



2022-23 Impact Report

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“

Having someone to support me [with] knowing who to call and what to say when I had issues, whether it was with repairs, bills, or other things, has made me feel much more confident doing it myself.

– SETTLE GRADUATE

Chair and Chief Executive’s introductory statement

This year, Settle has continued to grow its impact whilst navigating the challenges of the Cost of Living Crisis.

This marked the first year of our three year strategy. Our 2022-25 strategy sets out how we plan to significantly reduce the number of young people who become homeless after leaving care and we have made good progress against our bold objectives.

We increased our reach and impact significantly this year. We supported 167 young people through The Settle Programme which is the most we’ve supported in our history and a 16% increase from the previous year. Whilst increasing our reach we are proud to have maintained the high quality of our work. Indeed, 97% of Programme graduates have sustained their tenancies this year, 92% feel more in control of their lives and those in rent arrears have reduced their arrears by an average of £959.

It can be hard to capture the life changing impact of our work in numbers

but we’ve helped young people achieve some remarkable things this year.

A frontline staff member supported one young person to claim a life-changing £20,000 of backdated disability payments. One young person stated that after accessing our mental health service, ‘I’ve learnt that I can live with what’s going on in my head, mental-health wise, which is nice because I never thought I’d be able to cope with it.’ These are just two stories from the many young people we supported that help illustrate why what we do is so important.

In order to increase our reach we have expanded our existing partnerships and developed new partnerships with local authorities and housing associations. We are pleased that 15% of London’s local authorities have now adopted our model to prevent their young people leaving care from becoming homeless.

This year we launched our Alumni Programme and appointed our first Alumni Officer to provide ongoing support to our growing community of Graduates with employment, education and training and social opportunities. We also significantly increased the amount of direct financial and mental health support we provided to young people to support them through the Cost of Living Crisis. We provided £25,949 of emergency grants for young people and mental health support through therapeutic counselling which is a 113% increase on the last year.

To support this growth in impact we’ve developed the organisation across a number of key areas. We appointed an external evaluator, Rocket Science, to evaluate our work over the next 3 years and ensure we are continuously learning and improving our work. We also strengthened our governance by completing our first external governance review. This was carried out by Digiboard and we were pleased their report scored us 5.9 out of 7 and found that Settle is performing ‘Very Well’ across their four focus areas: Purpose, Governance, Reputation and Income Generation. Finally, we recruited an additional two trustees, a Programme Graduate and a Treasurer, to add new skills and experience to our Board.

Building a diverse and inclusive organisation that values lived experience is one of our strategic objectives and we are pleased with the progress we made this year. We’re proud that 33% of our board has lived experience of the care system which ensures this experience is represented at all levels of the organisation.

Of course, none of this would be possible without the individuals, trusts and foundations who give so generously to Settle. We are grateful to our loyal supporters and partners who have continued to stand with us over the last year.

With youth homelessness increasing last year and young people bearing the brunt of the cost of the economic downturn, our work is more vital than ever. We are determined to meet this growing need and ensure young people can build the stable foundations they need to move forwards with their lives.



ROB TRIMBLE,
CHAIR OF TRUSTEES



RICH GRAHAME,
CHIEF EXECUTIVE

Who we are

Over the last 8 years, we've developed an effective model that prevents young people from becoming homeless.

We do this by providing the right support at the right time to young people who face a cliff edge when moving into their first home. By focusing on this key transition, we prevent problems snowballing and enable young people to thrive.

Our Programmes provide support around developing financial resilience, sustaining a tenancy and managing emotional wellbeing. Our approach is holistic, flexible and tailored to an individual's changing needs – ultimately providing a consistent, transformative relationship a young person can rely on.

Our Programmes are designed around lived experience with the help of care experienced individuals on our Board and in our team. By empowering care-experienced young people to make long lasting changes and build stable lives, we are breaking the cycle of youth homelessness in the UK.

Settle is a charity tackling the lack of support for young people as they leave the care system.

OUR VISION

No young person leaving care experiences homelessness

OUR MISSION

By 2025, we will have significantly reduced the number of young adults who leave care and become homeless in the UK

OUR VALUES

Grow the good

We focus on building young people’s strengths, not dwelling on their weaknesses. Strength-based approaches underlie all our work.

Good intentions aren’t enough

We’re a data driven organisation always striving to do better. We’re transparent and take a robust approach to impact measurement.

