



2023-24

# Impact Report



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# Who we are



Credit: Benoît Grogan-Avignon

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

Over the last 9 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 of support when moving into their first home. By focusing on this key transition, we prevent problems snowballing and enable young people to thrive.

# Chair and Chief Executive's introductory statement

**Our vision is that no young person leaving care should be homeless. Care experienced young people have the right to a stable home and a fair chance of doing well and the challenges this group of young people face are a scandal.**

The need for our work has never been greater. In October 2023 the government released new figures showing a 33% increase in homelessness among young people leaving care in the last four years.<sup>1</sup>

Our mission is to reverse this trend. This year marked the second year of our 3 year strategy 2022-25 which is focused on significantly reducing the number of young people leaving care who experience homelessness.

**We are proud to have supported 170 young people through The Settle Programme this year which is the most we've supported in our history.**

**Whilst increasing our reach we are pleased to have maintained the high quality of our work.**

100% of young people who graduated from The Settle Programme sustained their tenancies this year. Indeed, 88% of our young people feel they have better life skills to avoid eviction, and 96% said they have improved their confidence managing their tenancy.

Those in rent arrears have reduced the amount of money they owe by an average of £1,198.

We continued to support young people's financial and mental health by providing £21,586 of small grants and therapy sessions to young people who were struggling to make ends meet and the knock-on impact this had on their wellbeing.

We've also helped young people achieve remarkable things this year and worked alongside them to set-up firm foundations for the lives they want to lead.

One of our young people told us:

**"I learned that help is available, and I actually feel open to support now. I also learned that I can do things for myself that before felt impossible."**

One young person who accessed support through our mental health service with a therapist of his choice said:

**"This helped me understand why I feel the way I feel and do the things I do. I feel more 'whole' than I have in a very long time."**

Many young people say they face a cliff edge of support when leaving care. So, as we have developed our offer, we have made sure our young people continue to receive support after the end of the programme.

We delivered 6 graduate events last year, including an employment workshop with our partner JP Morgan, a range of social events, and our first graduation ceremony to celebrate young people's remarkable achievements on the programme.

We also delivered 32 graduate drop-in sessions, which evolved from our initial cost-of-living crisis response, where our graduates receive tailored support after finishing the programme.

Developing our advocacy and influencing work has been a key development this year. By speaking with young people and our team, we are combining lived and learned experience, to identify the key issues our community face. This is a new area of work that we are excited to develop so we can explore how we can amplify young people's voices to create broader systemic change across the country.

The Settle team has continued to grow over the past year and we work hard to deliver our impact.

Supporting our colleagues' wellbeing and development is a critical part of our strategy as the work we do is tough and we need to attract and retain good people. That's why we implemented a new benefits package at the start of the year which had a strong focus on supporting the wellbeing of team members with updates to our leave policy and a cost-of-living related review of our pay.

**In November, we were thrilled to win the 'Leaving Care' Award at the Children and Young People Now Awards 2023 in recognition for our impact. It was wonderful to be recognised nationally for our work and to celebrate this.**

Of course, none of this impact would be possible without our fantastic team, generous partners and community of young people.

We'd like to take this opportunity to say thank you to our new and existing supporters who have supported us and share our mission to eliminate homelessness for the care experienced community.

With an increasing number of young people leaving care becoming homeless, our work is more vital now 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.

In July 2024, after 9 years at Settle, Rob Trimble stepped down as our founding Chair of Trustees. Rob has been with us since the very beginning and we want to thank him on behalf of everyone at Settle for his leadership, vision and support which has had an enormous impact on the lives of hundreds of marginalised young people in London.

–  
Sarah Byrt, Chair  
Rich Grahame, Chief Executive

1. Become (2023). [Press release: 33% increase in homelessness among care leavers - Become.](#)

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.

**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 carefully designing a journey of support for young people we ensure there are no abrupt endings.

Young people can access different types of support depending on where they’re at and what they need – which could include developing financial resilience, sustaining a tenancy, and managing emotional wellbeing.

At the heart of this is a dependable relationship with their coach that empowers young people to build the lives they want and avoid the devastating impacts of disadvantage, eviction and homelessness.



