

Settled

Trustees Annual Report and Financial Statements for the year 1.4.23 – 31.3.2024

Charity Commission England and Wales Registered Charity No. 1184580

Scottish Charity Regulator Registered Charity No. SCO52326

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Trustees

Martine Petetin	Chair
Malin Nairn	Treasurer, appointed 26.09.23
Wiard Sterk	Secretary
Jen Ang	
Mihai Bica	
Chris Desira	
Marcela Benedetti	
Alison Graham	Appointed 26.09.23
Eszter Molnar-Mills	Appointed 26.09.23
Maurizio Campolo	Appointed 26.09.23
Paul Nieuwenhuis	Appointed 26.09.23
Pierre-Antoine Boulat	Resigned 1.11.23
Will Garford	Treasurer, resigned 1.10.23

Name of the Chief Executive

Kate Smart

Registered Office

R1.3 Riverside House
Newport Market
Upper Dock Street
Newport NP20 1DD

Charity Registration

Charity Commission England and Wales charity number 1184580

Scottish Charity Regulator charity number SCO52326

Independent examiner

2E Accountants

Unit 11, Flamingo Court

81 Crampton Street London SE17 3BF

Bank

National Westminster Bank

40 Queens Road Bristol BS8 1BF

Trustees' Report

Settled's trustees are pleased to present this annual report and accounts for the period 1 April 2023 to 31 March 2024. The trustees confirm that Settled remains fully compliant with the requirements of the Charity Commission of England and Wales and the Scottish Charity Regulator. This report is set out according to Charity Commission guidance.

Settled is also fully compliant with the requirements of the Office of the Immigration Services Commissioner (OISC) and holds accreditation OISC Level 3. Settled is the only OISC Level 3, UK-wide, citizen-led charity focused on immigration advice for European citizens and their families post-Brexit, and citizens of EU candidate countries or prospective candidate countries such as Ukraine.

In presenting this report the trustees would like to express their sincere thanks to all those whose vision, commitment and hard work have achieved so much and helped so many.

Objectives and activities

Summary of the main purposes of the charity as set out in its governing document.

Settled was registered as a charity on 24th July 2019. Settled's charitable objects are:

The relief of European Union Citizens* in need, by reason of war, conflict, youth, age, ill-health, disability, financial hardship, homelessness, being victims/survivors of domestic violence, being victims of human trafficking or other disadvantage by the provision of education, information, support, advice and representation.

*For the purposes of this clause, European citizens include citizens and residents of all EU countries or EEA or Swiss nationals, or nationals of prospective candidates or candidate countries to the European Union, or non-

European Union citizens dependent on an European Union Citizen for their current residence status.

Summary of main activities in pursuit of these objects

Settled's main charitable activities in pursuit of these objects are:

1. Identifying needs and responding with multi-lingual education, information, advice and support services.
2. Adding value to external organisations, service providers and decision-makers.

Statement on public benefit

The trustees understand and are committed to ensuring that Settled upholds the Charity Commission's guidance on public benefit. Public benefit inspires and drives Settled's trustees, staff and volunteers and this is demonstrated in this report.

Further detail on how Settled interprets its charitable objects.

In 2021-2022 Settled reviewed its strategic direction and its trustees approved the following summary:

Settled's vision is 'A positive future for EU citizens in the UK'.

"Settled believes that European citizens who have made their home in the UK before Brexit should be allowed to continue to do so lawfully, safely and successfully, that there should be fair routes to settle for those arriving post-Brexit, and that European citizens in the UK can contribute positively to the UK and the future of Europe. Settled intends to remain at the forefront of work with European citizens, making a unique contribution over the next 3 years by organising its activities in a structured way that reflect strategic themes, increasing its capacity to respond nimbly, valuing simplicity and sustainability and remaining focused on making an impact."

In 2024-25 Settled will develop a new strategic plan taking into account collaborative work done in 2023-24 by Settled's trustees, staff and volunteers to encapsulate the charity's values. These are:

Authenticity

Accessibility

and

Impactful Humanitarianism

Further information on our values is available here: <https://settled.org.uk/our-values/>

Activities, Achievements and Performance

We are proud to report that 11,655 individuals received direct, personal advice from Settled between 1st April 2023 and 31 March 2024 (the number since Settled began in 2019 is over 50,000).

Furthermore, in this year we estimate 797,000 people received information and general advice through our various channels including printed leaflets.

1. Identifying needs and responding with multi-lingual education, information, advice and support services

Settled provides services for EU citizens in the UK on the EU Settlement Scheme and related rights, including a specialist service for Roma, and provides services for Ukrainians applying for UK visas and needing help to access services in the UK.

Settled's staff and volunteers are spread across the UK, they speak over 20 languages between them and share common cultures and experiences with EU and Ukrainian citizens. They are trained to sensitively explore the needs of vulnerable and isolated individuals and win their trust. Remote working has meant we have been accessible to people in all parts of the UK equally, and we are expanding our face-to-face advice provision in several new locations and learn from the insights gained in these sessions. Our services are responsive to changing needs: our plans are informed by case-records held in a secure database and by good internal feedback from our staff and volunteers about the experience of their caseloads.

In 2023-24 our services have been very busy with high volumes reaching a challenging peak during December 2023-March 2024. Much of the demand comes from people living in England.