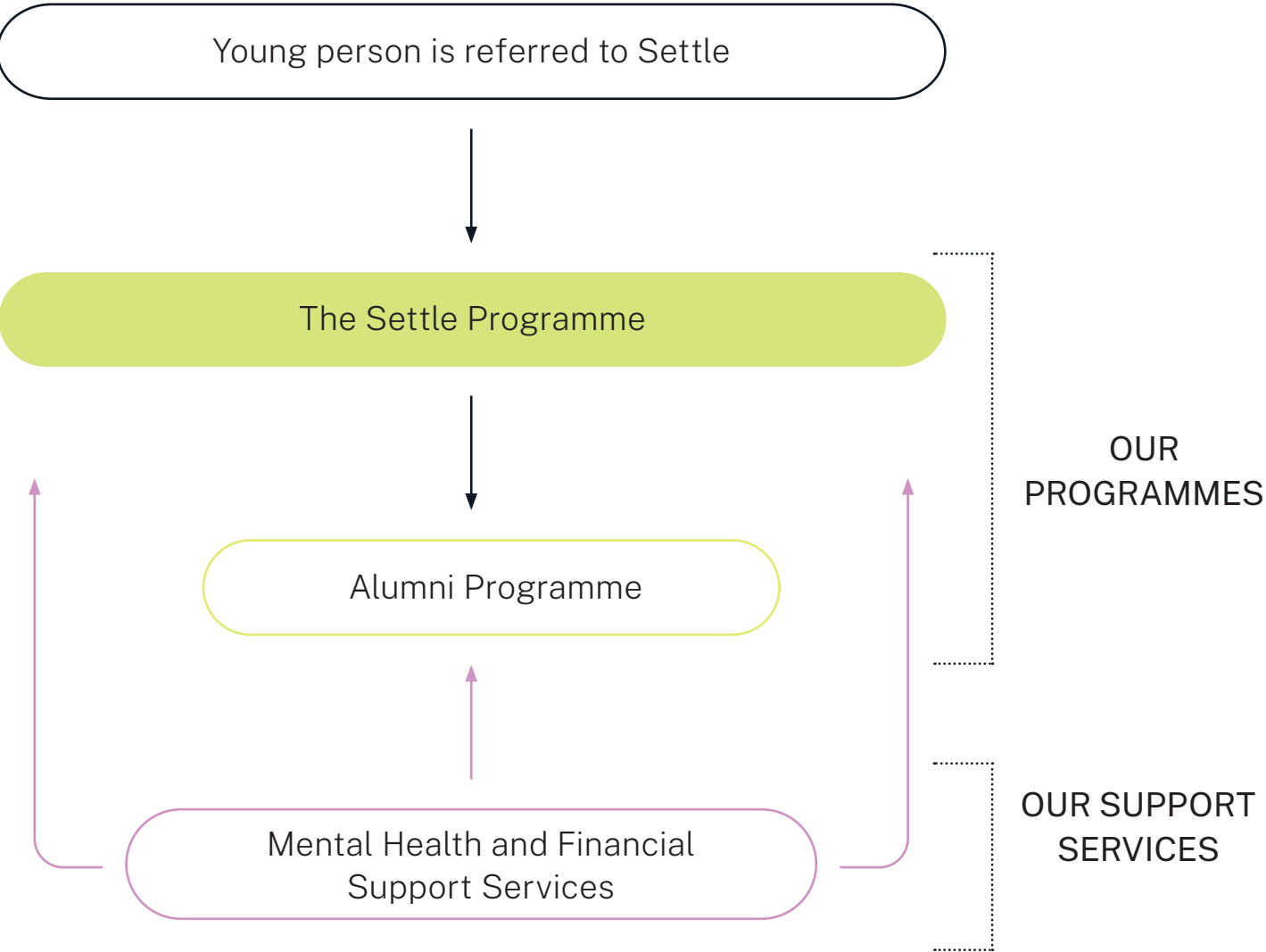
Young people first

Young people are at the heart of Settle. We make sure their interests are prioritised above all else – their voices are represented across our organisation.

What we do

For many years, young people have told us they face a “cliff edge” when leaving the care system. Just as they transition to adulthood, their support structures change and diminish.

By providing the support young people need at this crucial time, we create a dependable relationship that empowers young people to build the lives they want and avoid the devastating impacts of disadvantage, eviction and homelessness.



Our Programmes focus on providing intensive 1:1 support, built around the young person’s needs and priorities. We use a young person led, approach, delivered by a frontline team who are all accredited coaches.