## THE SETTLE PROGRAMME

**FOCUS AREAS:** money management, tenancy sustainment, wellbeing

**DELIVERY:** 1-1 weekly support, 1 hour sessions in young people’s homes, remotely or in the community, over average of 6 months

## THE SETTLE COMMUNITY

**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 Enhanced Support complements the Settle Programme 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 3 year strategy

The Independent Review of Children’s Care found that the disadvantage faced by the care experienced community should be the civil rights issue of our time.<sup>1</sup>

The odds are stacked against young people leaving care as they face an array of challenges as they move into their first home. These young people have to start living independently much earlier than their peers and their transitions out of care are often abrupt and unsupported.

1/3 young people become homeless in the first two years after they leave care <sup>2</sup> and the same amount say that they think they left care too early. <sup>3</sup> Last year, 136,000 young people were at risk of homelessness <sup>4</sup> – and that’s just the figure who approached their local council for help.

We have a clear strategy in place to ensure we deliver our mission. This year has been the second 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

3

Build a progressive and diverse organisation that values lived experience

2

Deepen our impact through Programme development, safeguarding and evaluation

4

Develop our governance, and our financial and operational sustainability

1. Josh MacAlister, 2022. [The independent review of children’s social care – Final report.](#)

2. All-Party Parliamentary Group for Ending Homelessness, 2017. [Homelessness prevention for care leavers, prison leavers and survivors of domestic violence.](#)

3. Ofsted, 2022. [Ready or not: care leavers’ views of preparing to leave care.](#)

4. Centrepoin, 2023. [Failure to Act: the Scale of Youth Homelessness in the UK.](#)

“ I don’t think I knew anything before the Programme and now I know how to save on my energy. I know who I can go to for things.

– SETTLE GRADUATE, 2023





# Our year: 2023-24

This report highlights our progress against the second 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

The Settle Programme focuses on providing intensive 1:1 support, built around the young person’s goals, priorities and needs. We use a young person led approach, delivered by a frontline team of accredited coaches.

## Our year in numbers



### The Settle Community

**6**  
Community activities hosted across the year

**32**  
Graduate drop-ins attended across the year

### Mental Health and Financial Support

**£9,717**  
Financial grants (food, home, digital and furniture) shared

**177**  
Hours of therapy, accessed by 19 young people

## Minimising rent arrears, preventing homelessness

Rent arrears are a key driver of eviction and homelessness. The Settle Programme supports young people to reduce and manage their arrears and money.

41% of our graduates started the Programme already in rent arrears. For graduates that shared their rent arrears status at the start and end of the Programme, we saw the following outcomes:

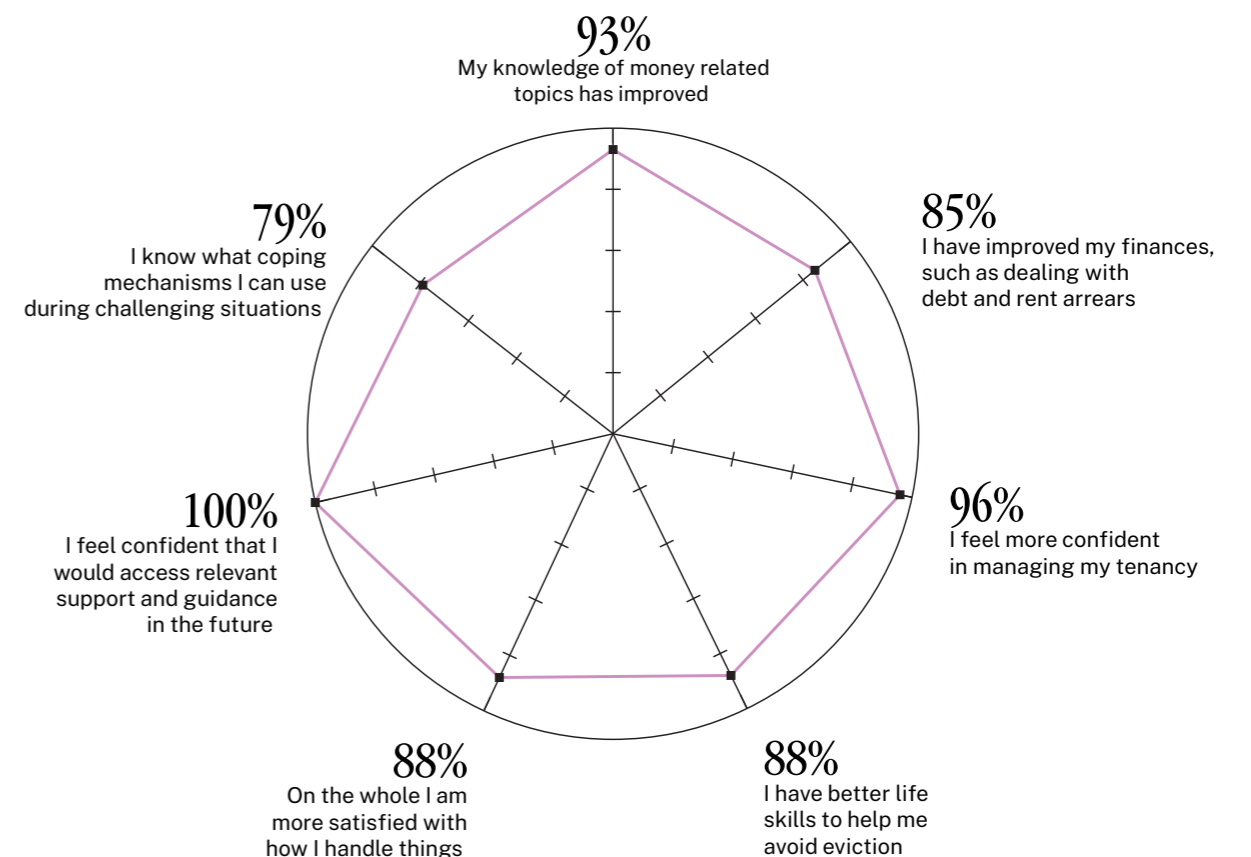
75% had completely cleared their arrears by the end of the Programme. A further 21% had reduced their arrears.

