



2020/21 Impact Report

Empowering young people, preventing homelessness.



settle

“So when I first moved I was really scared and nervous. I thought I can’t really have my own house, it’s going to be hard for me. I’m going to give up... But knowing I had someone to talk to made me more confident in living alone. I feel more settled down now, whoever named Settle named it right!”

– Settle Graduate in 2021.

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About Us

We're a charity making a big impact in tackling youth homelessness. Here's what we do.

Intro from Rich Grahame, CEO

It's been a year like no other where two global events have had a profound impact on our society, organisation and the young people we support.

Firstly, the pandemic has not only highlighted existing inequalities within our society - it has forced them wider. We work with young people aged 18-25 who have recently left the care, homeless and criminal justice systems. Prior to the pandemic they already faced significant hurdles in their journeys to a happy and independent life. The last year has made these hurdles even higher. We've seen young people pushed further into poverty and debt; all placing additional pressure on their mental health.

Against this backdrop, we knew young people needed us more than ever and I'm incredibly proud of the way our team responded to this challenge. Last year we supported 107 new young people and delivered 1121 hours of one-to-one support to them. That's respectively 70% and 120% more than the previous year and has allowed us to work more intensively with more young people than ever before.

We saw young people join the programme with significantly more rent arrears with an average arrears of £1194 in 2020/21 compared to £583 reported in 2019/20. This was due to the income shocks of COVID-19 and the pressure it has placed on young people's finances. We worked hard to support young people with this issue and are proud to have reduced young people's rent arrears last year by an average of £792 as well as 100% of the young people managing to sustain their tenancies.

What's more, we initiated several COVID-19 relief projects to rapidly respond to the emerging needs

we were seeing on the ground. This included food vouchers to those who had no money for food, sim cards and phones to those who had been cut off by the sudden switch to remote working and free private therapy for those who were suffering with their mental health and unable to access help because of the pressure the public health system was under. Through this work we've been able to be there for young people when they've most needed it.

Despite the uncertainty at the start of the pandemic, as an organisation we've managed to emerge from it in a strong position to continue to support the young people we work with. Our team grew significantly over the year which added invaluable stability and skills to the organisation. Supporting the team's wellbeing has been critical to our success over the past year. The strains of working from home and anxieties around COVID-19 impacted everyone at different times. We made a conscious effort to support the team through initiatives such as Wellbeing Wednesdays, giving free access to therapy if needed and ensuring our culture prioritised people's physical and mental health above all else.

In May 2020, George Floyd was murdered which forced us to take a long hard look at ourselves in the mirror and recognise that we weren't doing enough to fight racism and prioritise diversity and inclusion work at Settle. We developed a strategy and action plan to change this over the summer, always knowing that actions above words were what was needed. Even though this is just the start of our journey towards being an anti-racist organisation and more inclusive we are pleased with the progress we've made as detailed later in this report.

Lastly, I want to thank everyone who has helped us last year: our amazing team who have worked their socks off to be there for young people who often have no one else there to support them, our funders, supporters and local authority and housing association partners who have been so understanding and supportive over the last 12 months, and lastly the young people that we support for showing grit and determination in overcoming whatever is thrown at them.



Rich Grahame, CEO

Who We Are

Our vision is a 21st century Britain where no young person is homeless and all young people get a fair chance at doing well.

Our programme is guided by the following values:



Grow the good

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



Young People First

Young people are at the heart of Settle. We make sure their interests are prioritised above all else - working to overcome barriers in the system.



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.



Youth

Homelessness

The landscape during the COVID-19 Pandemic – where we've seen the following areas of need rise:



1. Rising Debt
2. Mental Health Challenges
3. Unemployment

We've seen an unprecedented increase in demand over the past year, with COVID-19 pushing more young people than ever to sleep rough¹, exacerbating youth unemployment rates and igniting youth mental health crises.

Youth homelessness was already rising before the pandemic hit. In the decade leading up to 2020, all recorded forms of homelessness had seen sharp increases. The numbers of people recorded as sleeping rough in England increased by 141 per cent between 2010 and 2019.

Across 2019/2020, 121,000 16-24 year olds faced homelessness². However, only 72% of those young people received an initial assessment under the Homelessness Reduction Act, and only 40% had their homelessness successfully prevented or relieved.

We've seen young people put at increased risk of eviction and homelessness over the past year as unemployment and levels of debt have soared. We saw young people join the programme with significantly more rent arrears with an average arrears of £1194 in 2020/21 compared to £583 reported 2019/20.

During the pandemic, unemployment has risen across all age groups, as national and local lockdowns have closed down large parts of the economy. However, young people have been particularly badly hit. The pandemic has already led to massive increases in youth unemployment: 582,000 young people aged 16-24 were unemployed in November 2020-January 2021, an increase of 76,000 (or 15%) from the same period the year before.

Well over 50% of the young people we supported last year struggled with their

mental health and more than a third couldn't access their usual mental health support services due to oversubscribed services and dangerously long waiting list times.

73% of the safeguarding incidents that we recorded in 2020/21 were related to mental health challenges. With lockdowns exacerbating small support networks and increasing feelings of isolation and loneliness, sadly there was no surprise that a mental health crisis struck young people.

While most of society begin to experience a return to normality the young people we work with face a challenging year ahead, particularly as government protections such as furlough and the uplift to Universal Credit are removed.

1. [The Guardian, 2020](#)

2. [Centrepoin, 2020](#)

Who We Work With

We support young people who are moving into their first homes to live the lives they want to lead.

Many of the young people we support are leaving the care, criminal justice and homeless systems.

Around 11,000 young people leave the care system each year in the UK¹. We believe all young people leaving the care system and homelessness should have a fair chance of doing well. But with 1 in 4 care leavers homeless at 18, and 14% sleeping rough², we are sadly still far away from this outcome.

In 2019/20, 58% of cases of homelessness were not successfully prevented or dealt with in England³, which means young people are being failed by the system. For those who are supported into housing, living independently for the first time and lacking a wide support network often leads to a range of challenges and poor life outcomes. This in turn can lead to poverty, eviction and homelessness.

Many of the young people we support are Black or Minority Ethnic communities which the Covid-19 pandemic has disproportionately impacted. Virtually all of the young people we support are on low incomes with 80% receiving Universal Credit in 2020/21 and in 2019/20, 54% of young people were not in employment, training or education.

1. [Social Finance, 2021](#)

2. [The Guardian, 2019](#)

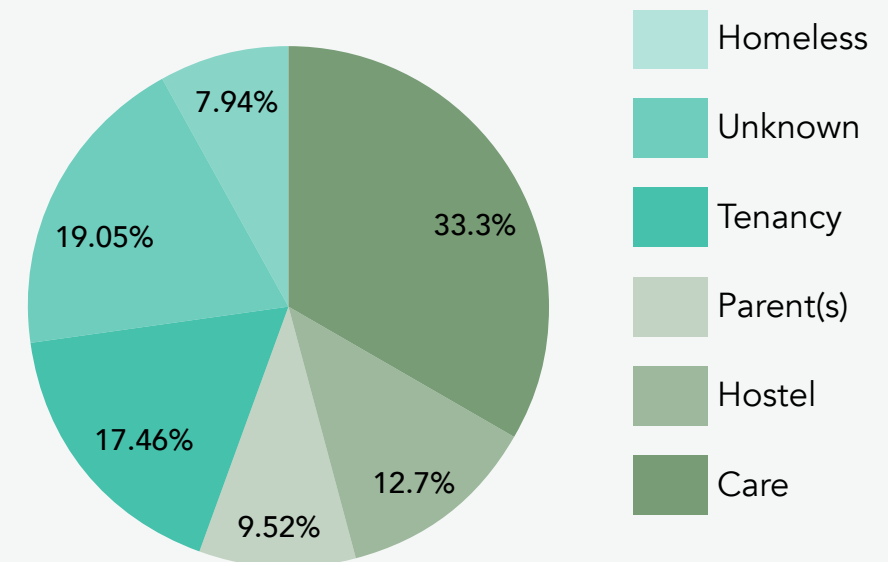
3. [Centrepoin, 2020](#)

The young people we've worked with across the last year include:

21

Average age on the Settle programme

Young people's previous housing situation:

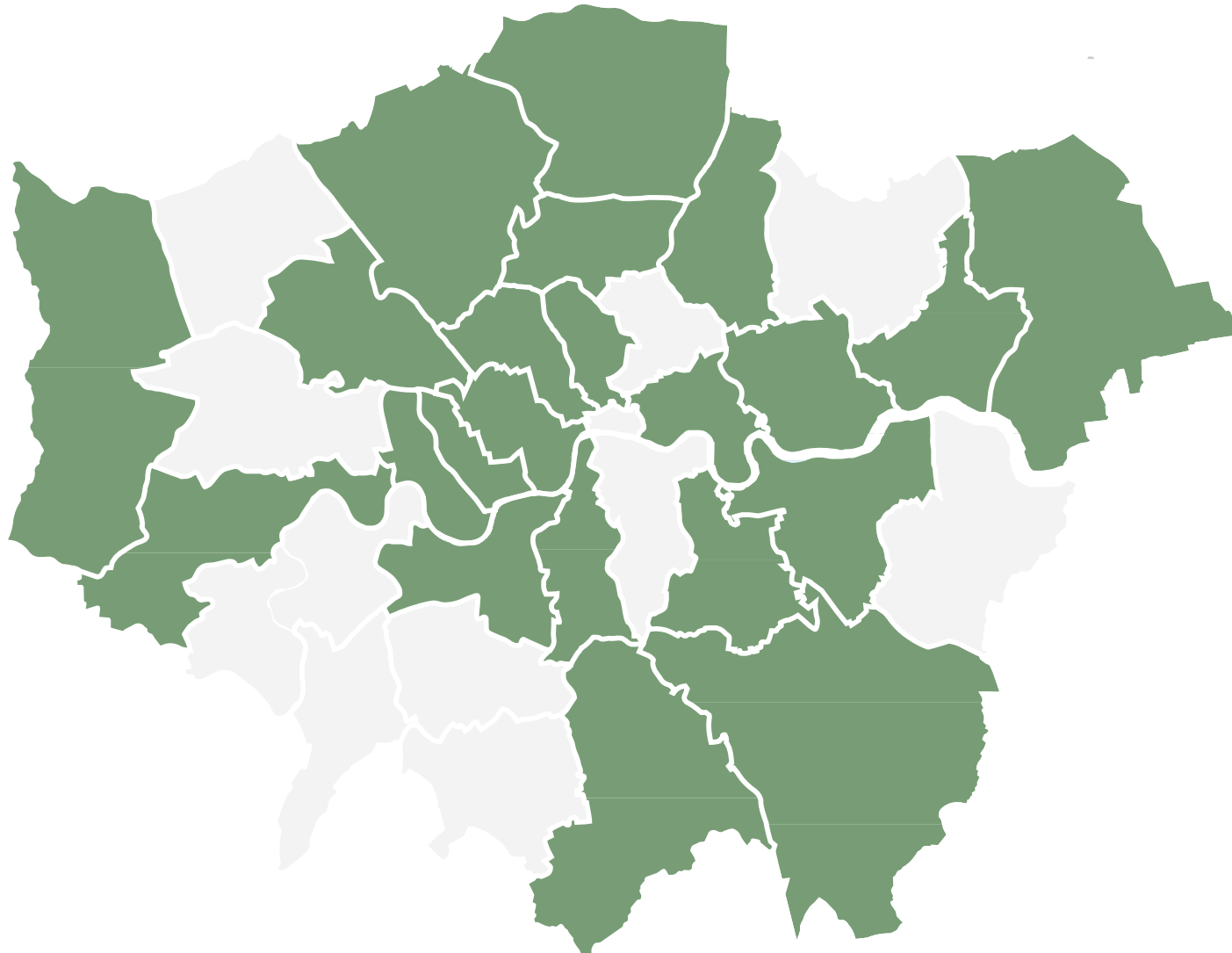


80%

of the young people who started the programme in 2020/21 were on Universal Credit.

Where We Work

Across 2020/21, we've worked across 28 local authorities across Greater London, South East, and the East of England. In comparison, we delivered our programme across 17 London Boroughs in 2019/20.



London

- Hammersmith and Fulham
- Barking and Dagenham
- Barnet
- Brent
- Bromley
- Camden
- Croydon
- Enfield
- Greenwich
- Haringey
- Havering
- Hillingdon
- Hounslow
- Islington
- Lambeth
- Lewisham
- Newham
- Tower Hamlets
- Waltham Forest
- Wandsworth
- Kensington & Chelsea
- Westminster

England

- Cambridgeshire County Council
- Hampshire County Council
- Peterborough City Council
- Southampton City Council
- Surrey County Council
- West Sussex County Council

Looking back

We're incredibly proud of all we've achieved in the past year. Here's what we've been up to.

Our Impact



“I’ve learnt to take things a bit at a time and know what is important each day.

Take things a bit easier and relax a bit. Know how to prioritise things and not stress as much.

I had you to talk to when I felt overwhelmed and put things into perspective.”

– Settle Graduate in 2021.

We reached more young people than last year.

We worked with 136 young people in 2020/21, which includes 107 new young people to our programme. This year, we also delivered 1121 hours of one-to-one support across our programme, compared to 508 hours in 2019/20.

We helped young people manage their tenancies.

100% of the young people we worked with in the past year have sustained their tenancies.¹ 93% of young people agreed or strongly agreed that they feel more confident in managing their tenancy after finishing the programme.

We signpost and support young people.

87% of young people that had an initial assessment attended a second session with us. We also made 116 onward referrals made to other services, signposting young people to key sources of support.

1. Of those contacted at 6 and 12 month check-in point

What Young People Say

At the end of their programme, each young person completes an evaluation on their experiences with Settle. Our team reflects on these comments and use them to strengthen our work.

Here's what some of our young people have said:

What did you like?

"You helped me be more open minded about accessing support, especially for my mental health... You were always open to going through other things that came up."

"I felt like we have a really good relationship which helped because sometimes what we cover isn't always the most exciting eg bills! But I've had a good time doing it."

"It gave me more confidence. I never used to talk to people, I would not travel anywhere and avoid situations. The programme [helped me realise] that are people working with me and want to help."

What could be better?

"If COVID didn't happen, we could have worked more on some more areas that would have needed face 2 face work. But this could not be controlled."

"Communicate with the government and have a bigger public profile so you can do more."

"[I have liked the option for] video meetings with therapy partners."

"I think it should be delivered to more young people as I only heard about it through a friend who helped me self refer."

Name something you've learnt

"I've learnt how to save better and I've learnt how to manage my rent and where to get advice. I've learnt how to budget and prioritise."

"Dealing with rent and tenancy, more responsibility. Learnt that it's not easy, but Settle can really help you. Learnt how to avoid eviction, learnt how to deal with myself better."

"How to be self-sufficient using all the tools I've been given... I've learned that you express how you feel and address the issue, so you don't have to push people away."

What We Do

Our programme delivery has grown and expanded this past year, but all of our work has the same underlying principles: we work with young people one-to-one, and our coaching method underpins everything we do.

Settle Programme

Our team of Programme Officers work with young people one-on-one on their goals, and exploring the key areas of Money, Tenancy, and Lifestyle.

Settle Plus

Launched in 2020/21, Settle Plus covers the same programme content – alongside longer-term support for young people with more varied needs.

Remote Service

Piloted at the beginning of the pandemic, our remote service delivers our one-to-one programme via video or telephone call with young people across the South East.

While our three programmes work with different groups of young people, our supporting services are something that all young people across our programmes can access and benefit from.

Mental Health Service

We launched this with the Berkeley Foundation, which has generously funded our work for the last two years.

This service provides free private therapy for young people who are struggling with their mental health.

Interpreter Service

We offer interpreter support to young people in their Settle Programme sessions, after receiving funding through The London Community Foundation's COVID-19 response fund from The Mohn Westlake Foundation.

Alumni Programme

Based on feedback we've received, we are in the process of developing an Alumni Programme.

The focus groups are looking into how we can extend support to young people after the initial programme ends.

Advocacy Project

We are scoping out a new advocacy project, which explores how we can amplify the voices of our young people and support them as changemakers on the issues that are important to them.

Financial Support

Over the past year we have provided over £14,000 worth of supermarket vouchers, smartphones and sim cards, to help young people facing financial instability and feelings of disconnection.

Key Learnings



Financial hardship has increased

35% of the new young people we worked with reported having rent arrears at the start of the programme. The median amount of rent arrears for those young people is £1194, a significant increase on the £583 reported last year.¹

This is likely to be due to the impact of COVID-19: more young people are unable to afford their rent and as referrals were lower we worked with more young people who had been in their tenancies for longer.

Over the past year we have provided over £14,000 worth of supermarket vouchers, smartphones and sim cards, to help young people facing financial instability and feelings of disconnection.



Young people's mental health has deteriorated during the pandemic

In 2020/21 we have had 26 safeguarding concerns raised. 73% related to mental health, 15% related to violence/threats, 8% were DV/SV related and 4% substance misuse related.

In response to this, we have introduced our Mental Health Service, where we began offering 120 hours of private therapy sessions.

Young people can choose their own therapist and type of therapy. This service aims to empower them with the ability to choose who they confide in, so they can get the most out of the support offered.

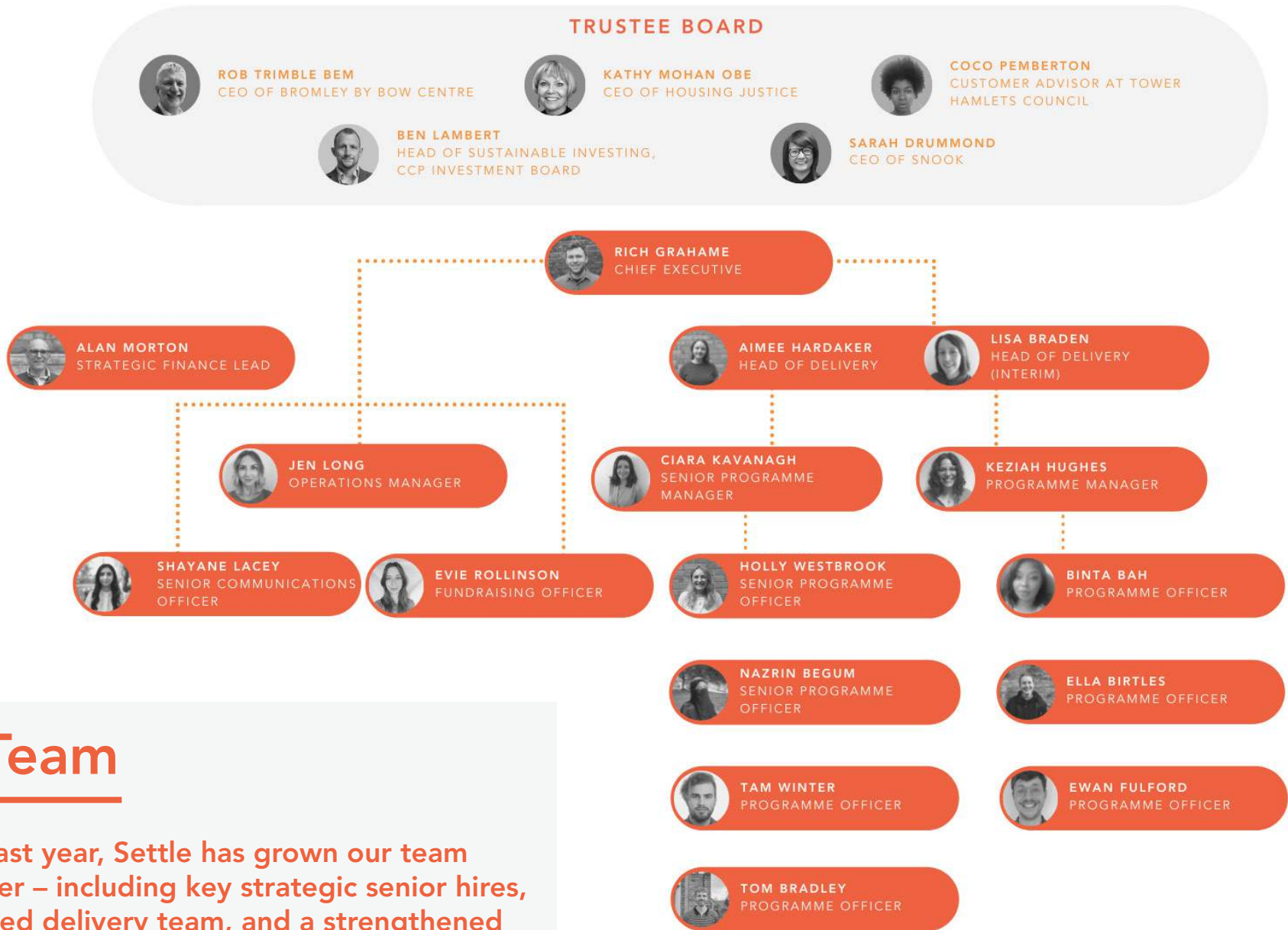


Young people needed more intensive support

Last year, the average length of time young people spent on the Settle Programme is 4.7 months. For young people that have had a structured exit from the programme, this increases to 6.9 months and for those with an unstructured exit, this reduces to 3.1 months. This has increased from 3 months in 2019/20.

With the addition of the Settle Plus Programme and the Remote Programme (see page 13), we can offer even more tailored, structured to support for young people in the ways that suit them best.

1. 80% of these young people shared the rent arrears amounts with us



Our Team

Over the last year, Settle has grown our team even further – including key strategic senior hires, an expanded delivery team, and a strengthened support team.

Partnerships

Cross-sector collaboration is essential in tackling youth homelessness; the problem is multi-faceted and there is no simple solution.

By working closely with Local Authorities and other partners over the last two years we've developed a model that complements local activities and maximises our impact on young people's lives.

This began with a successful pilot in November 2019 with Lambeth Council, which expanded into a project to support 31 young people across 2020/21, which led to an additional contract to support 20 young people from Lambeth on the Settle Plus Programme.

This year we have also initiated the Settle Plus Programme with Lambeth, a new service for care-leavers with more complex needs.

Last year, we were proud to partner with:



"It's a very stable offer that has its own identity. For the young people, having a named worker is perfect. It allows us to tailor the approach which is really important... So far we've genuinely been really impressed. The lack of ambiguity [of Settle] is really helpful for young people with attachment issues."

– Julie Harpin, Commissioner of Barnet Council

"Our experience of working with Settle is absolutely fantastic. As a provider, they are the dream to be quite honest. We recognise the potential in them."

– Sophie Konradsen, Strategic Commissioning Manager at Lambeth Council

COVID-19 Response

COVID-19 has significantly impacted the young people we support and the ways we work.

Throughout the pandemic, we have continuously supported young people, both through our core Settle Programme and through a variety of COVID-19 response projects, to support them with the additional challenges that arose.

After realising that it's not only possible to deliver our Programme remotely, it's a successful way to support geographically distant young people, we launched a pilot remote delivery service to reach young people across the South East.

We provided supermarket vouchers, smartphones, sim cards, electricity vouchers, therapy sessions and translated documents, not to mention a significant increase in 1:1 support from our Programme Officers.

It's been challenging, but we have learned many valuable lessons about what we are capable of and how resilient our young people and team are.

March 2020: The UK went into lockdown: our whole team began working from home, we transitioned from face-to-face Programme delivery to remote delivery, and we designed a COVID-19 impact tracker to understand how the pandemic was impacting our young people.

May 2020: After losing out on fundraising opportunities worth over £130,000, we ran our first ever online fundraising campaign by taking part in the 2.6 Challenge to raise money for our Programme, so we could continue to support young people.

October 2020: Our initial emergency relief project distributing essential items comes to a close, after we reached 69 young people who needed support.

January 2021: We began offering our first mental health support service, generously funded by The Berkeley Foundation. This involves young people being able to access long term support and choose their own therapist.

May 2021: Our face-to-face Programme resumes! For the first time in over a year, our Programme Officers travel across London to support young people in their homes.

April 2020: We began to distribute over £14,000 worth of supermarket vouchers, smartphones and sim cards to young people who were feeling isolated and struggling financially, thanks to emergency COVID-19 relief funding from Westminster Foundation and The Lightbulb Trust.

June 2020: We began a pilot project, to scale the delivery of our Programme to reach young people across the South of England - expanding outside London for the very first time, with funding from The National Lottery Community Fund and Hyde Housing Association.

December 2020: We developed our organisational wellbeing strategy, which includes free counselling through our Employee Assistance Programme, personal days, and a "Wellbeing Wednesday" once a month with an early finish for the whole team.

February 2021: We received funding to offer interpreter and translator support so that young people for whom English is not their first language could get the most out of our Programme, particularly whilst we are delivering remotely.

Looking ahead

How we're planning, learning and adapting for 2020/21 and beyond.

Our Strategy

As this is the final year of our current 3 year strategy, we will be developing an ambitious new strategy during this year which will start in 2022/23 and provide a roadmap for increasing our impact in the coming years.

Our strategic goals shape the direction of our work, and over 2021/22, we'll be continuing to grow and develop in the following three areas:



1. Scale our programme and impact.

- a. Reach more young people at risk of homelessness
- b. Develop partnerships with local authorities and housing associations
- c. Deepen our impact through reviewing our evaluation and learning approach
- d. Develop our safeguarding culture and practice



2. Build a sustainable organisation.

- a. Grow and develop our team
- b. Increase and diversify our income
- c. Live our progressive values around equity, diversity, and inclusion (EDI)
- d. Strengthen our governance and develop our strategy



3. Build our profile and voice.

- a. Co-design our alumni platform with young people
- b. Advocate on the issues that matter to young people

Equity, Diversity, and Inclusion

We are committed to becoming an anti-racist organisation and to actively improving equity, diversity and inclusion at all levels, in all areas of our work and in our organisational culture.

We decided to develop our strategy and action plan around ACEVO principles to improve racial diversity in the charity sector. We want to make sure we put words into action and are transparent about our progress so here is a short summary of what we've changed over the last year – and what more we have to do.

1. Acknowledge that there is a problem with racial diversity in the charity sector and commit to working to change that.

We fully acknowledge that this is a problem within the sector that we have a responsibility to help change. The whole organisation has been involved in developing our first EDI strategy through extensive consultation with staff, the board and external experts.

We are aware that there is an underrepresentation of people of colour at Settle and are working towards changing that through changes to our recruitment, culture and resourcing of this work detailed below.

2. Recognise the important role leaders have in creating change by modelling positive behaviour and taking action.

Our board and senior team are committed to driving forward our EDI strategy, role modelling inclusive behaviours and celebrating the diversity of our organisation.

To ensure accountability, we added EDI as a standing item on our board reports and appointed diversity leads at board and staff level. Our CEO is also attending a 9 week leadership course on How to Talk About Race at Work to ensure we are confident in making Settle an anti-racist organisation.

3. Learn about racial bias and how it impacts leadership decisions.

Although it is essential our leadership understands this, we believe all staff should learn about how racial bias can impact decision making. Earlier this year our whole team undertook unconscious bias training to ensure that everyone in the organisation is aware of their biases and how it can impact their decision making.

We will continue to invest in training around racial and unconscious bias with our team, consult with third party experts to review our practices and culture, and increase the diversity of our leadership to improve our organisational decision making.

4. Commit to setting permanent and minimum targets for diversity that reflects the participants, donors, beneficiaries and the population of the area that my charity operates in.

To set targets, we realised we needed to better understand the makeup of our team and young people that we work with.

We conducted our first staff diversity survey earlier this year to use as a baseline to improve our organisational decision making, and we will update this annually.

We are currently developing a diversity survey to conduct with the young people we work with so we can better understand the communities that we work with.

We will then be able to see which groups are over or under represented and set targets and actions to remedy this.

5. Commit to action and invest resources, where necessary, in order to improve racial diversity in my charity.

We know that in order to make change we need to allocate resources. That's why we've created our first EDI budget to support our organisation's training and development needs. We've also allocated time across the organisation and relevant team member roles to implement their actions. The resourcing of EDI will be reviewed annually so we can make sure it is proportionate to the size and ambitions of Settle.

6. View staff as the sum of many parts rather than a single entity and recruit to build a diverse group of talented people collectively working towards a shared vision.

Our whole staff team has been instrumental in helping us work out what we need to change and how we can do that. They've shown initiative and passion in leading the way for change. Whether that's setting up spaces to celebrate the diversity of the organisation, organising a monthly podcast club to discuss issues around diversity or creating language guidelines to ensure we are consistent in how we talk about the young people we work with as an organisation.

7. Recruit for potential, not perfection.

We've made a number of changes to our recruitment process to encourage a broader and more diverse group of applicants and ensure we remove bias from our processes. These include adding an optional diversity questionnaire on application forms, removing university degrees as requirements for roles, using recruiters that market to more diverse applicants and anonymising applications to remove biases associated with seeing people's names in the scoring process.

8. Value lived experience, the ability to draw from one's lived experience and to bring insights to an organisation that can develop its work.

We want to ensure lived experience is at the heart of our organisation and guides decision making at all levels of the organisation.

We currently do this by including care experienced individuals on our board and staff team, involving young people who've finished our programme in all frontline recruitment interviews to help find the right people, valuing lived experience financially by paying young people who support our work for their time and expertise.

Financial Review

In addition to year-on-year income growth since 2016/17, Settle has continued to build its free reserves and diversify its income streams.

Financial Information

	2019/20	2020/21
Income		
Delivery Income	39,950	84,018
Voluntary Income	314,700	490,987
Total Income	354,650	575,005
Expenditure		
Staff costs	171,686	297,718
Other costs	38,189	88,879
Total Expenditure	209,875	386,597
Surplus	144,775	188,408
Unrestricted surplus	23,260	70,240
Restricted surplus	121,515	118,167
Unrestricted reserves (end of year balance)	69,267	139,507

Costs

Staff costs increased, reflecting growth in the size of the organisation, primarily in the delivery team, but with increased capacity in fundraising and communications.

Other costs increased, partly as a result of increasing our grant programme (providing young people with vouchers or basic smartphones) primarily in response to increased hardship brought on by COVID-19; Settle distributed £16,000 of grants during the year, compared with £1,000 in 2019/20.

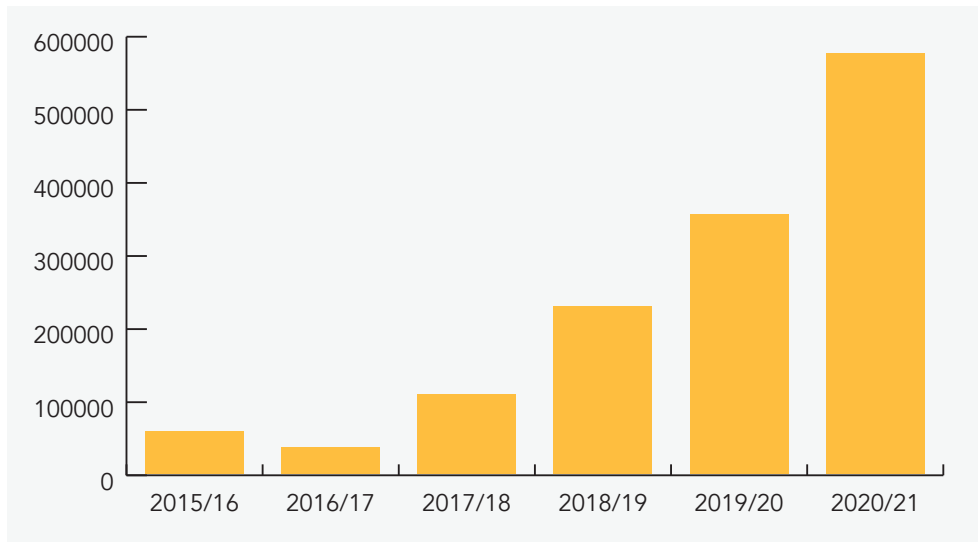
In addition, growth in 'other costs' reflect underlying growth of and investment in organisation, with a focus on sustainable growth, with specific activity in service design, technology (including digital delivery), contract & fundraising management and HR.

Unrestricted Reserves

Settle consolidated its financial position during the year, generating an unrestricted surplus of £70,240 (2019/20: £23,260) and increasing unrestricted reserves to £139,507 at 31 March 2021 (2019/20: £69,267).

Unrestricted reserves are approximately 4 months of underlying running costs, compared with a reserves policy target of 3 months. The current level is appropriate in light of the continued growth of the organisation, significant grant funding targets for 2021/22 and the ongoing uncertainty resulting from the coronavirus pandemic.

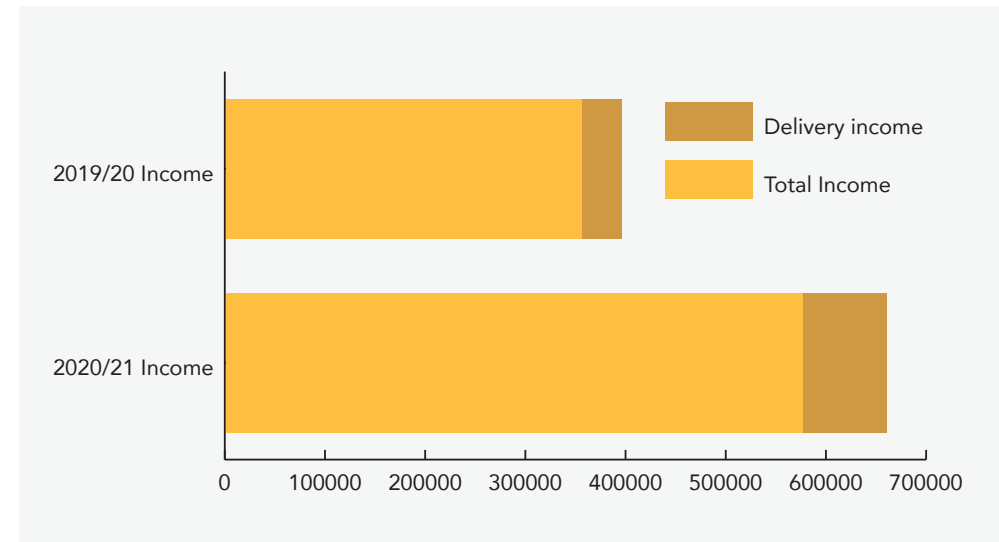
Financial Growth: Income



The increase in Income is largely attributable to the award of new grants from new funders, with £281,203 received from twelve new funders and one specific fundraising campaign. This compares with £163,450 from seven new funders in 2019/20. Support from existing grant funders remained strong, with £229,703 received from six funders who had supported Settle previously.

These grants included a significant level of core funding support, which proved critical during an uncertain period as a result of the COVID-19 pandemic. A number of the new grants were one-year grants, many of which have committed to support Settle again in 2021/22.

Diversifying our Income



We've made good progress towards diversifying our income by increasing our delivery income from 11% (2019/20) to 15% (2020/21) of our total income.

This has helped make the organisation more resilient and sustainable by reducing our reliance on grant funding and developing our commercial strategy. We are looking to build on this trend in the coming year.

From Our Trustees

The clear and simple goal of Settle is to help eliminate youth homelessness in the UK.

The simplicity of the goal is in contrast to the scale of the challenge. With over 100,000 homeless young people in the country, it's going to take both time and the combined effort of many agencies, not to mention Government, to fulfil our ambition.

The past year has only emphasised how vital this task is and the key role that Settle can play. This report describes the challenges faced by the young people we work with and the added burdens that have been loaded on them in the last year.

We all recognise COVID-19 as a health pandemic; but it is also creating social and economic pandemics that are hitting the most vulnerable in our society hardest. The journey for our young people has suddenly got even tougher.

It's in this context that the achievements of the Settle team over the past year should be seen.

The charity has grown significantly, both the volume of support we have provided, but also the range of projects delivered and the size of the staff team. Just as the scale of demand and severity of need have increased, the charity has stepped up. Rich and the whole team are to be congratulated for a phenomenal effort in the face of enormous challenges. It's been a real team effort.

I am proud of all our achievements, but two stand out in the context of what has happened this year. The first is securing funding to provide 1:1 professional counselling support for young people facing significant mental health challenges. We know how scarce this resource is in normal times and its so much more important now. The second significant achievement has been the 100% success rate in our clients sustaining their housing tenancies. Again achieved when the economic pressures have been huge.

As Trustees we have been amazed at the creativity and determination that has been shown by the team in the past year and this report attests to what has been achieved. As we move forward the growth is set to continue in response to the scale of the need of our clients. The Settle approach is an increasingly recognised approach with a proven track-record.

Settle is a lifeline for so many young people. Your support is valued more than ever.



Rob Trimble, Chair of Trustees

We couldn't do our work without the support of our partners and supporters, including:

Barnet Council	JP Morgan Foundation	Spring Impact
Bates Wells	Lambeth Council	The Albert Hunt Trust
Beacon Lodge Charitable Trust	Lloyds Bank Foundation	The Berkeley Charitable Foundation
Charles Hayward Foundation	Maureen & Derek Morton Trust	The Henry Smith Charity
CriSeren Foundation	MyBnk	The Lightbulb Trust
Enterprise Development Programme	Nationwide Building Society and London Community Foundation	The Mohn Westlake Foundation through London Community Response
Envision	Newham Council	The National Lottery Community Fund
Hounslow Council	Origin Housing	The Pret Foundation
Hyde Housing Association	People's Postcode Trust	Westminster Foundation
John Lyon's Charity	Rothschild & Co	

Settle is a registered charity (no. 1162399) that supports vulnerable young people.

The charity was founded in 2015 by Rich Grahame and Katie Slee after working in homeless hostels and seeing first-hand that a lot of young people become trapped in a cycle of homelessness because they haven't had the chance to learn and practice the essential skills needed to sustain a tenancy.

We are a committed staff team with a strong track record of working with at risk young people. Our executive team is supported by a board of trustees made up of experienced chief executives, those with lived experience of care and strong finance and governance skills.

Cover image credit: Benoît G-A, 2020.

Settle

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