THE SETTLE PROGRAMME	FOCUS AREAS: money management, tenancy sustainment, wellbeing DELIVERY: 1-1 weekly support, 1 hour sessions in young people’s homes, average of 6 months
ALUMNI PROGRAMME	FOCUS AREAS: peer support, reducing loneliness and isolation, support into work and education DELIVERY: mixed delivery, 1-1 support, group workshops and social events

Our support services complement our Programmes to provide an additional safety net for all the young people we work with.

FINANCIAL HARSHIP FUND	Support for young people who are struggling financially via food vouchers and small grants
MENTAL HEALTH SUPPORT	Free private therapy for young people who are struggling with their mental health

Our strategy

We have a clear strategy in place to ensure we deliver our mission. This year has been the first year of our three year strategy period (2022 –2025) and we remain focused on delivering across our four strategic aims:

- 1

Preventing more young people from becoming homeless
- 2

Deepen our impact through Programme development, safeguarding and evaluation
- 3

Build a progressive and diverse organisation that values lived experience
- 4

Improve our financial, operational and environmental sustainability

We have increased our capacity to support young people whilst maintaining the high quality of our work. Alongside this we have been building our operational and fundraising capacity to enable us to grow as an effective and sustainable organisation. We are focused on ensuring we have the most impact in young people’s lives.

“

[Settle] are really good; they get things done and follow through. They are understanding and flexible... It’s helped me even more than I thought it would.

– SETTLE GRADUATE



Our year: 2022-23

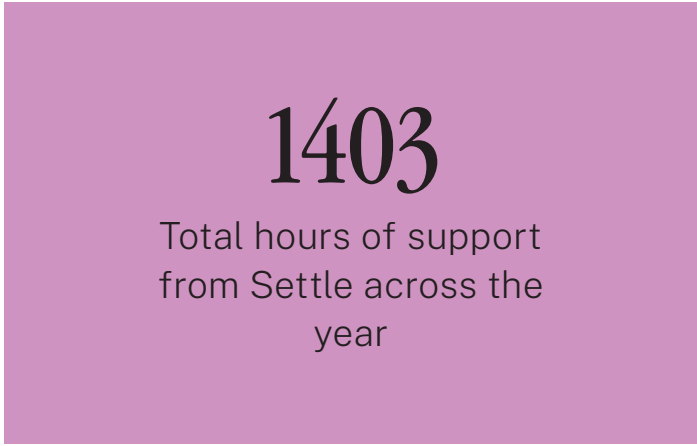
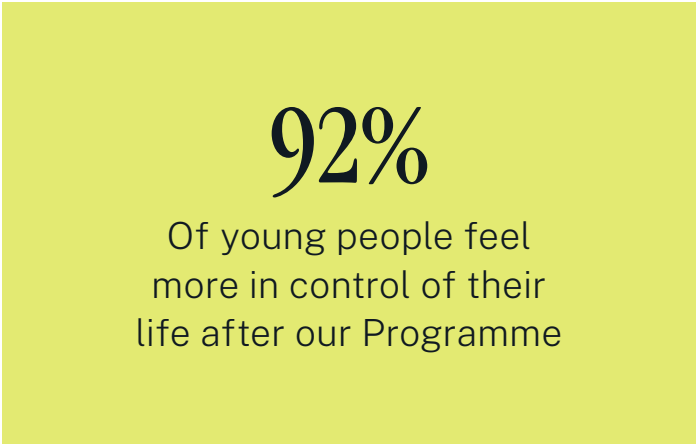
This report highlights our progress against the first year of our three-year strategy and reviews our successes and challenges over the last financial year.

We hope it will inspire many more people to join us in ending youth homelessness in the UK.

Our impact

Our Programmes focus on providing intensive 1:1 support, built around the young person’s needs and priorities.

We use a young person led, approach, delivered by a frontline team of accredited coaches.



Darren’s story

When we began working with Darren, he had just moved into his first home independently after being homeless for a number of years. Before this, he was moving around frequently without a permanent address, sofa surfing with family or friends.

Over the course of the Programme, Darren began to build trust in the service after initially struggling with engagement. He worked with his Programme Officer to identify and tackle his biggest challenges.

When the Programme started, Darren had £2,258.28 of debt (including £850 in rent arrears). He struggled to prioritise his repayments alongside ongoing bills and everyday expenses.

“With Settle you can do it all. In 6 months I did things I never thought I would do but with their help I did.”

Working with his Programme Officer, Darren learnt about priority debt and bills. As he was in and out of employment during the Programme, he used his new learning to maintain these repayments during the points when he was unemployed.

Through his time on The Settle Programme, Darren outlined his key goals for the year around his finances and finding sustainable, long term employment. When we checked in with Darren 6 months after finishing the Programme, he’d cleared his rent arrears and he was maintaining his repayment plans.