We supported young people to clear a total of £25,168 in arrears, an average of £1,198 per person.

64% of those that were in arrears at the start of the Programme set up payment plans to help them manage their repayments.

## Skills and tools for the future

Building on our external evaluation with the New Economics Foundation (NEF) and our 3-year partnership with Rocket Science, our evaluation is based on young people reporting the following outcomes:



**100%**  
I feel confident that I would access relevant support and guidance in the future





## Noah's story\*

Shortly after moving into his flat and starting the Settle programme, Noah left his job. He started claiming Universal Credit but started getting into rent arrears whilst he waited to receive his first payment.

Because he was unemployed, Noah struggled to afford his utility bills and wasn't able to maintain repayments for previous loans he took out. He started to accumulate debt, which resulted in warnings of debt enforcement. Not being able to afford his bills stopped him from moving into his flat full-time. This is because living independently at that time felt too overwhelming and he didn't feel able to manage that on his own, especially with the knock-on impact on his mental health.

Working with Alice, a Senior Settle Coach, Noah engaged consistently with coaching over the course of 6 months. This resulted in getting a dream job at an iconic landmark London restaurant that he always wanted to work for.

Noah created a monthly budget to work out what repayment plans he could afford, and regularly communicated with his creditors. Noah set up repayment plans for all his debts and cleared his rent arrears of £1,300.

By the end of the programme, he moved into his flat full-time as he felt he could manage on his own. Alice also supported him to apply for grants for flooring, to furnish his flat properly.

**“With Settle's support I started to view my flat as more than just storage space. Now, I adore it. It's rugged but charming. It's my humble abode. I actually look forward to going home now. I think - I can't wait. There are no arguments there. And I can actually sleep.”**

As Noah struggled with his mental health, this impacted his ability to manage his day-to-day tasks independently. He initially received mental health support from elsewhere that he didn't find helpful.

Through Settle's mental health support offer, he accessed a therapist of his choice, which he said helped him to 'understand why I feel the way I feel and do the things I do.'

Reflecting on his learnings at his graduation lunch (pictured left), he said:

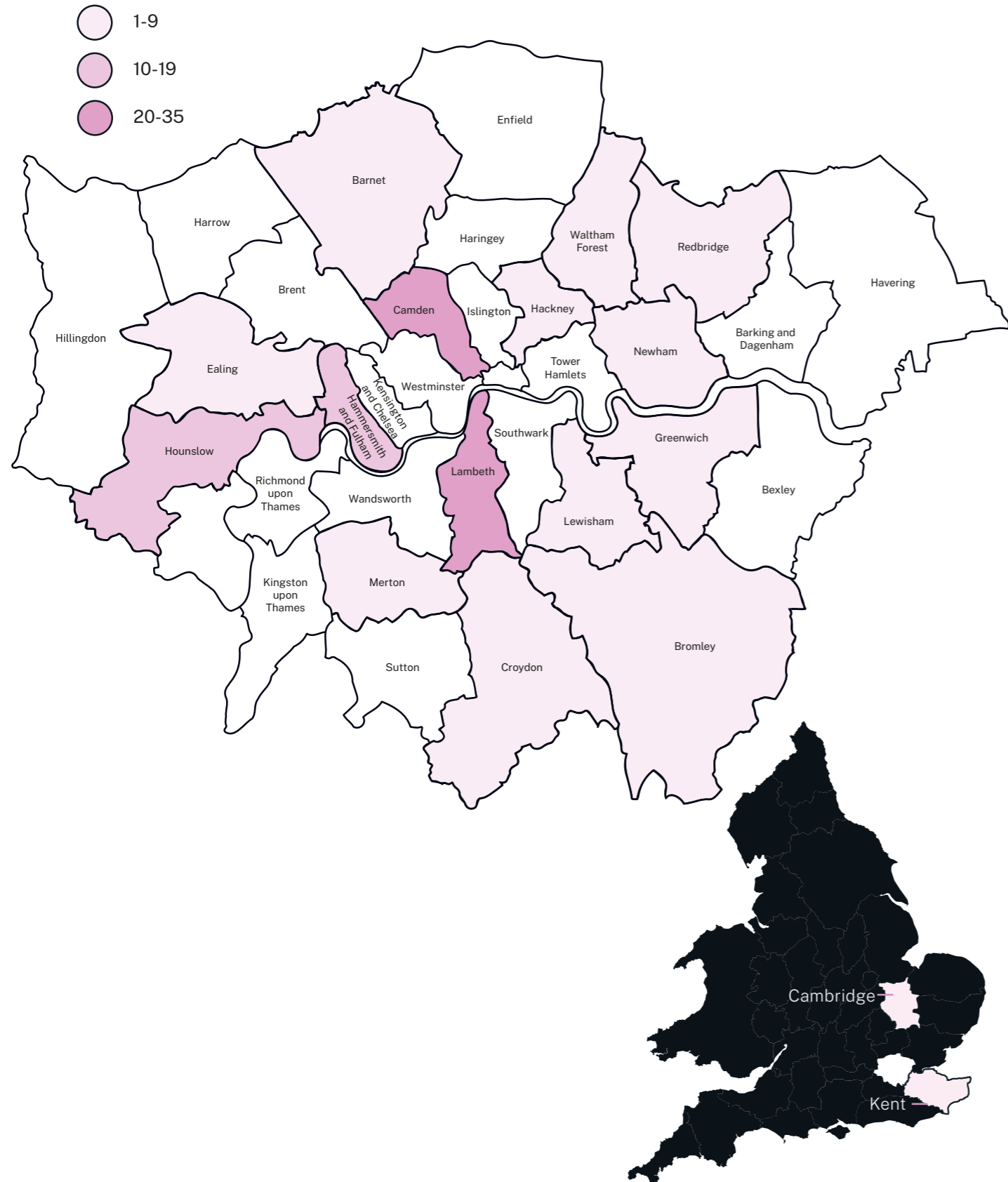
**“Don't feel embarrassed about seeking help from Settle. There are just some things that you or I don't know but they do, which can help with a lot of things down the road. What you learn from them will be transferable through most aspects of life.”**

\*Name has been changed for privacy.

