

SELCE COMMUNITY SHARE OFFER 6 2026



**SOUTH EAST LONDON
COMMUNITY ENERGY**



SELCE POWER - LED'ING THE WAY

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FORWARD FROM OUR CO-CHAIRS



**KATE PARKER AND
NADIA SMITH
CO-CHAIRS**

It's amazing to think that it is eleven years since a small group of volunteers who had never met before came together to create Selce. Since then, with the immense commitment of staff, volunteers and members, we have achieved so much.

Today, we have more than 263 member investors and their combined investment has enabled us to provide solar panels for 12 community sites and energy efficient LED lighting for eleven more.

The income generated has been invested in our Energy Advice service, which over 2024-5 gave one-to-one advice to 2392 households at risk of fuel poverty, saving them on average £442 each.

These interventions contributed to 1096 tonnes of carbon emissions saved in the community energy sector this year alone – a 377% increase compared to the previous five years.

We are nationally recognised as a leading community energy group - winning two awards including for fuel poverty action nationally in 2025. This sixth community share offer will cement our position as one of the most active community energy co-ops in the country and enable the installation of efficient LED lighting in one Lewisham school.

We want to thank all Selce team members, staff, volunteers and members past and present for making all of this possible and setting out to build a just energy transition locally.

Our last share offer reached its target within just three weeks, so we strongly urge anyone keen to invest to act quickly and avoid missing out.

Thank you!
Kate and Nadia

MAKE YOUR SAVINGS WORK FOR THE PLANET, THE COMMUNITY & FOR YOU

Climate change is already impacting our community, while many of us are finding it harder to afford energy bills.

As individuals, it's hard to know what we can do.

That's where Selce comes in. When we work together we can reduce carbon emissions and help our community reduce energy bills too.

With this community share offer Selce will install 285 efficient LED lightbulbs at Marvels Lane School in Lewisham, saving the school £6,725 per year, more than 7000kg in carbon emissions and offering you a forecast 4% return on your investment.



installing



285

LEDs

on



£6,725

Annual Saving for School

saving



7,122

KG

ABOUT SOUTH EAST LONDON COMMUNITY ENERGY



Our vision is a sustainable future where energy is generated from local renewable sources and used efficiently; a future where everyone has an energy efficient home, the affordable energy they need and a voice in the energy system.

We are a community benefit society, a not for profit social enterprise. We are proud to be part of the community energy movement, where local people come together to generate, own and use renewable or low carbon energy technology.

Over eleven years, with the support of more than 260 member investors, we have raised more than half a million pounds and invested this in half a megawatt of solar capacity and LED lighting at fourteen locations in Greenwich and Lewisham. Our installations save greenhouse gas emissions equivalent to approximately 1,000 households annually.

We use the surplus income from our projects to offer advice and practical support to people in Greenwich, Lewisham, Bexley and Bromley who are struggling with their energy bills, helping those in our community with the lowest incomes to save money and stay warm.

In 2024-5, our energy advice service saved on average £442 per household we supported. Over three years that figure that is estimated to rise to around £968.



THE SHARE OFFER PROJECT

Marvels Lane is a two-form primary school in Lewisham at Riddons Rd, London SE12 9RA with 404 pupils. The majority of the school's emergency lighting is linked to a 13 year-old remote emergency lighting monitoring system which is no longer fit for purpose. In addition to an LED upgrade, this project will decommission the old system and install manual key switches throughout the school, enabling it to conduct more accurate emergency lighting tests at their preferred frequency.

Every year the school sets aside funds for a specific number of pupils, geared towards an activity classified under the enrichment curriculum. Pupils and staff decide on the activity, and reducing their electricity costs will increase the number of pupils able to participate.

Our Installer is Energy Efficient Solutions Group, who have been operating since 2009. They are a NICEIC registered installer and a Certified B Corporation; selected because of their experience in decommissioning remote emergency lighting monitoring systems, product quality and community engagement element associated with their LED projects.

Investment Risk

As a community benefit society, South East London Community Energy Limited is registered with, but not regulated by the Financial Conduct Authority and any money you pay for shares is not safeguarded by any depositor protection or dispute resolution scheme. In particular, you have no right of complaint to the Financial Ombudsman Service, nor any access or entitlement to the Financial Services Compensation Scheme. Please note that if you invest in this share offer your capital is at risk; and you may lose some or all of the money that you invest. If you require additional advice you should consult an independent financial adviser.