The reasons for increases in our workload are multi-layered, but worth noting here are:

1. Changes that were introduced by the Home Office to EUSS application rules in August 2023. These increased the need to submit evidence with applications, increased the likelihood that an application will be refused, and removed rights to appeal or request a review of decisions. In

combination this has increased the complexity of casework and the length of time spent with clients before a case is resolved.

2. A far smaller proportion of the enquiries we receive are 'quick questions' now – most are complex enquiries.
3. Two years on from the application deadline, it is more common that the people requesting our help with EUSS applications now have additional personal difficulties and complicated lives.
4. The worsening situation in Ukraine has led to an increase in requests for help from Ukrainians.

Regular internal discussions were held about how to manage this workload, for example we are developing a new online referral and message system that will speed up initial processes and help us triage cases. A new programme of work: to develop capacity to provide citizenship advice, was postponed due to pressures in existing services. We will return to this new development in the year ahead.

Online information sessions

Settled co-delivered 4 webinars on the rights of European citizens including two with the Bulgarian Embassy and one with the Italian Comites, speakers from our staff and volunteers presented and answered queries in several languages.

Multilingual Telephone helplines

The number of calls to our telephone helplines rose to a level that was well beyond our capacity to respond and therefore we needed to restrict the service. Previously, we had offered a 'leave a message and we will call you back' service in all languages. This was changed so that in English we would answer calls for 6 hours a week only with no opportunity to leave a message – messages can be left on the other language lines. The English line is continuously busy during those 6 hours with approximately 24 calls a week answered.

Advice by email

Email enquiries could be submitted and answered via advice@settled.org.uk, roma.advice@settled.org.uk and ukraineadvice@settled.org.uk or via a form on the Settled website. We are very busy with email enquiries averaging 75 new email enquiries a week – but with spikes so that on some days staff report 50 emails received in a day.

Higher level advice

Settled employed three senior immigration advisers qualified to give higher level advice on complex cases at OISC Level 2 or 3.

Facebook forums

Facebook forums ran in Bulgarian, Czech/Slovak, French, German, Italian, Polish, Portuguese, Romanian, Spanish and Ukrainian. These continued to have extensive multi-lingual reach, particularly among low-skilled, marginalised people. Simple queries were answered quickly, and the answers shared on Facebook for the benefit of others. Settled has over 60,000 followers on Settled's various multi-lingual Facebook groups/pages for example 1,700 on the Ukraine Facebook page.

Individuals with more complex questions were transferred to receive email or telephone advice from the most appropriate team member.

Face to face advice

- Weekly advice sessions for Roma in Edmonton, North-East London and Haringey North London, and in Newport, Wales, mainly for Roma.
- Monthly advice sessions at the Foxton Centre in Preston with mainly homeless clients.
- Regular advice sessions for the Salvation Army in Kent, with Eastern European clients.
- Occasional advice sessions in Spanish for the Independent Workers Union of Great Britain (IWGB), in Italian in a hub building in Leicester, at a community centre in Bristol and at the Ukraine Welcome Centre London.
- We are in discussion with Streetwork Scotland about providing face-to-face sessions for them.

Videos

We made a short film in Romanes aimed at Roma families who struggle to absorb written advice and also a short film about acquiring visas for Ukrainian babies.

Information on our website and in leaflets

Settled's multi-lingual website remained an essential tool for conveying information and thereby reducing demand on our busy advice services – time was invested in updating the website to reflect changes in Home Office

policies. Settled maintains a small range of translated leaflets on relevant topics, electronic versions being available on our website or emailed out and over 4000 printed versions distributed at our face-to-face sessions or sent by post.

In particular, a leaflet on the rights of EU citizens with long absences from the UK is being sent out routinely, given the number of people asking us relatively simple questions on this topic.

2. Adding value to external organisations, service providers and decision-makers.

Accepting referrals

Referrals have increased substantially this year as Settled becomes better known. We have taken referrals from a wide spectrum of organisations: from statutory organisations such as local authorities and health authorities, from countless voluntary organisations eg Citizens Advice and Association of Ukrainians in Great Britain (AUGB) and from the various embassies and consulates of the different EU member states. With increased funding in Wales we have been active in reaching out to organisations there and encouraging referrals.

Advocacy for policy change

Settled wrote letters to government ministers highlighting shortcomings in policy and practice relating to Ukrainians applying for visas to the UK. We asked for improved responses to Ukrainians who arrive in the UK to find that they have been victims of fraud (and our request was covered by the Independent newspaper) and we have seen improvements in practice. We asked for visa extensions and these have been granted.

Settled provided a statement of support in the case of Marcus Decker, an EU citizen in the UK convicted and threatened with deportation after a climate protest.

Our EUSS service manager contributed evidence and opinions to a report by Justice on Reforming the EU Settlement Scheme.

Settled submitted a consultation response to the Welsh Government on their Migrant Integration Wales framework.

Settled added its name to joint letter from NGOs about the importance of the role and reports of the Independent Chief Inspector of borders and immigration.

Collaboration

Work with EU authorities and embassies:

Settled continues to work closely with the EU Delegation to the UK. Our staff attended regular meetings with EU Delegation officials to share information about issues concerning European citizens. We are grateful to them for including us in a variety of high level events including occasional meetings with the ambassador and/or with visiting officials from Brussels, and sector-wide conferences.

Numerous meetings were held with representatives of embassies and consulates of different EU Member States. A senior official from the Bulgarian Embassy made an in-person visit to one of our Roma advice sessions in North London and similarly officials from the Spanish consulate attended a Settled advice session in Manchester.