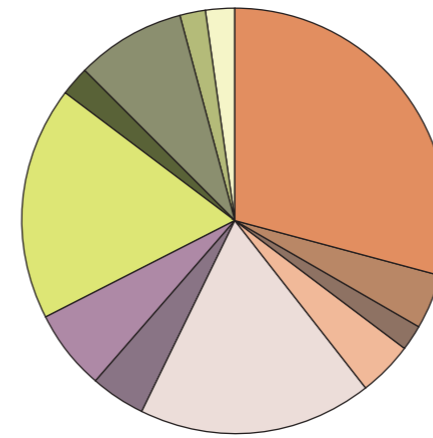


# Who we supported

## Number of Young People

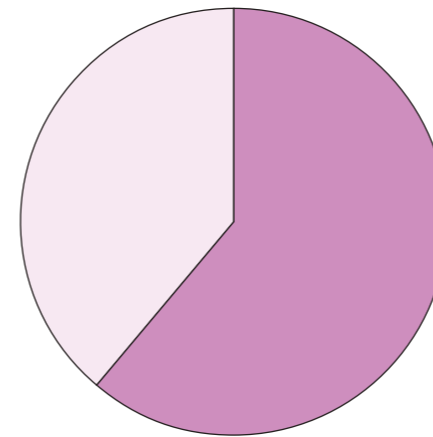


## Ethnicity



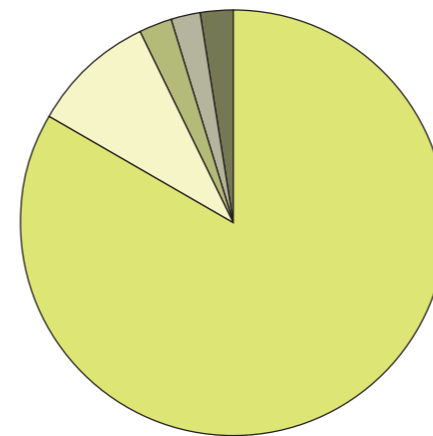
- Worldwide
- Asian
- Caribbean
- Arab
- White British
- Black British
- Kurdish
- White Other
- Black
- Middle Eastern
- Mixed Ethnicity
- African

## Gender



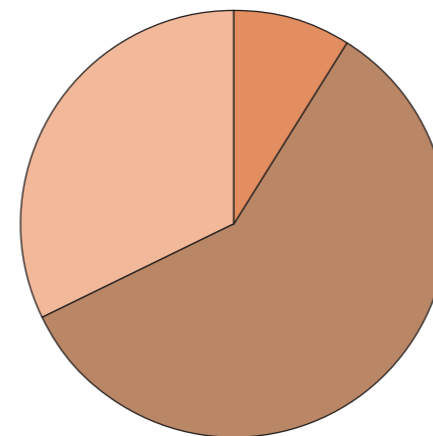
- Women
- Men

## Sexuality



- Gay
- Pansexual
- Androssexual
- Bisexual
- Straight

## Age



- 22-25
- 19-21
- 18

**6%**  
Identify as trans

**13%**  
Experience of criminal justice system

**36%**  
Experience of refugee / asylum system





Credit: Colin Miller for Children & Young People Now Awards 2023

In November, we were thrilled to win the Leaving Care Award at the Children and Young People Now Awards 2023. With over 500 entries to the awards and only 24 category winners, this represented a great achievement for us and a valuable opportunity to raise our profile.

“ I liked how reliable it is, and getting all the support I was entitled to. I’m happy that I have managed to look after myself better whilst having more responsibilities”

- SETTLE GRADUATE, 2023

# 1 Preventing more young people from becoming homeless



Credit: Benoît Grogan-Avignon

## What we said we'd do

- ✦ Increase our reach to prevent more young people at risk of homelessness.
- ✦ Secure new referral partners to work with more young people.

## What we did

- ✦ We supported 170 young people, including 112 new young people and have delivered 1483 one-to-one support hours. This compares to supporting 167 young people, including 129 new young people and delivering 1,403 support hours in 2022/23. We've therefore slightly increased our reach and hours.
- ✦ We worked with 8 partners (5 local authorities and 3 housing associations).
- ✦ We were pleased to agree multi-year partnerships with Lambeth and Hammersmith and Fulham Councils which provide stability and continuity of care to young people going forward. We also renewed partnerships with our 3 other local authority partners and one Housing Association partner.

## What challenged us?

- ✦ The key challenges we faced were around securing new partners and receiving lower numbers of referrals from some existing partners.
- ✦ Two partners did not renew this year – Hyde Housing and Catalyst. This was due to a changing landscape for Housing Associations, which included one partner merging with another Housing Association, and another who brought early intervention work in-house to offer support to all tenants, rather than just those aged between 18-25. For our existing partners, our work sits in the context of the housing crisis where the transition to social housing might be slower for young people, due to the quality and suitability of housing stock available.
- ✦ While Local Authorities and Housing Associations will continue to face financial strain, we have taken concrete steps to address this challenge. We created a new Senior Partnerships role to add capacity to this area and we are diversifying our referral channels by building charity referral partners and scoping a new pathway for young people to self-refer to the Settle Programme.



## 2 Deepen our impact through Programme development, safeguarding and evaluation



### What we said we'd do

- ✦ 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 expanding reflection practice for frontline staff.
- ✦ Develop our first external evaluation with Rocket Science and implement learnings.
- ✦ Develop advocacy and influencing strategy and share evaluation best practice.

