Settled

Trustees' Annual Report and Financial Statements

for the year 1.4.25 – 31.3.2026

Charity Commission England and Wales Registered Charity No. 1184580
Scottish Charity Regulator Registered Charity No. SCO52326

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Reference and Administrative Information

Trustees

Wiard Sterk, Chair (from 24.7.2025)
Martine Petetin, Chair (until 24.7.2025)
Malin Nairn, Treasurer
Chris Desira
Alison Graham (until 31.3.2026)
Eszter Molnar-Mills
Maurizio Campolo
Paul Nieuwenhuis
Maria Laguna
Nazan Ozgur (from 16.10.2025)

Chief Executive

Kate Smart

Registered Office

Settled, 13-15, Platform, Bute Street/Hemingway Road, Cardiff Bay, Cardiff CF10 5LS

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 the report and accounts for the year 1 April 2025 to 31 March 2026 for our award-winning charity. Settled remains fully compliant with the requirements of the Charity Commission for England and Wales and the Scottish Charity Regulator, and this report follows Charity Commission guidance.

Settled holds Immigration Advice Authority (IAA) accreditation Level 3 and complies with all requirements of the IAA.

Settled is the only IAA 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. Settled's staff and volunteers are a diverse, cohesive team of trusted experts, spread across the UK, who speak over 20 languages in total and share the cultures and experiences of the EU and Ukrainian citizens we serve.

Statement on public benefit.

The trustees are committed to ensuring that Settled upholds the Charity Commission's guidance on public benefit, which inspires and drives Settled's trustees, staff and volunteers, as demonstrated throughout this report. The trustees thank the CEO, staff, volunteers, partners, supporters and funders whose shared vision, commitment and hard work have helped so many.

Objectives and activities

The main purpose of Settled 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 a European Union Citizen for their current residence status.

Summary of how Settled interprets its charitable objects and its main activities in pursuit of those objects.

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

Settled's values are: *Authenticity, Accessibility* and *Impactful Humanitarianism.*

Settled's strategic goals are to: *Secure the lawful right to live in the UK* and *Enable access and participation.*

Settled's objects are: *Identifying needs and responding with multi-lingual education, information, advice and support services* and *Adding value to external organisations, service providers and decision-makers through referrals, advocacy and collaboration*.

Assessment of impact on beneficiaries

In 2025-26 an estimated **845,000** people benefited from Settled's **general information and advice,** distributed through our website, telephone lines, webinars, social media, multi-lingual Facebook forums and printed leaflets — continuing the upward trend in our reach (2024-25: 828,000; 2023-24: 797,000; 2022-23: 621,620).

The number of individuals who received **personal, one-to-one advice** between 1 April 2025 and 31 March 2026 was **8,535**. bringing the total since Settled began in 2019 to around 75,000. This is impactful for a small charity, although it is also a 37% drop compared with last year and is lower than the previous two years (2024-25: 13,538; 2023-24: 11,655; 2022-23: 11,078). This is explained in part by a reduction in staffing and service capacity as funding streams came to an end.

However, our records show that the total workload has not reduced as much as the reduction in the number of clients suggests. This is due to an increase in the complexity of cases, with a larger number of interactions per case required with clients, Home Office representatives and other stakeholders. It takes significantly longer, therefore, to reach a positive outcome in resolving each case. Tighter Home Office rules added to this complexity further.

The rate of cases remained consistent for each month of the year, only dipping during periods of closure in August and December – so there is no further downward trend in the number of cases.

Most queries reach us via our web-referral form, email or telephone helpline. In addition, Settled's multi-lingual Facebook forums are still used for straightforward information and advice. Again, the number of such queries fell sharply compared with last year (1,268 compared with 2,214), which we see as a further sign that most queries are now more complex and require direct and one-to-one interaction from one of our advisors to resolve, rather than a quick virtual response.

Most individuals helped by Settled came from across the UK, and some contacted us from other countries. They represented 108 different nationalities, with the most common being Italian, Bulgarian, Spanish, Romanian, Polish, Portuguese, German, French, Slovak, Czech and Hungarian. Our records show 673 Ukrainians also received in-depth advice and casework. Among those from outside the EU, Ukraine or other candidate countries, the most common nationalities were Brazilian, Nigerian and Pakistani.

Detailed casework completed by the Settled team include almost 500 late EUSS applications for complex cases and a further 350 complex cases where the application had been refused, sometimes multiple times. More than 350 Ukrainian citizens needed in-depth help to complete their Ukraine Permission Extension (UPE) scheme application successfully and we resolved 100 cases involving Ukrainian children.

Activities, Achievements and Performance

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 (EUSS) and associated rights, including a specialist service for Roma, and provides services for Ukrainians applying for UK visas and related difficulties.

Our services are responsive to the changing needs of our beneficiaries (which in turn are affected by the unpredictable policy environment); our plans are informed by accumulated case-records held in a secure database and reliable, internally shared feedback between staff and volunteers.

Most of the cases we helped this year were complex, requiring intensive work by accredited and experienced staff and volunteers. All Settled's staff and volunteers are accredited to at least IAA Level1(EUSS) with several holding higher accreditation up to Level 3, and we actively support all staff and volunteers to increase their accreditation, because more cases need higher level advice.

The pressure of an increasingly complex caseload places a greater emphasis on the need to triage cases in early stages, for example prioritising late applicants with no status over people with pre-settled status who need help converting to settled status.

Settled's beneficiaries can access our services through the following means:

Remote advice online, via a web-referral form or email is the main means of providing advice, accessible to people in all parts of the UK equally.

- **Telephone helplines.** Our English language helpline is staffed for 6 hours a week, during which time it is continuously busy. There is no opportunity to leave a message on this line, but messages can be left on our other language lines (currently Italian, Spanish, Bulgarian and Roma) at any time of the week, and volunteers who speak those languages call back as soon as possible.

- **Drop-in face-to-face advice sessions** We hold drop-in sessions across various London locations, in cities across Wales, in Leicester, Preston, Edinburgh and parts of Kent, to offer face-to-face support for those struggling with access to remote advice.

- **Internal referral.** For legally complex cases Settled frontline advisers (volunteers and staff) seek further advice from colleagues with higher accreditation, who may also take these cases over if there are specific complexities to resolve.

- **Information posts and Facebook forums.** Settled has over 52,000 followers across its multi-lingual Facebook groups and pages, plus 13,000 followers on its English-language page. Membership grew in the Italian, Bulgarian and Spanish forums, remained static in the French and Czech/Slovak forums, and reached nearly 5,000 on the well-established Ukraine forum. The Portuguese, German and Polish groups exist but were paused this year due to lack of engagement and capacity.

- **Online information sessions and webinars.** These are run in collaboration with consulates, embassies, lawyers and other experts. While live, these attracted an online audience of almost 1,700. Thousands more viewed recordings later on social media.

- **Information leaflets.** Information leaflets translated into various languages (for example Polish and Romanian) covering a range of relevant topics are available electronically on our website and by email, and in print at face-to-face sessions or by post.

- **Cultural activities.** We continued to maintain our Settled Culture website, showcasing artistic events by, for and about EU and Ukrainian citizens, to showcase how the added value of cultural exchange offered through immigration.

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

Accepting referrals

Settled continues to accept and welcome referrals from a cross-section of local authorities, health authorities, voluntary organisations, and from the various embassies and consulates of the different EU Member States. Settled's good reputation, the uniqueness of the service it provides and the closure of alternative services mean it is increasingly relied upon as a referral point by other organisations. Recently, Settled saw a marked increase in referrals from branches of Citizens Advice,

for instance. Where an organisation makes numerous repeated referrals, we aim to establish ground rules and a partnership arrangement, including financial support for Settled's services.

Although our services for EU citizens respond to both 'self-referrals' from individuals and referrals from organisations, our service for Ukrainian citizens is managing demand by mainly responding to referrals from organisations. For example, we have an understanding with the Ukraine community organisation Opora about mutual referrals.

3. Partnership projects

During 2025-26 Settled was involved in several additional projects funded through partnership arrangements. These included:

- Providing expert legal advice to long-term street-homeless EU citizens through a multi-agency project with Reading Refugee Support Group, led by Reading Council and funded by DLHUC.

- Outreach information and advice sessions provided in Italian, held in several localities, in partnership with the Italian Comites.

- Advice for Roma in North London part-funded by Edmonton Community Partnership.

- Advice in French for vulnerable French nationals, especially those facing discrimination on racial and other grounds, funded by French authorities.

- An agreement to accept referrals from and provide expert advice to Scotland-based Citizens Rights Project, funded by Justice Together Initiative.

- A partnership with the British Red Cross to provide immigration advice to complement the humanitarian support they provide to Ukrainians.

- Integration support for Ukrainians in Brent including webinars and day trips, funded by London Borough of Brent.

- Joint project work was also carried out with the homeless network Fair Way Scotland, and with University of Birmingham, but the related funding for both was granted outside the dates of this financial year.

Collaboration and advocacy

1. Work with EU authorities and embassies

Settled continues to meet regularly and work closely with officials from the EU Delegation to the UK, sharing information about issues concerning European citizens and participating in their monitoring network. Several representatives of Settled attended the important "EU Citizens Gathering" conference organised by the EU Delegation in Manchester, with opportunities to talk to key officials representing the EU and member states, and we were speakers at a discussion panel. We also participated in a small pre-conference meeting with the keynote speaker European Commissioner Michael McGrath. We produced a briefing paper about the right of EU citizens to travel with a Certificate of Application in time for the conference, which was commented on positively by several attendees.

Settled had detailed conversations with officials from the EU Commission and Parliament about the ongoing needs of EU citizens and the importance of Settled's free, expert advice services. This included a presentation to the EU-UK Parliamentary Assembly attended by MEP Sandro Gozi in November 2025; a meeting with Michal Meduna, policy lead and committee co-chair, ahead of the EU-UK Specialised Committee on EU Citizens' Rights in December 2025; and a meeting with Irene Mingasson, Head of Unit for the Foreign Policy Instrument of the EU Commission, in March 2026.

Settled worked closely with the European Parliament's London office to jointly organise a stakeholder meeting for the first visit to Wales of the European Parliament representative to the UK, Leena Linnus, in late November. Held at the Norwegian Church in Cardiff Bay, this positive, lively event brought together EU citizens and people who work with them; in the afternoon we arranged a visit for Leena to the Cardiff Ukraine hub.

Settled attended meetings with officials at embassies and consulates of EU member states in London, Cardiff and Edinburgh, including notable events at the Bulgarian and Danish embassies, and met ambassadors and officials at Europe Day events in London and Edinburgh.

2. Work with the UK parliament, the Home Office and other UK departments

Members of Settled's team attended meetings of Westminster All-Party Parliamentary Groups (APPGs) on Europe, EU Citizens' Rights and Roma, and took part in lobbying MPs about the digital visa system, organised by the3million. We wrote formal consultation responses to the Home Secretary on proposals for 'earned settlement', which include a 10-year wait for settlement, and to the Independent Chief Inspector of Borders and Immigration regarding administrative reviews.

Settled's team are in daily email contact with Home Office staff to resolve concerns about specific cases, and we attended numerous meetings with them, providing verbal and written reports on the experiences of EU citizens evident from our casework. We also met the EU citizens lead at the Cabinet Office to share Settled's experience and concerns.

Settled provided feedback to the Independent Monitoring Authority for the Citizens' Rights Agreements (IMA) on concerns arising from our caseload, and our immigration manager attended the IMA's lawyers group on strategic litigation. Our Wales team also presented at an IMA webinar, on a panel alongside academics.

Settled had frequent contact with the Immigration Advice Authority (IAA) about updates to the charity's accreditation and that of our volunteers and staff.

We attended a round-table meeting in Reading that included representatives from Home Office, and the Ministry Housing Communities and Local Government to discuss the local homeless migrant partnership project and other similar initiatives.

Settled worked alongside the legal charity RAMFEL, researchers at Birmingham University and parliamentarians to bring evidence to government politicians about the impact of the Ukraine Visa Extension Scheme being limited to 18 months. We attended events in parliament and meetings across the UK, including with the Ukrainian ambassador, calling for a more generous extension.

3. Work with devolved parliaments, governments and local authorities

We met regularly with officials from the Welsh Government and attended several events in the Senedd, including a meeting to discuss Settled's priorities with Senedd member Sioned Williams, who has since become Deputy First Minister.

We met an adviser at the Scottish Parliament who advised us to connect with cross-party groups. We maintained contact with Scottish Government officials who fund a part-time position, and with COSLA (the umbrella for Scottish local authorities).

4. Work with civil society organisations

To improve service delivery and promote policy solutions on issues of shared concern, we held collaborative meetings with (among others) Greater Manchester Immigration Aid Unit, Wilsons law firm, Roma Support Group, the British Red Cross, Scottish Refugee Council, Citizens Rights Project, Citizens Advice, Arts and Business Wales, Stand Against Racism, Race Equality First, Bevan Foundation, and the Enfield homeless organisation "All People All Places".

We spoke at a Wales for Europe event, took part in a Newfields Law event, and continued our participation in networks including the EUSS Alliance and EUROMEC.

We contributed to letters, responses and other advocacy documents, jointly with organisations including ILPA, the3million, Rights of Women and Seraphus.

In March 2026 we surveyed EUSS advice providers to understand capacity and demand in this specialist field. Twenty organisations replied, reporting a combined 1,200 enquiries a week; Migrant Help received the most (400), with Settled the next largest.

4. **Mainstream media**

Settled was featured in articles by the Independent, Reuters, Le Petit Journal, Maldita.Es and the Wales for Europe newsletter, and we were pleased to meet and learn from Sky News journalist Barbara Serra.

5. **Social media**

Settled continued to grow its presence on social media, regularly posting content about our activities, the people we help and the causes we care about, with increased reach and impact on Bluesky, LinkedIn, Facebook and Instagram. One of our most important social media campaigns in early 2026 was to encourage EU and Ukrainian citizens to vote in the elections taking place in May 2026. We also put a short promotional video on social media for EU citizens facing discrimination and harassment.

Our supporter newsletter reaches almost 4,000 subscribers and brought together some of our most important stories.

6. **Website**

Settled maintained a website that is an additional source of information and advice and explains how to access our services. It received a similar level of traffic to the previous year.

Concerns addressed by Settled

1. EU citizens

- **A tougher operating environment**

Since summer 2025, public expressions of anti-immigrant views have increased, creating a more negative and even unsafe atmosphere for anyone who does not look or sound like a white British citizen.

The Home Secretary announced proposals to extend routes to settlement from 10 to 20 years, prompting worried enquiries from EU citizens asking what this means for them; they are not directly affected, but it may affect their family members and communities.

The Reform Party's suggestion that, if elected, it would end ILR, including for EU citizens, applied retrospectively, has caused further alarm.

- **The end of Home Office funding and the closure of services**

From the end of March 2026 the Home Office ended its grant funding for EUSS advice services. This prompted Migrant Help, which had the largest share of that funding, to close its EUSS advice service entirely for the coming year, and several smaller providers have done the same.

Both the Home Office and the IMA have advised EU citizens to approach Citizens Advice instead for EUSS advice, but Settled's experience is that Citizens Advice branches across the UK routinely refer such cases on to Settled. We now face the dual problem of reduced funding and an increase in our workload, due to the loss of services by others. We have written formally to the Home Office to raise these concerns.

- **EUSS applications**

Settled still helps, almost daily, EU citizens who have not made a successful EUSS application and need to do so, or who are struggling to reapply after a refusal. This includes people who have lived in the UK for a long time and who were previously given incorrect information.

- **Joining family members**

We frequently help make 'Joining Family Member' applications for relatives to join EU citizens in the UK, although rules around this have become more onerous over the years.

- **EU citizens with Pre-Settled Status**

Millions of EU citizens were awarded pre-settled rather than settled status. From early 2025 the Home Office began automatically upgrading individuals to settled status where five years' residence is clear from HMRC/DWP records and there is no criminality. It also relaxed the rules on how long an EU citizen may spend outside the UK, meaning more people are now eligible to transfer from pre-settled to settled status.

Despite this, Settled has been busy helping EU citizens with pre-settled status who have been refused settled status — for example, due to insufficient documentary evidence of identity, eligibility, or time spent in and out of the UK.

- **Curtailment of status**

The Home Office may cancel ('curtail') status granted under the EU Settlement Scheme. This has become a greater cause for concern since the Home Office expanded the automation of case reviews for pre-settled status holders.

Under automation process, if HMRC/DWP or border records suggest excessive periods of absence from the UK then an EU citizen is sent a 'minded to curtail' notice. Settled has been asked for help in numerous curtailment cases, not only those related to absence, but also cases where a person's identity, nationality or other eligibility criteria have been questioned.

- **Enforcement action**

EU citizens reported more instances of immigration enforcement officers visiting their workplaces (e.g. shops, restaurants, car washes) to check immigration status. In some cases this meant Settled had to help prove to employers that a person has the right to work.

Settled has also seen an increase in requests for help from people held in immigration detention. These cases can be extremely difficult to respond to effectively, due to logistical and communication difficulties and our limited capacity, and some resulted in the individual being removed from the UK.

- **Travel difficulties**

We remain concerned about the problems that can arise for EU citizens who travel out of the UK and rely on a Certificate of Application to re-enter, having not yet been granted pre-settled or settled status, though we had fewer such cases reported to us than in the previous year.

- **Digital barriers**

Confusion about how to use the digital-only View and Prove system, and technical errors, affect the ability of EU citizens to exercise their rights. The most common problem arises when an EU citizen replaces their passport but does not update the passport details held on the digital system.

Settled has also seen cases of EU citizens based in the Isle of Man and the Channel Islands, whose status was issued in paper form and is not recognised at the UK mainland border because it is not digital.

- **Additional vulnerabilities**

Settled continued to provide targeted support for the most vulnerable groups, including Roma, homeless people, older people, and those facing health problems, trafficking or domestic abuse. They are less likely to have successfully secured settled or pre-settled status, and more likely to face barriers to accessing rights and services due to a combination of complex disadvantages, including language barriers. This can mean over-reliance on intermediaries — sometimes their own children,

sometimes unscrupulous, unregulated advisers. Failure to access benefits successfully can lead to poverty, debt and destitution; some are exploited in jobs paid below the minimum wage, and some incur NHS charges, for example when giving birth.

- **Children**

Children whose parents did not make a successful EUSS application for them are at risk. Settled saw numerous concerning cases this year, and we expect it could take a generation before we can be assured that all such children have been identified and their status resolved. Settled is due to produce a report highlighting these concerns, drawing on evidence from its case records, in May 2026.

- **Later arrivals**

Some EU citizens who do not qualify for the EU Settlement Scheme but nevertheless arrived after 31 December 2020 with the intention to settle in the UK and have sought Settled's help with numerous difficulties. We provide information on the limited options available and where to get help with basic needs.

2. Ukrainian citizens

Settled's Ukraine Service continued to field very large numbers of enquiries, most but not all from women with dependent children, covering a wide range of immigration and welfare topics.

Applications to extend temporary visas were by far the most common and urgent requests, as this affects every one of the 200,000 Ukrainians given a 3-year visa in the UK since March 2022. In February 2025 the Home Office launched the Ukraine Permission Extension Scheme (UPE), granting an 18 months extension. However, 18 months is relatively short and Settled was central to efforts to lobby for a longer extension. In summer 2025 the Home Office announced that a further (second) extension of 24 months could be applied for after the first 18 months.

Ukrainian citizens who applied for UPE found the process more onerous than their relatively simple initial application three years earlier. Many struggle to understand the requirements, or to provide the necessary information. Some have been unable to respond before their original visa expired, or have been refused, leaving them in legal limbo.

Ukrainians who do not hold an international Ukraine passport have found that they cannot make a UPE application. They must first obtain an ID card, which can only be applied for in Ukraine, the Ukraine embassy in the UK will not issue them, and Settled is very concerned about the impact this has.

People who arrived in the UK from Ukraine three years ago on Ukraine visa routes, but are nationals of other countries (for example, spouses who were living in Ukraine), are being refused visa

extensions, despite having lived most of their lives in Ukraine and having no other home. Settled has also raised concerns about these cases with the Home Office.

Settled has also been asked for help in cases where a Ukrainian has applied for asylum or humanitarian protection, or is considering whether or not to apply. This is usually because they believe that if successful it will give them a route to settlement in the UK. Settled does not provide advice on asylum but nonetheless has helped individuals with information and signposting to other legal advisers. Worries about the short length of Ukraine visa extensions contributed to an increase in queries about other routes.

Beneficiary Case-studies

B is a Polish citizen who has been living and working in Aberdeen since 2017, apart from the period of the COVID pandemic. B speaks little English. B understood the need to apply to the EU Settlement Scheme before the deadline but struggled to do so himself. Without any better local options, B sought help from an unregulated immigration adviser, who he believed had handled his application successfully. When B took a brief trip abroad in 2025 and returned to the UK, he was stopped by UK Border Force. Only then did he realise that he did not have settled or pre-settled status. He was detained at Aberdeen Airport and facing removal from the UK to Poland. The Polish Consulate in Edinburgh contacted the Citizens Rights Project, they referred the case to Settled.

Settled acted quickly to present evidence to the Home Office of his long residence in the UK, which was confirmed by HMRC records, and explained that he had acted in good faith but been badly advised. Although the Home Office issued a Certificate of Application, Border Force reissued removal directions for the following week. Settled pressed the Home Office to speed up their usual decision-making processes in this urgent case, and B was granted settled status before the removal could take place.

K is a Slovak citizen and is Roma. She has been living in the UK since 2019. K lives with her partner and her two children in the household of her partner's family. K was referred to one of Settled's drop-in sessions in South Wales because of concerns that she and her children did not have settled or pre-settled status. EUSS applications were made for the children but the Home Office responded that they would not issue a decision until the case of their mother – K – was resolved.
K does not work outside the home and all the household financial affairs are in the name of her partner/other male family members. As a result she had no evidence of her length of stay in the UK. Settled sought evidence from GP records and from community organisations that knew K. This was submitted to the Home Office EUSS vulnerability team and K was granted pre-settled status. Settled advised K to start keeping records of her time in the UK so that in future she can apply for settled status – for example we supported her to open her own bank account.

G is a Spanish citizen who has lived in the UK since 2008 and is a drag artist performer. G speaks limited English. Previous experience of harassment including a violent attack had caused severe physical and mental health difficulties.
Before reaching Settled, G had tried to apply to the EUSS several times both before and after the deadline, but unsuccessfully. Discouraged, G had stopped trying to apply and was living in the UK without settled or pre-settled status, despite being eligible. By the time that G contacted Settled G had lost access to a previous email account so was not able to access previous applications, the reasons why they had been refused, and other important personal documents. It took Settled's advisers several months to rebuild evidence of residence in the UK and an immigration history, and to acquire proof of medical and other vulnerabilities to show why the application was late. Once the application was submitted Settled acted as an intermediary helping to answer further questions from the Home Office. Nine months after first contacting us, G was immensely relieved to be granted settled status. It is highly unlikely that G could have achieved this alone without our support.

S is a very young child of German parents. S's parents had lived in the UK for several years, one parent had pre-settled status and the other a Skilled Worker Visa. S was born in the UK in 2024 and lived here continuously since. The parents believed that S had automatic rights in the UK and that there was no need to make a separate EUSS application for her.

The family travelled in and out of the UK without difficulty on several occasions and so remained unaware of their mistake, but on one occasion in late 2025 they were stopped by Border Force on their return to the UK. Only then did the parents realise that the child did not have valid immigration status in the UK, and they contacted Settled.

Settled advised the parents on the rules for making a late application to the EU Settlement Scheme, what evidence to include about the child's identity and residence, and how to write a letter explaining the reasons for the delay in applying. We also advised the parents against further travel and they postponed their next trip until the child's application was concluded. Soon after, the Home Office accepted the late application and granted S settled status.

Z is a Turkish national married to a Ukrainian citizen. They have two minor children who are Ukrainian nationals. In 2022 Z's wife and children were granted leave to enter the UK under the Wales Super Sponsor Scheme and then granted a Ukraine Permission Extension.
Z was allowed to enter the UK in 2023 after the Home Office recognised the family relationship and granted 'Leave Outside the Rules'. The family continued to live together in Wales.
When Z tried to apply for his leave to be extended under the UPE scheme it was twice refused (because he had not arrived on a Ukraine visa scheme). The Welsh Refugee Council referred the case to Settled. Settled wrote to the Home Office setting out all relevant facts and explaining that although Z does not fit within the UPE rules there are other considerations under Article 8 ECHR and section 55 of the Borders, Citizenship and Immigration Act 2009. Following this, the Home Office

agreed to extend Z's 'Leave Outside the Rules' until late 2027, which means he can live, work, study and access public funds in the UK.

M is a Ukrainian single mother with two children. She arrived in the UK in 2021 on a Temporary Seasonal Worker Visa. Later she made an application for asylum. This was refused but she was granted 'Leave Outside the Rules' until November 2025. Her children were granted leave under the Ukraine Visa Scheme. M applied to the Ukraine Permission Extension scheme but, despite being sole carer for her children, she was refused because she had not previously held a Ukraine Scheme visa (she had held a Seasonal Worker visa). Settled sent a pre-action protocol letter to the Home Office requesting reconsideration of the decision, stressing the dependency of the children. The Home Office agreed to extend her 'Leave Outside the Rules' so she can continue to look after and provide for her children.

Volunteer Case-study

Matteo, an Italian speaker, has been part of the EUSS advice volunteer team for over two years.

I decided to start volunteering after my own experience with the UK immigration system after Brexit. My wife could not apply under the EUSS because of the timing of our marriage, so we had to go through the partner visa route instead. It was not a straightforward situation, and while trying to understand it properly I realised that I was able to navigate quite complex information and explain it clearly. I wanted to develop this skill further, but I also wanted to give something back. Being able to help someone apply for the EU Settlement Scheme when they are eligible can prevent a lot of unnecessary problems, costs and worry. I have enjoyed feeling that I could be useful to people dealing with stressful and confusing situations.

Most of my volunteering has involved replying to emails and helping people understand their options or the next steps they should take. Sometimes being able to explain things clearly and calmly can make a real difference to someone who is feeling anxious or lost. I have also appreciated taking part in events and meeting other Settled volunteers. It was good to feel part of a wider team.
Volunteering has helped me gain confidence in a different area from my work. It has allowed me to use my experience, my language skills and my understanding of migration in a practical and human way. It has also made me realise that skills such as explaining things clearly, staying calm and communicating with empathy can be valuable in many different settings. I am grateful for the opportunity to volunteer with Settled. The issues Settled deals with affect real people's lives, families and futures.

Fundraising

Settled is extremely grateful to our funders listed below, who believe in our mission and our work. Without their continued loyal support, Settled would not be able to function. Through consistent efforts to raise new funds, as well as maintaining warm relationships, Settled continued to receive funds from a wide range of sources, including statutory bodies, trusts and foundations, corporate donors, and voluntary and community organisations.

After several years of steady growth, Settled's finances plateaued in 2025-26. We secured additional funds from existing funders and opened up new funding opportunities; however, other funders were unable to continue their support. The fundraising environment has become more difficult, with funders facing other urgent calls on their resources. In this tougher operating environment, Settled is grateful to still being able to secure sufficient funds to continue its services, while managing our expenditure prudently.

We are also grateful to have received an increasing number of small donations from European citizens who have seen our work first-hand. With their permission we keep records of individual donors and thank-you messages are sent following their donations.

Settled does not employ a professional fundraiser. We have online donation facilities via PayPal and CAF Online and a hand-held device for card donations, all of which carry charges that are a small percentage of the donations.

Table of funders for period 1.4.25-31.3.26

Source	Classification	Purpose of funds (where restricted
CDL (Cheshire DataSystems Ltd)	Corporate Funder Donation	Towards the cost of staff to provide services to EU citizens and Ukrainians.
British Red Cross	Voluntary Sector Partnership	To provide immigration advice to Ukrainians who are otherwise supported by the British Red Cross.
Edmonton Community Partnership	Community Partnership	To provide advice to EU citizens (especially Roma) in North -East London.
Coalición de Españoles en Reino Unido	Community Donation	For core costs.

Comites (Committees of Italians in UK)	Community Partnership	To provide outreach and advice in Italian about the EU Settlement Scheme.
The National Lottery 'Awards for All' Scotland	Lottery funding	To provide an outreach and advice project for homeless EU citizens in Scotland.
The National Lottery 'Awards for All' Wales	Lottery funding	To provide community cultural experiences bringing together EU citizens, Ukrainians and the local community.
Postcode Community Trust	Lottery funding	Core costs.
AB Charitable Trust	Grant making trust or foundation	Core costs.
Esmee Fairbairn Foundation	Grant making trust or foundation	Towards policy advocacy for EU and Ukrainian citizens in the UK.
Justice Together Initiative	Grant making trust or foundation	(i)To provide complex immigration advice to European citizens, especially those in Scotland and North West England. (ii) To provide the same in the Thames Valley and South East England, in a partnership lead by Asylum Welcome.
Moondance Foundation	Grant making trust or foundation	To expand access to EUSS advice services in Wales.
Pipemakers Worshipful Company	Grant making trust or foundation	Towards advice provision for low-skilled EU workers in London.
Unbound Philanthropy	Grant making trust or foundation	To influence EUSS policy through evidence from advice service delivery.

London Borough of Brent	Statutory	To run workshops for Ukrainians.
French Ministry of Foreign Affairs	Statutory	To provide advice to vulnerable EU citizens in the UK who are French citizens.
Home Office	Statutory	To provide advice in Wales on EUSS applications.
Reading Refugee Support Group/ Reading Council	Statutory & Voluntary Partnership	To provide L2 immigration advice to homeless migrants in Reading temporarily accommodated via a multi-agency project.
Scottish Government	Statutory	To provide IAA Level 2 immigration advice to EU citizens in Scotland.
Welsh Government	Statutory	To develop and manage volunteers to advise vulnerable European and Ukrainian citizens in Wales.

Treasurer's Financial Review

This section is provided by Malin Nairn, who held the role of treasurer during this year. Malin is a financial analyst by profession and a member of the CFA UK.

In this financial year Settled has received grants to the value of £597,415 (2025: £601,525). In addition, the Charity has received £9,823 (2025: £10,234) of donations and other income (largely interest income) amounted to £6,926 (2025: £14,066). Expenses of £614,084 (2025: £625,716) 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 2026 are held in deferred income. The free reserves at the end of the period were £44,278 (2025: 44,198), similar to the previous year end. Cash in bank at year end was £351,692 (2025: £343,899).

Cash at bank continued to be managed to a minimum buffer of 3 months' operational expenditure, to ensure sufficient liquidity throughout the year and maintain operational capacity should expected grants fail to materialise. This quarterly value is calculated at £170,000, including salaries covered by restricted funding, and has been factored into the budgeted forecast for the first quarter of financial year 2026/27. Cash balances were typically in excess of 6 times average monthly expenses in the previous quarter throughout the year.

During the financial year, the Finance, Risk and Audit subcommittee (FRAC) has continued to focus on the charity's financial and risk management, coordinating with the CEO and finance team on a regular basis to ensure oversight and provide comprehensive reports to the Trustee Board. The

FRAC also works closely with the Strategy and Governance committee, in particular to ensure appropriate delegation authorities in relation to financial decision making.
The committee also carries out a continuous review of financial controls and a comprehensive budget and cashflow forecast for the new financial year. The budget process aims to improve financial confidence and manage projected funding and staffing security, providing assurance to trustees, employees and funders that Settled is confident in the organisation's liquidity and financial agility. In the past year we have moved to new offices in Cardiff which has increased the cost of premises, but which is proving beneficial in providing a more efficient space for the team. A pay review was also conducted as part of the budget process to support all staff, ensuring employees can continue their work at Settled in a challenging climate.

In the 2025-26 financial year we also set up an additional current account. This is intended to be used for the purposes of receiving payment for the citizenship application advice service, and as such is not yet in use.

Future Plans

In the next 12 months, our main priority is for Settled to maintain the level, quality and reach of our services, responding to the ongoing needs of our beneficiaries, amid an evolving and challenging external environment. We intend to sustain our advice services to respond to citizens affected by changes in Home Office policy, most notably the automation of decisions to 'curtail' (cancel) EU pre-settled status, and to respond to the loss of other specialist EUSS advice services, without placing undue additional pressure on our team.

In previous years we judged that producing written, translated advice (leaflets and web pages) could help manage demand on our one-to-one advice services. The frequency of policy changes risks this information becoming out of date quickly and has led to a rethink, As a result we have taken detailed information off our website. The website is still an important communication tool, often the first point of contact for many seeking our services, and in the year ahead we will review its content, as well as improve its appearance and user friendliness.

Thanks to a lottery Awards for All grant, we will hold more community events in our office and other venues in South Wales, often with a cultural and relationship building focus.

We will further improve our impact on policy through professional networking and better use of our data, responding nimbly with public statements on current affairs and allocating time to produce more evidence-based reports, similar to a report on issues affecting children short and long term, published in May 2026.

Amid increased funding uncertainty, we aim to maintain a strong enough public profile, emphasising that Settled is still providing an essential service for many, is a reliable and valuable partner and an important source for trusted information, intelligence and data to aid policy decisions and research. In other words, Settled will leave a serious gap that can't be filled by others were it to fail.

We will revive plans to offer advice on applications for British citizenship.

Structure, Governance and Management

How Settled is constituted

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

The organisational structure

Settled's team (mostly EU and Ukrainian citizens) comprises trustees, staff, volunteers and external contractors, all of whom work positively and effectively together.

Chair

Martine Petetin, a founding trustee, continued as Chair to the end of July 2025 and was succeeded by Wiard Sterk.

Trustees

Including the chair, 9 trustees served for the full year and one new trustee joined; all of Settled's trustees have personal or family experience of the UK immigration system. The trustee board met quarterly, regularly reviewing the charity's finances, service delivery, risk management and other matters within its responsibilities. Three sub-committees met regularly between full board meetings: (i) Finance, Risk and Audit, (ii) Strategy and Governance, and (iii) People.

Selection, induction and training of trustees

Trustees are recruited and selected openly and equitably, with written role descriptions requiring 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 Charity Commission and NCVO guidance on the trustee role and encourages them to read internal minutes and reports to familiarise themselves with charitable activities, and to meet staff and volunteers to see their work in action.

Staff

2025-26 saw slightly more staff turnover than in previous years, mainly due to career development but also funding pressures. Having gradually grown its staff team year on year, 2025-26 was the first year in which the team's size reduced, and we reviewed the services we could provide to ensure staff capacity was not over-stretched.

The staff roles at the end of March 2026 and continuing into the year ahead are:

- CEO
- EUSS advice services manager
- Immigration advice manager
- Wales service and development manager
- 2 senior immigration advisers
- 7 outreach and advice workers (including one specialising in Roma and two specialising in Ukraine casework)
- Outreach and volunteer officer
- Governance administrator
- A full-time public affairs manager role came to an end, and Settled instead recruited a part-time communications manager

Staff work within a framework of employment contracts, job descriptions, policies and standards. They are spread throughout the UK and work remotely, with regular in-person staff planning days during the year, weekly remote team meetings, and sub-group meetings on specific areas of operations.

Settled is fortunate to have a highly committed, high-performing team: messages of support circulate whenever a complicated case is resolved, and several staff members go 'above and beyond' their roles to initiate positive new developments.

External contractors

Two further staff work towards Settled's goals through our sub-contractor, Citizens Rights Project, based in Scotland.
A freelance finance manager is an important member of the team, and we are grateful for regular expert support from an IT contractor (Digital Dragons) and a graphic designer (Corinne Welch).

Office & Equipment

Settled operates from a small office in the historic Platform building, close to the Senedd (the Welsh Parliament) in Cardiff Bay. All staff are provided with laptops installed with cyber-security software.

Volunteers

Settled maintains a network of 60 volunteers. It receives a steady stream of people interested in volunteering and advertises to fill specific skills gaps. Volunteers work within well-organised team structures, supervised by staff, and Settled arranges DBS checks for all of them.
There is daily communication between staff and the volunteer network, plus a weekly volunteer newsletter, regular online volunteer meetings, and, whenever possible, invitations to meet in person. We continue to seek feedback from volunteers, which is overwhelmingly positive and influences our plans for service development and volunteer training.

Training

All staff and volunteers receive induction and training about Settled and their roles, and complete essential safeguarding training. Volunteer advisers are trained to acquire IAA Level 1 (EUSS) accreditation. Staff and volunteers are encouraged to undertake external training, increase their level of IAA accreditation, or acquire other professional qualifications, and several did so successfully this year.
External professional support and supervision from a suitably qualified lawyer was made available to Settled's senior advisers.

Remuneration

All trustees and volunteers carry out their roles without remuneration or allowances, though they can claim out-of-pocket expenses. Staff salaries are above the London Living Wage and benchmarked against comparable roles in equivalent organisations.

Statement on representation and respect

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

Declaration

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees.



Wiard Sterk, Chair of Trustees
28 September 2026

Independent Examiner's Report to the Trustees of Settled

Registered charity number 1184580 | For the year ended 31 March 2026

I report to the trustees on my examination of the accounts of Settled (the charity) for the year ended 31 March 2026, which are set out on the attached pages.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- the accounts do not accord with those records; or
- the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (Charities SORP (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:	
Name:	Syed R Wasti FCMA
Relevant professional qualification:	Fellow of the Chartered Institute of Management Accountants (FCMA)
Firm:	2E Accountants Ltd
Address:	Unit 11, Flamingo Court, 81 Crampton Street, London SE17 3BF
Date:	16-09-2026

Settled CIO

Statement of Financial Activities for the year ended 31 March 2026

	Notes	unrestricted	restricted	year ended 31.3.2026 £	year ended 31.3.2025 £
Incoming Resources					
Donations and similar resources		9,823		**9,823**	10,234
Operating activities					
in furtherance of charity's objects	2	88,943	508,472	**597,415**	601,525
for generating funds					
Other income		**6,926**	0	**6,926**	14,066
total incoming resources		**105,692**	**508,472**	**614,164**	**625,825**
Resources expended					
Costs of generating funds		-	-	**-**	-
Charitable expenditure	3				
in furtherance of the charity's objects		103,111	508,472	**611,583**	623,215
Management and administration		2,501	0	**2,501**	2,501
total resources expended		**105,612**	**508,472**	**614,084**	**625,716**
Net movement in resources		**80**	**-**	**80**	**109**
Total funds brought forward		**£44,198**	-	**£44,198**	44,089
Total funds carried forward		**£44,278**	**£ -**	**£44,278**	**£44,198**

Summary Income and Expenditure Account
for the year ended 31 March 2025

	year ended 31.3.2026 £	year ended 31.3.2025 £
Gross income of continuing activities	**614,164**	**625,825**
Total expenditure of continuing operations	**614,084**	**625,716**
Net income / (loss) for the year	**£80**	**£109**

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 2026

	Notes	2026 £	2025 £
Fixed assets			
computer equipment	5	**1,333**	**2,500**
Current assets			
Debtors and Prepayments		25,211	1,180
Cash at Bank		351,692	343,899
		376,903	**345,079**
Liabilities - amounts falling due within one year			
Creditors and accruals	6	**333,958**	**303,381**
Net current assets		**42,945**	**41,698**
Total assets less current liabilities		**£44,278**	**£44,197**
Funds			
Restricted	9	**-**	-
Designated		**-**	-
Unrestricted		**£44,278**	**£44,198**
		£44,278	£44,198

Approved by the Trustees on 28 September 2026 and signed on its behalf by Wiard Sterk, Chair.



the notes on the following pages form part of these accounts

Settled CIO

Notes to the accounts for the year ended 31 March 2026

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 recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

b) Grants

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

c) Donations, other income, fundraising and gifts

Donations, other income, gifts and fund raising are recognised 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 recognised in the period in which it is incurred and includes attributable VAT which cannot be recovered. Expenditure is recognised 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 the 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 that nsk.

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 2010

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.
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 the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.
The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

j) Fixed assets - computer equipment

Individual items costing over £400 are capitalised 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 31.3.2026			31.3.2025
	unrestricted	restricted	**total**	**total**
AB Charitable Trust	25,000		**25,000**	**30,500**
Asylum Welcome	34,143		**34,143**	**45,367**
British Red Cross		40,000	**40,000**	
Bulgarian Association			**0**	**3,000**
CDL (Cheshire DataSystems Ltd)	28,000		**28,000**	**24,000**
Cobalt Trust			**0**	**5,000**
Comites (Committees of Italians in UK)	1,800		**1,800**	
Edmonton Community Partnership		500	**500**	**2,000**
Esmee Fairburn Foundation		23,000	**23,000**	
French Ministry of Foreign Affairs		7,500	**7,500**	**7,757**
Home Office		40,000	**40,000**	**71,333**
Justice Together Initiative		94,690	**94,690**	**105,210**
Lloyds Bank Foundation			**0**	**17,761**
London Borough of Brent		18,170	**18,170**	**8,700**
London Borough of Enfield			**0**	**500**
Moondance Foundation		15,300	**15,300**	**15,400**
Paul Hamlyn Foundation			**0**	**29,000**
Pipemakers Worshipful Company		1,000	**1,000**	
Postcode Community Trust		6,000	**6,000**	
Reading Council		36,258	**36,258**	
Roma Support Group			**0**	**100**
Scottish Government		28,033	**28,033**	**31,000**
Souter Charitable Trust			**0**	**2,000**
The National Lottery (Engtand)			**0**	**8,300**
The National Lottery (Scotland)		11,700	**11,700**	**11,100**
The National Lottery (Wales)		8,900.00	**8,900.00**	**0**
Trust for London			**0**	**6,000**
Ukraine donations		15,752	**15,752**	**29,500**
Unbound Philanthropy		23,669	**23,669**	**42,997**
Van Neste Foundation			**0**	**5,000**
Welsh Government		138,000	**138,000**	**100,000**
	£88,943	**£508,472**	**£597,415**	**£601,525**

3 Salaries and wages

	2026	2025
	£	£
Salaries and wages	434,664	417,974
Social security costs	42,190	33,675
Pension costs	15,670	11,258
	£492,524	**£462,907**

The average number of employees (FTE) during 2026 was 14 (2025 13)
No employee received emoluments of more than £60,000. (2025 Nil)

4 Analysis of total resources expended

	2026	2025
	£	£
Salaries and wages	492,524	462,907
Contractors	48,795	103,053
Cardiff Bay office	20,031	
Printing, stationery, postage, phones	9,944	7,489
Travel	8,122	9,156
IT costs	7,442	3,847
Volunteer costs	4,831	1,875
In person planning days	1,599	3,560
Independent examination	1,500	1,200
Marketing	985	3,791
Trustee strategy day	882	2,542
Newport Office	755	11,558
Translation	250	97
Other	16,423	14,642
	£614,084	**£625,716**

5 Fixed assets -Computer equipment

	2026	2025
Opening balance	3,500	1,500
additions	1,000	2,000
	4,500	**3,500**
Depreciation b/f	1,000	300
addition	2,167	700
	3,167	**1,000**
NBV	**£1,333**	**£2,500**

6 Creditors and accruals

	2026	2025
	£	£
Deferred income	**320,193**	**287,178**
Taxation	**9,265**	**12,003**
Accruals	**4,500**	**4,200**
	£333,958	**£303,381**

7 Trustee Remuneration and Expenses

During the year (2026) no trustees received remuneration. (2025 Nil)

During the year 2026, no trustees received expenses (2025 Nil)

8 Contingencies and Contractual commitments

In the opinion of the trustees at 31.3.2026 there were no contingent liabilities and no contractual commitments (2025 nil)

9 Restricted funds

	Balance 31.3.2025	Income	Expenditure	Balance 31.3.2026
British Red Cross	-	40,000	40,000	-
Edmonton Community Partnership	-	500	500	-
French Ministry of Foreign Affairs	-	7,500	7,500	-
Home Office	-	40,000	40,000	-
Justice Together Initiative	-	94,690	94,690	-
Ukraine donations	-	15,752	15,752	-
London Borough of Brent	-	18,170	18,170	-
Pipemakers Worshipful Company	-	1,000	1,000	-
Postcode Community Trust		6,000	6,000	
Reading Council	-	36,258	36,258	-
Scottish Government		28,033	28,033	-
The National Lottery (Scotland)		11,700	11,700	-
The National Lottery (Wales)		8,900	8,900	-
Unbound Philanthropy	-	23,669	23,669	-
Welsh Government	-	138,000	138,000	-
	-	**470,172**	**470,172**	**-**

The purpose of these restricted funds is explained on page 21 of the trustees' report.