

"HELPING YOUNG PEOPLE THRIVE"

# The Settle Post

10 YEAR EDITION

VOLUME #1 • 11 MARCH 2025 • FREE



**This publication celebrates Settle's story and impact as we turn 10 years old.**

It's surreal to think that an idea between friends has blossomed into the charity we are today. Back in 2014, Katie and I were working in homeless hostels and care homes in London and saw first hand the challenges young people faced when moving into their first home. With little support available, and often having to move at just 18 years old, many struggled and faced eviction and homelessness. We felt this wasn't fair. Why should young people who've had a hard start in life be set up to fail?

This was particularly acute given we were in our early 20s and had only just started to rent in London ourselves. For us, this was a positive choice that we had control over, with the safety net of family support if we needed it. The difference faced by the young people we worked with was stark.

At this time, we were fellows on a social innovation programme called Year Here. This was an intensive 9 month programme that pushed us outside our comfort zones. It equipped us with the belief that we could change a broken system as well as the drive to turn ideas into action.

We used our frontline insight and developed our idea in the Year Here incubator. This culminated in pitching Settle at a live crowdfunding event in December 2014 where we secured a couple of thousand pounds to pilot our idea. The fire in our bellies was lit. Settle was born.

Now we had an idea and some funding for a pilot. What we didn't have was any clue how to run an organisation or start a charity. Luckily, people saw potential in us and our idea. From our founding board, first funders and delivery partners – a host of smart and generous people backed us and showed us the ropes.

We designed the first iteration of The Settle Programme, established our vision of breaking the cycle of youth homeless and distilled our values – grow the good, young people first and good intentions aren't enough. We secured a pilot to support 10 young people in Enfield in partnership with a housing association and got to work supporting young people through the programme, learning in real time what worked and what didn't.

The pilot was a success. We saw that you could prevent young people from becoming homeless if you provided the right support and the right time.

Story continues on page 4 →

IN THIS EDITION:

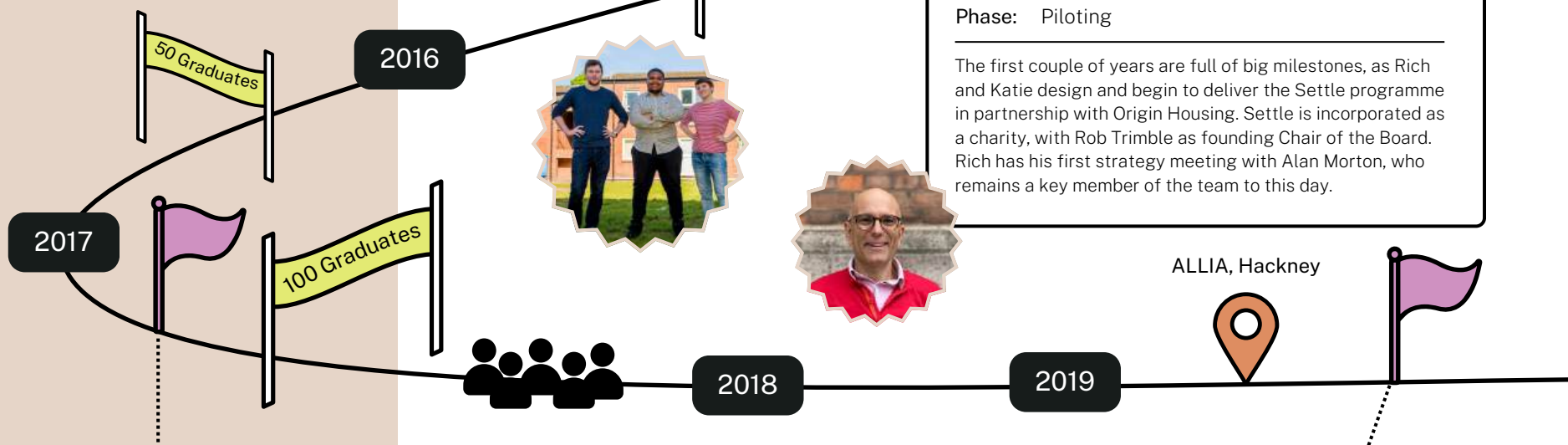
**COOKING (P. 14)**  
RUSTLE UP A GHANIAN PEANUT STEW WITH A RECIPE FROM ONE OF OUR GRADUATES

**SPORTS (P.15)**  
PUTTING THE "SPORT" IN S(UP)PORTING YOUNG PEOPLE

**PUZZLES (P.16)**  
PUT YOUR KNOWLEDGE TO THE TEST WITH OUR SETTLE BRAIN TEASERS

# Settle's journey so far

As we approach our 10th birthday, we're looking back at some of the milestones along the way...



George Osborne warns of more cuts and austerity in 'year of hard truths'

Chancellor targets £25bn of savings in welfare budget, and says he will start with housing benefit for under-25s

YEAR HERE



↑ Year Here cohort and faculty, 2014

**Phase: Frontline Placements**

Rich Grahame and Katie Slee meet on Year Here, a 9 month fellowship in Social Innovation. They spend 4 months volunteering frontline in London homelessness services. Along with a 3rd Fellow, Sarah Johnson, their experience leads them to start Settle.



2014

2015



↑ Settle's first board meeting at the Bromley by Bow Centre

10 Graduates

The Interchange, Camden



**Phase: Piloting**

The first couple of years are full of big milestones, as Rich and Katie design and begin to deliver the Settle programme in partnership with Origin Housing. Settle is incorporated as a charity, with Rob Trimble as founding Chair of the Board. Rich has his first strategy meeting with Alan Morton, who remains a key member of the team to this day.



2016

50 Graduates

2017

100 Graduates



2018

2019

ALLIA, Hackney



**Phase: Building the Foundations**

Katie steps back and Rich forges on, laying the foundations for Settle's future growth. The team becomes 5 members including our first 2 Programme Officers dedicated to delivering the programme. We worked with 60 young people in partnership with 4 housing associations in London. Hyde Housing publish a comparison study showing Settle graduates had 26% less rent arrears after 6 months compared to their peers who had not done the programme.



← Rich invited to No.10 to represent Settle



**Phase: Settle Turns 5**

2019 welcomes our first Programme Manager: Aimee Hardaker, who has since acted as Head of Delivery, Interim CEO and now COO. We continue to work with housing associations across London, and begin our first contract with a London local authority, Lambeth.



**Phase: A Home of Our Own Campaign**

We launch our first young person led advocacy campaign - 'A Home of Our Own'. Rob Trimble steps down as Chair after 9 years of service and Sarah Byrt is appointed as Settle's new Chair. We change our frontline role titles from Programme Officer to Coach to better reflect our approach and values.



## Key

Milestones

Office location

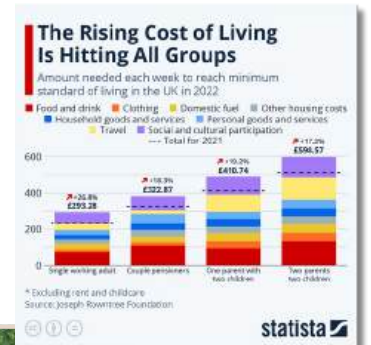
# Programme Graduates

# Team Members

**Coronavirus: Strict new curbs on life in UK announced by PM**



Taking our team meetings online



**Are charities doing enough to support Black Lives Matter?**

Thousands of people have joined demonstrations across the world, but are charities doing enough to show their support?



**Phase: The Pandemic Hits**

The world is turned upside down over night. Demand for our work soars. We launch our Covid response: delivering remotely in London and the South East and distributing £14,000 of food vouchers, phones and data to young people. The whole team joins the 2.6 fundraising challenge to raise funds for our response. The death of George Floyd exposes that we aren't doing enough to tackle racial inequalities and we start our EDI journey.

**Phase: Securing £1 million to Scale**

We secure £1 million over 5 years to grow our impact: The National Lottery Community Fund and JP Morgan Chase Foundation fund us to scale our work. We launch our Mental Health Project that provides 135 hours of therapy in its first year and completed our first external evaluation with New Economics Foundation.

2020

250 Graduates

2021

Tobacco Dock, Tower Hamlets

2022

500 Graduates

**SETTLE**



2023



2024



Representing our team at the Children and Young People Awards

**Phase: Rebrand and 2022-25 strategy launch**

We launch our 3 year strategy to end homelessness for young people leaving care at the Foundling Museum. We complete a full visual and verbal rebrand to capture our work and values. We launch our Community Programme to support our growing community of graduates and welcome 5 new trustees to our board.

2025

750 Graduates



Rich and Dan in March 2025

**Phase: Turning 10**

Rich hands over the reins to Settle's new CEO, Dan Jones. Settle has rolled its programme out across London, preventing 750 from becoming homeless, maintaining 95%+ tenancy sustainment rate. The organisation is formed of a team of 20, with a turnover of £1 million.

# The latest from our Graduates

“Yesterday my friend told me he had no one who could help him. I told him about Settle because I know that he can get help with everything with Settle. From getting into work, debt and if you just want to talk about something that's difficult for you.”

“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.”

“Having someone to support me, 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.”

“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.”

“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.”

“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.”

“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 to most aspects of life.”



**Cont. from page 1**

Our next challenge: how do we grow to reach more young people whilst maintaining the quality and culture that makes Settle impactful? In many ways, this has been our focus for the last 10 years and I'm proud we've been able to go a long way to achieving this.

But it's not always been easy! There have been many bumps in the road, curve balls and dead ends. We've had to navigate austerity, the pandemic and the cost of living crisis. We've overcome organisational growing pains and faced funding setbacks. The hardest moments for me have been seeing young people struggling to cope – not through any fault of their own but through being left alone and unsupported. I remember one young person saying to me that leaving care is just about 'living to survive'. These words made me sad, angry and determined. They gave me the fuel to keep going when things have been tough because I know they deserve better.

Despite the challenges, there have been many more moments of celebration and feeling proud of what we've achieved. From supporting over 750 young people through our programme and building a caring and committed team of 20, to developing a sustainable organisation that has £1 million turnover and is well governed and managed. Most of all, seeing the young people we work with flourish in their own unique ways has been a privilege.

Whilst we've made a significant impact over the last decade there is still much work to do. New government data showed a huge jump in the number of young people leaving care becoming homeless – a 54% rise in five years. At the same time, this issue has never been more prominent on the national agenda, with the Prime Minister saying in September 2024 that “homes will be there” for young care leavers at risk of homelessness, “because Britain belongs to them.”

As we approach our 10th birthday, we also reach another milestone: I'm stepping back as CEO to begin an adventure with my family, and handing over to a new Chief Exec, Dan Jones. I have no doubt that Settle's next chapter will be even more impactful. Our brilliant team and partners will continue driving our mission forward, ensuring no young person leaving care faces homelessness.

To everyone who has been part of Settle's journey over the last decade – thank you. We've achieved this together, and the future is bright.

**Rich Grahame is Settle's Founding CEO. He steps back in March 2025 after 10 years leading our charity.**

# Core values in action

When we founded Settle in 2015, we named three core commitments that we wanted to live and breathe throughout our work. Ten years on, these values are still going strong. Here we explore how they continue to inspire and guide Settle's ways of being and doing.

"Often homelessness services are focused on a person's deficits, ie what they're lacking, be it housing, employment or skills. Instead, our work is asset based – we help participants understand how their experiences have made them resilient and build upon their existing strengths."

– Katie Slee on our strength based approach.  
Read more on page 8 →

## Grow the Good

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

"Anyone that works with young people will often hear young people share that they are always told what to do... Coaching is so important at Settle as it takes the exact opposite approach. A Settle Coach asks young people what goals they have and this puts the power to achieve and develop in their hands."

– Aimee Hardaker on our shift from Programme Officers to Settle Coaches.

Full story on page 10 →



Go to page 9 to learn more about how we pivoted to digital in a week to ensure our participants got the support they needed during the pandemic.



↑ The first iteration of our self-assessment outcome star used in programmes from 2015. We still use a very similar tool with participants today!

## Intentions are not enough

We're a data driven organisation always striving to do better. We're transparent and take a robust approach to impact measurement. Skip to pages 12-13 to learn about our model and impact.

We hope to provide an additional safety net for all the young people we work with through our financial hardship fund and offer of free, private therapy for young people struggling with their mental health.

Often young people are disempowered by services and kept out of decisions that impact them.

We've designed our work and organisation to ensure young people's interests are prioritised above all else.

This is shown through us having strong lived experience representation at board level, ensuring young people help us recruit the right people and develop our strategy, and giving our Settle advocates a platform for change.

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.

## 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.

Turn to page 11 to hear first hand from Settle Graduate Isatu about her experience of the Settle programme.



# 10 years of Team Settle





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# Young care leavers need more than just a home to avoid homelessness

The system is stacked against young people leaving care. Helping them become independent is vital to ensure they keep a roof over their heads.

By Katie Slee.



Secure housing was a founding principle of the welfare state and meant young people without a family to fall back on used to be able to rely on the safety net of social housing.

But that has all changed. The current housing crisis and changes in government policy, including the 2016 Housing and Planning Act, has meant that this safety net is being withdrawn. Instead, young people at risk of homelessness are stuck in temporary housing or pushed into renting privately. Both are ill-fitting moves that pave the way for a lifetime of involvement with homelessness services.

Despite the fact that the UK spends up to £26,000 a person every year on housing care leavers and homeless young people temporarily, too few young people are being supported to become independent. Funding is allocated to bed spaces and whoever fills them, so the support for young people does not go with them when it's time to leave.

Housing providers and local authorities work hard to prepare young people to manage their future homes, but day-to-day it tends to be easier and more time-efficient for key workers to take control. Subsequently, young people gain no experience of being independent before they have to do it for real, on their own. Sadly, as their main option for housing is now in the private rented sector, this inexperience often leads to eviction.

In 2014, I spent five months working in a 115-bed hostel for 16- to 22-year-olds in Lambeth, south London. I witnessed first hand many of the traps created by poor policymaking and service design. For example, great emphasis is put on young people gaining employment, yet in reality they can rarely take on full-time work – their rent would be devastatingly high without full housing benefit.

Convinced we could create better outcomes for young people and housing providers alike, my colleague Rich Grahame and I set up a social enterprise called Settle. Together, we design and deliver training and support to young people who have been homeless and are now moving into their first home.

Our programmes are designed to tackle the main causes of youth homelessness – debt, anti-social behaviour and social isolation – but we try to focus on the positive.

Often homelessness services are focused on a person's deficits, ie what they're lacking, be it housing, employment or skills. Instead, our work is asset based – we help participants understand how their experiences have made them resilient and build upon their existing strengths.

Our curriculum covers three areas: managing money, maintaining a home and having a good lifestyle. Programmes are delivered one-to-one, beginning with an assessment where participants talk about their goals, existing skills and how they like to learn. Each session is then tailored to that young person's needs.

The response to our work has been really encouraging. We have secured contracts to work with 70 young people living with four housing providers, across five local authorities. One year on from our first pilot, all of our participants have sustained their tenancies or had a positive move.

The best part of my job is when the young people I'm working with begin to direct our sessions. In one case, a participant had realised that the security of their housing rested on their ability to manage their mental health. They mapped out the various services available to them and committed to investigating new forms of self care. These flashes of self-awareness and initiative make me proud and bitter all at once.

While the individual successes we have through Settle makes me proud of the work we do, it's devastating to realise how needed we are. More and more young people are facing the threat of homelessness and as long as temporary housing and the private rented sector are the only options for them, it's going to take a lot for vulnerable young people to build an independent future.



**Katie Slee helped to co-found Settle and was its first service designer. This was originally published in the Guardian on Tue 30 Aug 2016.**



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# How a small charity pivoted to digital in a week

Our Programme Manager reflects on adapting and developing our support for young people during this crisis. This is the first blog in a series focusing on Settle's response to COVID-19.

By Aimee Hardaker.



There's no doubt that right now, our society is facing one of its biggest challenges. But with all this uncertainty, our team and the young people we work with have been incredibly resilient.

For anyone new to Settle, we're a charity that supports young people as they move into their first independent home. Why do we do that? We believe that every young person should be given the resources and opportunity to have a successful life, and a key factor to ensure that is a safe and stable home. We work with young people to support them to take control over their lives, navigate overly complex services and ultimately, manage their tenancy successfully to give them a stable base to explore life from.

One impact of the lockdown we've seen is an increased demand for support – which has meant that lots of charities, including ourselves, have adapted their services in record time. Changes that you'd usually spend a year planning for have had to come into effect within a matter of weeks, sometimes even days.

As Settle's Programme Manager, I'm responsible for managing our tenancy support programme. Right now, we're a month into moving our 1:1 outreach programme to a fully remote service delivered through a mixture of text messages, phone calls and video calls. Since then, we've delivered 45 sessions to 25 young people. In this piece, I will share our learnings so far.

## Time and Pressure

It always amazes me what you can achieve when you have to. Like many other services, we moved to a remote-based service within a week.

We did a couple of things to help with this. We opened up communication channels for our frontline workers by creating a dedicated Slack channel to brainstorm ideas and challenges as they came up and holding a weekly meeting via google hangouts to brainstorm in 'person'.

This worked to ensure that the team could get answers quickly, learn together and share power around decision making. They're the ones who work with young people every day so they're the ones with the key insights and answers.

We also created a tool to help us to understand the situation that each individual young person is in. One size does not fit all. This tool was crowdsourced from our frontline team, checking in with them about questions young people had been asking and questions they'd used to add structure to their sessions.

This tool collects information such as, how the young person is feeling, whether they have access to food, whether their job has been impacted and if they have access to data or wifi. From a service perspective, this has helped us understand the risk of each young person we work with. From a young person's perspective, it means we can share relevant information to address their current needs, and from an organisational perspective, it has helped us to direct our fundraising efforts.

As a result of this tool, we've helped 6 young people access a foodbank. If you are reading this and want to know how you can help – you can donate to Trussel Trust.

## Adaptability

The most important learning and reflection for Settle is how adaptable our frontline team, our partners and the young people we work with have been.

We mainly work with housing associations and local authorities, who have been placed under extreme pressure due to COVID-19.

Despite this, they've all been incredibly flexible and asked us what they can do to further support the young people we are working with. We've had a number of challenging situations, both related to and separate to COVID-19, and I've never hesitated to reach out to the teams from our partners to ensure we are working together to support the young people. Now more than ever, it's important for services to work together.



**Aimee Hardaker is now Settle's Chief Operating Officer. This was originally published on the Settle blog in March 2020.**

# What's in a name? From Programme Officer to Settle Coach

Senior Programme Manager Keziah Hughes explains the rationale behind renaming our staff from Programme Officers to Settle Coaches.

By Keziah Hughes.



In 2023, Settle made the decision to rename our Programme Officers, the accredited coaches who work with young people, as Settle Coaches – and here's why:

With all frontline staff and managers completing the MOE Coaching Accreditation, coaching has always been at the heart of everything we do at Settle. Whether supporting young people to set long term goals or empowering them to face the day-to-day challenges of living independently, our Settle Coaches embed the coaching framework into every interaction within a young person's Settle Journey.

Settle's COO Aimee Hardaker gives reasoning for this change perfectly when talking about how coaching encompasses Settle's values, saying:

"Anyone that works with young people will often hear young people share that they are always told what to do. Told how to manage their money, told what jobs they should go on to do.

We probably can all recall an experience where this happened to us. This can be incredibly disempowering and can prevent young people from developing the necessary skills to thrive in life.

Coaching is so important at Settle as it takes the exact opposite approach. A Settle Coach asks young people what goals they have and this puts the power to achieve and develop in their hands."

So, what's in a name? At Settle we want the language we use to describe ourselves to accurately reflect not only our values, but the work that we do, and it's for this reason that the change from Programme Officer to Settle Coach feels important.

When looking forward to this change, Settle Coach Amy reflected:

"I'm really excited that we're changing our role title to Settle Coach as it captures perfectly our commitment to putting young people in charge of their journey. Not only are we accredited Coaches here at Settle, we really believe in the coaching model. This is because we have seen first-hand that a coaching approach empowers young people to achieve positive outcomes that matter to them, as well as the skills and confidence to carry with them after completing our programme."

Coaching isn't just important to us in our frontline work, we also use this approach in the way that we work together as a team. Managers are encouraged to use a coaching style to help Settle Coaches and other staff members reach the best outcomes for young people. At Settle we feel it is important to reflect our frontline approaches across all of our work where we can to ensure we are true to our values.



Keziah Hughes is Settle's Senior Programme Manager. This was originally published on Settle's blog on 7th January 2024.

Now available:  
Settle Merch





# Graduation speech from a Settle graduate

Isatu Momoh, a Settle graduate, speaks about her experience of the Settle programme and her achievements at our first collective graduation event in 2023.

I have lots to say, but I am conscious of time. 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.**

Perhaps one of my greatest highlights was that Nick helped me greatly with budgeting. I planned a fundraising project for careleavers and orphans in Ghana. When I shared my idea with Nick, he was thrilled and excited for me. I shared that as I was struggling financially I wasn't sure how to save towards the trip and balance my time appropriately.

We planned a monthly budget, allowing me to save money for the trip. I also worked on my time management and was able to work on the relevant documents that needed to be done. Nick acted as a support system and a form of accountability for me. As a result, I was able to raise over £2,500 and was able to travel to Ghana and donate money to the care leavers network there.

I started the Civil Service Care Leavers Internship last year, and not having a background in tech or an understanding of the Civil Service, I struggled greatly with imposter syndrome. I doubted my abilities and capabilities and did not think that I would be able to finish the placement.

Again, Nick listened and sent me a few documents to help me with my desires. Nick also connected me with an old colleague of his who works as a Personal Advisor in a council. I got the opportunity to speak with her and in that conversation, she suggested just as Nick had been saying, that I should hold on and give myself a few months. Even if that wasn't what I initially wanted to hear, I felt as though that conversation encouraged and reassured me to continue trying.

I took her advice, travelled to Ghana and came back ready for a fresh start. Upon my return, I took the initiative to lead a team collaboration event on resilience, which was a huge success. It was so successful that after the collaboration, my manager continually sang praises about how proud she was of me.

The greatest highlight was that my manager sent an email out to someone speaking very highly of me. Not only did I stick it out through the internship, but I am now also on my way to being made permanent. I would never in a million years think I'd be made permanent but not only that - to be happy working and finding success.

To conclude I am grateful for the instrumental role that Settle has played in my life during this tough time of transition. Thank you Nick for being a great listener and support system.



**Isatu Momoh is a Settle Graduate. She took part in the Programme in 2023. This article was originally given as a speech on October 2023.**

# Our Model

## THE CHALLENGE

DIFFICULT TRANSITIONS  
TO ADULTHOOD

1 in 3

care leavers become  
homeless in the first two  
years after they leave care

THOUSANDS OF YOUNG  
PEOPLE LEAVING CARE

13,000

young people leaving care  
each year in England

NO SUPPORT  
NETWORK TO RELY ON

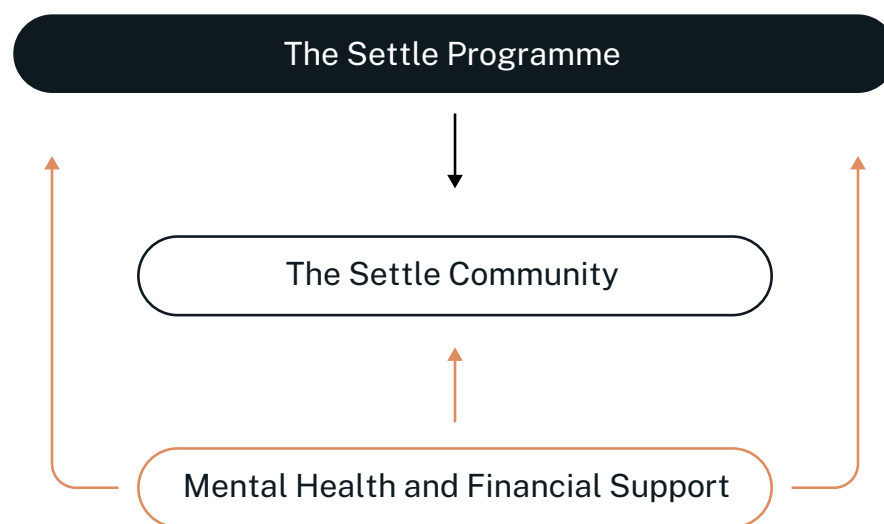
1 in 3

young people felt like they  
left care too early

Sette's vision is that no young person leaving care becomes homeless in the UK.

Over the last 10 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.



## OUR PROVISION

### The Settle Programme

FOCUS AREAS: money management, tenancy sustainment, wellbeing

### The Settle Community

FOCUS AREAS: peer support, reducing loneliness and isolation, support into work and education

### Financial Hardship 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

## THE PROGRAMME IN DETAIL

IMPROVING FINANCIAL  
RESILIENCE



### Managing money and increasing income

We help young people to build up their financial resilience. Our team supports them with getting into work, claiming the benefits they're entitled to, and reducing their living costs through budgeting and planning.

We know that budgeting is a skill that needs to be practiced so we have a financial grants offer to support young people at times of need, when budget management hasn't gone as expected.

DEVELOPING  
LIFE SKILLS



### Practical guidance for independent living

We help young people to develop their practical life skills, like cooking cheap and healthy meals, and managing their home and tenancy – providing guidance that they may have previously missed out on.

We use coaching techniques to really understand what home means to the young people we work with and set goals to help them make their house a home.

SIGNPOSTING TO  
SPECIALISTS



### Getting extra help when it's needed

The young people we work with often have additional needs that require specialist support, such as managing their mental health or substance use.

We help them with getting in touch with services in their local area or talking to established partners who can help.

EMOTIONAL WELLBEING  
SUPPORT



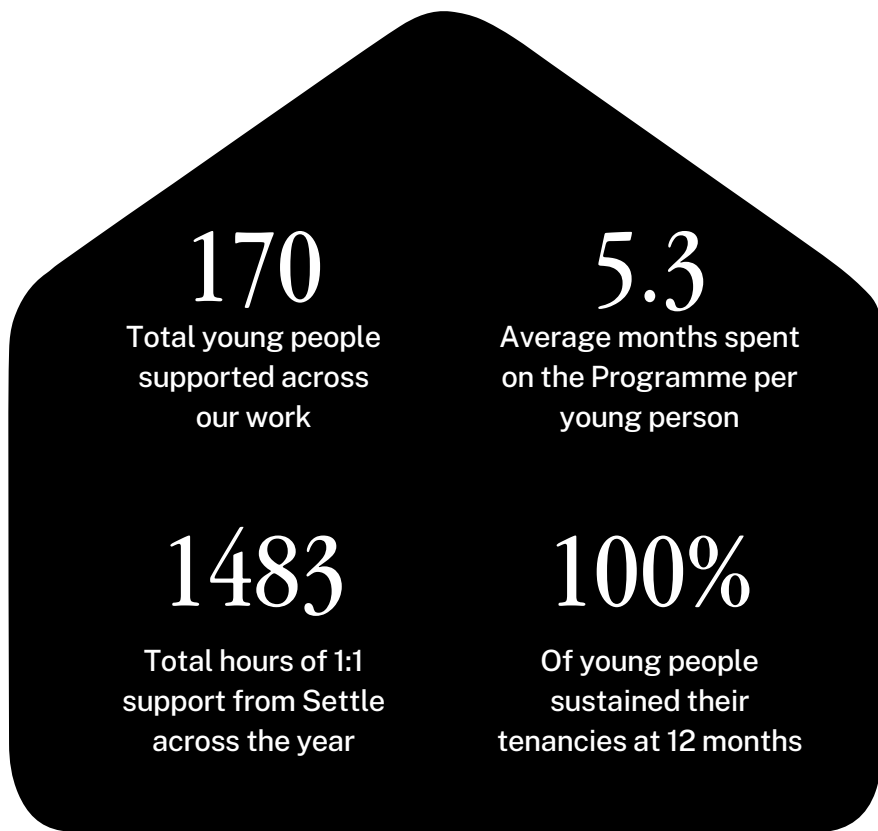
### A transformative relationship to rely on

Everyone on the programme has a dedicated programme officer who provides personalised 1:1 coaching. It's a relationship the young person can rely on throughout the ups and downs. This consistent presence helps them to keep moving toward their goals and, ultimately, to build a stable life.

We also offer additional support through our Mental Health Project, which offers private therapy for young people on our programmes.

### 2023-24 IN NUMBERS

These figures are taken from our 2023/24 annual report. They highlight our progress as we seek to end youth homelessness for young people leaving care in the UK.



### MINIMISING RENT ARREARS

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:

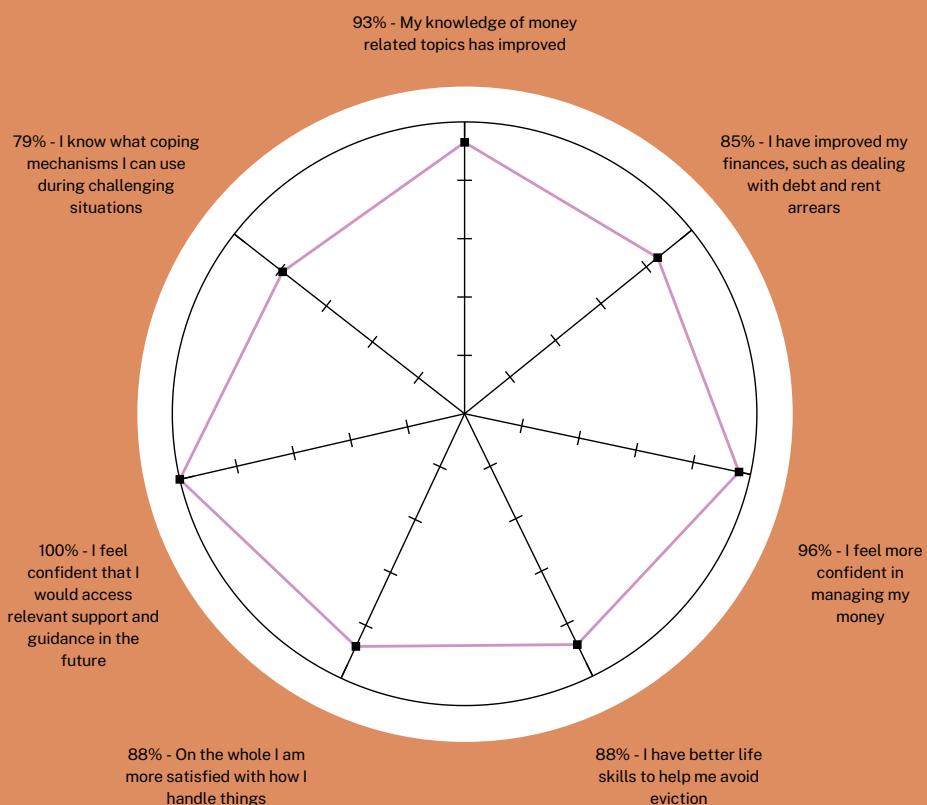
64% of those who were in arrears at the start of the Programme set up payment plans to help them manage their repayments.

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 of arrears, an average of £1,198 per person.

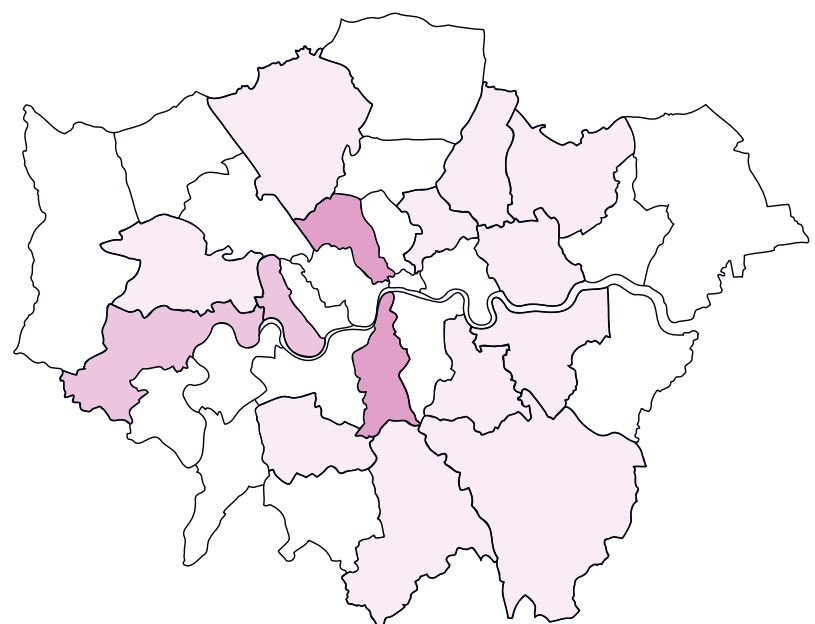
### SKILLS AND TOOLS FOR THE FUTURE

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:

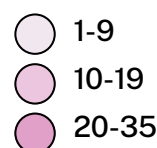


### GROWING OUR REACH

We delivered our services in 15 London Boroughs.



Number of Young People





# Cooking up a storm

Cooking has been a staple of the Settle Programme from the very early days of coaching (see left). Aisling, a Settle Coach, has been collecting recipe cards from our community. This is to inspire other young people to start cooking and create a healthy lifestyle.

This recipe is from a graduate Aisling worked with, who was happy to share his dish and his culture with other young people.

## Gambian Peanut Stew

### Ingredients

4 chicken thighs  
(you can sub with tofu or potato)  
2 tbsp of oil (veg, coconut or palm)  
2 tbsp of tomato paste  
1 brown onion  
2 carrots  
2 tbsp peanut butter smooth  
2 Maggi cubes  
1 aubergine  
1 chilli  
Half a lemon  
Rice, plus salt and pepper to taste

### Steps

1. Add 2 tbsp of oil to a medium saucepan. Let this heat up for about 5 minutes on a medium to high heat.
2. Add lots of salt to your chicken thighs, then place the chicken thighs into the saucepan and stir with the oil.
3. While the chicken is cooking, cut your carrots into 3 quarters and boil them in a saucepan until they are soft. Dice up your onion and cut your aubergine.
4. Once the chicken has browned and is cooked, take this out of the pan and set aside.

5. In the same pan, add your diced onions, 2 heaped tbsp tomato paste and stir!

6. After 2 minutes, add 2 heaped tbsp of smooth peanut butter. Stir this, then add 500ml of water and stir again. Have this at a medium to high heat.

7. Once your carrots are soft, set these aside with your chicken and add the aubergine in the same water. If you would like some spice, add some chillies to this pot as well.

8. Keep an eye on your stew because it will start to boil. Once this happens, bring the heat down and add 2 maggis. Add the chicken and carrots back in and simmer for 10 minutes.

9. Once the aubergine is also cooked, add this to the stew and let this all simmer.

10. Boil some water for your rice. For every cup of uncooked rice, add 1 1/2 cups of water. 12. Once your rice is cooked, plate this up with the cooked stew and squeeze some lemon over your dish and enjoy!

# Letters to the Editor

## THE EARLY DAYS

It was an absolute honour to be one of Settle's first employees, with Rich, Ily and me figuring out how the whole Programme Officer role was going to work in real time. I was so inspired by the work Rich was leading and for his vision for young people's future. My core memory at Settle is lugging a massive backpack around all day as I jumped from train to train across London to meet young people in their homes, and then coming back to our little office room at St Mary's Flats.

- Laura Soleilhac, Early Employee

## ROLE MODELS

I often find myself talking to other organisations about Settle's innovative approach to supporting the mental health and wellbeing of its service users. It is a unique model that drives impact and an approach that the wider sector can learn from.

- Clare Maddison, Funding Partner

## MEETING THE TEAM

When I first visited the team at Tobacco Dock, I was so impressed that they showed an interest in me and asked lots of questions. They need to know that so many people DON'T do that!

It's such a joy to be involved with Settle and hear about the impact of its work.

- Sarah Byrt, Chair of Trustees

## A PROFESSIONAL FIRST PITCH

I remember waiting for Rich and Katie to arrive for a meeting in the upstairs office at Enfield Single Housing to pitch for their first bit of paid work.

Rich turned up fine, closely followed by news Katie had been doored and come off her bike on the way in (Enfield, 2015, cycling infrastructure wasn't quite what it should've been).

Ever the professional, Rich ran an excellent meeting, despite an audience largely more interested in whether or not they should go for a drive to try and find Katie. After a slight hiccup when one team member assumed Settle were delivering the whole project for free, we were signed up and ready to go. Last I heard - Settle were still delivering work at that same service 10 years on.

- Jon Foster, Settle's First Client

## "THAT OUTCOMES SPREADSHEET"

I'll never forget working with Rich on the first JPMorgan Chase Foundation application, it felt terrifying and exhilarating in equal measures and on many fronts ("that outcomes spreadsheet!"), but ultimately the springboard to jump start the journey of growth.

- Alan Morton, Strategic Finance Lead

## MY HUMBLE ABODE

What you learn from Settle will be transferable through most of life. With their support I started to view my flat as more than just storage space. Now, I adore it. 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.

- Settle Graduate

# Game changers

You might not immediately associate the words “Settle” with “sport” but over the last decade, we’ve taken on some physical challenges, big and small. From Sports Day with the Community (right) to an afternoon of ice-skating on the roof of our office (below), we’ve got stuck into all sorts of games and activities. All of this culminated in our Three Peaks Challenge in December 2024, where we took on their height on Westway climbing wall. Watch this space for our next challenge!



## KEEPING IT SIMPLE

My first encounter with Settle happened before it was born!

As part of the Year Here programme Rich and Katie had spent a few weeks developing the concept of a social enterprise focused on the simplest of ideas; namely that if care-experienced young people were equipped with the right practical tools, then the levels of homelessness after leaving the care system could be reduced dramatically.

In 2014 I was asked to host an evening at the Bromley by Bow Centre in East London when Rich and Katie and other Year Here fellows could make short 10 minute pitches of their fledgling ideas. It turned out to be a memorable evening as it became the launchpad for two radically simple and successful social businesses: Settle and Birdsong.

Looking back I'm struck how the ideas presented by Rich and Katie that evening still match the core purpose of Settle today and how everything that has happened in the interim has focused on providing the tools for young people to transform their lives.

I firmly believe the distilled vision for Settle was established in those very early weeks and the incredible subsequent success is down to staying true to those principles and a clear focus on being practical and keeping it simple.

- Rob Trimble, Settle's Founding Chair

## MOST MEMORABLE MOMENT

When a young person said, "I couldn't imagine moving into the rest of my adult life without some connection to Settle."

- Settle Coach

## A SHACKLETON LEADER

In 2015 Rich applied for funding from the Shackleton Foundation. We were extremely impressed by him and his vision for Settle, and he received funding and became a Shackleton Leader - the rest is history and we clearly made a good decision all those years ago. We were also grateful for his tenure as a Trustee on our board, representing our Leader community where he contributed a great deal.

- Charlotte Hadfield, Funder

## SETTLE'S STANDOUT CULTURE

When I think of Settle I think of the amazing culture that has been created that enables the team to be humans at work as well as give everyone permission to genuinely put young people first.

- Aimee Hardaker, Settle COO

## TOO GOOD TO BE TRUE?

When I first came into contact with Settle back in 2019, I remember being told about their tenancy support programme, and the cost to the local authority.

They were set-up because of a genuine passion and drive to do something to improve young people's lives. They understand the challenges in funding, and so have been extremely proactive in seeking out grant and donor funding wherever possible, so that the cost to the local authority is significantly reduced.

And to top it off, their programme actually works! They recruit an excellent calibre of staff, who are dedicated and capable. They have helped so many of Lambeth's young people over the past 5 years!

- Sophie Konradson, Commissioner

# WORD SEARCH

T G U C U D C A R I N G E N  
 R Y P O A Y T I N U M M O C  
 A M R L E E F F E C T I V E  
 N G O L I M P A C T F U L C  
 S E G A P O S I T I V E T R  
 F L R B D H D E S U C O F L  
 O I E O T O H O L I S T I C  
 R G S R U P O E I Y E P O F  
 M A S A E E A I H R O I U F  
 A H I T V F N P H O N E S T  
 T T V I F U N G T I E A G F  
 I R E V F L F R I E N D L Y  
 V O G E B E L O N G I N G E  
 E S O O I T I B M A I T M V

POSITIVE  
 HOPEFUL  
 IMPACTFUL  
 HONEST  
 AMBITIOUS  
 FRIENDLY  
 AGILE  
 TRANSFORMATIVE  
 COLLABORATIVE  
 HOLISTIC  
 PROGRESSIVE  
 CARING  
 BELONGING  
 COMMUNITY  
 FOCUSED  
 EFFECTIVE  
 FUN

Can you find the words people used to describe Settle?

## SPOT THE DIFFERENCE

Can you spot the 10 differences in this photo from Settle's 2024 graduation?



Answers: ghost of Rich in the window; hat on Nick; swapped logo on Jen; no sticker on Aimee; glasses on Shayane; Eloise has a tattoo; Penny's jacket is now pink; Aisling has a tiara on; Alice has new earrings in; Jade is holding a trophy.

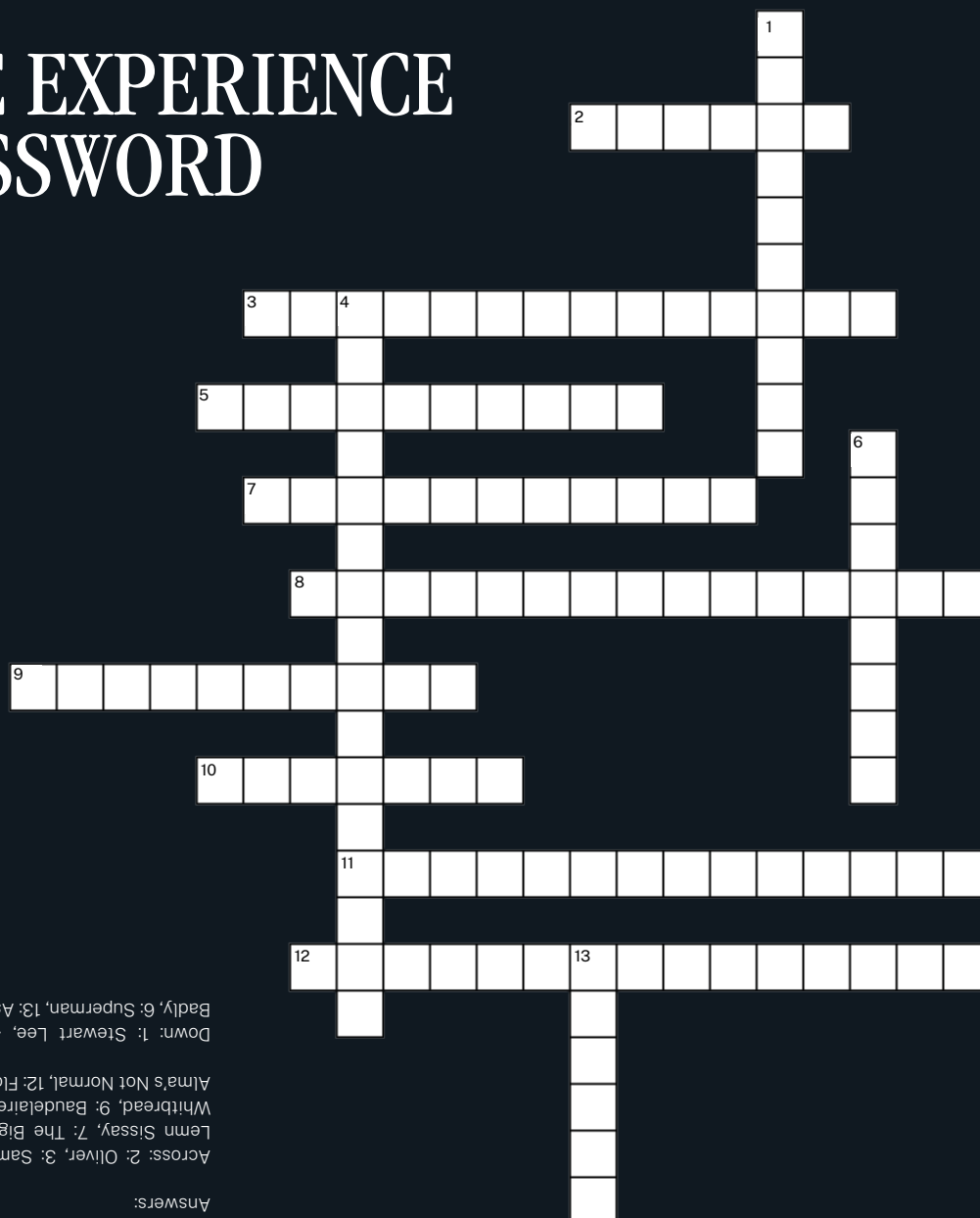
### ACROSS

- 2 \_\_\_\_\_ Twist, character in the eponymous Dickens novel
- 3 Lead actor in The Serpent Queen
- 5 Official poet of 2012 Olympics
- 7 Street newspaper founded by Baron John Bird
- 8 World Champion javelin thrower, I'm a Celebrity star
- 9 Surname of Klaus, Sunny, and Violet
- 10 The Banshees of Inisherin star Barry \_\_\_\_\_
- 11 TV series by written by and starring Sophie Willan
- 12 Iconic children's TV presenter

### DOWN

- 1 Comedy partner of Richard Herring
- 4 Breakout TV series for Neil Morrissey
- 6 This DC hero 'was a founding'
- 13 TV presenter and journalist, \_\_\_\_\_ John-Baptiste

## CARE EXPERIENCE CROSSWORD



Answers:  
 Across: 2: Oliver; 3: Samantha Morton; 5: Lemn Sissay; 7: The Big Issue; 8: Fatima Whitbread; 9: Baudelaire; 10: Keoghan; 11: Alma's Not Normal; 12: Floella Benjamin  
 Down: 1: Stewart Lee; 4: Men Behaving Badly; 6: Superman; 13: Ashley



**Settle Support**  
 Registered charity number: 1162399  
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[www.wearesettle.org](http://www.wearesettle.org)