### What we did

- ✦ For our enhanced support offer, we delivered £21,586 of mental health and financial hardship grants to young people in need.
- ✦ In response to the cost-of-living crisis, we launched drop-ins for graduates from the Settle Programme. This year, we've moved these into a permanent feature of our community offer, where they're referred to as graduate drop-ins as they can cover a wider area of need. We provided 32 drop-ins for graduates.
- ✦ Our safeguarding policy was externally reviewed, and we received feedback from a number of funders about the high-quality policy and procedure. The external reviewer, commented on the use of transitional safeguarding within the policy and the importance of this for the age range we work with.
- ✦ We delivered our annual safeguarding training. This is something we have committed to do each year in addition to external training to ensure we are building a robust safeguarding culture as well as learning about safeguarding in Settle's context.
- ✦ We delivered the Settle Community project: 3 Education, Employment and Training (EET) workshops, 2 socials and 1 graduation event.
- ✦ We developed our advocacy and influencing plans in partnership with our graduates and consultancy support from the former Director of Influencing at youth justice charity Switchback. We also joined the Plan for the 136k Campaign calling for a strategy to end youth homelessness alongside New Horizon Youth Centre and over 100 other charities.
- ✦ We maintained high quality outcomes and strengthened our evaluation through working with our external evaluator Rocket Science. We completed beneficiary interviews to develop cost-benefit analysis case studies to evidence the financial impact of our work.

- ★ We started formally monitoring and tracking how many of our young people experienced negative budgets. This year, 90% of our young people ended the Programme in positive budgets, and we're making changes to our internal data systems to monitor this in more detail next year.

“

I want to start by saying a massive thank you to Nick for his help and support. Over the past couple of months, I've found that my sessions with Nick helped me to slowly put my life in order.

From things as little as discussions around boundaries and how to say no, to more serious issues such as council tax – which I absolutely hated! Nick supported me and helped me in the areas that I needed. He advocated for me during the annoying calls about council tax as well as also listening to my needs.

Thanks to Settle, I was able to have access to therapy. This meant a lot for me because not only was I able to access therapy, but I was able to have my old therapist. This was a major highlight for me; as someone who is a care leaver, this meant I had someone who knew my story already. This further highlights the fact that Settle cares and they are truly dedicated to offering support and making change.

– SPEECH BY ISATU, A GRADUATE AT GRADUATION 2023

## What challenged us?

- ★ Developing our advocacy work took longer than expected in 2023/24, due to capacity in the team as well as being a new area of work for us as an organisation. Towards the end of the year, we invested in capacity and expertise to accelerate this work in 2024/25.
- ★ Increasing our work with young people with experience of care has meant we've seen an increase in the complexity of safeguarding concerns which is why we are expanding clinical supervision to the frontline team in April 2024, ready for the final year of our strategy.

“ I've been able to deal with a lot of stuff in my life, including how to manage my home and the important things I have to do. I really needed help with that.

– SETTLE GRADUATE, 2023



### 3 Build a progressive and diverse organisation that values lived experience



#### What we did

- ★ We successfully appointed a new Head of Fundraising which has added invaluable capacity and leadership of our fundraising function.
- ★ We surpassed our organisational targets for LGBTQ+, female and disabled representation across the team this year.
- ★ We increased participation and involvement opportunities for those with lived experience to contribute to our organisational development. Young people contributed to our strategy planning day, fundraising campaigns, board meetings, and shaping our advocacy and influencing strand of work.
- ★ We conducted our latest staff survey, where 93% of staff agree or strongly agree that Settle is invested in their wellbeing. In addition, 93% of staff agreed or strongly agreed that they would recommend Settle as a good place to work to others.
- ★ In October 2023, we ran a workshop about belonging with New Ways to help us create some shared language around belonging for the team and to explore how we can develop our approach at Settle.

#### What we said we'd do

- ★ Develop our participation strategy and how we involve young people at Settle.
- ★ Improve ethnic minority 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.

#### What challenged us?

- ★ We are still below our target for ethnic minority representation and this remains an organisational priority. We are improving our recruitment processes based on inclusive recruitment best practice and exploring how to create employment opportunities for Settle graduates within the organisation.
- ★ At points recruitment was a challenge for us this year, in line with charity recruitment trends. We have invested in upgrading our benefits package and developing our recruitment process to help with this.



## 4 Develop our governance, and our financial and operational sustainability



### What we said we'd do

- ✦ Increase and diversify our income to support our growth in reach and impact.
- ✦ Invest in IT system to improve navigation, data protection and efficiency.
- ✦ Complete external governance review and implement recommendations.

### What we did

#### FINANCE

- ✦ We increased our income by 16% from £759,600 in 2022/23 to £884,890 in 2023/24 by diversifying our funder base, securing several large multi-year grants and increasing contract pricing with delivery partners.
- ✦ We delivered our annual winter fundraising campaign, exceeding our £15,000 target to raise over £20,000 in total. This represents our highest fundraising total raised through the winter fundraising campaign to date.

#### GOVERNANCE

- ✦ After completing our first external governance review and scoring 5.9 out of 7 across Digiboard's four focus areas: Purpose, Governance, Reputation and Income Generation - we have been implementing their recommendations to further strengthen our governance.
- ✦ Appointed our new Chair, Sarah Byrt, with Rob Trimble, our Founding Chair, stepping down after 9 years (effective July 2024).



TRUSTEES & SLT



## OPERATIONS

- \* We've embedded our strategy across all levels of the organisation – including quarterly updates at team meetings and board papers structured around our strategy. In our latest staff survey, 100% of the team said they strongly agree or agree that they have a clear understanding of Settle's strategic goals.
- \* We migrated from Google Drive to Microsoft Sharepoint which is more fit for purpose for a growing organisation. We also started working with QLIC IT on a monthly basis to strengthen our IT support, data protection and software.
- \* We expanded the use of our e-learning platform across the organisation to provide ongoing support and training to the wider team. We were shortlisted for the Eloominate awards on Best Pre and Onboarding Experience.
- \* We developed a new website structure and developed new organisational copy to better talk about our partnerships and fundraising work, as well as creating new signposting content for young people on our website.

## What challenged us?

- \* Like many other charities, we are scoping the opportunities and risks of AI as it emerges in different areas of our work and delivery. For 2024/2025, we are exploring the impact of this on us as a charity and developing a procedure for staff to follow.

“Settle made me more confident in living independently and made me feel less alone.”

- SETTLE GRADUATE, 2023

# Future plans



Credit: Benoît Grogan-Avignon



# Our goals

## OUR OBJECTIVES FOR 2024/25:

### 1 Preventing more young people from becoming homeless

- ✦ Increase our reach to prevent more young people at risk of homelessness.
- ✦ Increase and diversify our referral channels by securing new local authority and charity referral partners.
- ✦ Explore pathways for young people to self-refer.

### 2 Deepen our impact through programme development, evaluation and sharing best practice

- ✦ Maintain the high impact and quality outcomes measured through the second year of our evaluation report.
- ✦ Co-create advocacy and influencing strategy with graduates for wider systemic impact.
- ✦ Deliver our support services and community work.

### 3 Build a progressive and diverse organisation that values lived experience

- ✦ Grow the team by increasing delivery and partnerships capacity.
- ✦ Increase Black, Asian and Minority Ethnic staff representation and maintain above target levels for other characteristics to meet 3-year diversity targets.
- ✦ Ensure lived experience is at the heart of organisation by paid involvement in the following areas: new strategy development, staff and board representation, advocacy and influencing, evaluation and recruitment.