Work with the Home Office and other UK departments:

We attended round-table meetings with the Home Office and individual meetings with our Home Office grant managers. We were already in close contact with Home Office staff to resolve concerns about specific cases and good communication has continued since we became one of their grant-holders. For example we discussed in detail why their tighter regulations have led to more complex cases and increased our workload. We had occasional meetings with representatives of the Department for Work and Pensions. For the first time we were invited to meet officials from the Foreign, Commonwealth and Development Office to discuss issues arising from our caseload.

We had occasional meetings with the CEO and staff of the Independent Monitoring Authority for the Citizens' Rights Agreements (IMA) to discuss concerns arising from our caseload and several members of Settled's team sit on the IMA's Citizens Panel.

Work with devolved governments and local authorities:

We met regularly with officials from the Welsh and Scottish Governments online and occasionally in person and participated in the Welsh Government's new forum on citizens' rights.

A short promotional film about Settled featured Welsh Government Minister for Social Justice Jane Hutt.

We worked closely with the Strategic Migration Partnerships in different parts of the UK, and we continue to run training courses as requested for local authorities.

Work with civil society organisations:

Settled continued to belong to numerous associations and networks, for example the EUSS Alliance hosted by New Europeans. We continue to be a funded partner in the Thames Valley Immigration Alliance. Other organisations that we worked with closely this year include: Roma Support Group, the3million, Seraphus, Refugee Council, Salvation Army, Simon Community, Migrant Help and Migrant Centre Northern Ireland. Settled's Ukraine Adviser made a presentation at the national conference of the Institute of Housing and appeared in a related video.

In this year the Home Office changed the structure of its funding for EUSS advice and funding came to an end for dozens of organisations – Settled was centrally involved in discussing how to minimize the impact.

Other Communications

Settled is active on social media – Facebook, Twitter, LinkedIn, YouTube, and set up an Instagram account in 2023-4 – with more photos of our work being shared than before. A periodic supporter newsletter was produced.

We were pleased to meet with the editor of Europe Street News and plan to post articles there in the year ahead.

We conducted surveys of EU and Ukrainian citizens (both those who do and who do not use our services). The results we are mainly using as evidence for funding applications but may publish some findings in the year ahead.

Settled Culture

In this year Settled took steps to achieve a new goal -

To promote online a range of artistic and cultural work by, for or about European and Ukrainian citizens in the UK. We held scoping meetings with EUNIC and others before engaging a web-designer. The new Settled Culture website design is complete and work is underway to input events and artists before launching early in the year ahead.

Settled hosted a showing at Cardiff Bay Odeon of the heartwarming film 'Leaving to Remain' about Roma families in the UK. There was an excellent turnout from local politicians, police, community leaders, students and more. Our Ukraine team were in Liverpool for fringe events related to Eurovision.

Concerns addressed by Settled

In last year's report we listed in detail the range of concerns on which we are called to give advice by individual EU and Ukrainian citizens. This year, we first describe emerging concerns over the last year and then we list concerns that have continued from the previous year.

Changes seen in the year April 2023- March 2024 – emerging and developing concerns:

The top concern that we deal with is EU citizens seeking to make a late application to the EU Settlement Scheme or who have already made a late application that has been refused by the Home Office.

Our late application work has been affected by Home Office rule changes in August 2023. These changes include that an EUSS application will first be assessed according to whether the applicant has reasonable grounds for being late which must be significant such as a serious medical reason, being in an abusive relationship, or being a child. Only if the reason is accepted is the application considered to be a 'valid' application and passed to a second assessment stage where eligibility and suitability are looked at. There is no right of appeal if an application is rejected as invalid at the first stage.

EU citizens who have long periods of absence from the UK continue to ask our advice about how this affects their rights under the EU Settlement Scheme.

We help with Joining Family Member applications. The most difficult of these are 'durable partner' applications where the applicants struggle to prove a long-term partnership. In many cases they are asked to prove two years co-habitation even though Home Office guidance states that this is an indicator not an essential requirement.

The need to make a new application to transfer from Pre-Settled to Settled Status is becoming a more prominent issue now, and we see several concerns:

- Some people simply are unaware of the need to make this application.
- Some wish to do so but do not have sufficient evidence, despite having been in the UK long-term. This is common for Roma women if they are

not employed, all official documents are in their husband's name and they are not registered with GPs or known to other services.

- The Home Office has sent letters to those with Pre-Settled Status explaining the need to apply for Settled Status but also that their Pre-Settled Status is extended for two more years. These letters are long and technical, so some recipients think they no longer need to make an application, some think they need to apply immediately and some think that they are being asked to leave the UK!

We have seen a few cases where people with current valid pre-settled status whose application for settled status was refused, had problems with border officers when they tried to re-enter UK. We think this may be linked to a difficulty viewing their pre-settled status online if their settled status application is refused.

We have seen our first case of the Home Office withdrawing someone's Pre-Settled Status because they were retrospectively found to have submitted false documents. Home Office jargon is 'curtailment'.

We understand that the Home Office is now increasing its 'enforcement' action to remove from the UK EU citizens who do not have the right to remain. Anecdotally, we hear that people who have EU citizenship but are from countries outside the EU (eg former colonies) are among the first to be affected.

The digital status system is continuing to cause confusion for EU citizens who are not IT savvy – especially older people and Roma. We have helped EU citizens who do not understand how to use the system, cannot generate a share code, and do not know how to update their online record if they get a new passport or new phone number. We have been contacted by people who have logged into the system and cannot see their ID documents.