HOW IT WORKS

THE PROBLEM



1. EXPENSIVE, CARBON INTENSIVE LIGHTING AT SCHOOL



2. LACK OF FUNDS TO REPLACE THEM



THE SOLUTION



1. SELCE DOES A FULL LIGHTING AUDIT

2. CALCULATES COST, ORGANISES & PLANS LIGHTING UPGRADES WITH INSTALLER

SHARE OFFER



- 1. SCHOOL PAYS AN ANNUAL FEE FOR 10 YEARS
- 2. THEIR SAVING ON ELECTRICITY FAR GREATER THAN THIS ANNUAL FEE
- 3. SELCE ALSO MAINTAINS THE LIGHTING THROUGHOUT IF ANYTHING GOES WRONG

INVESTORS GET

- 1. INVESTMENT REPAID WITH 4% ON TOP
- 2. OPPORTUNITY TO INVEST LOCALLY, WITH A TRANSPARENT, POSITIVE IMPACT ON CLIMATE, COMMUNITY, SCHOOLS & ENERGY POVERTY



SCHOOL GETS

- 1. BETTER, CHEAPER LIGHTING
- 2. A FLICKER-FREE, HEALTHIER ENVIRONMENT FOR PUPILS AND STAFF
- 3. ALSO SAVES £6750 PER YEAR, AN ESTIMATED £79000 OVER 10 YEARS



HOW SCHOOLS AND COMMUNITIES BENEFIT

The total cost of installing new lights is £49,000. It would be challenging for the school to pay for, plan and manage the upgrade themselves, so we operate a pay as you save model, meaning our partner sites benefit from:

- Selce operates the lighting under licence over 10 years.
- Brighter spaces while saving approximately £79,000 on electricity bills over ten years.
- No hassle. The project management and maintenance is all managed by Selce.
- Lower energy bills. More money available for the school to spend where most needed.
- Improved learning outcomes, focus and productivity as well as reduced eye strain and headaches.
- LED bulbs also last longer and need replacing less often than other bulbs.

£79,000

saving on energy bills over ten years

HOW WE ALL BENEFIT

Because LED light bulbs use 50% to 70% less energy use than fluorescent bulbs, we all benefit from more than 7000kg of carbon dioxide emissions avoided per year - a comparable impact to removing 15 average households' electricity use from the grid, or taking 4 average-sized petrol cars off the road for the year.

- The project will also contribute £1,532.96 to our Energy Advice Fund.
- The school has already been granted £10,000 from the Lewisham Community Energy Fund towards the project, and we are aiming to raise the remaining £39,000 through this community share offer.
- You can read more in the Project Finances section below.

saving **71K** kg



over ten years



WHAT ARE COMMUNITY SHARES?

Community shares are an effective and democratic way for communities secure the assets they need. They are designed so that members of a community can put their money to work to purchase any income generating assets, such as solar panels or lighting systems, that are needed by the community.

Anyone can own a community share and become a member investor in Selce when they invest between £250 and £20,000.

When you are a member, you become part of a community guided by democratic cooperative principles. No matter how much you have invested, you will have one vote at our annual general meeting (AGM). Our work is guided by a board of member investors elected yearly at our AGM.

You can only become a member investor at times when we have an open share offer. This share offer is open until 22nd May 2026, or until we hit our investment target. We will make further share offers in future.

Join Selce today and make your savings work for the planet, for the community and for you.

Investment Risk

As a community benefit society, South East London Community Energy Limited is registered with, but not regulated by the Financial Conduct Authority and any money you pay for shares is not safeguarded by any depositor protection or dispute resolution scheme. In particular, you have no right of complaint to the Financial Ombudsman Service, nor any access or entitlement to the Financial Services Compensation Scheme. Please note that if you invest in this share offer your capital is at risk; and you may lose some or all of the money that you invest. If you require additional advice you should consult an independent financial adviser.

WHY INVEST IN SELCE?

Withdrawable Shares: Investment for Good

We anticipate that you will be able to apply to withdraw your shares from the end of Year 1 (all share withdrawal will be staggered for business continuity purposes), Every year prior to the anniversary of the closure of the share offer, shareholders will be asked if you would like to withdraw some or all of your shares. Share withdrawal will be reviewed annually by the Board with their recommendations presented at the relevant AGM. But it is anticipated that the total withdrawal amount available year on year will be circa a tenth of the total share capital. If the total amount of withdrawals requested by members is greater than available capital, returned investment will be allocated on a pro-rata basis subject to allowing full withdrawal of de-minimis amounts.

Exemption from inheritance tax

Our shares attract business property relief, meaning they are exempt from inheritance tax, provided that the shares have been held for at least two years. The government website www.gov.uk/business-relief-inheritance-tax provides further guidance.

Help local families with energy bills

This project is forecast to contribute £1,532.96 to the Selce Fuel Poverty Fund.

Projected return of 4%

Based on our financial model, we will provide a 4% annual interest payment to members investing in this share offer. The final decision on the payment of interest is made at the Annual General meeting. If you wish, you may donate all or some of your interest to support our work with families facing fuel poverty. We will contact you annually to ask if you would like to do this.

4%

Projected
return

Invest for
up to

10 years

Avoid greenhouse gas emissions

When you invest in a bank or building society, your savings could be invested in oil and gas, alcohol, mining or military hardware. This is an ethical investment which will save the equivalent of more than 7000kg in CO2 emissions per year.

Schools and community centres save on bills

With more efficient lighting, Marvels Lane School will save around £79,000 on electricity bills over ten years.

HOW TO INVEST

Are you ready to join Selce? Great!

1. Complete our online share application form. [You can complete the form on our website by clicking here.](#)

(This is also linked to on our main share offer page www.selce.org.uk/shares if the above link doesn't work for you.)

2. Make a payment via bank transfer - we will send over details once you've completed the form.
3. Receive a confirmation of your membership after the next Selce board meeting following the share offer close date. Welcome to Selce!

Not sure yet? Read on to learn more about our legal structure, directors and financial model.

MORE ABOUT OUR SHARE OFFER

Our Legal Structure

South East London Community Energy (Selce) is the trading name of South East London Community Energy Ltd which is registered as a community benefit society under the Cooperative and Community Benefit Societies Act 2014 (society number 32417). Our rules are based on Cooperatives UK's model rules and are available from our website <https://selce.org.uk/shares/>.

Selce is a trading entity that will generate a financial surplus whilst undertaking work that benefits the community in line with our mission and aims.



The Financial Conduct Authority (FCA) is the regulator that ensures our organisation complies with the Cooperative and Community Benefit Societies Act 2014. The FCA has the power to cancel the registration of a society if it does not comply with relevant legislation.

The FCA is also responsible for regulating financial promotions. Although Selce complies with all parts of the Act, community benefit societies are exempt from most of these regulations and consequently this share offer is not regulated.

OUR TEAM



Selce's team is led by Founder & CEO Dr Giovanna Speciale, with a senior team including Solar Project Co-Managers Daniel Beaton and Debbie Owen, Energy Advice Operations Manager Katherin Garcia Rincon, Social Media & Marketing Officer Ron Nussey, Fundraising & Project Development Officer Sanju Soman and Finance Coordinator Sannah Khan.

Our Sustainable Futures team comprises Lawrence Chude, LEDing the Way Projects Officer, Alex Woodcraft, Retrofit Projects Manager and Hanna Tweg, Engagement Officer, Retrofit & Climate.

We have 13 team members on our energy advice team -

Bilqis Alam, Outreach Officer and Energy Advisor [Advice in Bengali], Camila Araujo, Energy Support Officer, Gustavo Barata Leonardo, Energy and Private Rental Advisor [Advice in Portuguese], Michael Ochser, Outreach Officer, Noah Cole, Researcher & Energy Advisor, Paul White, Energy Advisor, Puskar Thapa, Energy Advisor [Advice is Nepali], Sonia Hadad, Senior Energy Advisor, Sarah Amandes, Administrator, Simon Quamie, Community Heating Engineer, Steven Pinta, Energy Advisor [Advice in Spanish & Portuguese], Kath Scott, Energy Advisor and Connor O'Brien, Heat Doctor Trainee.

OUR TEAM



Our Directors

Nadia Smith, Co-Chair

Nadia has a wealth of experience from working with Community for Renewables CIC as a project coordinator and the Renewable Energy Association as a policy analyst.

Kate Parker, Co-Chair

Kate is an independent consultant working in the energy sector, focussed on the energy transition. She has worked in engineering, project management and consulting roles for the last 25 years

Alex Hartley

Alex is one of the founding directors of Selce and is one of the architects of our energy advice and energy efficiency initiatives.

Anna Fairtlough

Anna worked locally as a social worker, manager and educator for twenty years before joining Goldsmiths University in 2001 as a social work lecturer.

Camilla Berens

Camila is a co-founder of Selce and comes from a background in financial journalism. She was Chair of Selce for eight years.

Dermot McKibben

Dermot was one of Selce's first members. He has twenty years' experience working with Greenwich Council dealing with housing issues in the private sector.

Jason Blanchard

Jason has a background in company and asset management of solar farms having been responsible for the technical operations over 45 MWp of community owned assets.

Stefano Casalotti (PhD)

Stefano has experience of setting up a Community Interest Company and as an academic has coordinated teaching programs and led research in neuroscience.

Tauseef Anwar

Tauseef is an elected Lewisham councillor where he acts as Speaker of the Council and participates in several committees including Sustainable Development.

Ying Man

Ying is currently leading sustainability initiatives within Birmingham's school community, empowering educational institutions to embark on the journey towards decarbonization and energy efficiency.

OUR FINANCIAL POSITION

South East London Community Energy (Selce) prepares its accounts on a going-concern basis and has a track record of operating profitably while delivering community benefit.

For the financial year ended 31 March 2025, Selce reported turnover of £1,822,406, compared with £1,111,213 in the previous year. This increase reflects expanded delivery across energy advice, domestic retrofit, solar PV and LED lighting services. After administrative expenses, Selce generated an operating surplus of £113,116 and a net surplus after tax of £94,319

At 31 March 2025, Selce held net assets of £691,257 (2024: £556,747). These assets comprise £556,491 of withdrawable community share capital and £134,766 of accumulated revenue reserves. Revenue reserves are held to support cash flow, manage financial risk and contribute to the long-term financial resilience of the society.

Selce held £281,521 in cash at bank at the year end. This provides short-term liquidity to meet operational commitments and maintain existing community energy assets. Tangible fixed assets totalled £557,858, primarily representing community-owned solar PV and LED lighting installations, which are depreciated over their useful economic lives.

Selce's income is derived from a mix of grant funding, service delivery, energy generation and community energy services. While some grant-funded programmes are time-limited, the society continues to develop earned-income activities, including LED lighting services, to support future financial sustainability.

The board keeps the society's financial position under regular review and considers Selce to be adequately capitalised to continue operations and to undertake new projects consistent with its community benefit objectives.

PROJECT FINANCES

Year:	Units	1.00	2.00	3.00	4.00	5.00	6.00	7.00	8.00	9.00	10.00	Total
Electricity tariff	£/kWh	0.22	0.23	0.24	0.24	0.25	0.26	0.27	0.28	0.29	0.30	
Gross savings	£	6,724.58	6,959.94	7,203.53	7,455.66	7,716.60	7,986.69	8,266.22	8,555.54	8,854.98	9,164.91	78,888.63
SELCE payments	£	4,941.23	4,946.03	4,950.93	4,955.92	4,961.01	4,966.21	4,971.51	4,976.91	4,982.43	4,988.05	49,640.22
Net savings	£	1,783.35	2,013.91	2,252.61	2,499.74	2,755.59	3,020.48	3,294.71	3,578.62	3,872.55	4,176.85	29,248.41
Net savings	%	0.27	0.29	0.31	0.34	0.36	0.38	0.40	0.42	0.44	0.46	0.37
CE P&L												
Revenues	£	4,941.23	4,946.03	4,950.93	4,955.92	4,961.01	4,966.21	4,971.51	4,976.91	4,982.43	4,988.05	49,640.22
Opex	£	100.00	102.00	104.04	106.12	108.24	110.41	112.62	114.87	117.17	119.51	1,094.97
Community Fund	£	140.00	142.80	145.66	148.57	151.54	154.57	157.66	160.82	164.03	167.31	1,532.96
Depreciation	£	3,813.12	3,813.12	3,813.12	3,813.12	3,813.12	3,813.12	3,813.12	3,813.12	3,813.12	3,813.12	38,131.18
Interest paid	£	1,525.25	1,398.21	1,266.09	1,128.68	985.78	837.16	682.60	521.85	354.68	180.82	8,881.11
Pre-tax profit	£	-637.14	-510.10	-377.98	-240.57	-97.67	50.95	205.51	366.26	533.43	707.29	0.00
CE cash flows												
Revenues	£	4,941.23	4,946.03	4,950.93	4,955.92	4,961.01	4,966.21	4,971.51	4,976.91	4,982.43	4,988.05	49,640.22
Opex	£	100.00	102.00	104.04	106.12	108.24	110.41	112.62	114.87	117.17	119.51	1,094.97
Community Fund	£	140.00	142.80	145.66	148.57	151.54	154.57	157.66	160.82	164.03	167.31	1,532.96
Investor payments	£	4,701.23	4,701.23	4,701.23	4,701.23	4,701.23	4,701.23	4,701.23	4,701.23	4,701.23	4,701.23	47,012.29
Net cash flow	£	0.00										

Income

The project generates income through the lease of LED lighting to the site; they pay us an annual fee over ten years through a Lighting Service Agreement. As shown in the table above, the income generated from the site is £49,640 over the ten-year project period. Additionally, the school has received a grant of £10,000 towards the cost of LED retrofit from the Lewisham Community Energy Fund.

Forecasts

This table provides financial projections for the proposed project over a 10-year period.

The total cost of installing these 285 new lights is £49,000 (exc. VAT). Bearing in mind the school's £10,000 grant from Lewisham Community Energy Fund, we have thus set our target at £39,000, meaning we are confident that we will raise the funds necessary to complete these projects.

Risks

All investments and commercial activities carry risk. When buying shares members should weigh up financial risks and rewards as they would with any other investment opportunity. The board considers that the following risks are the most material.

Delayed Installation: This will not impact overall project finances as our Lighting Services Agreement includes mention of a "commissioning date", which is the date the last LED fitting has been installed at the site. There is no impact to income regardless of when the LSA was signed, the site's billing period commences on the 20th day following the commissioning date".

Risks (continued)

Faults with the installation: LED lighting is low risk for faults. To reduce the risk of fault we provide all our partner sites with spare fittings which they can install. Selce own the light bulbs and fittings across the ten-year project lifespan, and we hold insurance against this risk. In the event of a failure, we take responsibility for arranging for our contractor to put the issue right in line with warranties. We choose our installers by competitive tender. Each installer was scored against the weighted criteria of cost, quality, accreditations, warranties and organisational values. Our suppliers have extensive experience of LED installation.

Theft and damage: the installations may become damaged through vandalism or theft. Our insurance will cover replacement for ten years. After ten years, ownership of and responsibility for the installation transfers to the site.

Economic Conditions: changes to the cost of insurance, inflation, maintenance or other costs could have an effect on the rate of return to the fuel poverty fund and for investors. Selce has conducted an analysis of stressed financial scenarios and deemed the projects viable in even the least optimistic of these financial scenarios. Investors should be aware of risk and if you are uncertain about investing, consult an independent financial advisor.

Assumptions

Equipment degradation: We assume a 10-year lifespan for our equipment and lease this over 10 years. This is a conservative assumption. Most LED equipment will continue to operate effectively for 15 years.

Administration costs: Our administration cost assumptions are based upon an assessment of the cost of administering existing LED sites.

Cost savings for sites: cost savings are based on an understanding of each site's current lighting equipment, current electricity bills and the Watt consumption of planned LED lighting installations.

Inflation: We assume that RPI will average at 2% over the next 10 years. We have assumed that electricity prices will increase at a faster rate and allowed an additional 1.5% increase in electricity prices year on year.

Member interest payments: the project sets aside income in line with our commitment to provide 4% interest to members.

Transfer to Funds

Investor repayments: the project sets aside funds in order to repay investors over a period of 6 years.

Transfer to Reinvestment Fund: After investors have been repaid in year 6, the surplus available for transfer to other purposes increases. A total of £80,000 is transferred to the Reinvestment Fund in years 5 to 10, to be held by Selce for the purpose of reinvesting in future capital investments into renewable and sustainable energy.

Expenditure

Planned expenditures throughout the course of the project include:

Operations and Maintenance: LED lighting is an extremely reliable technology, and O&M costs are generally low. We have forecast £1,094.97 over ten years. This covers our administrative costs including staffing and insurance. This will include preparing accounts, managing the ongoing contracts, administering payments to suppliers and shareholders, etc. We have comprehensive insurance policies and equipment will be covered by a manufacturers' warranty.

TERMS AND CONDITIONS

Membership

Membership is open to individuals over sixteen years of age and to organisations.

Shareholdings

The minimum shareholding is £250 and the maximum is £20,000.

Offer Timetable

The offer period is from 27/2/26 to 22/5/2026 inclusive. The share offer will close as soon as the target level of investment has been reached. The offer period may be extended at the discretion of the directors.

Share Withdrawal

Shares in a Society for Community Benefit are not transferable. This means that they cannot be bought or sold except through the society and the value of the shares cannot increase. Investment may be withdrawn.

This investment is for a maximum of 10 years. We anticipate that you will be able to apply to withdraw your shares from the end of Year 1 (all share withdrawal will be staggered for business continuity purposes), Every year prior to the anniversary of the closure of the share offer, shareholders will be asked if you would like to withdraw some or all of your shares.

Share withdrawal will be reviewed annually by the Board with their recommendations presented at the relevant AGM. But it is anticipated that the total withdrawal amount available year on year will be circa a tenth of total share capital. If the total amount of withdrawals requested by members is greater than available capital, returned investment will be allocated on a pro-rata basis subject to allowing full withdrawal of de-minimis amounts.

These terms of investment will be offered on a first come first served basis. If the desired term of investment is no longer available at the time we receive your investment, you will be offered the closest alternative term

Payment of Interest

As a member of Selce you can receive interest on your investment. The rate of interest is decided annually by members at the annual general meeting. Interest is paid annually after this meeting. We expect the rate of interest to be 4%.

Nomination Option

In the event of the death of a member, the value of the shares will normally be added to the estate for probate purposes. On application you will be asked to nominate a beneficiary in the event of your death.

Your Application

You cannot withdraw your application for shares after we receive your application form. Any amount to be invested is payable in full on application. The directors do not have to accept your application for shares. They may decide not to issue shares to you or they may allocate fewer shares to you than you applied for. They do not have to give you any reason for their decision. Your application will be considered for approval at the first Board of Directors meeting after the closing date of the offer. Neither Selce nor any of its Directors can provide investment advice, tax advice or recommendations to investors.

Contingency Arrangements

If we raise more money than we require for the projects described here, or if any of our partners withdraw, we will return the capital to our investors on a "last in, first out" basis, retaining only what we need to install our projects. If we fail to raise sufficient share capital sites will be installed in the order in which they completed the legal lighting service agreement.

Selce will acknowledge receipt of your cheque or bank transfer. Selce will hold potential investors' funds in trust until the Directors consider your application, when the offer closes. If shares cannot be made available to you, Selce will return your funds within 28 days.

Asset Lock

The assets of Selce are protected by an asset lock. This means that the assets of the cooperative may only be used in pursuit of our aims and values and may not be used for private gain.

Membership Rules and Rights

- Anyone over 16 may become a member of Selce, provided they meet the membership criteria and are accepted by the board.
- All members are invited to attend Selce's AGM.

Membership rules and rights (Continued)

- Members are invited to participate in Selce on the basis of one member one vote, regardless of the level of investment.
- Members must act in accordance with the rules of Selce. The rules of Selce, accounts and minutes of past AGMs are available on our website: <https://selce.org.uk/shares>.

Voting

All members will be invited to an AGM at which our annual report and accounts are considered, auditors are appointed, directors are elected as well as Treasurer and Chair and decisions are taken on the use of any profit.

Legal Arrangements

Selce will retain ownership of the LED lights and fittings. We sign a Lighting Service Agreement with the organisations responsible for the sites. We retain ownership and responsibility for the maintenance of the LED lights and fittings.





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Community Benefit

Society Number

32417