When he was working with us, he had a part-time job but after finishing the Programme, he found full-time work.

“Settle has changed my life into a whole new person.”

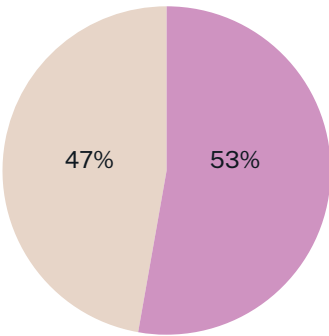
* Names have been changed

Our work

Who we supported

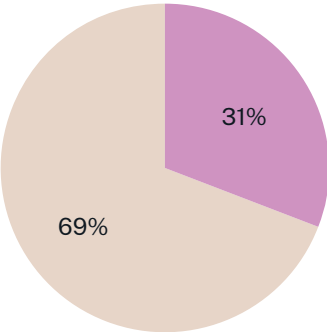
We work with a diverse group of young people, aged 18-25, who are moving into their first home and facing difficult transitions to adulthood.

GENDER



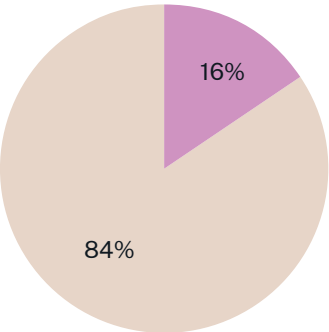
53% are men, and 47% are women
5% of our young people identify as a member of the trans community

REFUGEE/ASYLUM EXPERIENCE



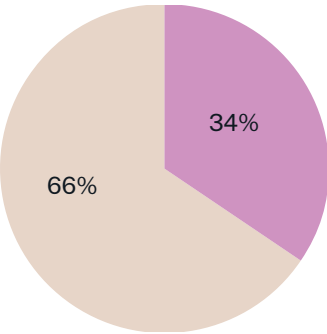
31% have experience of seeking asylum in the UK

CRIMINAL JUSTICE EXPERIENCE



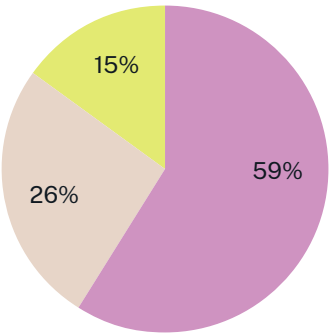
16% have experience of the criminal justice system