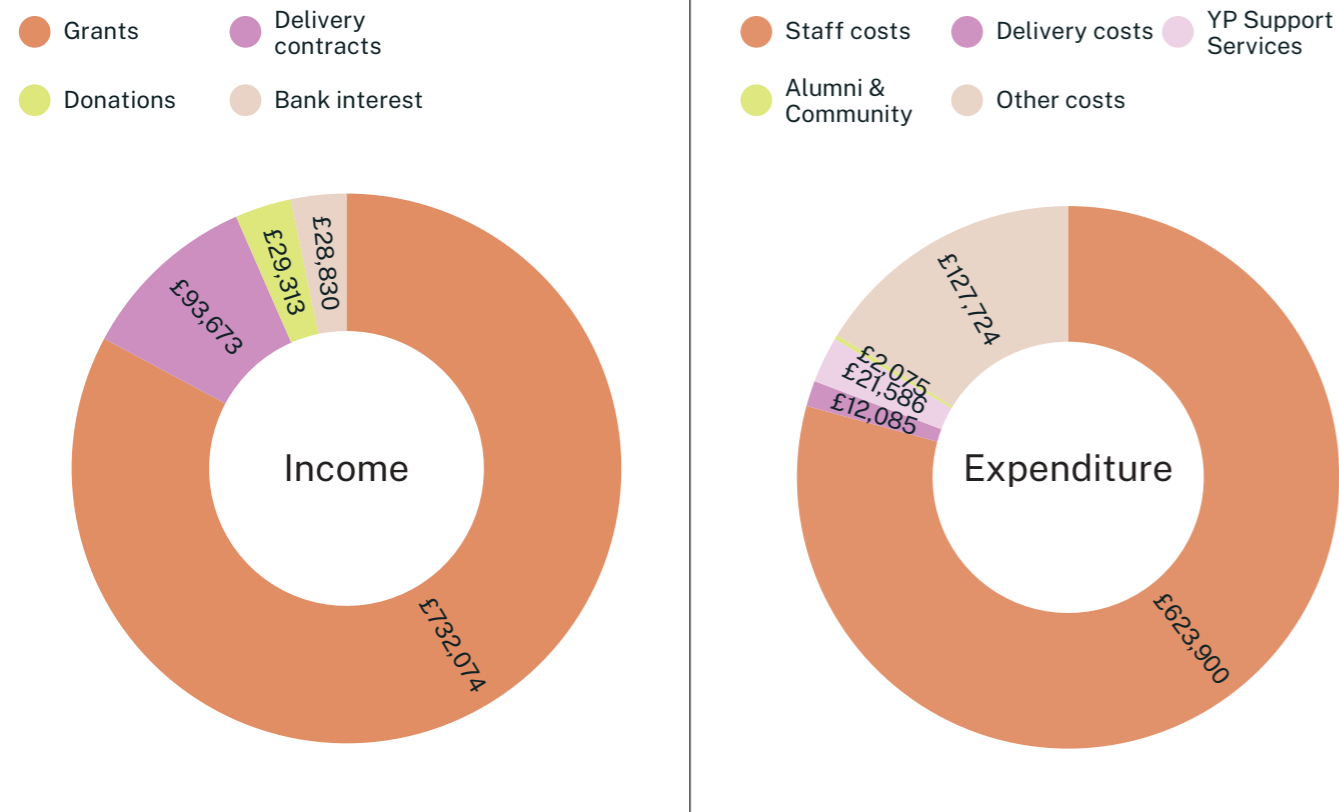
### 4 Improve our financial, operational and strategic sustainability

- ✦ Develop the next strategic plan in consultation with key stakeholders.
- ✦ Increase our income sustainably to support our increased programme delivery, support services, community support and advocacy.
- ✦ Develop our governance through appointing a new chair, trustee recruitment and holding our board away day.

# Our finances

Thanks to the generosity of our funders, partners and everybody who donated to Settle, this year we raised a total of £884,890.\*

## Income & expenditure



## Our Trustees

- |  |   |
|--|---|
| Sarah Byrt                                 | Rachel Smith                                |
| Steve Chaplin (resigned 22 September 2023) | Robert John Trimble (resigned 13 July 2024) |
| Mary-anne Hodd                             | Marion Wadibia                              |
| Jermaine King-Kabali                       | Elizabeth Winder                            |
| Kathleen Mohan                             |   |

\*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, as well as on Settle’s website.

## Acknowledgements

- |   |  |
|---|--|
| CRISEREN FOUNDATION   | RL GLASSPOOL CHARITY TRUST                                   |
| THE ENTERPRISE DEVELOPMENT FUND, SUPPORTED BY ACCESS – THE FOUNDATION FOR SOCIAL INVESTMENT | SOCIETY OF THE HOLY CHILD JESUS                              |
| HACKNEY COUNCIL   | THE ALBERT HUNT TRUST  |
| GARFIELD WESTON FOUNDATION  | THE CHERRY FAMILY FOUNDATION                                 |
| JOHN LYON’S CHARITY   | THE HENRY SMITH CHARITY                                      |
| JPMORGAN CHASE FOUNDATION   | THE HYDE FOUNDATION  |
| LANDAID CHARITABLE TRUST  | THE JONGEN TRUST   |
| LLOYDS BANK FOUNDATION  | THE LONDON COMMUNITY FOUNDATION, DAVID BIRD & JOANNA LAWTHOR |
| MAUREEN & DEREK MORTON TRUST  | THE NATIONAL LOTTERY COMMUNITY FUND                          |
| MAZARS CHARITABLE TRUST   | THE TOLKIEN TRUST  |
| NATIONWIDE BUILDING SOCIETY   | AN ANONYMOUS FAMILY TRUST                                    |
| PURPOSEFUL VENTURES   |  |

Thank you to all our amazing supporters from the last year. We couldn’t do our work without your assistance.