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Opening letter from the CEO

We can be extremely proud of what we have achieved in this second full year of the Venture Studio, whilst acknowledging that we still have a long way to go in our mission. This Impact Report highlights the progress, insights, and investments we have made together as a community so far and outlines our bold strategy for future growth.

Our equity investments are expanding and growing in the right direction. Our existing portfolio companies, Agile Homes, Lanu and GoodPAYE, are hitting their stride – building homes on land hidden in plain side, analysing over 300 properties for their expansion potential and raising vital funds for Crisis and other charities through innovative employee giving. We have also added three new equity investments to our portfolio – Bridge Housing Solutions, Urban Intelligence, and Primary Finance. This portfolio will continue to grow and help us to make short and long-term progress in our mission, building the sustainable solutions needed.

I have been highly encouraged by the power of the new partnerships within our Changing Lives grant programme. Our 41 grant recipients now have access to development opportunities through partnerships with the NHS Clinical Entrepreneur Programme and Hatch Enterprise, as well as direct mentoring from industry leaders across multiple sectors. It is an honour to collaborate with organisations that share our values and show commitment to our mission, and a joy to read about some of the personal experiences of our grant recipients – which you can find in this report.

The Venture Studio will continue to demonstrate the power of the entrepreneurial community by harvesting existing expertise and combining different perspectives to bring about innovative solutions to accelerate the end of homelessness. Our Experts by Experience and colleagues in service delivery will continue to keep entrepreneurs focused on creating the most impactful solutions to ending homelessness – not just managing it.



Collaboration across sectors and communities has always been integral to our approach. The Venture Studio will continue to build bridges and enable effective collaboration across the UK's vast and impactful start-up ecosystem, working with the aim to invest in diverse teams building solutions with diverse communities affected by homelessness in different ways – including structural inequality. In the wake of the pandemic and the face of ongoing racial injustice, access to opportunities has been more important than ever.

As we navigate a new political landscape and difficult economic circumstances, the investments we make will support our policy work. Going forward, Crisis will play a more active part in directly increasing the supply of affordable housing and, as we enter our next strategic cycle, we will lead by example and demonstrate that an impact-led approach is vital. In the coming year we will continue to invest in people and in solutions, to build new and influential partnerships across Britain, and to reach out to a much wider community. We will also continue to grow our first ever philanthropic venture fund and – over the next ten years – work towards investing at least £20 million into impact-led businesses offering scalable solutions to homelessness.

I look forward to this time next year when we can share even more stories of how our Venture Studio and the wider community are building the end of homelessness.

For now, I want to thank our generous supporters, partners, and community for making all this possible.

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Matt Downie Chief Executive, Crisis

Realising our potential

Last year we celebrated the creation of the Venture Studio from Crisis and its unique approach – to integrate the power and energy of start-ups into our mission to end homelessness for good. This year, we are sharing the ambition of our investment strategy to demonstrate just how disruptive the impact of a leading national homelessness charity investing in start-ups could be.

Over the last year we have worked with homelessness experts, investors, and entrepreneurs to define where start-ups could play the most meaningful role in our mission. We interviewed experts from organisations such as the European Federation of National Organisations Working with the Homeless (FEANTSA), Homeless Link, Beam, Homes for Good and Community Solutions to define our areas of focus. We designed an investment model that would suit our impact ambitions with EY, and we developed a new impact assessment framework with ESG expert and our Academic-In-Residence Dr Johannes Lenhard.

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Our thorough due diligence – supported by leading entrepreneurs and investment experts – assures investors that any start-up we invest in will deliver a material difference to ending homelessness.

Ultimately, this work has led us to define the ambition of our philanthropic venture fund to:

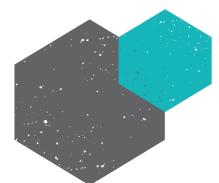
- Build 10,000 homes let at social rent levels directly
- Enable 100,000s of new homes to be built, to benefit Crisis members and others at risk of homelessness
- Benefit 1 million people in both the prevention of homelessness and in sustainably ending individuals' homelessness through our products and services

In our first 5 years we will focus on the following areas of investment:

- Increasing the supply of and access to quality affordable housing
- Help individuals stay in their homes through increasing opportunities to access reliable and secure income

In subsequent years we will focus on investments which:

- Fix a broken health and wellbeing system which is not preventing or ending individuals' homelessness
- Increase financial security of individuals at risk of or experiencing homelessness



Health & Wellbeing Year 5 onwards

Social capital Increasing the supply of and access to good quality, affordable and stable housing

> Year 1 onwards

Financial Security Year 5 onwards

Our thorough due diligence – supported by leading entrepreneurs and investment experts – assures investors that any start-up we invest in will deliver a material difference to ending homelessness. Start-ups can be confident that we can help them to scale, by providing them with over 50 years of homelessness expertise, collaboration and consultation with Experts by Experience, access to public sector networks and powerful partnership programmes offering unique development opportunities.

There couldn't be a more critical time for us to deliver this work. As the cost-of-living crisis threatens to force thousands of households into homelessness we urgently need to increase the availability of affordable and social housing. Whilst impact investment continues to grow in the UK, not enough of this is directed towards solutions tackling homelessness. When it is, not enough is going to solutions which will make the seismic change we need in housing. We know that there is the talent and funding out there in the



entrepreneurial ecosystem to help us achieve our mission, and we are now actively looking for partners in our investment fund. If you have the potential to give and can help us start a revolution in housing in the UK, please get in touch.



Liz Choonara Director of Enterprise and Innovation (Interim), Crisis

Our mission

Venture Studio from Crisis is here to invest in, build and scale ventures that accelerate the end of homelessness.

- We end homelessness directly through our Changing Lives grant programme
- We support and invest in diverse founders who are preventing and ending homelessness at scale
- We build businesses from the ground up, within Crisis and in partnership with others
- We co-design solutions with Experts by Experience and nurture a community of unusual suspects aligned in our vision to end homelessness

Our vision

Over the next few years our Venture Studio will scale its operation to achieve the ultimate vision of ending homelessness for good.

We will expand our **Changing Lives grant programme** by working with external organisations. People who are not currently accessing our wider client services, will have access to our grant programme through these new referral paths. We will go from supporting dozens of people excluded from employment opportunities, to supporting hundreds and eventually thousands.

Our **Philantrophic Venture Fund** will become an established and valued part of the wider impact investing ecosystem. We are contributing towards a financing revolution that places the entrepreneur and the impact of the organization first – financing tools second. This allows us to invest into a broader range of companies and entrepreneurs.

We will bring at least one business to market each year as part of our **Venture Builder**. Our goal is to directly increase the supply of housing available at social rent levels to those at immediate risk of or already experiencing homelessness.

The **community** that we belong to, and nurture is built upon a two-way exchange, making our insights on housing and homelessness available to the entrepreneurial ecosystem. We are committed to transparently reporting on our actions and holding ourselves to account, and we are striving to build an inclusive and diverse community through which we can learn and achieve even more.

A year in review

This Impact Report outlines the guiding principles, programmes, and progress we have made towards achieving our ambitious goals in the past year. Providing a new model of charitable innovation, we believe our **impact-led approach** will be an inspiring catalyst for others – highlighting how impact investing can create positive outcomes, rejecting the trade-off between social good and financial returns.

We can only end homelessness together. Next to our policy and research work, direct service delivery and place-based work, the Venture Studio and its community of entrepreneurs is a powerful force accelerating the end of homelessness for good.



Felix Litzkow Venture Studio Manager, Crisis

Our headline impact in numbers



Changing Lives grants awarded worth £67,000, covering 9 ideas for new ventures



86% of grantees reported improved level of confidence and self-esteem (6-12 months after receiving a grant)



77% of grantees felt they were more likely to secure work (6-12 months after receiving a grant)

- 77% of grantees reported an increase in motivation



investments made. Of the 4 founders:

- 50% Female

- 100% identify as heterosexual / straight
- 25% White British 25% Asian or Asian British 25% Mixed and Dual Heritage
- 25% Black or Black British





Within our existing investment portfolio:

- Agile Homes is delivering 69 homes for Register Providers, Local Authorities and Charities
- Lanu analysed over 300 properties for their development potential across the UK
- GoodPAYE launched in market and are on track to raise over £150m for charities including Crisis by 2030



Over 70 hours of support delivered to portfolio companies



21 business and idea development sessions delivered for Crisis members and prospective grant recipients

business founders in our wider community supported

FEBRUARY

• NHS Clinical Entrepreneur Programme began with 4 grant recipients

> Housing Supply Working Group formed at Crisis

APRIL

Azetec Group Report on Patient Capital, featuring Venture Studio and portfolio

JUN

Strategic Collaboration
 with EY extended

• Crisis starts pilot with GoodPAYE platform as employer and charity

• First Venture Studio entrepreneurs referred with Hatch Enterprise for additional support

AUGUST

- Community workshop held with the whole Venture Studio team
- Housing Supply workshop facilitated with Experts by Experience

Our community in numbers



>2,500 members in our online network

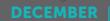


26 partners and dozens more friendly allies

Timeline

OCTOBER

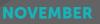
First Impact Report published



Venture Studio covered in Taylor Vinters report on Social Investment



- 60% Women



2nd Round Investment Committee chaired by our Strategic Advisor Chenelle Ansah

JANUAR

- Prototype feedback & discussions around programme for Changing Lives Grant
- Formally announced partnership with NHS Clinical Entrepreneur Programme
- Academic in Residence hosted a session for the Venture Studio on Impact Frameworks

MARCH

Strategic Advisory Board meeting at Makerversity

MAY

Unconference, supported by Venture Studio, held in Nottingham

JULY

- Began Community Strategy work
- 3 grant recipients join the Makerversity community of makers
- Summer social hosted in partnership with the House of St Barnabas, with over 50 community members
- Investment thesis approved by Crisis Trustees

SEPTEMBER

- Partnership with Hatch Enterprise formalised
- Investment into Urban
 Intelligence publicly announced
- GoodPAYE launches officially on the market, with Crisis on board as a charity

Lived experience leading the way

We embed lived experience of homelessness at every level and into everything we do at the Venture Studio.

It is crucial to our mission to ensure we're not building 'for', but 'with'. It is easy to fall in love with a solution that has forgotten what problem it's solving. Our Experts by Experience help our team and our community stay focused on solutions that will end homelessness for good.

Two of our strategic board advisors have experienced homelessness before and are now using their core skills as accomplished business leaders to guide everything we do in the Venture Studio.

Our Experts by Experience panel helps us to shape every major workstream and constantly pushes us to think even bolder about ending homelessness through co-production.

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We currently have 10 panellists: 60% female

4 based in London, 5 based in Liverpool, 1 in Birmingham

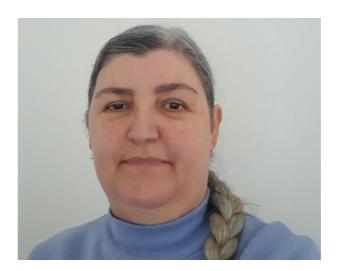
On average 6 people attend each session

Our Experts by Experience have led the way by:

- 1 **Influencing** our recruitment decisions for core team members. Experts by Experience are equal members of our interview panels and directly influence final appointments.
- 2 **Contributing** to our start-up investment due diligence process, including reviewing business cases, and giving feedback on whether these solutions can help end homelessness for good.
- 3 **Shaping** our programmes, including Changing Lives and our Investment Thesis, providing feedback on the areas of investment we should focus on and the outcomes we are aiming for.
- 4 **Co-designing** early-stage business ideas as part of our Venture Builder programme and by feeding back on community ideas.

"This approach goes beyond consultation by building and deepening equal collaboration between citizens affected by, or attempting to, resolve a particular challenge. A key tenet of co-design is that users, as 'experts' of their own experience, become central to the design process."

Design for Europe, What is co-design?



Dr Ana Navarro has been an Expert by Experience for the Venture Studio in 2021-22. We asked her to tell us about her experiences.

What was your motivation for getting involved and what has the experience been like?

"I'm committed to ending homelessness - that's my goal too. I got involved through St Mungo's as I thought it was an opportunity to gain knowledge and experience, and I was interested to find out more about how the charity works. The aim is for the panel to improve Crisis's functions so that the best services can be delivered in the homelessness area. It's been very interesting to work with them because it has been a new initiative that aims to cooperate. There is a strong emphasis in prevention of homelessness with general housing, health & well-being, finance, and education & training. We meet regularly online and in-person, and I've really enjoyed the face-to-face meetings with other panellists. The Venture Studio has provided an excellent opportunity to use and contribute existing skills (such as experience in industry and academic skills) and to develop new skills and knowledge, for example around strategic planning."

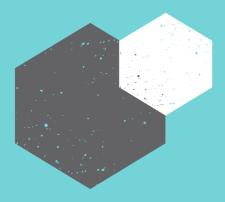
Where do you see the panel going in the future?

"The Venture Studio will need to interact with the Strategic Planning division. They need to align their goals with aspects like the vision, and strategic goals defined by Crisis (such as policies, stigma, housing led services, digital inclusion legislation, etc.). In this way they can perform better when choosing the partnerships with other organisations, big and small. They need Venture Studio panellists to sit in the Strategic Planning meetings fortnightly." The need and impetus to work with our Experts by Experience to create solutions to rising homelessness is more urgent than ever. Using participatory methods and applying a person-centred design approach has and will continue to be pivotal to maximise the impact of the businesses we explore and invest in.

To create pathways and ensure this opportunity is open to as many people as possible we recruit new Experts by Experience every year. Three experts of the panel for the coming year came to us by referral from previous panellists, and four experts from our initial panel have now joined other co-production opportunities at Crisis. This yearly panel refresh helps to ensure we engage a diverse range of voices over time and encourages those who contribute to develop and progress.

The need and impetus to work with our Experts by Experience to create solutions to rising homelessness is more urgent than ever.

Going forward we will improve the way we support entrepreneurs to engage even more effectively with Experts by Experience in co-production methods. The co-production panel will extend its remit and become an integral part of our Venture Builder work involved at every stage. We will also explore ways for former Changing Lives grantees to take more ownership of the grant making process, building an alumni community with power and influence.



Path to impact

Our Venture Studio entrepreneurs and portfolio of start-ups will collectively accelerate the end of homelessness by:

- Building 10,000 homes to let at social rent level
- Enabling 100,000 of homes to be built to benefit those experiencing or at risk of homelessness
- Benefitting 1 million people in both preventing and sustainably ending homelessness through our products and services

This requires

- Accessible opportunities
- Partnerships
- Capital

Driving change through accessible opportunities, partnerships and capital

Venture Studio is an impact-led community, working towards changing the lives of those who experience or are at risk of experiencing homelessness by providing employment and funding opportunities fuelled by philanthropic giving. Over the past year, we have mobilized our team and community to ensure we are providing accessible opportunities and building purposeful partnerships.

We do this through our four areas of work **>**



Changing Lives Grant Programme

For over 20 years our grant programme has helped people experiencing homelessness to focus on and realise their ambitions and ideas.

We nurture our grantees' aspirations and offer personalised support every step of the way. We help them to make the most of existing support structures through our UK-wide partnerships, and we reinforce this with an in-house support programme that helps grantees build the confidence, skills, and tools they need to thrive and succeed.



Venture Building

Crisis has a proud history of building and growing new ventures that end homelessness. We are now building on these foundations to explore gaps and opportunities in the market to increase housing supply, suitable for those most excluded from affordable, stable, high quality housing.



Impact Investing

We invest in and scale ventures that accelerate the end of homelessness. We use our 50 years' worth of insights and data, our brand, our network, and our ability to cocreate products and services with those who know best what is needed – our Experts by Experience who help us to accelerate the growth of our portfolio companies.

We are proactively seeking founders that can increase the supply of affordable housing and make affordable tenancies more accessible and sustainable. We are also looking for solutions helping people gain housing stability through secure jobs and income.



Community Engagement

We cannot end homelessness without our community. We build bridges between Experts by Experience, third sector practitioners, renowned academics, industry veterans and entrepreneurs – enabling everyone to make best use of their skills and experience to help us achieve our common goal.

In the coming months and years, we will do more to share our expertise on housing and ending homelessness with business founders. We will also participate proactively in strengthening the impact investing ecosystem.

Accessible opportunities

We are working towards a future where people can have full access to opportunities to reach their highest potential, in the absence of inequalities. We believe people should have the freedom to explore opportunities and make their ideas happen to have goals and dreams within reach. Unfortunately, many structural and systematic restrictions remain in place in our society – barriers that we have made it our mission to break down. With conviction and determination, we are creating opportunities for those with lived experience of homelessness to access resources that could change their lives.

Grant recipient

"Family means a lot to me. Cooking and food have always been something that brought us together and made us laugh, and just had a happy feeling about it." Chantal moved to the UK from Trinidad and Tobago over 20 years ago. "We've been away for so long when we make certain traditional foods, it just takes you back to that wee moment being back home."

Chantal's mum had cancer and she was living with her to provide care. Sadly, her mum passed away, and the landlord decided they wanted to sell - so Chantal had to leave. "My life had stalled. I didn't realise how much I was grieving." She stayed with family, and then in temporary accommodation with her daughter. "Crisis helped me with paperwork and helped me to get out of that situation. They provided a deposit for my new home, and it just took a weight off my shoulders."

Chantal told her Crisis coach, Jessica, that she wanted to start a business. "We had tried so many healthy, holistic things to help my mum to get better. We had to let go of a purely medical mindset and think about natural products and how we can take care of the body. And that's where my inspiration for the vegan Caribbean catering business came from."

Jessica supported her to apply for a Changing Lives grant. "I had to build a business plan, have an idea of where I wanted to go, what I'd be spending. I was given £1,500. That money has allowed me to set everything up."

"I do smoothies and street food that are all really healthy. I make marinade sauces too, like the pepper sauce I'm just bringing out. Caribbean food is often seen as jerk chicken and a curry, so it's like if you don't have that on the menu, then you're not true Caribbean. I want to show that vegan food can be just as tasty."

Over the past year, Venture Studio has:

- Awarded £67,000 in grants to 41 people
- Invested in 3 new start-ups in 21-22
- Provided over 75 hours of support for impact start-ups
- Engaged a community of over 2,000 people
- Conducted 11 co-production panels with Experts by Experience

Through the Changing Lives grant, Chantal has access to an NHS Entrepreneurship scheme. "It's like a training programme. You get to see and hear other people's stories and how they develop their ideas. I am getting a mentor too, who specialises in my business area and knows about healthy vegan food. I'm heading to London soon for a marketing meeting because they are really helpful for me. Lots of the other people on the programme are inventors - they're inventing things for the NHS. My business is different, as it's about vegan Caribbean food. But vegan food is really beneficial health-wise!"

"It has made me a lot more confident telling my story, and I'm excited to see what sessions we have coming up and how I can use them for my business."

Chantal

Grant Recipient, CEO and Founder of Queen V-ital Edinburgh

It has made me a lot more confident telling my story, and I'm excited to see what sessions we have coming up and how I can use them for my business.



Queen V-ital Edinburgh

Investment recipient

"Ending homelessness is an issue that is close to many of our hearts working in real estate and the built environment. I personally experienced homelessness growing up, and I am aware of the critical importance that having a safe and affordable place to live is to one's identity, confidence, and general well-being. A home provides a vital foundation of stability that is needed to unlock the enormous potential of every individual. We are delighted to associate our own business, hard work and actions to digitally disrupt the planning system with the amazing work that Crisis carries out to end Homelessness across the country.

Urban Intelligence will make use of this Crisis investment to further develop and market our PlaceMaker service to local authorities. Launched in early 2021, the PlaceMaker service co-developed with the London Borough of Hounslow was created to provide a digital platform for councils to produce their local plans. Since launching last year, PlaceMaker has been rolled out to seven other local planning authorities including Birmingham City Council and the London Borough of Redbridge."

Daniel Mohamed

CEO and Founder, Urban Intelligence



Purposeful partnerships

Our partnership community now includes over 27 partners across the UK and dozens more in our extended network of friends and allies.

We understand change requires collaborative input and over the past year we have used our collective voice to amplify our message and ambitions, engaging hundreds of people in multiple sectors. We are excited to be collaborating with the House of St Barnabas on a quarterly event series exploring the different facets of homelessness, and we are thrilled to have teamed up with Makerversity to support aspiring entrepreneurs in our Changing Lives community.



These partnerships are helping us to focus on transformative change, move beyond short term goals and foster a collaborative learning culture. United in our mission, together we have built network of over 2,000 people, including entrepreneurs, business leaders and experts – all passionate about using their unique experience to accelerate the end of homelessness.



Our partners

STRATEGIC COLLABORATOR



"EY has been an invaluable partner for the Venture Studio from the earliest days and we are pleased to extend our collaboration for yet another year. Our community of entrepreneurs has already benefited in numerous ways through one-to-one mentoring across a variety of subjects.

Neil, as the Lead Partner alongside his talented team, is supporting the growth and impact of the Venture Studio as a whole. From support on our Investment Thesis and Fund Model to now supporting with our strategic direction, the expert advice and energy behind EY's support has been transformational."

Liz Choonara

Director of Enterprise and Innovation (Interim), Crisis

FUNDING PARTNER



"We thank players of People's Postcode Lottery for their ongoing support."

Thank you also to the visionary donors who have supported the work of Venture Studio. Your donations of money, time and expertise have all played a significant role in the impact we have achieved together in this second year, and we look forward to building our collaborations with you in the years to come.



ECOSYSTEM PARTNERS





Taylor Vinters*







Imperial Enterprise Lab

MT Art Agency

"We love supporting others and sharing our skills to help create a better society. Venture Studio from Crisis is an inspiration to us, and we absolutely love the vision and energy behind the programme. Each entrepreneur is completely unique, and their stories are always driven by vision. I love interacting with them, understanding their values and drive to guide them on how to improve their model."

Yann Matthias

Chief Creative Officer, MT Art Agency





The Social Investment Consultancy

"We are excited to work with Venture Studio from Crisis and the social ventures that use entrepreneurial approaches to ending homelessness. It has been TSIC's honour to support them to grow their reach through impact measurement and management."

Yu-Shan Chiu Senior Consultant, TSIC



EY

"Our role as a strategic collaborator is driven by our desire to help the Studio in unpicking the systems driving homelessness. Our aim is twofold: to increase the sustainability of the Venture Studio from Crisis, supporting their strategic vision and expanding their network across public, private and third sectors, and to support the ventures in the Studio's portfolio, building their capabilities, improving their chances of success and their scale of impact. As an organisation, we bring professional from the full breadth of EY to support all strands of the Studio, as well as offer insights and vision through coaching.

The opportunities we see in the Venture Studio are vast. The Studio offers a change in approach to charitable action, and encourages more businesses to engage with the problems around them and scale their social impact.

Our people are drawn to be involved in this relationship to make a difference to our communities in a truly collaborative way. We are so excited to be part of the Venture Studio network, and to use our skill sets to work with an organisation that is enabling such a meaningful difference to society.

I feel proud of the work we are delivering with the Venture Studio, and look forward to our continued collaboration."

Neil Sartorio

Lead Partner for Local Public Services, EY UK&I



Makerversity

"We're thrilled to partner with Venture Studio from Crisis to support entrepreneurs to develop their businesses. Everyone deserves the opportunity to work on their passion and create the life they want. With access to our community of entrepreneurs and making facilities, as well as support and investment from Crisis, we hope to help the grantees kick-start their future goals. It's been great to welcome 3 entrepreneurs from the Venture Studio to Makerversity this July. We've seen them develop connections with our existing members, complete inductions on machines in our 6 workshops and discuss with the workshop team how to develop their ideas and different making processes."

Charlotte Gilks

General Manager, Makerversity



NHS CEP

"The NHS Clinical Entrepreneur Programme is transforming healthcare through innovation – Venture Studio from Crisis is empowering entrepreneurship to accelerate the end of homelessness. This year, we joined forces to run a proof-of-concept exercise, welcoming four entrepreneurs from the Venture Studio onto the NHS Clinical Entrepreneur Programme. Would sharing an education and mentoring programme in entrepreneurship across two very different groups work? The feedback from both groups has been humbling and inspiring, and we very much hope we can grow our collaboration in future years."

Professor Tony Young OBE

National Clinical Lead for Innovation NHS England and Improvement; Professor of Entrepreneurship and Medical Innovation, Anglia Ruskin University



Hatch Enterprise

"We are so excited about this partnership with the Venture Studio from Crisis and glad to be able to support them with this vital work.

At Hatch we know that talent is equally distributed across society, but opportunity is not, and structural barriers prevent so many people from reaching their potential.

We have seen the power that entrepreneurship has to enact positive change in people's lives and their communities and believe that this power should be accessible to everyone.

Through ensuring that those with experience of homelessness have access to a supportive network of experts, peers, and mentors in the start-up community, we are working to remove those structural barriers and build a fairer society."

Joanna Hamer

Head of Cohort Programmes, Hatch Enterprise



Whitespace

"To support our partnership with Crisis Venture Studio Whitespace conducted a series of bespoke workshops alongside the startups the studio has invested in, focused on identifying specific challenges to overcome, pinpointing opportunities for improvement in processes and technology, and driving discussions to determine the feasibility and prioritisation of proposed solutions.

While encouraging reflection and generating valuable insights for the Venture Studio and their startups, Whitespace team members also benefited by getting an opportunity to donate their time and expertise to a good cause and take part in engaging, innovative projects around the topic of tackling homelessness.

Whitespace looks forward to tackling further challenges and working closely with the Crisis Venture Studio into the future."

Russell Kerr Head of UX Design, Whitespace

Company of Entrepreneurs

"My initial time has been:

Challenging – not knowing what each session would bring in terms of help needed until the call starts.

Uplifting – to be able to spend time with true entrepreneurs building plans from scratch, with little to no support.

Impressive – to see the range of business activities: including warehousing, flowering soaps, business consultancies, and mobile catering from converted horse boxes.

If I had my way, the Crisis family would be given honourable Scottish status (as a Scot believe me that this is a compliment!) You are determined, focused, and driven. You have come through much more than many of those around you, and yet you retain the drive and passion needed to make it to the last mile.

I have gained as much if not more than I have shared in my first year with you, for which thank you."

Kate Jolly

CEO, Briars Group



Philanthropic venture capital

Building on our success of raising £1.5 million for the Venture Studio from the early visionaries who supported our work, we are now seeking mission-aligned philanthropic venture capital to help us accelerate the end of homelessness through entrepreneurship. We have launched a new philanthropic venture fund through which we aim to raise £20m over 10 years to fuel our investments into impact-led businesses and founders. Over a 10-year investment period, this fund will enable us to invest in 71 new companies and make 24 follow-on investments into successful portfolio companies.

Collectively, our portfolio of mission-led ventures will:



Build **10,000** homes to let at social rent level



Enable **100,000s** of homes to be built to benefit those at risk of or experiencing homelessness

Benefit **1 million**

people in both the prevention of homelessness and in sustainability ending individual's homelessness through their products and services



£20 million

10 years

We recognise that solving homelessness and increasing housing supply at scale takes time. Our philanthropic funding model will enable us to hold investments longer than a commercial fund would and will ensure we can take an approach to entering and exiting investments based on impact over financial returns. The primary deciding factor in all our investments will always be the company's ability to accelerate the end of homelessness at scale, through a sustainable business model. Our portfolio will include a mix of companies who are achieving outsized social and financial return through rapidly scaling business models, and those achieving high impact through sustainable growth over time.

Flexibility around our investments, spanning from equity investments to self-liquidating instruments, is crucial to our ability to attract founders with the greatest potential to impact our mission – to place impact-driven entrepreneurs at the heart of what we do.

Our philanthropic partners will not only strengthen our investment activities – but they will also help us to strengthen our policy, research, and practice work too. Together with Directors and Trustees at Crisis, and the Strategic Advisors to the Venture Studio, we will continue to evaluate our impact on a yearly basis and develop our investment thesis to maximize impact.

We are committed to operating and reporting as transparently as we can, enabling the ecosystem as whole to learn and grow. As we are standing on the shoulders of the giants who have walked before us, we too want to enable others to achieve their missions. We are especially keen to support other charities forge a new path to generate impact and serve communities better.

BURGRAMMES

Transformative experiences that change lives

Understanding Transformation

Our understanding of transformation at Venture Studio is centred around the aspirations of individuals and their ability to realise their full potential.

With 280,000 individuals experiencing homelessness and 42% of employers from across the UK admitting they would seek to terminate an employees' contract if they were homeless, we are doing more to support those facing additional barriers to employment and supporting them forge their own path.

Changing Lives Grant Programme

Our Changing Lives grant programme enables people with lived experience of homelessness to progress into education, employment, and entrepreneurship.

Designed as an ongoing programme, with rolling applications, we support individuals with lived experience of homelessness to kickstart their career and ventures. We award grants of up to £5,000, host office hours and idea clinics to explore and create opportunities for mentoring, peer learning and expanding networks.

Impact stats £67,000 awarded in grants 41 applications were funded including 9 ideas for new ventures

21 business and idea development sessions delivered

Our monitoring surveys from grant recipients this year showed

- 86% of recipients reported improved level of confidence and self-esteem (6-12 months after receiving a grant)
- 77% of survey respondent felt they were more likely to secure work (6-12 months after receiving a grant)
- 77% reported an increase in motivation

A big part of our Changing Lives programme is the wraparound support provided by our partners and experts.

Hatch builds a better world through entrepreneurship. They support underrepresented entrepreneurs to imagine, launch and grow sustainable and impactful businesses through tailored support, community, and partnerships. We are aligned in our ambition to create access to capital and opportunities for entrepreneurs usually excluded from them and working together will enable us to break down more barriers in the coming years. We have already referred two of our Changing Lives grantees onto their programme for follow-on support. Watch this space.

Makerversity provides inspiring creative workspace alongside cutting-edge making and prototyping facilities. Whether you're a Designer, Inventor, Technologist, Craftsman or Engineer, Makerversity provides the physical facilities you need for your business. Earlier this summer three Changing Lives grantees became Makerversity members and now have access to their state-of-the-art facilities and learning programmes.

The Company of Entrepreneurs is one of the newer aspirant Livery companies in the City of London, comprised of people who have invested their own time and money in setting up their own business, and who have a desire to support future generations of entrepreneurs through mentoring, education and outreach activities.

This year members from the Company have shared their knowledge and expertise with aspiring entrepreneurs from Crisis through bi-weekly idea clinics positioned at the onset of a person's entrepreneurial journey.

MTArt Agency is a certified B Corp® award-winning talent agency for the most exciting up and coming visual artists worldwide. This year, their inspirational team volunteered to provide office hours as part of our grant programme, mentoring aspiring entrepreneurs on brand strategy and business development.

NHS Clinical Entrepreneur Programme

The NHS Clinical Entrepreneur Programme (CEP) was established by NHS England in 2016. Delivered by Anglia Ruskin University, it is part of the Accelerated Access Collaborative (AAC). The ambition was to create a workforce development programme that enabled clinicians with entrepreneurial ideas to stay working in the NHS, whilst continuing to develop their innovations.

Led by Professor Tony Young (above), National Clinical Lead for Innovation at NHS England, the CEP has become the world's largest entrepreneurial training programme in healthcare, with over 800 clinicians gaining commercial skills, knowledge and experience that will help them transform the way healthcare is delivered. As the programme has grown, it has increasingly become self-sustaining with previous graduates of the programme supporting their new colleagues and creating a social movement for innovation, improvement and entrepreneurship on the frontline of the NHS.

Our partnership with the CEP began in February 2022 with four Venture Studio entrepreneurs (Chantal, Joana, Laura & Maame Esi) pitching their innovation to Dr Professor Tony Young before joining the sixth cohort of the programme and being selected from a pool of over 300 applicants. In doing so they became one



the first group of people from outside the NHS to enrol on the programme. With access to 12 months of innovative learning, tools to support the development of ideas and a network of clinical entrepreneurs, the CEP was identified as an ideal opportunity for founders who had established an early-stage business idea. The four entrepreneurs in this cohort are seeking opportunities to development their entrepreneurial and innovative thinking to support the creation of sustainable businesses that have a positive social and individual impact.

To date, the CEP has provided our Venture Studio entrepreneurs with:

- Education Full access to the NHS CEP curriculum, covering branding, marketing and communications, lean start-ups, finance and accounting, legal masterclasses, leadership, and venture capital
- **Mentoring** Entrepreneurs have been matched to a CEP peer and a commercial mentor
- Networking Access to the Clinical entrepreneur programme networking sessions and WhatsApp groups

Our programmes' impact in numbers

agile





14 live commissioned projects, delivering 89 homes

19 priority projects delivering 96 homes



4 people trained in modern methods of offsite construction at Leyhill Prison

L∩U



Launched a freemium B2C website, resulting in a growing stream of B2C customers



Analysed over 300 houses nationwide for development potential

Secured a contract for the community consultation process at London Borough of Barking and Dagenham





On track to generate over **£150m** of additional funds along with Barnardo's, Royal British Legion, RNIB, and WaterAid through payroll giving by 2030





On track to identify up to **30,000** sites suitable for new social housing developments in 2022



Agile Homes is radically changing the way homes are built. They deliver high quality, low carbon and affordable homes on land that is "hidden in plain sight", using modern, rapid methods of construction. The team brings key stakeholders together to create new homes that address the needs of the local community.

Growth

- 14 live commissioned projects, delivering 89 homes – 78% of which are being delivered on behalf of Registered Providers, Local Authorities and charities
- 19 priority projects delivering 96 homes and a further 14 projects delivering 76 homes (of which only 3% are open market / private homes) in the pipeline
- 4 people trained in modern methods of offsite construction at Leyhill Prison – 2 Supervisors and 2 inmates. Plans in place to bring manufacturing facilities online at further prison workshops

It's fantastic to have an organisation like Crisis investing in our company. The mission lock was an easy thing for us. Crisis has been really diving deep into how Agile Homes is run which was useful to get ready for further investment and successfully close our latest round. Particularly the diligence piece around that instils confidence in other investors.

Agile has come so far in that time with help from many people and partners, Crisis included. 'It is always all about the people' is my main take home from the coaching dialogue, along with holding a continuing enquiry about how to slow down to speed up and how to cultivate and embed values, behaviours and qualities, especially resilience.

A recommendation I would give to any entrepreneur joining Crisis and their programme is that you need to get out of sales mode at times and be open about your challenges. That's how the Venture Studio will be able to support you best.





Craig White and Linda Farrow, Founders

It is not always clear what can be changed and added to a house under planning rules, making it difficult and costly to understand how to maximize the potential of your existing properties. Lanu solves this problem, unlocking the potential of thousands of existing property portfolios to be expanded and optimized.

Lanu uses ground-breaking technology to determine the planning possibilities of your property portfolio. Within minutes of a simple address input, Lanu produces a visualization of the planning possibilities in the form of 3D models, floorspace & value calculations, and costings. To improve the community consultation process, Lanu have partnered up with Befirst and London Borough of Barking and Dagenham to show 3D Models of planned developments in the local area.

Growth

- Launched a freemium B2C website, resulting in a growing stream of B2C customers
- Analysed over 300 houses nationwide for development potential
- Secured a contract for the community consultation process at London Borough of Barking and Dagenham

The support of our business and team has been very tailored and personal and has really helped navigate the growth of our business while taking in a wider social perspective.



Shane O'Donnell, CEO & Co-Founder

Their platform enables charities to engage with individual supporters directly and share the impact of their donations. Coming on board as a charity is an exciting opportunity for Crisis to expand this fundraising channel through a portfolio company.

It is fantastic having the Venture Studio from Crisis as one of GoodPAYE's shareholders. Not only do they add credibility and trust to our start-up, but also the insights and support that the Venture Studio are able to offer has been useful, especially in these early stages.

The Venture Studio team have always been very friendly, approachable, and keen to help. They listen to and understand our challenges and suggest ways in which they could help. Their ability to connect us with relevant people within Crisis has also been invaluable.

I have huge ambitions for GoodPAYE and hope that the continued support of the Venture Studio will help us to raise awareness of payroll giving and GoodPAYE, accelerate our growth and provide insights that will enable us to continue building a world class workplace giving platform. Together, we'll be able to use technology to be a force for good and create impactful change in the world.



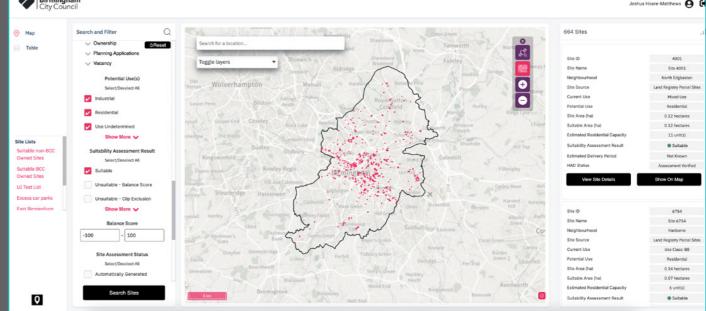
Richard Packman, Managing Director

Q Urban Intelligence

Communities across the UK are in desperate need of affordable housing in the right places. However, 16% of local authorities achieved less than 75% of their housing target. In the year 2019/20, this resulted in a shortfall of 56,000 homes. Urban Intelligence solves this problem by applying cutting-edge software development and planning expertise to geospatial data. Their Placemaker software helps local authorities identify vastly more development opportunities than the manual alternative and helps them prioritise sites with the greatest development potential.

Metrics	2023 Target	2024 Target	2025 Target (Cumulative)
Number of Public Sector organisations using PlaceMaker to achieve housing targets, including how many of these have failed their most recent housing delivery target	15 with 2 having failed housing targets	20 with 3 having failed housing targets	25 with 5 having failed their most recent housing targets
Potential capacity on housing development. Sites identified suitable for new social housing developments.	60,000 homes	90,000 homes	Over 137,000 homes

Birminghan City Council





GoodPAYE is revolutionising employee giving. Co-founded together with Barnardo's, Royal British Legion, RNIB, and WaterAid, GoodPAYE is on track to generate over £150m of additional funds for our collective missions through payroll giving by 2030.

Through Placemaker, Planning Officers can access data that enables them to challenge viability assessments made in planning applications. Doing so will increase the likelihood of affordable housing targets being met as it puts power back into the hands of planning departments. As a result, Planning Officers will be much better equipped to deliver much-needed affordable housing.

The team is on track to overachieve their target for 2022. Primary Impact Metrics:





Bridge Housing Solutions ends homelessness by helping families find long-term, quality homes and leave temporary accommodation quickly. Our investment helps their team to build a techenabled platform that aggregates data from thousands of Housing Association websites to help people find dignified homes quickly and conveniently, including through their My Social Housing app.

Primary Impact Metrics:

Metric	2023 Target	2024 Target	2025 Target (Cumulative)
Number of people housed who do not currently live in social housing	1112 housing placements	2263 housing placements	3360
Number of people housed outside of London as % of overall customer base	25%	35%	45%
Pounds saved by Local Governments using BHS's services to find social housing tenancies as opposed to Private Sector Temporary Accommodation	£1,668,000	£3,394,500	£5,040,000
Number of tenancies facilitated through My Social Housing app, and % of overall customer base	100%		
Quality of tenancies	Bridge Housing Solutions commits to build a set of metrics in 2022 designed to capture the quality of the tenancies. The quality of the housing stock itself as well as the feedback from the tenant should be considered as a minimum.		





Nichola Fahey and Priscilla Mazava, Founders

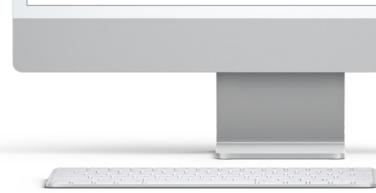


One third of problem-debt in the UK is related to the loss of housing. Primary Finance have created a debtfree model of housing finance, where an equity buffer protects the tenancy in the event of loss of income.

Metric	Targets
Breakdown of customers at different deposit levels	1 – 1.5% Cus 10% by 2026 15% by 2027
Number of customers of benefits applying, accepted, and rejected into scheme	Be able to de solely for bei
Number of customers using equity buffer and ration to overall customer base	Be able to de had the oppo
Reporting on customer demographic	A third of cus
Reporting on value of homes	Predominate below £500
Diversity and Inclusion	Company co Diversity, Equ published in

			• •	
	Primary Finance	How It Works	Grow Your Savings	Sign Up
Bei our reviews on 'X Transport	F		ary	Fin

Explore our approach to ethical home financing.



So far, the average Primary Finance customer has built up an equity buffer equal to four years' worth of rent, providing stability of tenure.

Primary Impact Metrics:

stomers at 0% deposit by 2025 5

lemonstrate that no customers were declined finance eing on benefits

lemonstrate that anybody needing to use equity buffer portunity to do so, where it is not detrimental to them

ustomers are non-Muslim

ely first-time buyers with most property values Ik

ommits to develop annual reporting routine on quality & Inclusion initiatives, and data. First report a Summer 2023





Raza Ullah, Founder

To end homelessness for good, we urgently need to increase the supply of more affordable homes. We need houses in the right places that provide an environment for people to make a home, feel settled and safe, where their dignity is protected and where they can establish a connection to place and community regardless of age, ability, health, or economic status.

The UK has been in a housing crisis for well over a decade. A report by the Housing, Communities and Local Government Committee shows that we need 90,000 social rented homes per year, every year for 15 years to meet future needs and address the backlog of demand. While the Government is primarily responsible for setting social housing targets and creating the conditions for these targets to be met, new ideas and approaches are needed urgently to address the crisis now. Our Venture Builder work is focused on just that.

Building on the strong track record of building businesses from within Crisis, together with our network of experts the Venture Studio is exploring the charity's role in directly increasing affordable high-quality housing supply in the UK.

Our Venture Build cycle:

Discovery Phase: the problem and solutions are explored and given an impact score

Build to Validate: ideas with highest potential are explored in depth and validated through a lean build phase. This includes testing ideas for partnerships and funding potential.

Go-To-Market: a dedicated founding team will be recruited to bring validated ideas to market, supported by partners in the Venture Studio network.

Working with internal subject experts, external advisors, and experts by experience, we kicked off our first discovery cycle in April 2022. Since then, the Housing Supply Working Group (HSWG) has:

- 1 Hosted two ideation workshops with our programme partner Studio Zao, facilitating our venture, policy, best practice, and front-line experts
- 2 Hosted two design workshops with our Experts by Experience to get a deeper understanding of the emerging problems and solutions
- 3 Identified over 50 possible ideas to increase housing supply
- 4 Taken nine ideas into a viability assessment supported by the Venture Studio Mentor Camila Penazzo, Venture Architect Director at Boston Consulting Group Digital Ventures

Looking ahead, we will take up to three ideas into the next 'Build to Validate' stage, when we'll use rapid prototyping methods to test assumptions and find relevant partners. If successful, we will continue ideas into the next 'Go-to-Market' stage, hiring a dedicated founding team.

The collaboration with our co-production panel helps to ensure we stay true to our mission of ending homelessness for good. Experts by Experience will help us avoid falling in love with a solution without solving a problem and contribute their invaluable insights to make any value proposition and execution of it as strong as it can be.

Mission-aligned partners will be crucial to this work, complementing our skills and expertise. We are actively building relationships with funding partners and subject-matter experts that can help us validate and bring to market ventures that will increase the supply of affordable high-quality homes across the UK.

Sarah Hopley

What is your role at Venture Studio?

I joined Venture Studio in its infancy at the start of 2021 through my social innovation fellowship at Year Here. My focus was primarily to explore the role that Crisis could play in directly increasing housing supply in the UK through the creation of new ventures. Since then I've worn many hats; laying the foundations for our first programme of support for ventures, leading our marketing and partnership initiatives, fundraising, and now leading our venture builder work again to accelerate bringing a housing venture to market to directly impact our members. Being involved in so team, however it's also enabled me to connect with and understand all areas of our community: Experts by experience, Crisis colleagues, our advisors, entrepreneurs, social investors, those working in housing, charities, commercial roles and more. This will be invaluable when designing ventures and working in partnership to deliver them.

What is your background?

I started my career in sales working for EG, the UK's leading real estate publication and data company. It was there that I gained an interest in proptech and its potential to impact the lives of others through the built environment. After launching some diversity and people-focused events and initiatives there, I left to explore the social impact potential of real estate at proptech start-up Appear Here. I loved the fact that an online marketplace could disrupt a market worth billions, and help underrepresented founders and fledgling businesses gain access to flagship locations to diversify our high streets.

What are you most excited about working at Venture Studio?

It's so exciting to see a charity tackling a complex and deep seated social issue in a completely new and innovative way. The Venture Studio has provided the opportunity to combine over 50 years of Crisis' expertise in homelessness with a radical, disruptive mindset and approach. We know that we can end homelessness, but we can't do it alone. Our unique approach attracts great people to the team and our community, which gives us confidence that we're on the right track. It's clear that the housing crisis in England is a key driver of homelessness, so to be able to take bold steps to address that directly is exciting.

Why is the HSWG so important to Crisis?

Crisis now has clarity that housing must be central to our activity to end homelessness for our members and Christmas guests. The HSWG has the potential to transform this long standing understanding into a reality, by generating viable opportunities for the charity to play an active role in increasing the supply of quality, affordable and accessible housing across the UK.

What has been the impact so far with HSWG?

The process so far has been enabled by a crossorganisational approach, using agile methodology to progress quickly. This process has narrowed our focus and tested our assumptions, so that we have a much better understanding of the most viable, feasible and impactful ideas to take forward. Through this work as part of a wider housing programme, we've been able to help catalyse an organisation-wide conversation about our role in housing and the next steps we should take. Most importantly we have successfully embedded lived experience insight at different stages of the project to create dignified and suitable solutions with our members.

What do you hope to achieve with HSWG?

We've already made huge strides to identify where Crisis has an opportunity to generate meaningful impact for members by increasing housing supply. I'm confident that with the right building, testing and partnerships as we start to bring these ideas to life, we will be able to deliver some of these solutions in the not so distant future, to help us on our mission to end homelessness.

A new direction for community engagement

Venture Studio is an impact-led community with Experts by Experience at its heart. In May 2022 we set out on a journey to explore and understand the essence of that community, – through interviews, mapping, audits and ideation exercises. The aim? To design an engagement strategy which represents the community we serve.

This 'discovery' phase involved:

- 1 **Reviewing** our process and documents around community management
- 2 **Interviewing** current and previous team members responsible for community management
- 3 Bringing in experts to share **insights** on how to build and design an active community
- 4 **Brainstorming** together as a team to explore our community principles and values

As an immediate result, building and nurturing our community is now something the whole team is

responsible for – not a single community lead. We all share a responsibility to participate in and add value to the community.

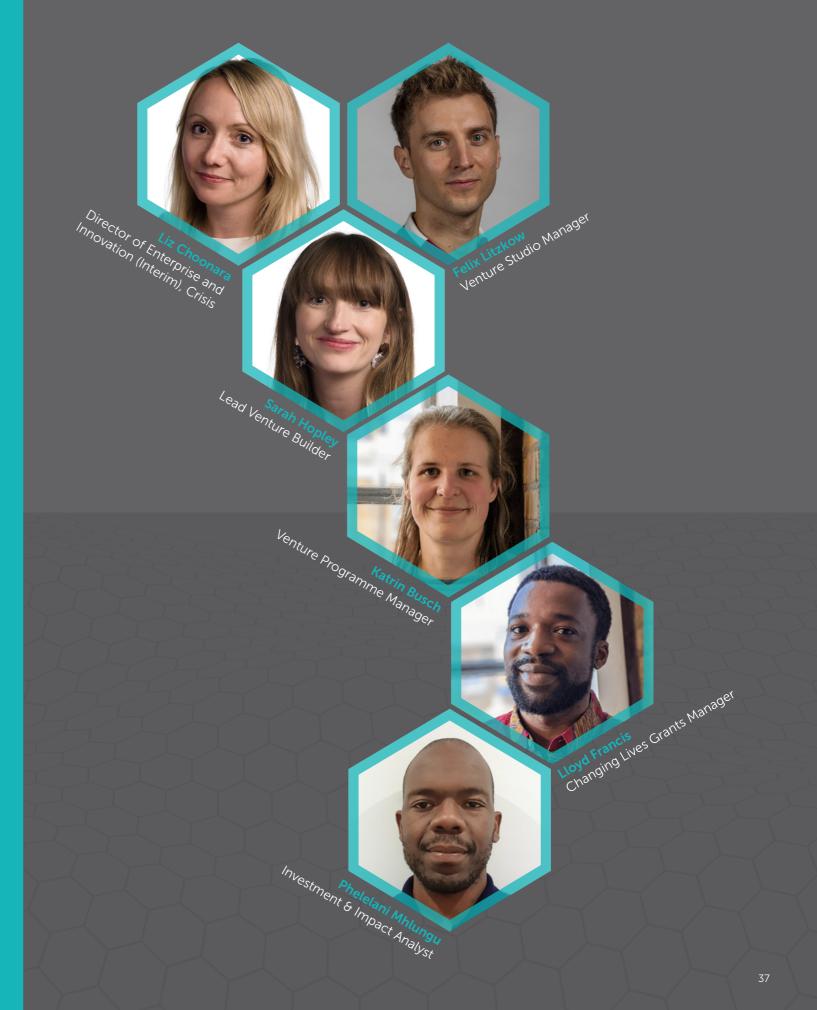
The next phases of our community engagement strategy will involve:

- 1 Finalising our community engagement strategy
- 2 **Sharing** our learnings and best practice with the wider community feedback
- 3 **Consulting** our members and Experts by Experience panel to create a community manifesto

The insights we have gained so far have helped identify what matters most to those with lived experience of homelessness and their allies. It has also helped us to establish community indicators aligned with the issues and priorities important to them. We are still in the early stages of what will become the most important approach to Venture Studio, and we're excited to continue building a strong, inclusive and passionate community.



Venture Studio team



Our advisors 2021/22

or Corp

D,

Sujata McNab

Chenelle Ansah Investor & Partner, Cornerstone Partners

Rosie Ferguson

Trector of Organization are of Chair of Crisis & Chair of Bo



Feedback and testimonials

Yes, Thank you! The CVS (Crisis Venture Studio) team is fabulous and has successfully navigated its own journey with personnel changes, providing continuity of support.

We greatly appreciate the evolving relationship now a professional dialogue between equals. We hope it can continue to evolve and grow to realise even more demonstrable benefits from our undoubted shared mission and synergies.

As Agile grows its own capabilities, we would love to network more with other CVS investees and leverage the networks in the growing "CVS family".

> **Linda Farrow** Agile Homes

"Liz, I just wanted to say well done to you and the team for a fantastic event yesterday! Thank you for inviting me, it definitely exceeded my expectations.

So many people wanted to be there that they were queuing at the door, which I think is amazing in these times when it is so hard to know if anyone will actually show up to an event.

I thought it was a really impactful to hear how a grant had turned someone's life around and now put them in a position to help others through their business.

You facilitated a super interesting debate, with some great speakers and questions. I certainly learnt a lot, and came away feeling really inspired by the ambitions of those in the room and the potential for social venture capital to have amazing impact and influence. I had to dash off before the end, but I am sure the networking part was a real success too.

Well done!

Emily Attendee of our Summer Social

Well done to you and the team on putting a fantastic summer social for the venture studio. It's great to see how far the team has come and the strong brand & community that has been built. The attendees in the room were a testament to the hard work put in over the years.

> **Chenelle Ansah** Strategic Advisor to Venture Studio and Panelist at the Summer Social



Experience panellist

Join us

In order for us to bring our vision to life we need:

- Funding from philanthropists to deliver our model of change
- This funding will enable us to invest in more startups with outsized potential to accelerate the end of homelessness
- Expertise and connections from corporate partners
 Ecosystem Partners
 to help us find releva
 networks of corporate partners to support
 the growth of the ventures in our portfolio
- Partnerships with the wider homelessness sector
 To ensure we are tackling the most challenging issues in homelessness we need to deepen our insights into the problems we are trying to solve and want to do this in partnership with the wider sector
- Ecosystem Partners to help us find relevant investment opportunities

If you want to join us in our mission and can offer any of above get in touch with us at: venture.studio@crisis.org.uk

An open-door policy

Our doors are always open. We want to get to know founders and support their products where we can – even before making an investment. Feel free to reach out to the Venture Studio team to learn about what support is available, and discover how their business can end homelessness.

Thank you

We know that we will not achieve the goals set out above alone. This work is going to require an effective cross-sector coalition to support us in this journey. Thank you to our incredible advisors and partners who have supported us so far, on our pioneering journey to find and feed the ideas that will help us to end homelessness for good.

If you want to help us on our mission to end homelessness — whether you're a startup with a product or service that could end homelessness or a funder who can help us widen the impact of our work — get in touch.

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