PARENTS



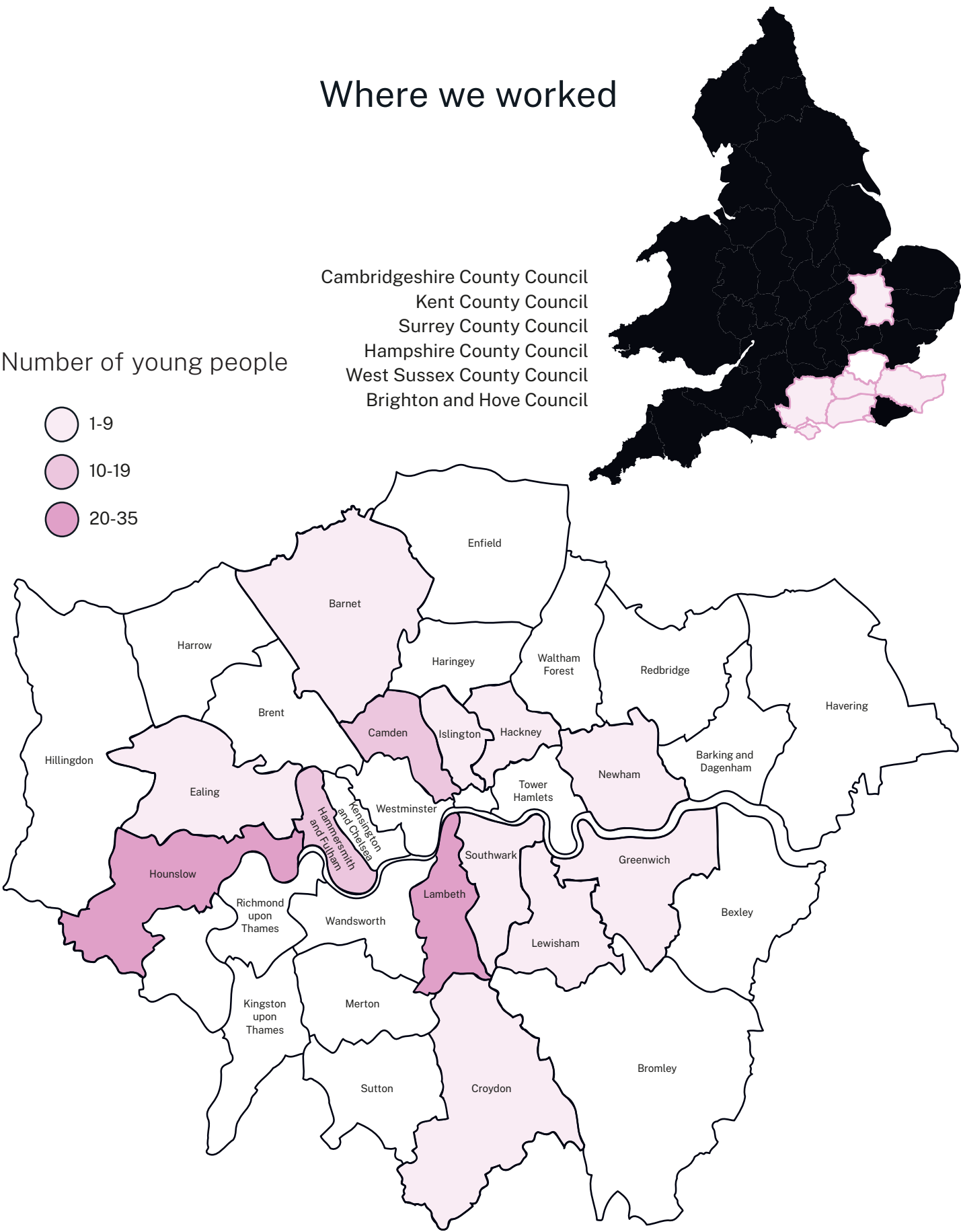
34% are parents

ETHNICITY



59% identified as from Black, Asian, and Minority Ethnic backgrounds, 26% as White and 15% as from other backgrounds

Where we worked



1

Preventing more young people from becoming homeless



- What we said we'd do
- ★ Grow our reach by supporting more young people through The Settle Programme
 - ★ Grow our partnerships with Local Authorities and housing associations
 - ★ Maintain our focus on our upstream prevention approach
 - ★ Expand our Programme and partnerships team to build delivery capacity

What we did

- PROGRAMME DELIVERY
- ★ We supported 167 young people through The Settle Programme including 129 new young people. We delivered 1403 one-to-one support hours to this cohort.
 - ★ This is a 16% increase in young people reached and 18% increase in hours delivered compared with the previous year (144 young people and 1192 hours in 2021/22).
- PARTNERSHIPS
- ★ We have grown our partnerships with local authorities and housing associations from 6 to 8. Our new partnerships are with Hackney Council and Catalyst Housing. We now have formal partnerships with 15% of London's local authorities (5/32).



“ Settle are a great organisation to work with, all their staff are proactive, engaging and, most importantly, passionate about getting the best outcomes for our young people.

Settle are a newly commissioned service [to our local authority] which complements our leaving care pathway really well and already we can see the value in having their support to our young people as they move on to independence.

– ALISON EVANS, COMMISSIONER, HAMMERSMITH & FULHAM COUNCIL

COST OF LIVING

- ★ In response to the Cost of Living Crisis, we trialed the delivery of a Cost of Living drop in service for Graduates. This service has been well received by Graduates and offers a space in which they are able to discuss any financial or wellbeing concerns with people they feel comfortable with. We saw 18 Graduates receive Cost of Living support from January 2023.
- ★ Alongside this, in response to the financial pressures our young people are facing due to the the Cost of Living Crisis, we distributed 80 £30 supermarket vouchers for Graduates in December 2022.

“ I would like to thank Settle for reaching out to me regarding a £30 food voucher. I really appreciate this kind gesture especially with the Cost of Living Crisis at the moment. You guys are the best, thank you!

-SETTLE GRADUATE

What challenged us?

- ★ The Cost of Living Crisis has had a significant impact on the young people we support. We have noticed that more young people we support are experiencing negative budgets and have increasing debts. In 2023/24, we will start formally monitoring and tracking how many of our young people are experiencing negative budgets.
- ★ We have also noticed that other services are stretched and are being impacted by the Cost of Living Crisis as they have been experiencing increased demand as well as challenges around fundraising from individual donors. This means that young people are experiencing increasingly more complex issues while support services are harder to access.