Our team report a 'steady stream' of EU citizens struggling to access welfare benefits or local authority services or being either refused or charged for NHS services.

Not only have we had an increase in cases of people with mental health and/or substance misuse problems, but we are seeing more cases where this is so severe that the individual lacks the capacity to instruct an adviser to act on their behalf.

Ukraine cases:

Increased anxiety and urgency as the situation worsens, with spikes when there are specific incidents eg threats to nuclear sites.

Ukrainians who have been scammed into paying for help to get a visa and arrive in the UK in good faith only to find their visa letters are false and there is no host accommodation for them.

Ukrainians without a valid visa are having their passports stamped with 6 months leave to remain only, this can cause confusion and difficulty accessing services from, for example, local authorities.

Ukrainians who arrive via Northern Ireland (who have a visa) are not being stopped by border officers and so are not having a passport stamp and therefore no proof of rights to access benefits and services.

Changes to visa rules in February 2024 mean Ukrainians can no longer sponsor dependents including children.

Concerns listed in last year's report which we continued to see this year:

EUSS status applications

- Highly vulnerable European citizens who failed to realise the need to apply to the EU Settlement Scheme and so needed to make a late application.
- Delays in processing EUSS applications e.g. for European citizens with criminal convictions.
- Refused applications for pre-settled and settled status, often because European citizens did not understand the requirement to upload documentary evidence.
- European citizens needing help to submit an administrative review or make a fresh application following a refusal.
- Children without pre-settled or settled status because parents (who may have secured pre-settled or settled status for themselves) did not realise the need to make an EUSS application for their children.
- Refusal of children's EUSS applications due to lack of evidence, even when their parents' applications were successful.

- Difficulties in making applications for family members to join European citizens in the UK under the EU settlement scheme.
- Difficulties in providing documentary evidence of a long-standing relationship required for 'durable partners' to join European citizens in the UK under the EU settlement scheme.
- Applications on the basis of historic residency in the UK, which risk refusal because of the challenge of obtaining and providing sufficient relevant historic evidence.
- The need for people with pre-settled status to make a fresh application for settled status before their pre-settled status expires, and the risk that this might not be successful (at the time of writing policy on this point is evolving).
- Periods of absence from the UK (for work, family reasons, or COVID restrictions) which may affect the transitional applications from pre-settled to settled status.
- A concern that for applications to transition from pre-settled to settled status the Home Office requires documentary evidence previously submitted with the pre-settled status application which often is now lost or the digital version is lost or unavailable. A lack of understanding of the need to retain documentary evidence even after pre-settled status has been granted, in part caused by a more 'digital-centred' approach by applicants to documentary evidence.
- Survivors of domestic violence whose pre-settled status is dependent on their former partner and need to make an independent application. More such cases are likely as time passes. Limited documentary evidence available now and even more so in the future. Third country nationals are particularly affected.
- European citizens who arrived in the UK after 31 December 2020 and therefore do not qualify for the EU settlement scheme.
- European citizens who applied to the EU settlement scheme despite having arrived after the 31 December 2020 deadline and receive a Certificate of Application (and the right to work) valid for up to 6 months. Lack of understanding that holding a Certificate of Application is not a grant of EU pre-settled or settled status. Lack of understanding that a Certificate of Application is invalid if an application for EU pre-settled or settled status is refused.
- Shortage of quality advice and risks from unregulated immigration advisers who charge fees for poor quality or wrong advice.

Concerns using EU pre-settled or settled status to exercise rights and access services

- Inability to access rights and services because an EUSS application decision has been delayed.
- Digital exclusion - confusion about how to use the View and Prove system to check status online and generate a share code.
- Technical glitches in the View and Prove system.
- Problems occurring when a European citizen replaces their passport or ID card, but the View and Prove online status is linked to their previous passport or ID card.
- European citizens with pre-settled status failing to pass the habitual residency test and therefore not being able to claim relevant public funds (benefits). Confusion about what is sufficient documentary evidence in such cases.
- Child-safeguarding concerns in families that have failed to qualify for welfare benefits. Increased poverty & destitution.
- European citizens with a Certificate of Application only, being charged for NHS treatment.
- European citizens with pre-settled status being charged for NHS treatment erroneously because of language barriers.
- Increased risk of exploitation &, in some instances, trafficking.
- European citizens being stopped by airlines from boarding if they are unable to demonstrate EU pre-settled or settled status using the view and prove system.
- European citizens being stopped by UK Immigration Officers on arrival - (a) some travelling with visitor visas (b) some travelling with a Certificate of Application.

Additional concerns for Roma

- Language barriers, low levels of education and literacy, and digital exclusion. Heavy reliance on children as interpreters and facilitators for their parents.
- Multiple support needs e.g. help also needed for gaining National Insurance Numbers, benefit claims, accessing healthcare, finding work, settling debts.
- Isolated and vulnerable to exploitation e.g. working at below the legal minimum wage.

- Safeguarding concerns for teenage girls (sometimes married and sometimes with children) dependent on older men for their livelihoods and immigration status.

