to make a difficult decision of whether or not to keep Daisy in the school. Yvonne had received a bursary to cover part of the fees and in a discussion with various school officials had been told the balance of the remaining fees would be waived if Daisy finished her education with the school. This is the only reason why Yvonne kept Daisy at the school and would otherwise have removed her.

We were able to advise Yvonne on the procedure of defending a claim through the court and the possible outcomes at various stages of the process. We put in the defence for them to the court. Using all the evidence provided by Yvonne we put together a bundle which enabled Yvonne to represent herself due to her clear presentation of the case and the evidence bundle we had provided for the defence. Yvonne won and the claim was dismissed.

EMPLOYMENT

We work with people on many aspects of employment law. At our advice clinics during 2013 – 2014 we dealt with 735 employment issues and we opened 48 new cases.

People approach us on employment issues such as:

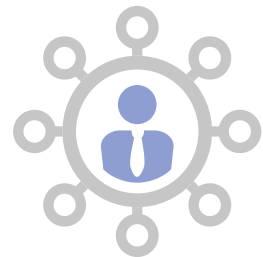
- Dismissal
- Suspension
- Discrimination
- Unpaid wages
- Notice or redundancy pay
- Holiday pay
- Breach of contract
- Grievances
- Appeals; and
- Compromise agreements

It is important that people who have employment issues get help as quickly as possible as strict time limits apply on many of the courses of action that people can take.

Along with the Pro Bono clinics the Law Centre is still able to offer a casework service at the Law Centre.

We have some funding from the Advice Service Transition funds in Wandsworth and Merton and through the Trust for London which enables us to offer a free initial assessment of a case with some follow up work. We are actively looking at developing a chargeable service from this through charges for compromise agreements and a range of fixed fees. We will be looking to expand this further through funding cases from conditional fee/ damage based agreements and legal expenses insurance.

During the year we won two cases at a tribunal and a tribunal made recommendations on equality and diversity; 14 matters were settled and financial compensation was achieved totaling £290,350. Seven people were assisted to retain their jobs in disciplinary and regulatory actions.



“Kate worked as a shop assistant at a fashion retailer and she experienced unwanted sexual overtures from her line manager.”

JULIE'S STORY

Julie was employed as a care worker by a care agency. She had been employed for just five months. Julie and a colleague were sent a letter by their employer requiring them to attend a disciplinary hearing. The letter stated one of the possible outcomes of the hearing is the termination of Julie's employment. The letter accused Julie of falsifying times sheets for a particular customer of the care agency.

Julie and her colleague were required to attend the homes of customers of the care agency and provide assistance according to a rota and this rota required Julie to attend the homes of several customers each morning. The homes were usually miles apart but no allowance was made in Julie's rota for travel between homes. Sometimes Julie's colleague arrived early and started to assist the customer before the Julie arrival.

Julie accepted that she occasionally arrived at the customer's home after her colleague but did not accept she falsified time sheets. Julie was advised regarding the disciplinary hearing and a letter was drafted for her to send to her employer, in which the allegations against her were refuted and the issue of travelling between customers explained.

The client attended the disciplinary hearing and the outcome was she retained her employment and was given a warning regarding recording her timekeeping.

KATE'S STORY

Kate worked as a shop assistant at a fashion retailer and she experienced unwanted sexual overtures from her line manager. Kate said that her line manager had bombarded her with texts, asked her if she was a virgin and called her a prostitute in Punjabi.

Unfortunately, Kate didn't put in a complaint about his behaviour until her last day in the workplace. On this day, she had an argument with her line manager who had accused her of doing nothing and Kate told him she would, 'get him done for sexual harassment'. Kate was suspended following the argument and sent home. Kate signed herself off sick from work with stress and brought a grievance about sexual harassment.

Kate issued proceedings in the employment tribunal for sexual harassment. She came to see us after she had done so. We helped her to prepare her case for tribunal. The Respondent's position was that the behaviour by her line manager either didn't happen or wasn't unwanted. It gathered witness statements from her work colleagues who all stated that she and the line manager had been close, went to lunch together and flirted.

In the end the case was settled for a monetary sum plus a reference.

IMMIGRATION AND ASYLUM

We work with people who are eligible for funding through the Legal Aid Scheme on immigration and asylum matters. During 2013 – 2014 we opened 119 new cases and provided initial advice to over 464 people.

We cover a broad range of services on immigration and asylum issues that include:

- Applications for asylum
- Leave to remain on human rights grounds
- Spouse, fiancé and unmarried partner visas
- Settlement visas
- Visitor and family visitor visas
- Settlement applications on the basis of long residence
- Deportation proceedings
- Appealing decisions
- Applications for judicial review

We understand that many of our clients approaching us about immigration and asylum matters are extremely vulnerable and we work with them to improve their understanding of their situation and to help resolve issues in an extremely complex area of law.

The changes to legal aid from April 2013 have severely restricted the types of immigration cases we can take on. We are still able to undertake asylum work through legal aid funding. We have started to charge a range of fixed fees for non legally aided immigration casework. Please contact the law centre to confirm whether we can take on a case.



“His asylum application was refused and an appeal against the decision of Secretary of State (SSHD) was lodged with the Immigration and Asylum Chamber.”

ALEX AND SASHA'S STORY

Alex and Sasha, two young people, a brother and sister, were referred to us by the Refugee Council after their lawyers refused to grant Sasha legal aid for an asylum appeal due to perceived lack of merit. Their family had been subjected to threats and violence from organised criminals in the north Caucasian republic. The Home Office had argued that they could avoid these problems by relocating elsewhere within the Russian Federation. We helped Sasha lodge an appeal against this decision with the Legal Aid Agency, who overturned it and allowed us to represent her with public funding. The appeal was allowed, with the Immigration Judge accepting that this young woman was likely to face serious discrimination and racism outside her home area and that relocation was not a reasonable option. Alex further put in a further leave to remain application, and with the benefit of his sister's tribunal decision, this was granted. Both now have refugee status in the UK

PRADEEP'S STORY

Pradeep a 26 year old Sri Lankan national arrived in the United Kingdom in April 2013 with entry clearance as a student. Two weeks later he claimed asylum and complied with the asylum interview process. His asylum application was refused and an appeal against the decision of Secretary of State (SSHD) was lodged with the Immigration and Asylum Chamber.

Pradeep was an ex-employee of Uthayan Newspapers Publications (a Sri Lankan Tamil daily) who was severely attacked by the Sri Lankan Army in November 2012 and required hospital admission. As a result of the attack he suffered multiple injuries and lost four of his front teeth. He arrived in the UK with scars as a result of injuries and he had a medical report from Jaffna Hospital to confirm that he was hospitalised and received treatment for his injuries.

Home Office refused to accept our client's credibility; that he was an employee of the Tamil daily, or he was attacked by the Sri Lankan authorities or required hospital admission as a result of the attack and refused to accept the authenticity of the documents produced by our client, including the medical report.

We represented the client through the asylum appeal process at the First-tier Tribunal. We obtained expert medical-legal report which confirmed that he was a victim of torture. We obtained confirmation from Uthayan that Pradeep was an ex-employee of the Tamil daily, confirmation from the RMO at Jaffna Hospital that Pradeep was hospitalised and required hospital admission and a statement from an eye witness who was present when the attack happened. In addition to Pradeep giving evidence, our solicitor in this matter, gave evidence in court to confirm that she had spoken to the relevant professionals on the phone and obtained the necessary statements to support Pradeep's appeal. The judge found that the solicitors and Pradeep were credible witnesses and according to the new country guidance case of GJ and Others Pradeep was a refugee. The appeal was allowed on asylum and human rights grounds and the client was eventually granted refugee status in the UK.

WELFARE BENEFITS AND RIGHTS

The number of JSA claims resulting in a sanction is at a record level. The number of reversals and cancellations due to claimants leaving JSA before a sanction is levied has also never been higher.⁵

Since the changes with LAPSO we can only undertake welfare right cases that have reached an appeal to the Upper Tribunal. We are working with the Law Centres Network to deliver this.

The very limited scope of work we can still undertake is proving practically difficult. Clients arrive with cases which they have tried to manage themselves. Their expectations are very high as they have not had timely advice regarding the merits of their appeal. This is undoubtedly a direct result of removing Welfare Benefits from scope. Firstly, clients could have been advised at an early stage that their case was without merit, and secondly, where there is merit, time limits would have been adhered to – which is another big problem. Many people arrive who are months if not years out of date for requesting permission to appeal. Unsurprisingly, the Upper Chamber is very quick to refuse any late application for

permission. Many clients also arrive who have either lost the appeal bundle or, say that they never had one. This impacts on time as in order to see if there are merits, we need to read the file/bundle; obtaining the file takes time and where there has already been delay, time spent gathering information makes matters worse.

Entitlement to welfare rights however remains an important element to providing holistic advice to the people we assist. It is frustrating that we no longer have any funding to undertake this work. Where we can we continue to provide some pro bono assistance to clients to progress the benefit cases themselves or refer them to the limited number of providers who still provide this service. Unfortunately some people will fall through the net. We are keen to fund alternative sources of funding to redevelop this service again.



⁵ Modern poverty – Britain today, Peter Kenway New Policy Institute

“The finding of the Court of Appeal means that in future, disabled applicants will benefit from the wider interpretation when they need to claim housing benefit on two properties.”

DEREK’S STORY IN THE COURT OF APPEAL

Derek is seriously disabled and requires kidney dialysis three times a week. He was living in damp conditions which meant that he could not receive dialysis at home. He was offered and accepted alternative accommodation. He was not able to move in straight away as amongst other things, the property needed to be redecorated and painted having been left in a dirty condition. This was necessary so as to avoid infection and make it easy for him to keep the property clean.

Under the Housing Benefit regulations, a claimant is allowed Housing Benefit on two homes where the delay in moving into the new home was necessary in order to ‘adapt’ the dwelling meet the disablement needs of the applicant. Derek claimed Housing Benefit on two properties until he could move in to his new home. His claim was disallowed on the basis that redecoration did not amount to adapting a dwelling.

An appeal was lodged but the first tier tribunal disallowed this. A further appeal was taken to the Upper Chamber. In the Upper Chamber, Judge Mesher held that the Tribunal was bound by previous decisions which held that carpeting and redecoration did not amount to ‘adapt the dwelling’.

The case was transferred to us from another law centre as we have a continuing contract to undertake legal aid in welfare rights cases.

Permission to appeal to the Court of Appeal was sought both on the construction of the word ‘adapt’ as it was argued this was being given too narrow an interpretation; and secondly, under Article 8 and 14 Convention rights in that Derek was effectively being discriminated against on the basis of his disability. The Secretary of State was the second Respondent and they argued that the word ‘adapt’ should be given a narrow meaning and that it had to include some structural alteration.

The Court of Appeal granted permission as they considered that the issues involved needed to be considered untrammelled by precedent at the Court of Appeal level and that the issue as to the interpretation of the Regulations is of general importance. At the hearing of the case in the Court of Appeal, Derek’s appeal was allowed: the court substituting its own decision rather than remitting the matter back to the Upper Chamber.

The finding means that in future, disabled applicants will benefit from the wider interpretation that is now to be given to the understanding of ‘adapt’ when they need to claim Housing Benefit in similar circumstances where the second dwelling needs to be adapted to meet their disablement needs. The Court did not rule on the Convention rights point as they allowed the appeal on the construction element.

VOLUNTEERING

Volunteers play an integral role at SWLLC. Although volunteers cannot replace the work of paid staff, our volunteers enable us to achieve good results in more cases and improve our services beyond those we would otherwise be able to offer.

In 2013 – 2014, 110 volunteers helped SWLLC by:

- Delivering reception services at our offices
- Carry out administrative tasks
- Assisting caseworkers (by carrying out legal research, compiling papers for court, interviewing clients and witnesses)
- Delivering our debt service
- Acting as clerks during court proceedings
- Fundraising

The positive energy, enthusiasm and fresh ideas that our volunteers bring to SWLLC are some of our most valuable commodities. We estimate that the time contributed by our volunteers has a monetary value of £343,772.

Total numbers of non-solicitor volunteers	Total hours gifted last year	Total annual value of volunteer involvement
117	33762	£343772

In return, volunteers benefit by gaining valuable skills, workplace experience, increased confidence, improved communication skills and by meeting new people. Overall, 91% of our volunteers would recommend volunteering to a friend. We estimate that over 600 people volunteered for SWLLC last year when the volunteers at the pro bono clinics are added.

“It is heartbreaking sometimes to turn clients away at sessions due to a lack of capacity.”

VIEW OF A CLINIC RECEPTIONIST – NNAANA ADJEI

I have been involved with the evening pro bono clinics for over a year. My evening reception duties have given me insight into a wide range of Legal Issues that SWLLC assist clients with. At no cost to the client they receive an excellent service from one of our volunteer lawyers who advise on various and wide ranging issues from private housing matters, contract issues to employment issues to name but a few. I have seen clients with many different abilities and backgrounds walk into our sessions hopeless and distressed yet depart from our sessions hopeful, and very appreciative.

I have successfully completed my Legal Practice Course and I am still very excited about being involved with the pro bono clinics. I have

witnessed how meticulous the volunteer legal advisors are in giving their advice and do so as if they were getting remuneration or carrying out their day jobs. This has affirmed to me that, I am at the right place learning the right skills and attitude from people who have gone ahead of me in the legal profession which I am one hurdle away of becoming totally immersed in.

Finally, the rapport and support amongst all the staff at SWLLC is always magnificent. I am very keen to see our capacity to advice more clients at each session expand due to the fact that sessions are oversubscribed each evening. It is heartbreaking sometimes to turn clients away at sessions due to a lack of capacity.



PRO BONO AND 'IN KIND' SUPPORT

'For the public good': a Latin phrase for professional work undertaken voluntarily and without payment or at a reduced fee as a public service. It is common in the legal profession. Pro bono service, unlike traditional volunteerism, uses the specific skills of professionals to provide services to those who are unable to afford them.

At SWLLC, we are fortunate to benefit from the generous support of our 16 local and City law firm partners who share their time, professional skills and resources with us. A number of our partnerships date back many years. Lawyers from private practice have been supporting SWLLC since 1977, and in 1986 we established our first legal advice clinic staffed entirely by volunteers with City law firm Simmons & Simmons.

PRO BONO CLINICS

We run one of the largest pro bono clinic service in the country, helping 3859 individuals in 2013 – 2014. SWLLC delivers 15 pro bono clinics per week to provide initial advice on legal problems. concerned with Crime, Criminal Injury, Consumer, Employment, Family, General Litigation, Housing, Immigration, Inquests, Motoring Offences, Personal

Injury, Small Claims and Wills & Probate. The overarching aim is to empower clients by encouraging them to take steps to resolve their problems themselves but advisers may also carry out a limited amount of follow-up work such as drafting documents or writing letters on clients' behalf. The work is important because addressing legal problems in their early stages can prevent them from escalating into bigger, more complex problems

Our numbers for the clinics are down over the last year for a number of factors. Like others, we have been affected by the LASPO cuts, but it also had an unexpected effect within the local communities we serve. Following the introduction of Legal Aid Sentencing and Punishment of Offenders Act 2013 (LASPO), we had a considerable drop in the number of enquiries to all of our services, with many within our local communities and referral partners assuming LASPO meant the end of all free legal services.

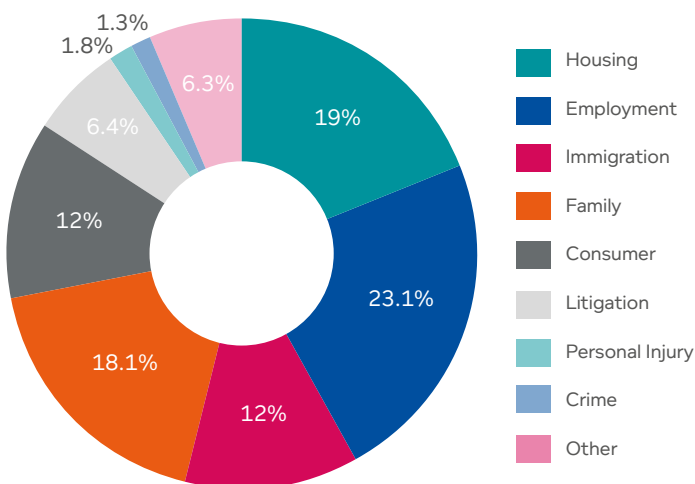
We therefore undertook a marketing campaign to ensure all of our partners were aware of what we could continue to assist with, and numbers returned to expected levels from June 2013 onwards. The loss of our office meant that we were unable to continue running our popular evening clinics in Battersea which ran four nights every week, Monday to Thursday, until late April 2014, when we were able to re-launch the clinics in a local library and community venue.

As much as we try to expand the capacity of our services and meet the unrelenting demand, across all of our pro bono services, we are still only able to help 3 in every 5 people that approach us for help. This situation is only likely to get worse as further funding cuts take place. From August 2013 we opened a new clinic at the Wimbledon Guild and since then we have been working to expand our service in Croydon.

This pro bono service comprises an important source of support to individuals and families who are experiencing the stress and anxiety that having an unresolved legal problem can cause. We understand that, for many people, taking legal advice is a daunting prospect and we are committed to providing helpful and effective advice in plain language.

“We understand that, for many people, taking legal advice is a daunting prospect and we are committed to providing helpful and effective advice in plain language.”

NUMBER OF CLIENTS (2013 – 2014)



ELLA'S STORY

Ella approached a clinic in Croydon as she was trying to get her deposit back after her landlord had terminated her assured shorthold tenancy. Ella was advised on how to recover this and the failure of the landlord to protect the deposit. Ella was assisted to prepare legal proceedings and to submit a claim. The landlord took no action and the matter proceeded to trial. Help was sort from the Bar Pro Bono Unit to help represent Ella at the hearing. This was unsuccessful and so the volunteer agreed to further assist Ella at the hearing. Ella was successful at the hearing and the judge made an award in her favour for the return of the deposit balance £1,042, a penalty of £4,626 for failure to register the deposit and £615 in court costs. Ella was extremely happy with the result.

We thank Allen & Overy, Bates Wells & Braithwaite, Broadway Solicitors, Capsticks, Clifford Chance, Eversheds, Holman Fenwick & Willan, K&L Gates, Norton Rose Fulbright, Radcliffes Le Brasseur, Russell-Cooke, Simmons & Simmons and Weil Gotshal & Manges for arranging for hundreds of lawyers to advise our pro bono clinics. We also thank all the lawyers from local firms who volunteer with us on an individual basis. Since late in 2014 we have further been working with Brown Rudnick who have joined our Croydon clinic rota.

Clients' refers to each instance of advice and does not account for repeat visits.

PRO BONO AND 'IN KIND' SUPPORT

FINANCIAL AND 'IN KIND' SUPPORT

We are extremely grateful for the direct financial support, the money raised through the London Legal Support Trust, and the gifts 'in kind' that our pro bono partners give us.

In the 2013/14 we have received:

- Business advice and support to help us to restructure and stay open
- Legal advice on a dilapidations claim at our office in Croydon and for negotiating a lease for new premises in Battersea
- Secretarial support, both on site at our offices in Battersea, and Croydon and remotely
- Free training facilities and use of board room for trustee board meetings
- Donated law books and other resources, such as AdviserNet
- Professional skills support
- Secondees.

Staff also took part and raised money through the May – London Legal Support Trust Walk and the London to Brighton bicycle ride. New trustee John Linwood raised £473 from a Lands End to John O'Groats bicycle ride.



New trustee John Linwood

We thank Allen & Overy, Capsticks, Carter Bells LLP, Clifford Chance, Freshfields, Hanne & Co, Holman Fenwick & Willan, K & L Gates; Norton Rose Fulbright, Radcliffes Le Brasseur, Russell-Cooke, Simmons & Simmons and South West London Magistrates Court for their financial and 'in kind' support.



'It was daunting at first, especially because of what was at stake – people's homes and welfare.'

Rukky Brume, Trainee Solicitor, Simmons & Simmons

SECONDED TO THE LAW CENTRE

Rukky Brume, Trainee Solicitor, International Law Firm – Simmons & Simmons

I spent the last three months of my training contract on secondment at the South West London Law Centres (SWLLC). Usually, secondees from the firm are based in the main branch of SWLLC at Battersea. Not this time. A few months before, during a winter storm the roof was damaged which made the office unusable and the Law Centre had to leave the building and cram into its other branch offices. Luckily this happened at the weekend, so no one was hurt. I was based in the small branch office in Merton with the Head of Legal Practice.

SWLLC is one of Simmons & Simmons' key pro bono partners. They are one of the long term supporters of the Law Centre undertaking a weekly pro bono clinic, providing donations and much support and work in kind. SWLLC has four branches: Battersea, Croydon, Kingston and Morden. Across the branches, the fee-earners and support staff handle Housing, Debt, Immigration and Employment matters, helping people who would otherwise not have access to legal advice. Funding for this work mostly comes from Legal Aid.

The Morden branch focuses on Housing but is building an Employment team (in spite of the Legal Aid cuts to this area). I was welcomed into the lovely Housing team and soon found myself in the thick of things. Broadly the Housing work involved: assisting with applications for public housing, defending possession proceedings and disrepair cases. Members of the Housing team also provide free legal advice for County Court hearings under the County Court Duty scheme. They represent 2,500 people per year.

At SWLLC, it was all hands on deck. Every fee-earner was needed to deal with the high volume of cases. Alongside ongoing legal proceedings, some fee-earner time was spent fire-fighting, dealing with issues such as: a family with eight children about to be evicted from their home; vulnerable homeless people unable to secure assistance from the council; and urgent possession hearings. The nature of these cases meant they had to be dealt with quickly and efficiently, without the extensive resources and support I am lucky to have, working

for an international firm like Simmons & Simmons.

For me, this meant having my own files and taking on more responsibility than I would have as a trainee: conducting client interviews and drafting witness statements; instructing barristers and expert witnesses; negotiating with the local council's legal team; and advocacy at County Court. It was daunting at first, especially because of what was at stake – people's homes and welfare. However, the Morden team were more than happy to share their wealth of experience and I quickly adjusted to the pace. Other highlights of my time at SWLLC were a prison visit (in my capacity as a solicitor!) and nosing around a stranger's house to gather evidence for a disrepair case.

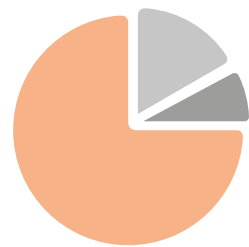
I would recommend the experience to any trainees who are interested in a similar opportunity. The work I did at SWLLC improved my confidence in my abilities as a lawyer and improved skills that will be useful in my career.

FUNDING

We would like to thank our funders who have supported the work of the law centre

- The Capitalise fund income was received under a service contract in partnership with Toynbee Hall and a consortium of other London advice agencies, funded by the Money Advice Service for face to face debt advice across London.
- Merton Council provision of advice services in Merton, payment of Merton branch office costs and branch administrator.
- Trust for London – provision of employment advice.
- The Apprenticeship Grant was received from South Thames College through a government grant in respect of the first apprentice we took on.
- The Access to Justice Foundation and Stewarts Law, who have given funding to support the continuation of our pro bono clinics.
- Raise the Roof were monies raised through the London Legal Support Trust in support of gaining and fitting out new premises following the storm damage to our office in Battersea.
- The London Legal Support Trust grant was funding to keep the doors open.
- The Advice services Transition Fund are project costs relating to merger negotiations, provision IT support and development of charging models.

We also take part in a number of fundraising events with our pro bono partners throughout the year including the London walk organised by the London Legal Support Trust.



FUNDERS, DONORS AND SUPPORTERS

Access to Justice Foundation

Allen & Overy LLP

Atkins Hope Solicitors

Bates Wells Braithwaite LLP

Big Lottery Fund

Broadway Solicitors

Brown Rudnick LLP

Capitalise

Capsticks LLP

Carter Bells LLP

Clifford Chance LLP

Eversheds LLP

Farrar & Co LLP

Freshfields Bruckhaus Deringer LLP

Hanne & Co

Holman Fenwick Willan LLP

K & L Gates LLP

Law Centres Network

Legal Aid Agency

London Borough of Merton

London Borough of Wandsworth

London Legal Support Trust

Norton Rose Fulbright LLP

RadcliffesLeBrasseur

Russell Cooke LLP

Simmons & Simmons LLP

South West London Magistrates Court

Stewarts Law LLP

Trust for London

Weil, Gotshal & Manges LLP

SWLLC would like to thank Norton Rose Fulbright LLP for the production and donation of this annual report.

FINANCIAL INFORMATION

SWLLC BALANCE SHEET AS AT 31 MARCH 2014

These summarised financial statements contain information from both the Statement of Financial Activities and the Balance Sheet for the year ended 31st March 2014, but are not full statutory accounts.

The summary financial information shows the income raised for our activities was £1,242,014 the cost of raising the income and the amounts spent on our charitable activities was £1,213,302

In order to gain a full understanding of the financial affairs of the charity, the full audited financial statements, trustees' annual report and auditor's report should be consulted. Copies can be obtained from our head office. The value of our reserves is tied up in our work in progress.

	2014		2013	
	£	£	£	£
FIXED ASSETS		3,285		4,870-
CURRENT ASSETS	1,217,271		1,303,597	
CREDITORS: amounts falling due within one year	746,876		863,499	
NET CURRENT ASSETS		470,395		440,098
TOTAL ASSETS LESS CURRENT LIABILITIES		473,680		444,968
CREDITORS: amounts falling due after more than one year		10,000		10,000
NET ASSETS		463,680		434,968
CHARITY FUNDS				
Restricted Funds		9,852		4,870
Unrestricted funds		453,828		430,098
General funds		463,680		434,968

SWLLC STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating Income and Expenditure account)

FOR THE YEAR ENDED 31 MARCH 2014

	Restricted funds	Unrestricted funds	Total funds 2014	Total funds 2013
	£	£	£	£
INCOMING RESOURCES				
Incoming resources from generated funds:	–	132,610	132,610	157,190
Incoming resources from charitable activities:	160,110	949,295	1,109,405	1,151,311
TOTAL INCOMING RESOURCES	<u>160,110</u>	<u>1,081,904</u>	<u>1,242,014</u>	<u>1,308,501</u>
RESOURCES EXPENDED				
Cost of generating funds: Fundraising costs	–	64,927	64,927	31,819
Charitable expenditure: Legal and advice services	155,128	967,644	1,122,772	1,037,781
Governance costs	–	25,603	26,603	28,806
TOTAL RESOURCES EXPENDED	<u>155,128</u>	<u>1,058,174</u>	<u>1,213,302</u>	<u>1,098,406</u>
NET (OUTGOING) / INCOMING				
RESOURCES FOR THE YEAR BEFORE TRANSFERS	4,870	38,224	43,094	65,463
Transfer between funds	–	–	–	–
NET MOVEMENT IN FUNDS	4,982	23,730	28,712	210,095
RECONCILIATION OF FUNDS: Total funds at 1 April 2013	4,870	430,098	434,968	224,873
TOTAL FUNDS AT 31 MARCH 2014	<u>9,852</u>	<u>453,828</u>	<u>463,680</u>	<u>434,968</u>

STAFF AT 31 MARCH 2014

SENIOR MANAGEMENT TEAM

Patrick Marples, Chief Executive
Yetunde Ogundele, Finance Manager
Alasdair Stewart, Operations Manager
Vacant – Volunteer Services Manager
Kate Pasfield, Head of Legal Practice

SUPPORT STAFF

Raymond Oyediran, Wandsworth Branch Administrator and Team Leader
Beth Forbes, Croydon Branch Administrator
Rajitha Rajendram, Kingston/Richmond Branch Administrator
Frances Elliott, Merton/Sutton Branch Administrator
Nadia Dimambro, Croydon Branch Receptionist

EVENING SURGERY STAFF

Joyce Adjei, Battersea Evening Receptionist
Nnaana Adjei, Battersea Evening Receptionist
Marie Gray, Croydon Evening Receptionist
Simon Vyse, Kingston Evening Receptionist
Lidia Iancu, Putney/Wimbledon Evening Receptionist
Ida Wielgus-Kulig, Locum Evening Receptionist

DEBT

Roni Marsh, Debt Team Leader
Oby Okolo, Debt Solicitor

EMPLOYMENT

Rachel Bastin, Employment Solicitor

HOUSING

Kathy Karavas, Croydon Housing Team Leader/Solicitor
Niki Goss, Croydon Housing Solicitor
Leena Jangra, Croydon Housing/Welfare Rights Solicitor
Diane Sechi, Wandsworth Housing/Welfare Rights Solicitor
Paul Wallace, Wandsworth Housing Solicitor
Kate Forkah, Merton Housing Team Leader/Solicitor
Jeinsen Lam, Merton Housing Solicitor
Janet Bishop, Kingston Housing Team Leader/Solicitor
Jim Danaher, Kingston Housing Solicitor

IMMIGRATION

Mark Housby, Immigration Team Leader
Rajitha Kumar, Immigration Solicitor
Pradeep Kumar, Immigration Caseworker

TRAINEE

Paul McManus

TRUSTEES

James Banks, Chair
Derek Sutton, Secretary
Peter Grieg, Treasurer
Nirmalan Kugathasan
Patricia Nabatanzi
Gold Ordor
Davendra Singh
Carol O'Donnell

STAFF THAT LEFT DURING 2013 – 2014

Jade Francis, Administrative Apprentice
Melanie Gongga, Wandsworth Housing Team Leader/Solicitor
Tony Martin, Merton Housing Team Leader/Solicitor
Clare Anslow, Merton Housing Paralegal
Sagal Ali, Battersea Evening Receptionist
Laura Turner, Volunteer Services Manager

OUR BRANCHES

WANDSWORTH

108 Battersea High Street,
London SW11 3HP

Tel: 020 7585 0716

Fax: 020 7585 0718

Areas of Law

Community Care, Debt, Employment, Housing,
Welfare Rights (Upper Tribunal)

CROYDON

79 Park Lane, Croydon,
Surrey, CR0 1JG

DX: 144264 Croydon 24

Tel: 020 8667 9226

Fax: 020 8662 8079

Areas of Law

Debt, Housing, Immigration, Employment

KINGSTON AND RICHMOND

Siddeley House,
50 Canbury Park Rd,
Kingston, KT2 6LX

DX: 31506 Kingston upon Thames

Tel: 020 8547 2882

Fax: 020 8547 2350

Areas of Law

Employment, Housing

MERTON AND SUTTON

112 London Road,
Morden, SM4 5AX

DX: 41658 Morden

Tel: 020 8543 4069

Fax: 020 8542 3814

Areas of Law

Housing, Immigration, Employment