2 Deepen our impact through Programme development, safeguarding and evaluation



What we said we'd do

- ★ Continue to test, develop and grow our existing and new Programmes and Support Services
- ★ Implement the New Economics Foundation evaluation recommendations and commission an external evaluation partner to develop our evaluation strategy
- ★ Enhance our safeguarding approach by championing best practice and investing in safeguarding support and expertise across the organisation
- ★ Highlight issues impacting young people, amplify young people's voices and share best practice
- ★ Launch our new brand and website and use it as a platform to share best practice and young people's voices

What we did

ALUMNI PROGRAMME

- ★ We launched our Alumni Programme and appointed our first Alumni Officer to support our growing community of Graduates with employment, education and training and social opportunities. We delivered two employment workshops and two socials as well as providing ad hoc support to Graduates who needed it.

SUPPORT SERVICES

- ★ We increased our financial and mental health support services, providing £13,578 of emergency grants for young people (2021/22: £5,160) and £12,371 of mental health support (therapeutic counselling through independent qualified therapists) (2021/22: £7,019).

“ I found new ways of coping with mental health and intrusive thoughts about my past. I know who to call, who to speak to. Before I would let my thoughts affect me and take over. Now, I think of ways to help myself and I know that things get better. It’s given me hope that things do get better.

– SETTLE GRADUATE

SAFEGUARDING

- ★ We strengthened our safeguarding approach by expanding our clinical supervision offer. We also strengthened our safeguarding expertise on the board by appointing a leaving care team manager as our Trustee Safeguarding Lead.
- ★ We ran our first internal safeguarding training to discuss how safeguarding works at Settle across the whole organisation.
- ★ We consistently host group supervision where all frontline workers across the organisation come together to discuss challenges or themes they are seeing. This year we have embedded a regular review and discussion of safeguarding best practice within this space.

EVALUATION

- ★ We appointed Rocket Science as an independent evaluator of our work for the next three years.
- ★ We have been working on the review and implementation of last year’s New Economics Foundation recommendations. Some of this has been on hold whilst we appointed our external evaluation partner to allow us to benefit from their expertise on development in this area of work.

LEARNING

- ★ We shared our learnings through presentations at the following events:
 - ★ Tackling Rent Arrears and Supporting Tenants Digital Conference from Westminster Insight.
 - ★ Local Authority representatives at the Home Finder UK Steering Group.
 - ★ The Tackling Youth Homelessness in the Capital Community of Practice focused on Prevention and Statutory Responses.
 - ★ The policy team at the National Housing Federation
 - ★ A HAYN (Housing Association Youth Network) housing event for young people

What challenged us?

- ★ We were unsuccessful in re-tendering for our Settle Plus Programme in Lambeth. This meant the service was transferred to a new provider and we stopped delivering this Programme. Although we were disappointed we couldn’t continue to support this group of young people, we were pleased with the more intensive service we provided over the previous 18 months and how we transitioned the work to the new provider to minimise the disruption caused to young people. We have continued to deliver The Settle Programme with Lambeth, who remain a key partner for Settle.

3

Build a progressive and diverse organisation that values lived experience



What we said we'd do

- ★ Develop our people strategy to strengthen our approach towards staff recruitment, development and retention
- ★ Review and update our wellbeing and benefits offer and invest in staff training and development at all levels
- ★ Maintain momentum and accountability with our Equity, Diversity, and Inclusion work and increase diversity in underrepresented areas against targets
- ★ Develop our young person involvement strategy across the organisation

What we did

OUR PEOPLE

- ★ Increased our team from 14 to 16 which added invaluable capacity and skills to the organisation.
- ★ Increased lived experience of care representation with 33% of the board now having care experience.
- ★ Increased representation of Black, Asian and Minority Ethnic and disability and maintained above target representation of women and LGBTQ+ members of our team.
- ★ Updated our pay and benefits package after an external benchmarking review to ensure we remain competitive in recruitment and retention of people.
- ★ Commissioned a consultancy project to develop our young person involvement and participation approach.

“ Everyone at the charity is on the same page. Everyone is treated with respect and their voices are listened to. No matter what your role is, your contributions are valued.
– SETTLE EMPLOYEE

What challenged us?

- ★ Although we saw significant improvement in the diversity of the organisation, we are still below our target for Black, Asian and Minority Ethnic representation and this remains an organisational priority.