Ukrainian citizens visa concerns/pre-arrival concerns

- Power cuts and loss of internet connection in Ukraine making communications and online applications difficult.
- Exploitation and fraud.
- Delays in getting visas, including cases where some family members receive visas but not others.
- Problems with the Homes for Ukraine hosting scheme eg inconsistencies in vetting hosts, hosts not abiding by the requirements.
- Complex cases – for example family visa applications where it was an extended family relationship rather than a direct family relationship.
- Families where different family members are covered by different visas.
- Ukrainians with outstanding asylum applications seeking advice on visa schemes.
- Ukrainians with outstanding applications under the Ukraine Visa schemes seeking advice on asylum applications.
- Applications for unaccompanied children.
- Ukrainians on seasonal worker visas whose children have been left in Ukraine with grandparents and now seek to bring them to the UK.
- Applications from joining family members relying on the sponsorship of a previous joining family member.
- Lengthy delays to processing Biometric Residence Permits (BRPs) for Ukrainians.
- Poor-quality and inconsistent advice, misinformation and rumour are widespread, including when the source is a well-meaning friend or local professional.
- Numerous requests for Settled to travel to provide advice in person, lack of resources to cover travel and staff time.
- Uncertainty of future immigration status -what happens when the three year's humanitarian visa granted under the Ukraine Schemes expires.

Assessment of impact on beneficiaries

The number of individuals who received personal, one-to-one advice was 11655. Of these, 2629 were relatively straight-forward enquiries via social media that required an accredited immigration adviser but could be answered with fairly quickly without follow up action needed, but the majority – 9026 – were more in-depth cases.

They came from 98 different nationalities. The most common being: Bulgarian, Romanian, Italian, Spanish, Polish, Portuguese and French.

There were 500 cases where people identified as Roma included in the 11655, but this will be lower than the actual figure of Roma people helped, because many will prefer to be identified by their nationality (Bulgarian, Romanian etc).

In cases where immigration status of EU citizens was recorded on our database, 45% had pre-settled status and 14% had settled status. 32% had not yet applied for or not yet been granted settled or pre-settled status and 7% had been refused.

For the Ukraine cases on our database, 35% had been granted a visa, 13% had been refused a visa, and 47% had not yet applied or not yet been granted or were unsure about their status. 5% of enquiries were from non-Ukrainians such as host families.

The estimated number of people who received and benefited from Settled's information outputs was 797,000 (up from around 620,000 in the previous year).

Beneficiary Case-studies

1. A Polish woman who has been working in the UK as a care assistant for 18 years and had a permanent residence card, and who was not aware that she needed to apply to the EU Settlement Scheme. She suffers from depression which she attributes to a difficult divorce and having been in a car accident. By the time she was in touch with Settled, the Home Office had introduced tighter guidelines on late applications so that 'not knowing you need to apply' is no longer a valid reason. Settled wrote a

supporting letter to the Home Office, explaining her circumstances in detail and as a result she was granted Settled Status.

2. A 14 year old Bulgarian boy and his mother were both victims of his father's domestic violence in Bulgaria. Under the EU Settlement Scheme, the mother exercised the right to come to the UK as 'joining family' to an adult son from a previous relationship who was already settled in the UK. The 14 year old, who is not eligible to be considered as 'joining family' to his older half-brother, was left in an unsafe situation in Bulgaria. Settled worked with social workers and psychologists in both the UK and Bulgaria to build a case for granting a visa so the boy could come to the UK.
3. A Ukrainian woman arrived in the UK under what she thought was the Homes for Ukraine visa scheme, having paid someone in Ukraine for help to complete the application and find a British sponsor. On arrival at a UK airport, her visa was found to be fake and she was questioned by border officers. Eventually she was allowed through border control and into the UK, but she was homeless and penniless. A charity paid for short term accommodation for her and then contacted Settled. We liaised with the Home Office, DWP and a local authority to try to regularize her situation and meet her basic needs. Despite making some progress, the woman was so distressed by her experience that she decided to return to Ukraine. Settled wrote to Ministers at the Home Office and DLUHC about this and similar cases, seeking improvements in how they are handled.

Fundraising

To sustain and grow its work Settled continued to secure funds from loyal supporters including statutory bodies, trusts and foundations, and corporate and community organisations, and some, like the Welsh Government, increased their grant. We also secured funds from several new funders including the Home Office and the Scottish Government.

Some of our funders, such as Unbound Philanthropy and Lloyds Bank Foundation offered us very useful training and developmental consultancy.

Settled has no track-record of organising fundraising events, but we raised a small amount from a film night and from the London Legal Walk. We have invested in branded Settled T-shirts.

We are also humbled by the support shown by individual donors, including some major philanthropic gifts and many small donations from European citizens who have seen our work first-hand. An Appeal letter sent before Christmas generated some modest donations. We believe that increasing donations from EU citizens may be one of the best ways of sustaining future funding and began planning how to achieve this. Records are kept of individual donors and thank you messages sent following their donations.

In late 2023 we wrote to the UK embassies and consulates of the EU member states about the need for sustainable funding for Settled and in March 2024 the EU Delegation invited us and three other voluntary organisations to address a meeting of the embassies about the need for support for our organisations. Settled does not employ a professional fundraiser. Settled has online donation facilities via Paypal and CAF Online, and a hand-held device for donations using bank cards – all have charges which are a small percentage of the donations.

Table of funders

Source	Classification	Purpose of funds (where restricted)
CDL	Corporate funder - donation	Core costs and to support the development of services for people from Ukraine.
AB Charitable Trust	Grant making trust or foundation	Core costs.
Allen Lane Foundation	Grant making trust or foundation	Core costs and to support the development of services for people from Ukraine (received in previous year).
Cobalt Trust	Grant making trust or foundation	Core costs.

Justice Together Initiative	Grant making trust or foundation	(i)To provide complex immigration advice to European citizens in Scotland and North West England. (ii)To provide the same in the Thames Valley. (iii) To expand advice provision to citizens of Ukraine.
Lloyds Bank Foundation	Grant making trust or foundation	Core costs, with a focus on services for those at risk of trafficking and modern slavery.
Moondance Foundation	Grant making trust or foundation	To expand access to services in Wales.
Paul Hamlyn Foundation	Grant making trust or foundation	To improve provision of information, advice and support to European citizens in the North of England.
Trust for London	Grant making trust or foundation	To develop and manage volunteers to advise vulnerable European citizens.
Unbound Philanthropy	Grant making trust or foundation	To influence policy through evidence from service delivery.
Bulgarian Association	Community partnership	To provide immigration advice to Bulgarians in London.
Edmonton Community Partnership	Community partnership	To provide information and advice sessions for Roma families in Enfield.
Roma Support Group	Community partnership	To provide advice and information to Roma in

		London, within a partnership funded by the GLA.
Home Office	Statutory	To provide advice in Wales on EUSS applications.
Scottish Government	Statutory	To provide OISC Level 2 immigration advice.
Welsh Government	Statutory funder - grant	To develop and manage volunteers to advise vulnerable European citizens in Wales.

We secured a grant from the Van NESTE Foundation to develop a website to promote the cultural life of EU citizens. This grant was deferred until April 2024 to give time to prepare and select a web-developer and will be shown in next year's accounts.

We also secured a grant agreement with Brent Council to run workshops for Ukrainians starting April 2024, and payments for this will also be shown in next year's accounts.

Treasurer's Financial Review

This section provided by Malin Nairn who held the role of treasurer during this year, replacing Will Garford. Malin is a financial analyst by profession, and an Associate of the Society of Investment Professionals (ASIP).

In this financial year Settled has received grants to the value of £478,989 (2023: £399,812). In addition, the Charity has received £9,436 (2023: £19,736) of donations and other income (largely interest income) of £7,041 (2023: £995). Expenses of £495,359 (2023: £414,731) are mainly payroll, project specific costs, finance and IT and outreach costs incurred in the delivery of the services. Grants received which will be delivered in 2024 are held in deferred income.

The free reserves at the end of the period were £44,089 (2023: 43,982), up £5,811 on the previous year end. Cash in bank at year end was £350,938 (2023: £249,554).

The management of cash reserved continue to be managed to a minimum buffer of 3 months of operational expenditure to ensure sufficient liquidity throughout the year and to maintain operational capacity in the case of expected grants failing to be made. This quarterly value is calculated at £120,000 including salaries covered by restricted funding and has been factored into the budgeted forecast by the end of the first quarter of the financial year 2024/25. Typically, throughout the financial year cash balances were in excess of 5 times average monthly expenses in the previous quarter.

During the financial year, the Finance, Risk and Audit subcommittee has continued to focus on the charity's financial and risk management, coordinating with the CEO and finance team on a regular basis. The cash at bank is now managed across three accounts, including both instant and a 30-day notice savings accounts, which has ensured additional income from interest. The FRAC also works closely with the Strategy and Governance committee, in particular on ensuring appropriate delegation authorities on financial decision making.

The committee also carries out a continuous review of financial controls in place and a comprehensive budget and cashflow forecast for the new financial year. The aim of the budget process is to improve financial confidence, manage projected funding and security for the employment of staff, with a view to provide assurance to the trustees, employees and funders that Settled is confident in the organisation's liquidity and financial agility. A cost of living pay review was also conducted as part of the budget process to support all staff, to ensure all employees can continue their great work at Settled in a challenging climate.

Future Plans

Fundraising will continue, and in addition to funding from UK sources we will increase efforts to raise funds from European institutions and philanthropists.

With sufficient resources, our plans include:

- To sustain our much-needed services to respond to increasingly complex demands throughout the UK, to expand in Scotland and to further explore how to meet needs in Northern Ireland.
- To respond to increasing requests for second-tier advice, training and referrals from a growing range of statutory, voluntary and community organisations.
- To develop a new service to provide advice on citizenship and expert assistance to complete and submit citizenship applications (postponed from the previous year).
- To more powerfully advocate with decision-makers for the rights of EU and Ukrainian citizens.
- To promote online a range of artistic and cultural work by, for or about European and Ukrainian citizens in the UK.
- To open additional, more accessible office space.
- To increase the impact of our external communications – to expand our reach and celebrate how much Settled is achieving.
- To adapt our volunteer management to reflect changes in our volunteer network, including taking on volunteers aged under 18.

Trustees will lead the development of a new 3-year strategic plan.

Structure, Governance and Management

How Settled is constituted

Settled is a Charitable Incorporated Organisation registered with the Charity Commission of England and Wales and with the Office of the Scottish Charity Regulator.

The organisational structure

Settled's team (mostly EU citizens) comprises trustees, staff, volunteers and external contractors. Settled is fortunate that all parts work positively and effectively together.

Trustees

Settled has 11 trustees, with 2 others having stepped down this year after valuable service. Almost all of Settled's trustees have personal or family experience of the UK immigration system. Martine Petetin, one of Settled's founding trustees continues as Chair. Meetings of the trustee board took place every 2 months. Board meetings regularly reviewed the charity's finances, delivery of services, management of risks and other matters within their responsibilities. Two sub-committees: Finance, Risk and Audit, and Strategy and Governance met regularly between full board meetings. Additional sub-committees – one on Human Resources/People and one on Policy, met as needed. Trustees were enthusiastic participants in occasional online and in-person meetings with staff and volunteers on various topics.

Selection, induction and training of trustees

Trustees are recruited and selected openly and equitably with written role descriptions, including knowledge of charity management and Settled's area of specialism. Prospective trustees are nominated and approved by existing trustees and pledge to serve 3 years. Settled supplies all new trustees with its constitution, recent accounts and information setting out the requirements of the trustee role as produced by the Charity Commission and NCVO. Trustees are encouraged to read internal minutes and reports to familiarise themselves with charitable activities, and to meet the staff and volunteers to see their work in action.

Staff

This was another year in which Settled was able to grow its staff team, thanks to the support of our funders. The staff roles at the end of the year were as follows:

- CEO
- EUSS advice services manager
- Immigration advice manager
- Wales service and development manager
- Communications and impact manager
- 2 senior immigration advisers

- 4 outreach and advice workers (including one specialising in Roma and one specialising in Ukraine casework)
- 2 Communications Officers (one for Wales, one for the Ukraine service)
- Outreach and volunteer officer

Staff work within a framework of employment contracts, job descriptions, policies and standards. Staff are spread throughout the UK and work remotely with regular in-person staff planning days during the year. Staff met remotely for weekly team meetings, with sub-groups meeting to discuss specific areas of operations.

External contractors

Two other staff work towards Settled's goals through our sub-contractor Citizens Rights Project, based in Scotland. A further staff post is funded at our sub-contractor TGP Cymru, based in Wales.

A freelance finance manager is an important member of the team and this year (for occasional advice) we also engaged a freelance HR manager. We are grateful for regular expert support from an IT contractor (Digital Dragons) and a graphic designer (good-thinking), and for the new Settled Culture website we are working with lamSamCreative.

Office and equipment

Settled continues to run a small administrative office in the newly refurbished Newport market. All Settled staff are provided with laptops installed with cyber-security software.

Volunteers

Volunteers are essential to delivering Settled's multi-lingual advice services and we aim to retain a network of 100 volunteers, working within well organised team structures, supervised by staff. Settled advertises for volunteers to fill specific roles and skill-gaps and has no difficulty in attracting excellent new recruits. Settled arranges DBS checks for all volunteers. In 2023-24 we extended and improved our recruitment and induction processes. There is daily communication between staff and the volunteer network, plus a weekly volunteer newsletter and regular online volunteer meetings. Two large in-person volunteer planning days were held in the year. It is important to hold these events so that volunteers feel connected and valued.

We continue to seek feedback from volunteers which influences our plans for service development and volunteer training. Feedback is overwhelmingly positive with volunteers warmly appreciative of the “lovely” team and proud to be making a tangible difference.

Settled is seeing a change in the make-up of its volunteer community. Although we still have some who have been with Settled since the beginning, turnover of volunteers is increasing. It is no longer true that the majority of our volunteers are motivated by personal experience of/passionate views about Brexit, instead most are now motivated by the opportunity to get valuable experience of immigration advice-giving that will help their career aspirations. It is probably inevitable that this change would happen at some point and we are adapting our volunteer management to ensure we provide a fulfilling experience for volunteers with different motivations.

A further aspect of this is that the tightening up of EUSS rules introduced by the Home Office in August has meant that many of the enquiries received by Settled are too complex for volunteers without experience (and relevant accreditation). The service staff team have responded by setting up a sub-group of volunteers with the skills to deal with EU citizens who want to make a late application or have had a late application refused. But some other volunteers are disheartened by the increasing complexity of the workload and are dropping out for this reason.

We had some requests to take on 15-17 year olds as volunteers. We are working on procedures for including them in non-advice roles, with proper safeguards.

Training

All volunteers receive induction training on all aspects of Settled’s work and the volunteering roles. Settled invested in an online training programme on safeguarding which all volunteers, staff and trustees complete annually. Volunteer advisers are trained to acquire the accreditation OISC Level 1 (EUSS). Staff and volunteers are encouraged to increase their level of OISC accreditation or to acquire other professional qualifications and several did so successfully during this year. External training courses on various topics were attended by volunteers or staff members. Settled’s in-house lawyers had access to regular, expert external supervision.

Remuneration

All trustees carried out their roles without receiving remuneration. Staff salaries are above the London Living Wage and are benchmarked against comparable roles in equivalent organisations. Volunteers are reimbursed for expenses incurred but do not receive a regular allowance.

Representation and respect

Settled works respectfully with and not just for European citizens, providing information, advice and support to increase their ability to take steps to improve their own situation and safeguard their rights. Settled is committed to ensuring that its beneficiary group is well represented in the charity's decision-making and delivery of services and that their voices are heard. While Brexit has been a distressing experience, Settled has galvanised and empowered European citizens to use their strengths to take positive action to help others. Settled has robust policies on equality and diversity, complaints-handling and more. Our beneficiaries participate through our large, multi-lingual, interactive Facebook groups and periodic client surveys.

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:



Martine Petetin
Chair of Trustees of Settled
18th July 2024

Independent examiner's report to the trustees of Settled

I report on the accounts of the charity for the year ended 31st March 2024, which are set out on pages 32 to 37.

This report is made solely to the trustees as a body, in accordance with the Charities Act 2011. My examination has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the trustees as a body, for my examination, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in black ink, appearing to be 'Julia H.', written over a light grey rectangular background.