4

Improve our financial, operational and environmental sustainability



What we said we'd do

- ★ Grow and diversify our income through securing funding from trusts and foundations, delivery partners and individual supporters
- ★ Invest in our governance, infrastructure and operations as we grow to ensure we continue to deliver quality work
- ★ Develop and implement our environmental and sustainability strategy in order to reduce our environmental impact

What we did

FINANCE

- ★ Increased our income by 31% from £577,904 in 2021/22 to £759,600 in 2022/23 by securing several large multi year grants and increasing contract pricing through full cost recovery analysis.
- ★ Improved financial controls and strengthened organisational policies.



GOVERNANCE

- ★ Completed our first external governance review. This was carried out by Digi-Board who review charities against the Charity Governance Code and four key areas: Purpose, Governance, Reputation and Income Generation. Their report scored the organisation 5.9 out of 7. This is significantly higher than the Digi-Board All Charities Benchmark (ACB) rating of 5.3 and shows that Settle is performing 'Very Well' across all four areas.
- ★ Recruited additional 2 trustees, a Programme Graduate and Treasurer, to strengthen our Board.

OPERATIONS

- ★ We launched our new brand, strategy and website which enhanced our profile and supported our fundraising activities. We consulted with young people on our new brand to ensure it represented them in a strength based way in line with our values.
- ★ We developed and delivered our first environmental strategy including making our Programme resources digital and spending more time in nature on team socials.
- ★ We developed an e-onboarding process for staff to improve onboarding experience and efficiency.

What challenged us?

- ★ Organisationally, we experienced increasing costs and challenges raising funds from donors as a result of the crisis.
- ★ As well as impacting the young people we support, the Cost of Living Crisis also had a significant impact on our team and organisation. For the team, the crisis put a financial strain on their personal finances and we also saw a difficult recruitment market as competition for talent was high.
- ★ To mitigate against this, we applied two Cost of Living increases to staff pay this year: one in April as part of our annual Cost of Living review process and a further one-off payment in October 2022 to support staff to manage the impact of rising costs. The one-off payment was, intentionally, a fixed amount for all staff members so that it would disproportionately benefit lower paid members of staff.
- ★ We also conducted an external benchmarking exercise to support our pay decision making for 2023/24.
- ★ We also moved our cash reserves to high interest bearing accounts to ensure we reduce the impact of inflation on our reserves.

“

My house now feels like a home for me and my daughter. Settle gave me the motivation to make my house a home.

– SETTLE GRADUATE

Future plans



Our goals

We're proud of what we have achieved in 2022/23 and are looking to build on these foundations in our second year of our three year strategy.

OUR OBJECTIVES FOR 2023/24:

1 Preventing more young people from becoming homeless

- ★ Increase our reach to prevent more young people at risk of homelessness
- ★ Secure new partners to meet Programme delivery targets

2 Further develop our support offer, safeguarding and approach to measuring and sharing best practice

- ★ Increase the amount of financial and mental health support services to mitigate the impact of the Cost of Living Crisis
- ★ Externally review our safeguarding policy and expand clinical supervision to the frontline team
- ★ Develop our first external evaluation with Rocket Science and implement learnings
- ★ Develop advocacy and influencing strategy and share evaluation best practice

3 Build a progressive and diverse organisation that values lived experience

- ★ Develop our participation strategy and how we involve young people at Settle
- ★ Improve Black, Asian and Minority Ethnic representation and maintain good levels of diversity across other key protected characteristics
- ★ Maintain a healthy culture and high staff retention by maintaining positive staff satisfaction, wellbeing and development

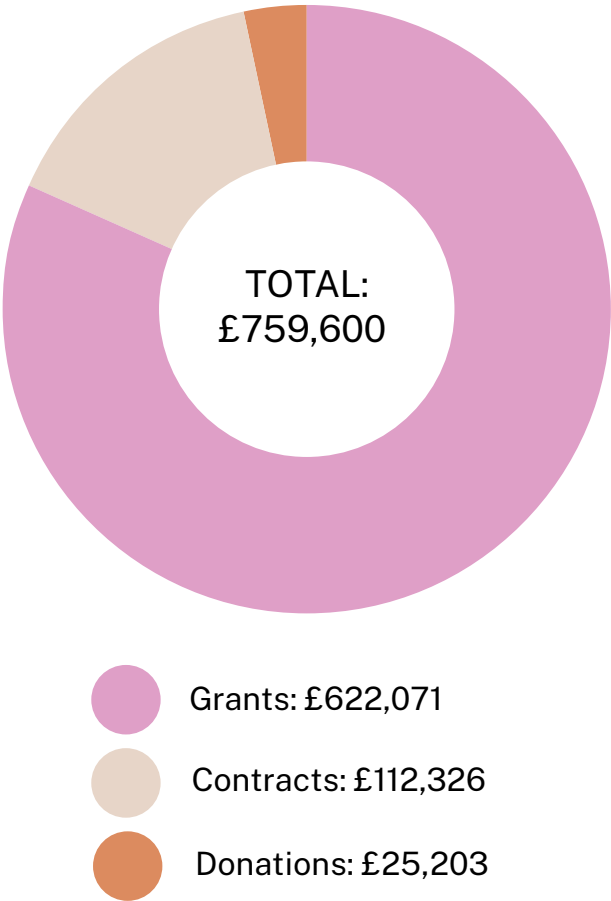
4 Increase our financial, operational and environmental sustainability