2E Accountants
Unit 11, Flamingo Court
81 Crampton St, London SE17 3BF

Date: 17-Jul-2024

Settled CIO							
Statement of Financial Activities for the year ended 31 March 2024							
					year ended	year ended	
			Notes	unrestricted	restricted	31.3.2024	31.3.2023
							£
Incoming Resources							
	Donations and similar resources			9,436	0	9,436	19,736
	Operating activities						
		in furtherance of charity's objects for generating funds	2	37,739	441,200	478,939	399,812
	Other income			7,041	0	7,041	995
		total incoming resources		54,216	441,200	495,416	420,543
Resources expended							
	Costs of generating funds			0	0	0	0
	Charitable expenditure		3				
		in furtherance of the charity's objects		51,840	441,200	493,039	413,091
		Management and administration		2,317	0	2,317	1,640
		total resources		54,156	441,200	495,356	414,731
Net movement in resources				107	0	107	5,812
Total funds brought forward				£43,982	0	£43,982	38,170
Total funds carried forward				£44,089	£ -	£44,089	£43,982
Summary Income and Expenditure Account for the year ended 31 March 2024							
					year ended	year ended	
					31.3.2024	31.3.2023	
							£
Gross income of continuing activities						495,416	420,543
Total expenditure of continuing operations						495,356	414,731
Net income / (loss) for the year						£60	£5,812
The summary income and expenditure account is derived from the Statement of Financial Activities above, which together with the notes to the accounts on the following pages provides full information on the movements during the year							

		Settled CIO			
		Balance Sheet as at 31 March 2024			
				2024	2023
		Notes	£	£	
Fixed assets					
	computer equipment		1,200.00		0
Current assets					
	Debtors and Prepayments		19,962.68		8,021
	Cash at Bank		350,938		225,633
			370,901		233,654
Liabilities - amounts falling due within one year					
	Creditors and accruals	5	328,012		195,483
Net current assets			42,889		38,171
Total assets less current liabilities			£44,089		£38,171
Funds					
	Restricted	8	£0		0
	Designated		£0		0
	Unrestricted		£44,089		38,171
			£44,089		£38,171
Approved by the Trustees on 2023 and signed on its behalf by:					

Notes to the accounts for the year ended 31 March 2024

1. Accounting policies

a) Basis of preparation

The financial statements have been prepared in accordance with the Charities Act 2011, accounting and reporting by charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st October 2019) (Charity SORP FRS 102) and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). Settled meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognized at historical cost or transaction value unless otherwise stated in the relevant policy note.

b) Grants

Grants are recognized in the Statement of Financial Activities (SORP) on an accruals basis following the satisfaction of any pre-conditions.

c) Donations, other income, fundraising and gifts

Donations, other income, gifts and fundraising are recognized in the accounts on a received basis.

Gifts in kind are valued at their value to the charitable company.

d) Expenditure and support costs

Expenditure is recognized in the period in which it is incurred and includes attributable VAT which cannot be recovered. Expenditure is recognized when a legal or constructive obligation arises. Costs of raising funds are those costs incurred in attracting voluntary income. Governance costs are those costs incurred in governance of the charity and its assets and are primarily associated with constitutional and statutory requirements.

e) Preparation of the accounts on a going concern basis

The trustees consider that the principal uncertainty regarding going concern relates to the ability to raise funds. The Trustees monitor results and budget to mitigate risk.

f) Volunteers

The value of services provided by volunteers has not been included.

g) Taxation

No provision for taxation is included in the accounts as the charitable company is entitled to exemption from tax afforded by Section 505 of the Income and Corporation Taxes Act 1988.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h) Funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity.

Restricted funds are where the donor specifies the use to which the funds can be spent.

i) Employee benefits

When employees have rendered service to the charity, short-term employee benefits to which employees are entitled are recognized at the undiscounted amount expected to be paid in exchange for that service.

j) Fixed assets – computer equipment

Individual items costing over £400 are capitalized and amortised over 3 years.

2 Grants and donations							
Included in the statement of financial activities as donations and similar resources and operating activities in furtherance of the charity's objects are the following grants:							
				year ended 31.3.2024		31.3.2023	
				unrestricted	restricted	total	total
		Roma Support Group			7,450	7,450	0
		Scottish Government			30,944	30,944	0
		AB Charitable Trust	15,750			15,750	4,167
		Allen Lane				0	15,000
		Asylum Welcome			10,542	10,542	11,994
		Bulgarian Association			2,000	2,000	
		CDL			23,000		
		Cobalt	5,000			5,000	
		Home Office			85,127	85,127	
		The National Lottery			3,000	3,000	0
		Moondance			7,088	7,088	
		Paul Hamlyn Foundation			33,000	33,000	40,667
		Justice Together Initiative			98,940	98,940	59,592
		Trust for London			21,996	21,996	22,000
		Edmonton Community Partnership			3,333	3,333	7,650
		Lloyds Bank Foundation	16,989			16,989	17,500
		JTI Ukraine			10,021	10,021	110,921
		Unbound Philanthropy			40,472	40,472	46,118
		Welsh Government			64,287	64,287	64,204
					£37,739	£441,200	£455,939
							£399,813
3 Salaries and wages							
						2024	2023
						£	£
		Salaries and wages				344,255	302,137
		Social security costs				22,419	24,975
		Pension costs				6,981	2,349
						£373,655	£329,461
		The average number of employees (FTE) during 2024 was 10 (2023 10)					
		No employee received emoluments of more than £60,000. (2023 Nil)					