- ★ Increase and diversify our income to support our growth in reach and impact
- ★ Invest in new internal IT system to improve navigation
- ★ Complete external governance review and implement recommendations

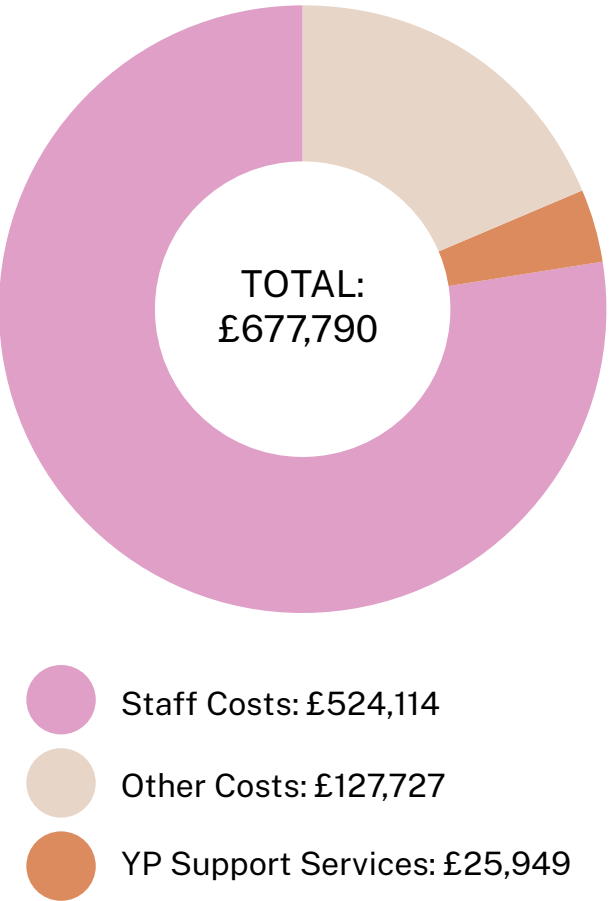
Our Finances

Thanks to the generosity of our funders, partners and everybody who donated to Settle, this year we raised a total of £759,600.*

Income:



Expenditure:



Our Trustees

- Sarah Byrt

Steve Chaplin (resigned 22 September 2023)

Mary-anne Hodd

Jermaine King-Kabal (appointed 30 January 2023)
- Kathleen Mohan

Rachel Smith

Robert John Trimble

Marion Wadibia

Elizabeth Winder (appointed 30 January 2023)

*This is Settle’s annual impact report, with a summary of our financial information taken from our annual accounts. Settle’s full annual accounts and trustees’ report will be available on the Charity Commission’s website.

Our Funders:

Settle consolidated and deepened support from existing funders and built relationships with a number of new funders:

- CHARLES HAYWARD FOUNDATION

CRISEREN FOUNDATION

DAVID & RUTH LEWIS FAMILY CHARITABLE TRUST

ENTERPRISE DEVELOPMENT FUND

GARFIELD WESTON FOUNDATION

JOHN LYON’S CHARITY

JPMORGAN CHASE FOUNDATION

LANDAID CHARITABLE TRUST

LLOYDS BANK FOUNDATION
- MAUREEN & DEREK MORTON TRUST

NATIONWIDE BUILDING SOCIETY

PEOPLE’S POSTCODE LOTTERY

RL GLASSPOOL CHARITY TRUST

THE ALBERT HUNT TRUST

THE BATCHWORTH TRUST

THE BEACON LODGE CHARITABLE TRUST

THE BERKELEY FOUNDATION

THE HENRY SMITH CHARITY
- THE HYDE FOUNDATION

THE JONGEN TRUST

THE LIGHTBULB TRUST

THE LONDON COMMUNITY FOUNDATION, DAVID BIRD & JOANNA LAWTHORP

THE NATIONAL LOTTERY COMMUNITY FUND

THE TOLKIEN TRUST

Our Partners:

