



Quaker Social Action Annual Report 2013/14

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Thank you

Our volunteers

Akbar Ali
Jonathan Allen
Anna Bajszczak
Lydia Barry
Margarita Bela
Shahara Begum
Philippa Bush
Neil Caldecott
David Carter
Scott Castenada
Paul Costello
Derek Clifford
Clare Croft-White
Rory Cullen
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Kim Farley
Jola Fallach
Will Font
Narjess Frihi
Daniella Hambrook
Leigh Hanford
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Jon Henderson
Chris Holland
Alex Holman
Lincoln Kezman
Les Lanham
Andrew Liddall
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Sophie Luger
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Vital Makengo
Nigel Morris
George Mitchell
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Ibrahim Nour
Victor Oluwanusi
Lydia Pompey

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David Peacock
Matthew Reid
Colin Reynolds
Sean Sanger
Allan Sentongo
Nicky Shanks
John Shinebourne
Robert Silo
Zenat Sheikh
Daniel Small
Margaret Anne Smith
Pete Southern
Stan Stevenson
Catherine Tidman
Edna Waterman
Jenny Watmore-Eve
Harry Wentworth
Desmond Ward
Kevin Wood
Ahmed Yusuf
Mark Zorichak

Our partners

Robert Benney (HALS)
Campsbourne Children's Centre
Broadwater Farm Children's Centre
CARIS Haringey
Fiona Carley,
John Lewis Partnership
Causeway Irish Housing Association
Centre Simplegifs
Circle 33 Housing
Cllr. John Bevan, Haringey
Cllr. Joe Goldberg, Haringey
Cllr. Bernice Vanier, Haringey
Cllr. Toni Mallett, Haringey

Cllr. Juliet Solomon, Haringey
Dr. Jeanelle De Gruchy, Haringey
Earlmead Children's Centre
East London Waste Authority Furniture Reuse Network Sean Gardiner
Kristina Glenn
Hackney Council
HAGA (Haringey Advisory Group On Alcohol)
Lynn Hannah, Haringey LAB
Haringey Adult Learning Service (HALS)
Haringey CAB
Haringey Dual Diagnosis Network - Barnet Enfield & Haringey Mental Health Trust
Haringey Employment & Skills Team, Haringey Council
Haringey Families First
Haringey Irish Centre Advice Service
Haringey Recovery Service
Haringey Time Bank
Haringey Welcome Project
Haringey Welfare Reform Team
Homes For Haringey
Home-Start Haringey
Ilse Amlot Centre
Islington Council
Joanne Mccartney, MLA
Kith And Kids
David Lammy, MP
Lighthouse Furniture Project
Living Under One Sun
London & Quadrant Housing Trust

Lutfia Khan
Markfield Project
Mental Health Support Association
Mind Haringey
Mind Tower Hamlets
MLB Learning Solutions Ltd.
Mulberry Primary School
MV Motors
My Weigh
Newham Council
NLPC Ltd.
Osmani Centre
Park Lane Children's Centre
Pembury House Children's Centre
Rokesly Infants and Juniors
Miffa Salter, Urbancanda Seetec
Shanks
South Grove Children's Centre
Spitalfields Farm
St. Ann's Primary School
St. Hilda's
St. Joseph's Hospice
Stamford Hill Primary School
Stonecroft Children's Centre
The Selby Centre
Beverley Tarka, Haringey
Nesan Thevanesan, Haringey
The Triangle Children's Centre
The Willow School
Tower Hamlets Council
Tiverton Primary School
Train2Work Academy
Danielle Walker-Palmour

Our staff

Dinar Ali
Rousha Browning
Jim Carling
David Collis
Ramona Doherty
James Drummond
Michele Grant
Delberth Hemley
Sarah Hind
Sheila Hinton
Michael Jordan
Irmina Joseph
Heather Kennedy
Lawrence Kilshaw
Steven Kingsford
Victoria Kuhr
Kristina Leonnet
Duncan McLaggan
Dora Meade
Judith Moran
David Rigby
Nina Robertson
Gerry Smith
Jez Smith
Fiona Singleton
Tim Segaller
Johnny Tomlinson
Ruth Marie Tunkara
Mostafa Uddin
Jane Williams

...and the staff we said goodbye to in 2013/14:

Natacha Bryan
Shaun Powell
Karen Mcbye

Our trustees

Gillian Ashmore
Joycelin Dawes

Sandie Finn
David Hickok
Jim Howson
Colin Kinloch
Peter Rivers
James Robertson
David Robson
Laura Roling
Caroline Tisdall

Our departing trustee Colleen Stretch

Funders who gave £5,000 or more: trusts, foundations and corporates
29th May 1961 Charitable Trust
C B & H H Taylor Trust
C H K Charities Ltd
Chiron Trust
Esmee Fairbairn Charitable Trust
Friends Trusts Limited
Garfield Weston Foundation
Hadley Trust
John Paul Getty Jr Trust
JRCT
Lloyds TSB Foundation for England and Wales
London Quaker Service Trust
Pears Foundation
Quaker Housing Trust
Rayne Foundation
Scottish Book Trust
Tudor Trust
WF Southall Trust
M&G
London Borough of Haringey
Skills Funding Agency



Hello and welcome

John Lennon said when he was at school he was asked to write down what he wanted to be when he grew up. He wrote down "happy". The teacher said he had misunderstood the assignment but he said they had misunderstood life.

This anecdote provides a useful reminder for those whose working life involves trying to offer something helpful to other people. We can get too narrowly focused on getting the details of what we provide right, while missing the much bigger picture. When all is said and done, what do those we work with want? I would suggest that we'd all like the same thing – a happy life.

I like to think that what we do at QSA is put out an 'offer'. We put something out there, to be freely chosen. We work hard to make it something of the highest quality and we target people who we hope will find it most relevant to their current situation. We hope it's helpful. We check it's helpful. But it is the people we work with who change their lives, not us.

A handwritten signature in black ink, appearing to read 'J Moran'.

Judith Moran
QSA director

Dear Friends

Throughout this report you'll find accounts of the projects we run alongside stories from those with whom we work and our volunteers that illustrate the impact of our work through their life and commitment. This deep commitment to addressing poverty is evident in everyone connected with QSA.

We respect, above all, the commitment of those we work with to apply in their own circumstances such expertise and resources that we can make available. They put their trust in a partnership between us to address issues in their lives arising from poverty. Whilst small-scale, our contribution has passion. We are stirred by invisible threads of community which intrinsically connect our happiness as a person with the well-being of all.

A handwritten signature in black ink, appearing to read 'Joycelin Dawes'.

Joycelin Dawes
Chair of trustees



Testifying to the everyday experience of poverty

Quaker Social Action's vision since 1867 has been "people putting people first". But what can a few 'people' do in the face of the enormous and seemingly intractable need we see in east London and beyond?

The recognition that we are all only people is both humbling and empowering. And by reading this report, getting involved, you are already doing something.

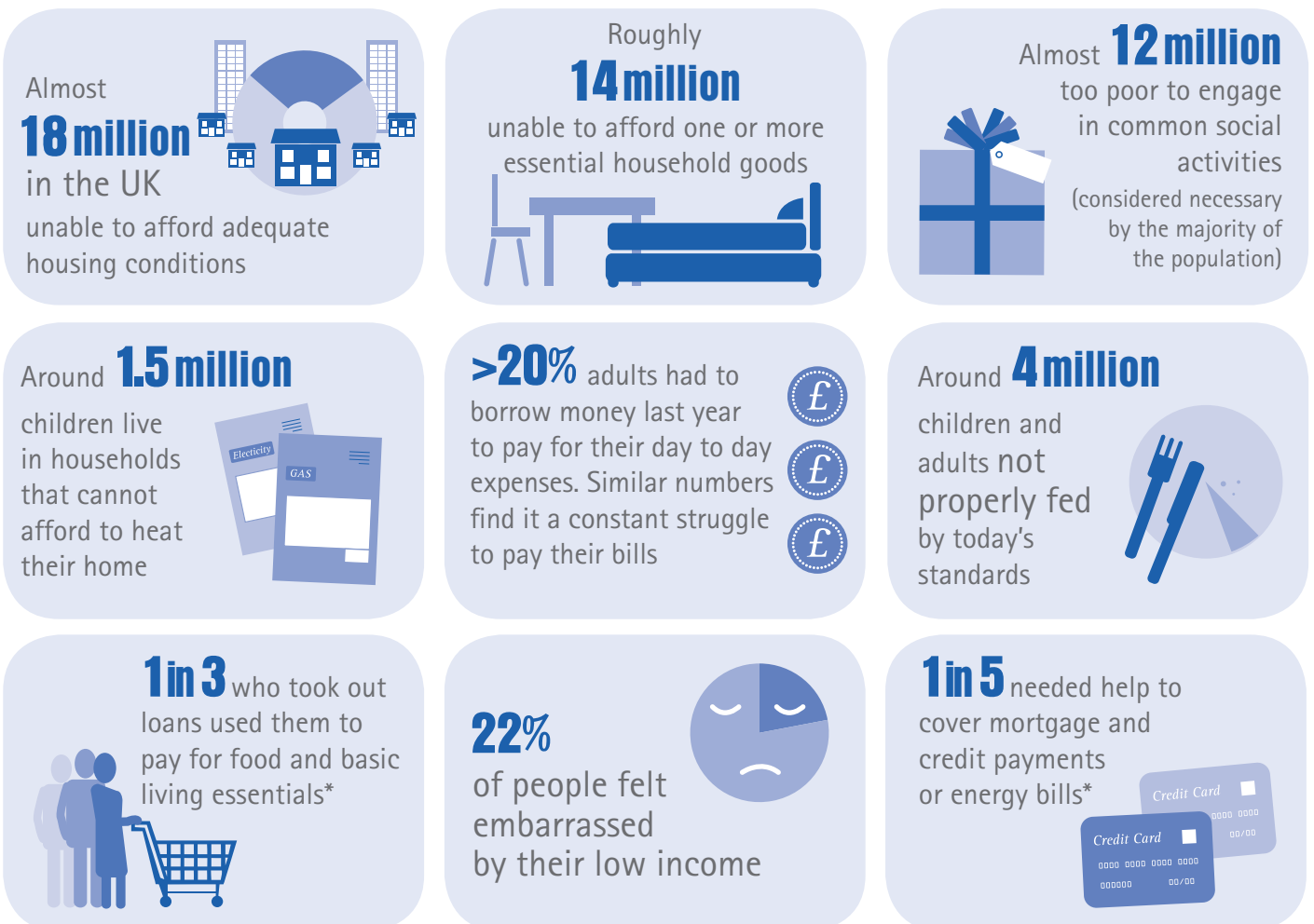
You – policy maker, trustee, staff member, volunteer, donor, funder, supporter, person living with poverty – are the 'people'.

You are the people behind the faceless edifice of these 'poverty statistics'. You are the people taking small and practical steps to break down the social, emotional,

educational, and material barriers that poverty puts in the way of a better life. You get together to share what works and to bear witness to what makes things worse when living on a low income. You share talent, money, furniture, knowledge, skills, time, with our projects or our local communities. You testify to the everyday experience of poverty. You are in a position to listen and influence decisions at a personal, community or national level.

Together we have it all. We are powerful, resourceful, imaginative, steadfast against poverty and its effects, and what we do makes a difference to people, people like us.

What we were up against in 2013/14:

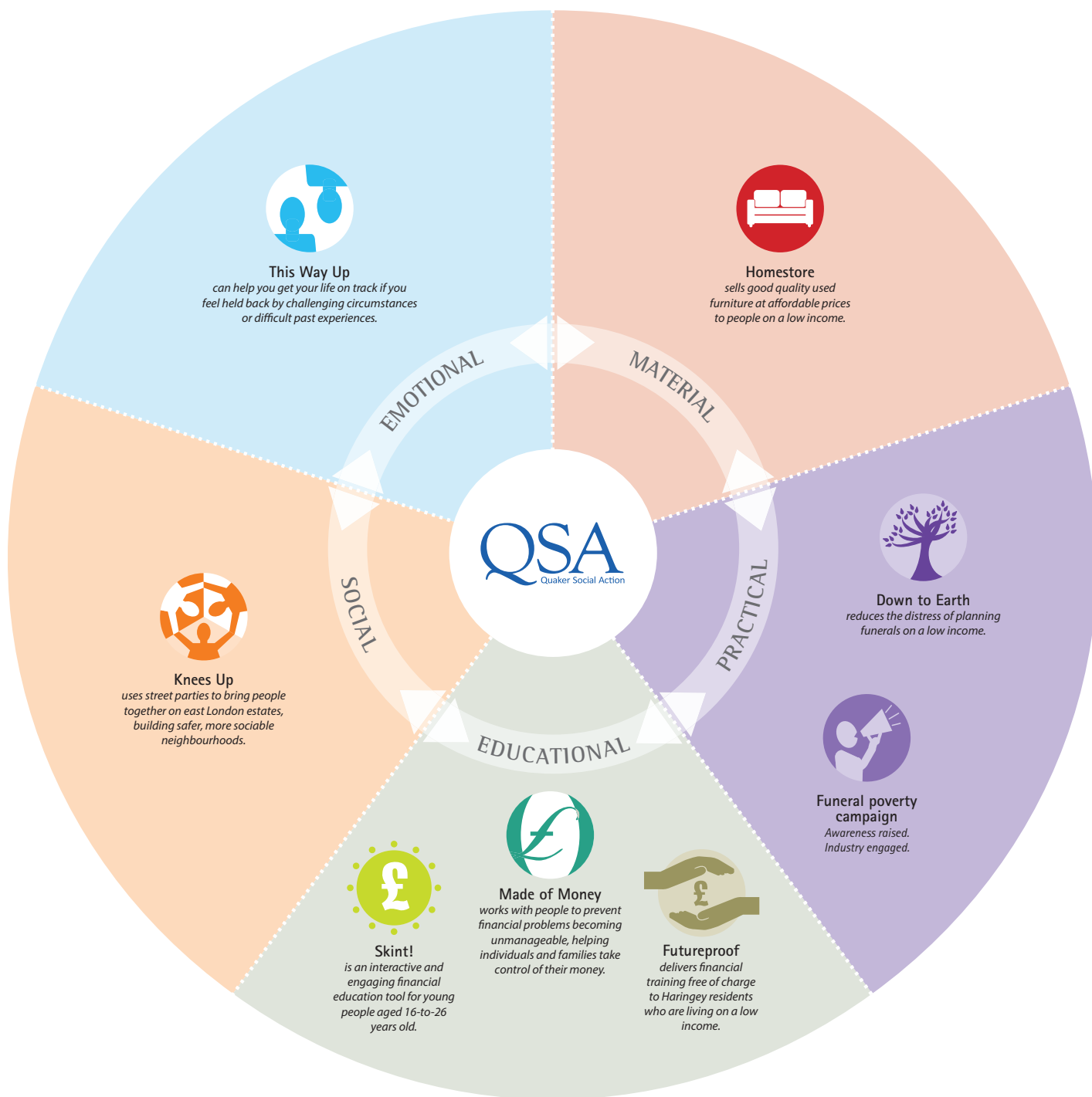


All figures ERSC Poverty and Social Exclusion 2013, except *Circle Homes Group 2013.

Building resilience, restoring dignity

Material poverty is real and pressing. It leaves homes without furniture, households without access to enough food and fuel, and families unable to pay for a loved one's funeral. We work to address these issues. We also recognise that, in the longer term, poverty can erode social connections, curtail educational opportunities, cause shame and stigma, and leave people at risk of life-limiting mental and emotional distress.

Our projects combine to offer help with the emotional, social, educational and material fall-out from poverty. We encourage those living on a low income to pick up and use whichever combination of our services works for them. We do not impose an outcome, instead we encourage people to work with us towards what makes them stronger, happier and more resilient.



Homestore: more than just furniture

What makes a home? A front door? Family and friends? Of course. But what if you had nowhere to sleep, to sit down, to eat a meal together? Would it still be a place you wanted to spend time?

This is the reality for some families. Nationally some 14 million households cannot afford one or more essential household goods*. 63% of our customers told us they were buying furniture that they did not previously have in their home.

Moving into a new home from temporary housing, or a period of homelessness, or setting up home for the first time, can mean – literally – having nowhere to lay your head. Homestore staff relate: *"One customer was very concerned about when we would arrive with a bed he had bought, he kept ringing up to check. We kept reassuring him we would get there on time. When we arrived, we understood why. The flat was totally empty, he needed to know he had something to sleep on that night."*

This need is not going away. In the 18 electoral wards where Homestore operates, 40% of children are growing up in poverty. This year Homestore is seeing evidence of the rise in the so called "working poor", those living in poverty despite the fact that at least one adult in the family is employed. Referrals to the service for those who are in full-time employment have increased by 111% this year alone.

"This year, Homestore was proud to help more low income east London families than ever before make their house a home. In the next 12 months, our silver anniversary year, we look forward to welcoming even more people to our renovated store."

JIM CARLING, HOMESTORE MANAGER

6731 items
of furniture sold
16.4% up on
last year



Meanwhile, in the very same boroughs, the same streets, others are paying private contractors, or ringing the council, to dispose of unwanted but useable furniture which will end up in landfill.

Donate don't dump

Homestore's mission is simple. We divert good quality furniture from landfill and sell it, alongside new white goods and beds, at a price lower than any second hand store, to east Londoners who find themselves struggling to afford these essentials.

"We stopped sleeping on the floor."

In 2013/14, 2071 families saved a total of £192,493 by buying through Homestore. But the benefit is so much more than financial. Furniture changes how a family functions, how they feel. *"Now me and my children can sit and have meals at the table at the same time"* one customer tells us. *"A pile of clothes on the floor are now in a chest of drawers"* says another. One family simply state: *"We stopped sleeping on the floor."*

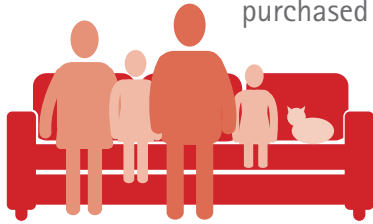
This feel-good effect is not just one-way. 80% of the 2,441 people around east London who donated unwanted furniture this year did so for *"charitable or moral reasons"*, enabling them not just to save money on disposal fees but to feel connected and to contribute to their community.

*Source: ERSC



Homestore sells good quality used furniture at affordable prices to people on a low income.

2071 individual families purchased furniture

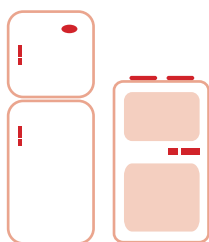


Once people do donate, the professionalism of staff and volunteers in the office and drivers at the door, ensured that 99% of them would use Homestore again, and also recommend the service to a friend.

Volunteer power

Bringing benefits to donors and customers, the Homestore operation is held together by dedicated and exceptional volunteers. Some 86 people volunteered with Homestore last year, and 7 undertook traineeships. These people gave us 1,511 days of their time during the year. Some 19 of them went onto paid employment. One volunteer says he gets, "to learn so many skills. I do the pricing up, I work on the shop floor, I answer the phones and deal with customers". His goal is clear. "One day I hope this experience will enable me to get into paid work".

Moving on is central to the whole concept of Homestore. Customers this year were referred by 226 agencies at a time of immediate material need and received a 12 month membership of Homestore. Manager Jim Carling says, "This is about people furnishing a home and getting all that they need in that year, then, we hope, moving forward with their lives".



241 white goods sold

Continued evolution

Although Homestore is the longest established QSA project, celebrating its 25th anniversary in 2014, it does not stand still either. This year the project applied for and was awarded the chance to benefit from the support of a John Lewis Partnership secondee who worked hard to create a system of customer and donor feedback. This is now beginning to yield a steady stream of rich data that makes planning and improvement easier. "The information we are getting back is very positive," manager Jim Carling says, "but it also highlights areas to improve. From this we have been able to make a couple quick wins". One of these is that drivers delivering new white goods are now removing packaging and taking it away with them: simple steps that make things better.

Homestore's longevity and evolution teaches us that it is people working together to take small, well-timed, practical actions - repeated and perfected over time - that makes a real and positive difference to the lives of those of us living with the effects of poverty.

91% of customers surveyed agreed: "Homestore has improved my quality of life."



Michael

"I am not a fake person, I am real. I like to make people smile and be in a happy environment."

“When I got a new flat it only had a fridge and a bed, and this sofa which had memory foam that had lost its memory!”

When Michael moved on from a period of homelessness into a poorly furnished flat he saw no way of getting furniture. *"There is nowhere I could have bought furniture. I am on benefits that only really pay for the basics. Since I have been bankrupt I can't get a bank account, and nobody will give me credit."*

“There is nowhere I could have bought furniture.”

Then he visited a friend's flat. *"I knew they didn't have much money but they had all this great furniture. I asked them how they got it. They told me about Homestore."*

When he got to Homestore Michael was shocked by the quality, *"I was thinking 'why did I not know about this before. Is this for the chosen few, or what?'"*

The search for a sofa did not go altogether smoothly! *"I am more than 6 foot and I wanted a settee that my feet wouldn't hang over the edge of. But I live in flat where, if you are more than two foot two you have trouble moving around. Jim (the Homestore manager) measured all the sofas and none of them would get into the flat. We chose a corner sofa which split into parts. When it arrived, I had to take the window frame out and remove three doorframes to get it in. The delivery driver said, 'Will it get up the stairs?' I said: 'I am gonna take the stairs out too if I have to!' All the door frames and window frames went back in."*

About the difference Homestore has made Michael says: *"Happy ain't the word! Before when my son came over, if I was sat on the sofa he could not sit on it too, because it was too run down. Now we can spend time together relaxing."*

Michael is now thinking of getting involved in Homestore: *"I think I will volunteer in the future. The environment seems nice, the people are cool, they work as a team and everyone is as important as the other one."*

45% of **low income families** cannot afford to replace worn out furniture.



Source: PSE UK



“The buzz I got as a customer of Homestore: I want to give that buzz back to other people.”

Mother of five Susan contacted Homestore nearly a decade ago as a customer. *“You could feel rich, you could afford the furniture without getting into debt or having to get loans from sharks.”* She still has the furniture: *“Two blue sofas, nine years, five children, two cats later they are still in good condition”.* The experience stayed with her too. *“They didn’t belittle me or look down their nose. The attitude was: ‘You know what, we have all been there or we could all be there next time.’”*

When she got to a stage in her life when she could volunteer she thought of Homestore. *“I don’t want to work with a charity with a big ‘name’ that bumps the price up to raise money.”* Having been a customer, Susan is in a unique position to be able to relate to those coming in to the store. *“A lot of people don’t have credit ratings. Here they only look at your need, come along and find out if you are eligible.”* She can talk to people at their level. *“Even now people need to get over the stigma of donations. Recycling is no different from a friend or neighbour giving you something”.*

Susan is looking to get back into salaried work after a long time bringing up children. *“I want to do something within the community,”* she says. *“I am meeting new people. Even the office is not the normal type of office, everyone is kind. I am doing so many different things, answering phones, talking to customers, pricing up furniture.”*

“Recycling is no different from friend or neighbour giving you something.”

She loves the way Homestore brings everyone together. *“Even the people who donate, if they saw the joy people get from buying the furniture. The customers I have met, it is genuine, the relief, that the pressure is off a bit.”*



Susan

“I love talking to people, I can have a conversation with anyone.”



44%

of adults volunteered formally, at least once a year



29%

did so at least once a month

2012-13 Institute for Volunteering Research

Made of Money: family finance without fear

By tackling the stress and stigma of living on a low income head on, people are free to address their finances without fear.

Last year a Barclays' *Your Bank* report revealed that 14% feel it's too complicated to sort out their finances, and 16% of mums say they'd rather not know about their household's current financial position so that it is easier for them to ignore.

Feelings, family and finances

Our family financial education project Made of Money, has for nine years, run relaxed friendly workshops. They use exercises and discussion to untangle the emotions, guilt, fear, peer pressure, brand loyalty, and family relationships that cloud our attitude, and affect our actions around money. This consolidates changes around money management in the long term.

This year, Made of Money ran 45 courses for 286 people living on a low income in east London. Attendees changed not only their own lives but those of their 439 dependents too. Some 93% of those surveyed after a course felt more in control of their money. One attendee reports: "I have opened a bank account and I am putting £30 a month in it." In fact 98% of those surveyed said they are, or plan to start, putting money aside. Some benefits were instant: 90% said they are better off week-on-week.



As children learn financial habits from those around them, we offer additional workshops for the whole family. "If I had not taken this course [my children] would have grown up and become like I was. Now I know that they are learning their [good] financial habits from me." One participant tells us.

In October 2013 an All Party Parliamentary Group on Financial Education for Vulnerable Young People concluded that "Programmes such as Quaker Social Action's "Made of Money" aimed at families have the potential to support far more parents to both manage their money better and support their children to do so too."

Learning, expanding, innovating

This year we continued to respond to expanding need. We adapted our materials and delivery to speak to the particular circumstances of women accessing domestic violence services.

We also partnered alongside the British Museum Citi Money Gallery to deliver some exciting family learning workshops at the museum.

Tower Hamlets Business Education Partnership (THBEP) chose us to partner in the ABACUS project. We delivered workshops to parents of children at Stewart Headlam Primary School who were simultaneously learning about money.

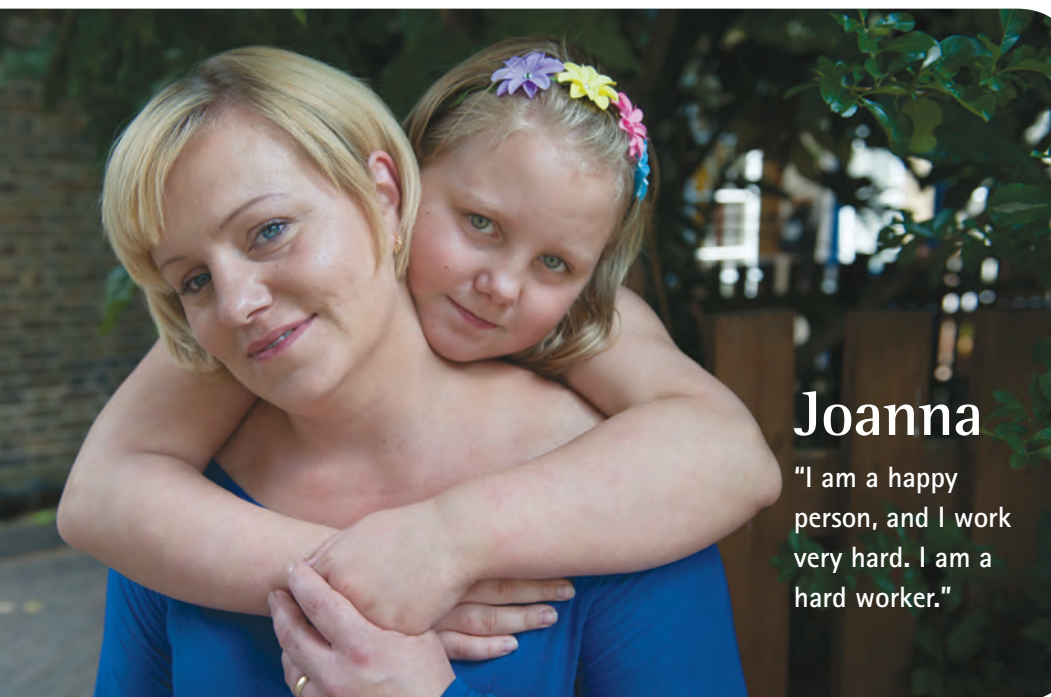
Made of Money remains committed to delivering workshops directly to those in need in east London. We do this because it works, because it changes lives. That it informs our ability to share the Made of Money model on an increasingly national stage (see p.12, 14, and 18) is a bonus.

"The local delivery of workshops, not only benefits those in east London struggling to cope on a low income, but increasingly informs our ability to share our model on a countrywide level, and our contribution to the national strategic conversation about financial education."

KRISTINA LEONNET, MADE OF MONEY MANAGER



Made of Money supports families on a low income as they talk, listen and learn about money, avoiding debt and financial distress.



Joanna

"I am a happy person, and I work very hard. I am a hard worker."

"Before, I felt like something was missing if I did not spend money. I used to ignore my bank statements. Now, I feel relaxed, now I know how much my bills are, and I have money in an emergency fund."

Joanna heard about the Made of Money course through her daughter's school. *"The first week the workshop leader gave me a spending diary. I remember I thought it was not working for me. I didn't like keeping track of how much I spent. But when I saw it on paper, it was a shock."*

The first thing Joanna did was cut out the coffee. *"I am on the move all day from workplace to workplace", Joanna says (she works as a cleaner). "I was buying coffee every time I saw a shop, £2.60 a time. Now I take a bottle of water out with me and fill it up from the tap."*

"I am thinking about my children. I am opening a bank account for each of them".

Joanna did not stop there. *"Before, I bought food without even knowing if I had it at home. I was throwing a lot away. Now I check and plan first. My cupboard is not full but I have enough food to eat, and I can close the fridge door!"*

From the kitchen, the spending spring clean continued through the house: *"I don't put the heating on so much so I save money on gas. I turn off lights at night, and I asked for new plugs and wiring from my landlord so we are saving £50 a month on electricity now."* Joanna now puts money away every month.

The course has also affected her children: *"Before I never spoke with the children about money. They never knew about it. Now I tell them about money coming in and going out, about paying the bills. They now help me with the shopping lists and planning meals. I give them pocket money instead of buying them things. One has £5 and the younger one £1. But they don't like to spend it, they like to save it in a box, like I save mine! I am thinking about my children. I am opening a bank account for each of them"*.

Joanna's income will be squeezed when she goes back to college this September. But she is optimistic she will cope: *"I know how much I have to pay in bills and I know how much I can save."*

Just over half of the UK's

13 million people in poverty

are from working families

Joseph Rowntree Foundation



Made of Money: sharing what works

Our Made of Money project this year continued sharing what works, and moving the issue of financial resilience up the national agenda.

Made of Money has, since 2009, been building on the learning it has gained delivering courses in east London to spread its method and message nationally. This year the project undertook the highest ever number of training events – 16 – equipping 158 people from 53 organisations to use Made of Money with their own communities and clients.

“This year we shared our practice with the largest number of professionals to date. We created bespoke materials for partnerships, and launched our most thorough review and redevelopment of resources yet. Above all we continued to hear how much people value Made of Money and use it with their clients.”

CATHERINE UTLEY,
MADE OF MONEY NATIONAL PROGRAMME

We can see how, after learning about our work, partners go on to reach and improve the lives of people on low incomes. This year, after running the course in their area, one partner told us. *“The family who saved the least, a single mum with two young children, saved £30. That is a massive chunk of her income. She came back the next week with a huge smile on her face.”*

Externally evaluated work

Evidence of the changes we enable people to make is not simply anecdotal. This year we undertook an independent evaluation of our national work. It confirmed that the quality of the Made of Money message, and outcomes for participating households, such as spending less, and paying off debts, remains constant whether workshops are delivered by our own staff, or those we train. Positive changes were found to have embedded themselves, over the long-term, in the lives of people living on low incomes.

Ensuring cost effectiveness

Our evaluation estimated that the professionals we trained have spread the Made of Money message to 12,000 people since the start of our national training initiative in 2009.

This figure will grow as we continue training professionals, while those already trained continue to deliver workshops and pass on materials and knowledge to partners and peers.

The same evaluation revealed 81% of partners trained were already delivering the Made of Money course in their community. All intend to continue to make use of the course in the future, both over the immediate and longer term.

Strategic thinking

We are sharing not only our tools, but our experience on a strategic, national level. We gave evidence to an All Party Parliamentary Group on Vulnerable Young People. We were also part of the UK government’s working group reviewing the national financial capability strategy.

Partners reached by region





Made of Money works with people to prevent financial problems becoming unmanageable, helping individuals and families take control of their money.

“I have been noticing that people in the community have less disposable income made worse by the ‘bedroom tax’.”

Jackie took a Made of Money facilitator training to help her in her role as customer service partner, Home Group Housing, in Gateshead. *“The trainers were very professional and got people involved,”* she says, an immediate effect being that she has, *“improved on presentation and oral skills.”*

Now Jackie is working in partnerships with the Salvation Army to deliver the Made of Money course in Crook, County Durham. *“The Salvation Army deliver cooking courses based on the ‘Dig for Victory’ idea of growing your own vegetables and cooking on a budget, and I deliver Made of Money alongside it,”* she says. *“I have had excellent feedback for the past four courses that I have delivered over there. The finance directors of The Salvation Army are looking to extend the project to South Tyneside because it has been so good”.* Jackie’s Made of Money training will see her deliver courses throughout next year too. *“We are booked up until next summer,”* she says.

We are delighted at how Jackie is using Made of Money’s person-centred workshops in collaboration with other organisations to approach the issues of living on a low income from many angles at once.

“We are booked up until next summer.”

“I have also had a discussion with the illegal money lenders team in Gateshead and they would be interested in coming on board to give a talk about loan sharks and the like when the course is running. I would like to think that we could work in partnership with them too,” Jackie says.

This is just the sort of success QSA aims for when we talk about ‘sharing what works’.



National partners spread our message



Jackie

“There is not enough compassion in the world.”

Futureproof's first year

Through listening, learning and sharing skills, we can help those affected by poverty in Haringey feel more in control.

Haringey is the most socio-economically polarised borough in London. It spans Highgate's gated streets in the west to the capital's most widely deprived ward of Northumberland Park in the east. Rising prices, stagnating wages and Haringey's trial of the 'benefits cap' this year, created an income crunch for poorer residents.

Workshops that work

Supported by Haringey's *One Borough One Future Fund*, Futureproof delivers financial education workshops, providing a space where people can talk about money. This year, the team delivered workshops to 176 Haringey residents responsible for 212 dependent children, speaking 24 community languages. 96% of those surveyed felt better about their finances. One participant says *"I feel less pressure, more aware of my situation, more confident in what I'm doing now"*.

Futureproof's innovation has been to draw on Made of Money's expertise in family financial education and adapt it to meet the needs of other groups in the community. These include those experiencing mental health problems at MIND, people affected by addiction at Haringey Advisory Group on Alcohol (HAGA), young adults with learning disabilities at Kith and Kids, and for employees through work-based learning.

Sharing what we do

Futureproof has trained 80 facilitators from 23 Haringey organisations to run workshops within their communities. *"The money management course can change people's lives and it is very rewarding to be part of that,"* a trainee tells us.



Participants surveyed better able to compare prices when out shopping



We've supported

176 LOCAL RESIDENTS

responsible for

212 CHILD DEPENDENTS

As a result, Home-Start Haringey has launched its own spin-off project, and by the end of the year, four organisations won funding from Haringey Adult Learning Service (HALS) to support new Futureproof facilitators to run workshops. Our latest survey suggests that each facilitator Futureproof trained can be expected to reach on average 15 people in the following year.

Keeping financial resilience at the top of the agenda

On a strategic level, Futureproof has pushed the importance of financial resilience up the Haringey agenda. We held a summit which brought together frontline practitioners, managers and senior local leaders across Haringey to discuss making our vision of a financially resilient borough a reality. We are proud that Futureproof has extended the breadth of QSA's financial training offer to new communities and that our strategic approach in the borough will ensure that we leave a sustainable legacy in Haringey.

"We want to build on our success and work with an even wider range of people over the coming year. Haringey is a fantastic borough to work in. We're privileged to be part of a local response to growing poverty and inequality."

JAMES DRUMMOND, FUTUREPROOF MANAGER



Futureproof delivers financial training free of charge to Haringey residents who are living on a low income.



David

"My friends come to me with problems and I can always find some light in the darkest situation."

"I can't believe that I save every month. The only time I have saved was when I was 13 or 14."

David had struggled with debt and money all of his adult life, behaviour that was linked to his undiagnosed mental health condition. *"Money was like a form of energy. If I had too much I would have to get rid of it. Even if I didn't have money, I would spend up to the limit on credit cards."*

He was stuck in a cycle. *"Between 2004 and 2008 I repaid all my credit card debt. I vowed I would never get into debt again".* However, after becoming unwell in 2011, David was soon in significant debt once more.

"Unfortunately, I tried to solve my financial mismanagement on my own before realising that I need professional support to help me manage my money." He admits to having felt extremely low about the situation.

"I heard about Futureproof at my local Mind charity and registered for the workshop". David was sceptical about how much help a Futureproof course would be. *"When I first heard about it I thought it would maybe give me some information but not necessarily practical skills. I was surprised and delighted that there were tools I could take home and use."*

David keeps his receipts, fills in his spending diary, and checks his bank balance online every day: *"These are the things that keep me on track,"* he says. *"I now give myself a set amount to spend each week. I no longer watch shopping channels on TV because I was an impulsive buyer."*

David has also learned to cope better with financial sales people. *"When a credit card representative rings I tell them I cannot talk on the phone. If I am unwell that day I could agree to something I would not otherwise. I tell them it is a letter or nothing".*

"I was surprised and delighted that there were tools I could take home and use."

Friends too have seen a different side of David. *"Now I do not automatically pay for things. Yes, I lost some friends, but the people who stuck with me are with me for the right reasons."*

Although his debts are not yet resolved David is confident he will work through them and that he now has the tools to avoid repeating his cycle of overspending.



One person every **5 minutes** 12 seconds is declared bankrupt or insolvent.

Source: The Money Charity

Mission in action

This year, our **32 staff members** (22 full time equivalent) worked a total of



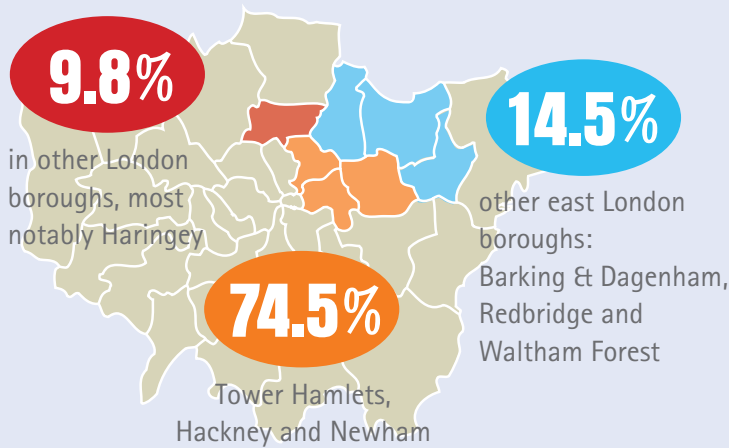
... and our **116 volunteers** worked



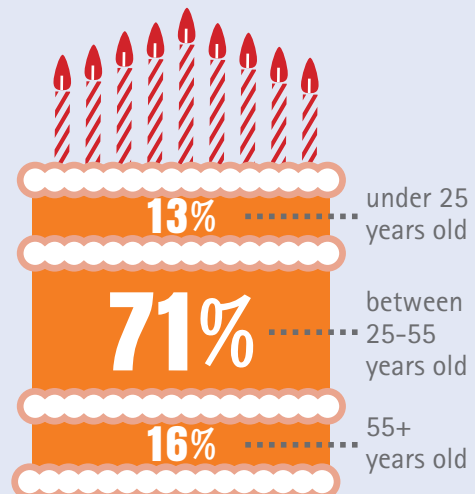
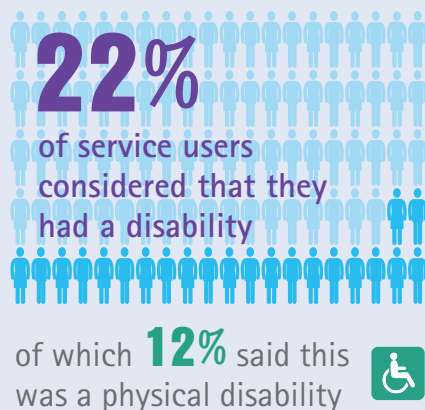
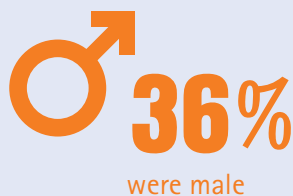
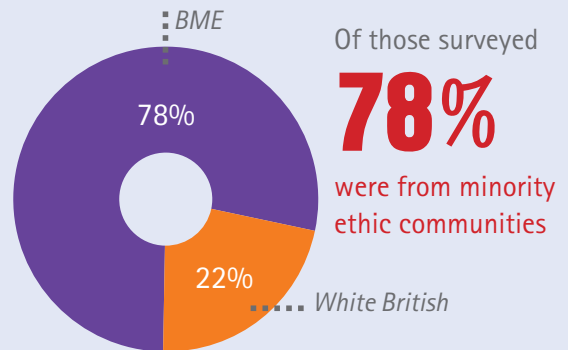
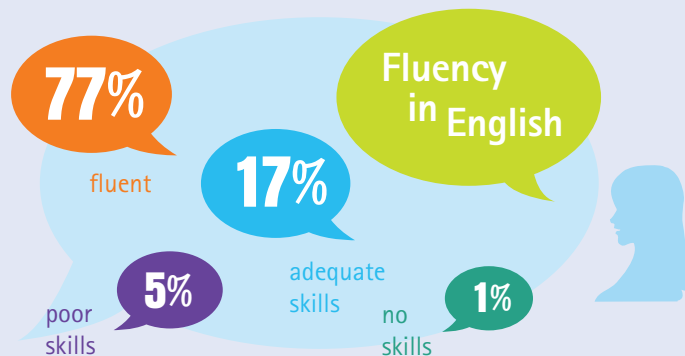
Alongside **467 partner** organisations, we supported people on low incomes in east London and beyond.

This year **QSA** supported **2,993 people in east and north London**.

The people we supported in east London are a diverse and changing group.



Over one year, people visiting Homestore who are in full-time employment have **increased by 111%**





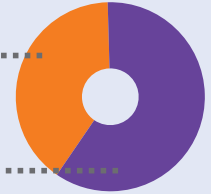
x4
as many as last year

Nationally, we trained
499 professionals

Of these

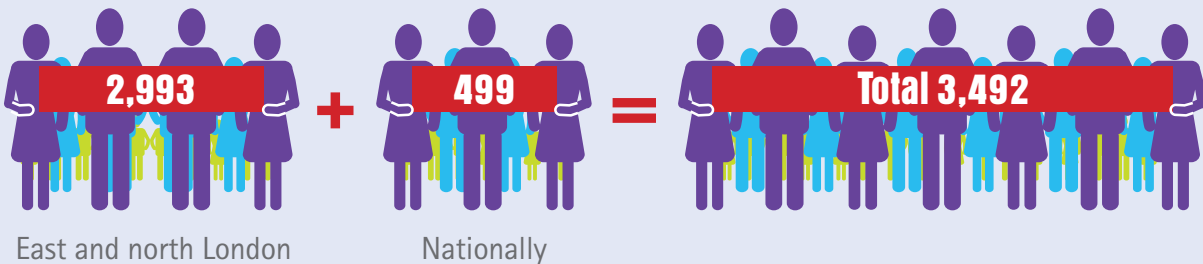
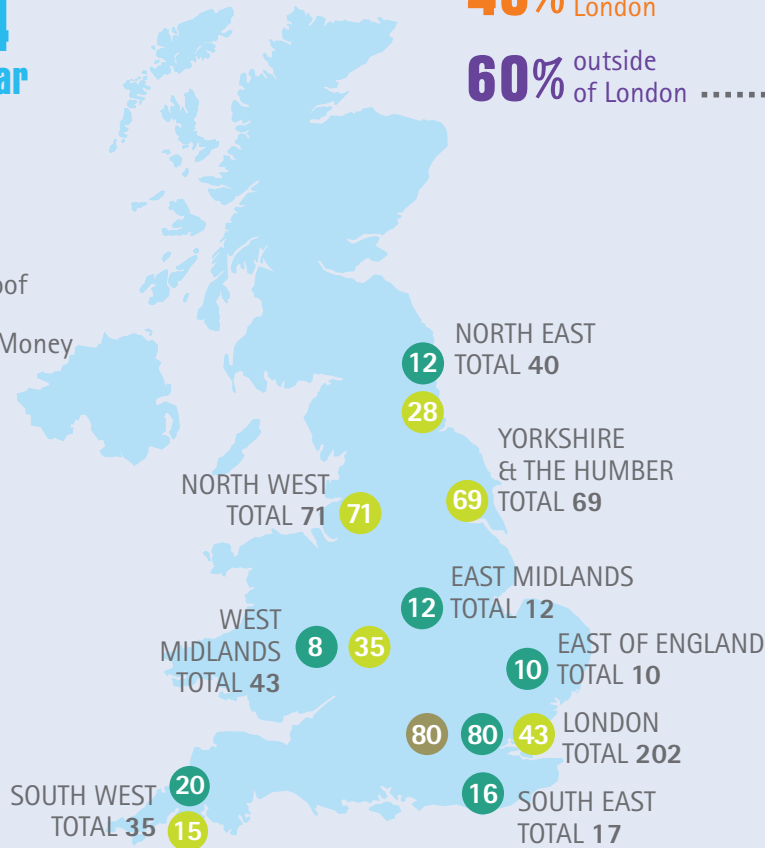
40% were within London

60% outside of London



- 80 ● Futureproof
- 158 ● Made of Money
- 261 ● Skint!

from:



With your help, this year in east London and beyond, we reached a total of
3,492 people, more than ever before.

Thank you.

Skint!: starting out right

Empowering 16–24 year olds to take control of their finances, and head off problems before they start.

With so many financial products aimed at young people, those turning 18 are presented with what, at first glance, may look like 'easy money'. As one professional working with young people puts it, "I've met hundreds of young people who are starting their lives as adults saddled with debt, often from mobile phone contract defaults, payday loans, court fines and rent arrears. We're educating our young people into debt but not about it." We aim to stop these problems early.

Stopping debt before it starts

In the past year over 50,000 people under 25 visited their local Citizen's Advice Bureau (CAB) to get help on debt. This is not only a financial problem. Young people's charity YouthNet reports that a quarter of 16–24 year olds have suffered mental health issues because of their finances.

In 2013/14 we addressed this issue head on. The Scottish Book Trust's graphic novel *Skint!* had already been successful in enabling young people to explore and understand issues surrounding money in Scotland. We worked in partnership with Groundwork and The Scottish Book Trust to transfer this success to England. We created a suite of materials based around the novel and delivered training and support to those working with young people – such as youth groups, housing associations, colleges, and probation services – to enable them to deliver *Skint!* in their own communities.

"Skint is a unique, interactive and fun way to engage young people with finance education. The feedback we have had from the facilitators we've trained has been fantastic and I am really excited to hear more stories about the positive impact that Skint! has had on young people's lives."

JOHNNY TOMLINSON, SKINT! SUPPORT WORKER

269
people trained from
173
organisations



From one man, to thousands

During 2013/14, our *Skint!* staff member, Johnny Tomlinson, delivered training to 269 people from 173 organisations. One trainee fed back: "Very good course – best resource I have seen in dealing with financial education! Everything was relevant and useful." 100% of learners surveyed said they would be delivering workshops and education based on the *Skint!* resources. In fact from trainees up until March 2014, we can estimate that they will use the learning from our workshops, handouts or online materials to reach more than 40,000 young people a year.

We are proud that this piece of work stands to leave a lasting legacy in the number of young adults it will enable to start financial life on a steady footing.

Fantastic feedback

Daniel Marshall, Project Co-Ordinator, Stevenage CAB, said: "The CAB aim to help people avoid problems. *Skint!* enables us to reach a younger audience and try to prevent them getting into the difficult situations we see daily."



Skint! is an interactive and engaging financial education tool for young people aged 16-to-26 years old.



Charmaine

"I am a good listener and good communicator, and great motivator."

“The young people I work with can’t wait to turn 18 to get credit, and a contract for their phone...”

Charmaine manages and delivers courses for 16-18 year olds on employability, customer service, health & safety and budgeting. She trained to deliver the *Skint!* money management approach in order to strengthen her budgeting education.

Charmaine enjoyed the training: *"The actual day of training was amazing. It was the best training I had been on. The book is good. We had some great discussions and did the exercises that the young people would be doing. It was really well prepped. The session plans and the activity packs meant that I felt like I had the tools that I could pick up and use immediately".*

“I felt like I had the tools that I could pick up and use immediately”.

That is exactly what Charmaine did: *"I used the tools the following month".* To date, she has worked with over 30 young people to increase their financial capability. *"They loved it,"* she says.

The young people who Charmaine works with are on the verge of turning 18, when they will be able to sign credit agreements and phone contracts for the first time. The *Skint!* course taught them how to shop around. *"A few students actually changed their deal because they learned that you should ask questions."*

For some students the *Skint!* training had added significance. *"Some of the people we work with are in supported housing".* Charmaine explains, *"The Skint! course helped them prove that they can handle their weekly and monthly budget. This meant that they could apply to get a permanent housing place."*

With two more courses in the pipeline, Charmaine has the opportunity to help young people avoid getting into debt in the first place. *"One student was going to get a loan from a door-to-door lender to buy a cooker. The other students told him that there were charities where he could get second hand stuff cheaper".* It is in helping people prevent problems that *Skint!* is most effective.

In 2013

>50,000
under-25s



visited their local
Citizen's Advice Bureau
to get help on debt

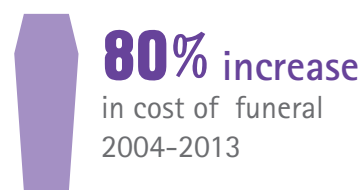
Down to Earth: dignifying dying, decreasing debts

Those whose finances are already precarious can be tipped into debt by the rocketing cost of a funeral, or despair at the thought of being unable to provide a loved one with a fitting send off.

The price of a funeral has risen 80% since 2004. The average basic cremation costs £3,456, rising to £6,368 for a burial, according to SunLife. Someone earning the full-time minimum wage would pay 31% of their annual salary for a cremation or 58% on a burial.

This cost takes many by surprise, not least because talking about funerals combines two taboo topics: money and death. We can find it difficult to broach the subject within the family until we face the reality of having to arrange a funeral. For those whose finances are already finely balanced, having to quickly find a large sum of money for a funeral can spark a downward spiral of financial difficulty and debt.

This is compounded for some by the fact that the state provision for those facing funeral poverty, the Social Fund, covers an average of 41% of the cost of a funeral – only 53% of claims are awarded and it can take weeks to hear if an application has been successful. As a result many face making decisions on a funeral package before knowing whether their application for the Social Fund Funeral Payment will be accepted.



Down to Earth fills a gap in provision between the end of life care of hospitals and hospices, and the bereavement services. In the few weeks before and after a death, the Down to Earth project offers immediate assistance to friends and family who are planning and paying for a funeral.

Simple, sensible steps

What Down to Earth does is not complicated. The project simply helps people to take a breath, to assess their financial situation, and to find their way through the maze of expectations, form-filling, and financial decisions at a time when their ability to cope is clouded by grief.

A few calls, a massive saving

Sometimes it just takes a few phone calls to help. Encouraging a person to take the time to shop around rather than accepting the first quote from the first funeral director they talk to can make all the difference. This year, our team talked to a woman who had been quoted £7,000 for a funeral. We found a funeral director prepared to undertake the funeral for £1,500. *"I just feel so relieved"*, she told us.

When we need to do more to help, we do. We work with people to assess their financial situation and, if appropriate, their eligibility for financial help, from the state or from other potential sources of help such as ex-employers or benevolent funds.

"This year we have worked hard on being clear and consistent in the service we offer. For the coming year we are looking forward to increasing the number of people referring to us, and thus the number of people we help."

FIONA SINGLETON, MANAGER, DOWN TO EARTH



*Down to Earth reduces
the distress of planning
funerals on a low income.*

Average shortfall
of social fund payment
per funeral

£1,372

SunLife Direct



Saving an average of
£1,400 per client

(Estimated on original quote or
national average cost).

We then take the time to talk through choices, and to empower them to become more confident consumers of what is – in reality – the four largest single purchases people are likely to make in their lives, after a house, car or wedding.

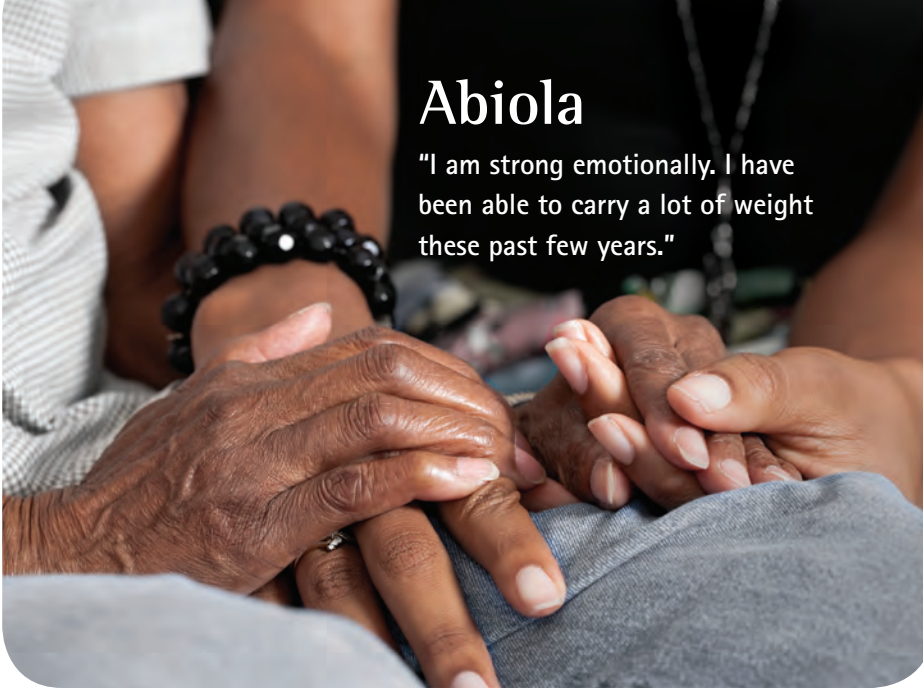
Adjusting expectations, creating your own tradition

An equally important aspect of our work is helping people creating meaning and memories. In the absence of expensive and extravagant accessories such as fleets of limousines, plumed horses, or flowers, we help people to think through how best to honour and remember their friend or family member. The people we worked with this year came up with beautiful and touching tributes ranging from personal musical play-lists at the ceremony, words by friends and family, or single flowers laid on a coffin.

Often our staff member is the one person the relative talks to who is without a vested interest, either financial or familial. *"Everything you told me was correct"*, one person we helped told us. *"I got more sense out of you in a few minutes than all the other professionals in three days"*, another said.

In 2013-14 we took referrals from 44 professionals working in end of life services, and helped 208 people arrange a funeral. We saved these families on average £1,400 on previously quoted costs, but more importantly sucked out the sting of shame, and gave them back a sense of control that will stay with them for years to come.

The Down to Earth project embodies QSA's belief that simple, effective steps at a time of need can positively effect the life of a person living in poverty, in a way that goes far beyond the immediate actions taken.



Abiola

"I am strong emotionally. I have been able to carry a lot of weight these past few years."

"I was more in control of the process. I was able to take decisions because they were explained and made easier."

When Abiola's son Christopher died aged 19, in July 2013, she was lost. *"I did not know where to start. I was in a daze, I was in a jumble,"* she said. *"At the hospital I was given a leaflet about Down to Earth and my close friend called them. Then she came with me to talk to them."*

"I did not know where to start. I was in a daze, I was in a jumble."

"I did not even know that a funeral was so expensive. I did not know what was to be expected, I could not figure out how I was going to pay. I was so confused."

Our first task was to help Abiola understand the situation. *"Down to Earth wanted to know all about Christopher, whether I was entitled to any financial support, or if there was any other organisation that would be willing to help with funeral costs."*

Abiola spoke to the project about the work Christopher had done as a youth ambassador with the National Society for the Prevention of Cruelty to Children (NSPCC). Down to Earth suggested talking to the charity to see if they would be able to help.

The NSPCC were willing to pick up the bill for a funeral of Abiola's choice. *"The NSPCC said that they had an ongoing arrangement with a certain funeral director, but that I could choose a different one if I wanted. I went with their decision".* Down to Earth then suggested Abiola write eulogies and personalise the service, *"It was wonderful to add my own touches,"* she says. The project also contacted Abiola's local church which agreed to waive fees.

"After the funeral", Abiola says *"The NSPCC organised a memorial service for Christopher which was a lovely celebration of his life. I knew he was involved, of course, but I had no idea quite how many people knew him and how much he had done."*

Through contact with Down to Earth at a difficult time Abiola was able to get to grips with the decisions she had to make, look into her options and, eventually to provide a meaningful funeral and memorial event for Christopher.



to pay for a funeral



This Way Up can help you get your life on track if you feel held back by challenging circumstances or difficult past experiences.

This Way Up: getting life back on track

This Way Up worked with 30 east Londoners on a low income to remove obstacles and unlock potential.

We all want to feel good about ourselves. For periods in life when we suffer from unhelpful thinking, stress, or feelings of being held back by past experiences or challenging circumstances, there are effective ways to help. Unfortunately, the lack of social connections and financial resources that often accompany life on a low income can make it difficult to access this help when it is needed. Additionally socio-economic pressures such as poverty and low levels of education are recognised risks to wellbeing for individuals and communities. In a tangle of cause and effect, low mood and mental health concerns are 2 to 2.5 times higher among those experiencing greatest social disadvantage compared to those experiencing least.*

Simple methods

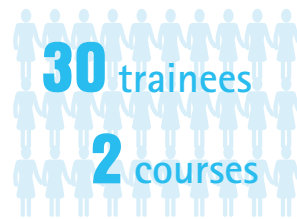
To address this problem, Tim Segallar, manager of This Way Up, devised a programme combining life-coaching with mindfulness training.

The programme helps those living on a low income in east London to find their own resources to change their lives, feel more confident and be better able to handle stress. It also helps them to plan and make clearer decisions in order to move towards a goal. One attendee described the life coaching as, "*flexible, pragmatic guidance that was not imposed*", while another said that the course had given her "*space and time to work out my thoughts into a lucid order*".



Average course attendee's WHO Wellbeing score rose from 8.6 out of 25 to 16.2 out of 25

116 individual visits



30 trainees

2 courses

total hours delivered **163**

Revolutionary results

From the 30 people who undertook the course in 2013/14, all agreed or strongly agreed that it was helpful. Their combined World Health Organisation (WHO) wellbeing index score almost doubled from an average of 8.6 out of 25 (borderline clinically depressed), to 16.2 out of 25 (well above the national average).

These are not intangible results, feeling better helps people make improvements to their lives: one attendee re-enrolled on a tutoring course to gain qualifications essential to the job she wants, another studied for, and passed, an exam, another mentioned that her finances had improved due to, "*budgeting and making informed decisions and setting up goals which are realistic*".

"We had a great second year, supporting another 30 clients to get their lives back on track. All of them took significant steps towards their goals, be that in employment, training or community activities. We're looking forward to working with another 60 clients in the next two years."

TIM SEGALLER, THIS WAY UP MANAGER

*Mental Health Foundation: Mental Health and Inequalities 2010



“I realised that I was putting up barriers in the way of myself achieving things, thinking of the reasons not to do things. Now I know it sounds corny, but I have one life and I am going to use it.”



Laura

“My best aspect is immediate engagement with people.”

Laura had beaten an alcohol addiction, but was finding it hard to move on in her life, when she found out about the This Way Up course through the Hanbury Community Project.

Laura was looking for a way to give her life meaning, and create new goals. *“I am still recovering. Once the drinking was gone, I didn’t feel like I was using my full potential. I suffer from low self-esteem. You would not know it to look at me, but it was stopping me doing things with my life. I thought This Way Up might help because I am quite good at following instructions, and I will give anything a go.”*

She enjoyed the meditation element of the course straight away. *“All the fear started to go. I started to overcome smaller issues in life.”* This gave her confidence to move on to the larger issues. Laura is still in her recovery period but now she is able to *“be clear and present in my life”*.

She is using the tools and techniques that both the life-coaching and the meditation have taught her. *“With all the stuff I have learned I can now get my cogs working and feel at ease with most situations”*.

“All the fear started to go.”

With the help of This Way Up Laura’s bravery and determination is paying off. *“I finished a degree. I am looking for voluntary work. I am getting fit. I also push myself a lot more to get out and do things even if I don’t want to do them at that time”*. With that, she leaves to catch her morning aerobics class.



Mindfulness

has been shown to reduce depressive symptoms and stress; to boost working memory and focus; and to moderate fear and emotional reactivity.

Meta study by American Psychological Association, 2012



Knees Up uses street parties to bring people together on east London estates, building safer, more sociable neighbourhoods.

Knees Up: creative communities

Knees Up has spent the past year on the Avebury estate and surrounding area empowering individuals and encouraging community action.

Social exclusion is not just a personal, emotional tragedy, it is a public health time-bomb. Research shows that lacking social connections can be worse for our health than well-known risk factors such as obesity and physical inactivity, and is comparable as a risk factor for early death to smoking 15 cigarettes a day. According to research by the Joseph Rowntree Foundation, areas of high-density housing such as parts of Tower Hamlets' Avebury Estate can be more prone to social exclusion due to factors such as a lack of youth facilities, residents living apart from family, poverty, absence of social and cultural cohesion, and lack of inter-generational interaction.

It is for this reason that the Knees Up team chose this area as the place for a two-year intensive intervention to promote community engagement and encourage resident-led change. Instead of imposing solutions and focusing on what is wrong, Knees Up aims to engage, encourage and celebrate the potential of a community building their own resilience to problem-solve, survive and thrive within often difficult circumstances.

What we do together

To start, Knees Up reached out through a weekly drop-in at the local community centre, which residents soon named the Neighbours' Lounge. This neutral space provided residents with a place to meet each other for the first time and to share ideas. From these beginnings Knees Up gathered interested people to host a street party, which took place at an underused local park attracting 150 people.

Children now run up to greet older residents in the park.

As a result of Knees Up's presence and support something both ordinary and extraordinary began to happen. People started to think up and develop diverse and inclusive community projects, new relationships formed strengthening social bonds and providing an opportunity for people to address – together – the issues facing their community.

“In the past year we have witnessed new relationships grow that cross age, background and ethnicity. This year, we are really excited to continue supporting residents as they build upon new connections and share, discuss and address issues that affect their lives individually and as a community.”

VICTORIA KUHR, KNEES UP MANAGER

People who live within metres of each other had a reason to speak for the first time: Edna, who has lived on the estate for 37 years, started to say 'Hello' to Derek, who has lived there for 35 years. Ten-year resident Fateha's children now run up to greet older residents in the park.

Meaningful, lasting changes

Now some 626 of the estates' residents have engaged in one way or another with Knees Up and 347 residents have dropped in to the Neighbours' Lounge. Out of these regular meet ups have come 149 events planned and organised by residents. These include a popular bingo night and a weekly knitting group.

Participants tell us that they now have more pride in where they live, and feel more connected. *“I met lots of Asian people and it has opened up different horizons,”* Derek, 'the community grand-dad' who runs the new bingo night, tells us: *“These past six months have been fantastic, almost the best in my life. I would never have thought I could meet so many lovely ladies and make new friends.”*

Now that the people of the Avebury Estate have hit their stride there is seemingly no stopping them. They recently put together a successful funding bid for a group excursion. Now they just have to decide where they want to go!

After a 6 month project review, we asked a sample of residents to fill in a questionnaire



Of those who responded:

100% said they had tried something new

80% said they are more involved in their area

76% had made new friends

93% now said hello to more people

Facing difficulties together

Regular short-term campaigns around issues such as healthy eating and mental well-being allow Knees Up to start conversations about important issues with those who would not necessarily engage with mainstream services, and translating public health messages into practical tangible activities. The *Eat Well to Live Well* campaign snowballed into a shared evening meal which 38 people attended. This has now become a regular cooking club set up to share recipes for healthy, inexpensive meals from different cultures.

Knees Up makes these things possible through a consistent presence, outreach and follow-up support, but it is the residents who achieve them. They are creating their own networks of support, which will endure after Knees Up moves on.

Together, they have started knocking on the doors of vulnerable community members; helping others translate and reply to official letters; and connecting with those suffering from stress or anxiety with phone calls. The Neighbours' Lounge is alive, both with fun and creativity and with more serious discussions about how to deal with common problems such as overcrowding, childcare issues and housing provision.

Knees Up is not just about the 'feel good' boost that getting a community together gives. It provides people with a taste of their own and their neighbours' potential. It unlocks the power they have to set real long-term regeneration in motion. Most importantly it does not dwell in the negative or impose solutions, rather it empowers individuals and groups to use their existing strengths to create and maintain lasting change.



Fateha and Atia

Atia: "Fateha has the most amazing laugh, she is always making me laugh."

Fateha: "Atia is a kind spirit, she does everything for everyone."

“Before Knees Up the estate was dead. You did not see children playing on the street.”

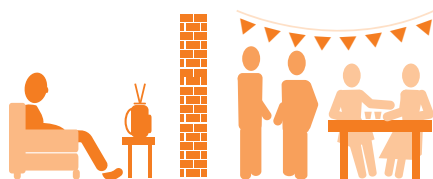
Atia and Fateha are best friends now but they had not met until they got involved in Knees Up. No wonder, as Atia hardly left the house. "Before, all I was doing was sleeping, eating and watching TV". After meeting Dinar from Knees Up: "I knocked on doors on the estate with Dinar, now everyone says hello. I am famous! My children ask me why everyone knows me". Fateha was not far behind joining Knees Up. "One day I saw Atia and Dinar walking into the community centre so I went down to talk to them".

Through her involvement, Atia's confidence has grown: "My English is much better now, Fateha has helped me so much with it. I used to sit and say nothing, or make her translate, but she said 'you can say it'. Now I do," she says (in perfect English).

Getting together to organise community events has brought residents closer. "We have raised money through a jumble sale, and through a fish and chip supper. I have helped open up and run a session with another parent," says Fateha, "It is good to be involved. I learned to crochet through the group here, and now another centre wants me to teach a class."

Atia agrees: "The benefit is not about money, it is about the people I meet: all cultures of people. I can talk to them, they are friends, and anywhere I go they help me. We are like a family."

LACK OF social connections



is as large a risk to health as smoking, being obese, or heart disease.

Holt-Lunstad, 2010

“The benefit is not about money, it is about the people I meet.”

Both are now looking to the future: "My life has just begun. I am doing a first aid course, and a childcare course to prepare myself to go to work when the children are old enough". Fateha too is planning: "I have a childcare qualification, but now I am interested in community work, because of this project".



Quaker Social Action is running a campaign to tackle funeral poverty across the UK.

Campaign to tackle funeral poverty

This year, for the first time in our 146 year history, we felt moved to undertake a campaign.



1 in 5

the number of people who report a shortfall in paying for a funeral*



80%

Amount funeral costs have increased since 2003*



50%

Amount funeral poverty has increased in five years*

What is funeral poverty?

Funeral poverty exists when the costs of a funeral are beyond a person's ability to pay, leading to difficult choices about the type of funeral to arrange and how to pay for it.

The impact of funeral poverty can be financial, in the form of a legacy of debt, and emotional in the form of the distress, shame and perceived stigma.

Why funeral poverty?

Our project Down to Earth has worked with more than 500 people since 2011 to achieve a meaningful affordable funeral. We have witnessed the trauma, distress and shame people feel at being unable to give a relative or friend an appropriate send off.

We also noted factors such as an aging population, funeral cost inflation, a projected rise in death rates, and flat-lining incomes aligning to create a 'perfect storm' that has already tipped 1 in 5 into being unable to afford a funeral.

"I am excited to be working with the funeral industry, the public and government to address the pressing problem of funeral poverty. I believe that together we can make a difference."

HEATHER KENNEDY,
QSA FUNERAL POVERTY OFFICER

Why QSA?

As a small charity, we are unable to offer practical support to all those affected. But the people we work with through Down to Earth moved us to act - to bear witness to their plight, to speak their truth to those with the power to create change.

What are we doing?

We've employed the UK's first funeral poverty campaigner to run a targeted campaign aimed at tackling the causes of funeral poverty. To work on three main campaign goals:

- Raising public awareness about the issue of funeral poverty, to highlight the issue and also to show all of the ways that an affordable, meaningful funeral could be possible;
- Working with the industry to create transparency of pricing so that 'shopping around' for an affordable funeral is less fraught; and
- Influencing Whitehall and Westminster to re-examine the state provision and processes surrounding funerals, including the Social Fund Funeral Payment.

What can you do?

Find out about the issues, and stand with us to end funeral poverty.

www.quakersocialaction.com/end-funeral-poverty

email: heatherkennedy@qsa.org.uk

[@endifuneralpov](https://twitter.com/endifuneralpov)

*Source: SunLife Direct Cost of Dying Report 2013



Reassured by our roots, excited by our future

History

Quaker Social Action, formerly the Bedford Institute Association was founded in 1867. Since then, we have constantly adapted our offer to the needs our community. Thankfully problems such as the cholera outbreak "which afflicted the eastern districts of this metropolis" as described in an 1860s appeal leaflet, have disappeared, yet others, such as inadequate housing, and food poverty, remain.

Reaching new people, new places

Our long history gives us the confidence and sure-footedness to reach out, where appropriate to new groups of people and to go to new places. We have two new projects starting next year which do just that.

In our determination to share what works with communities outside our own, we are launching Quids In, a new project developed in partnership with the Camden Society and Lemos & Crane. We will adapt and deliver our Made of Money financial learning materials to suit those living with a learning disability – a community of people currently among the most at risk of both low incomes and financial abuse.

In our desire to share our learning beyond east London we are launching Moneytalk Bournemouth. Funded by JPMorgan Chase Foundation will take our skills in supporting low income residents directly – and in equipping

those who already support them to use the tools we have developed and implement them, through a staff of three in the south coast town.

Legacy

Our longevity is possible only through the financial support of those in the Quaker community and beyond who believe in our work. We deeply appreciate every, and all, donations, but we were bowled over in the last hours of the 2012/13 financial year to receive an unexpected legacy of £702,000.

After much discernment and discussion QSA decided to use the legacy in several ways to ensure most effect. We will use half the legacy to build on the existing strengths of the organisation, innovating and building on the current projects and services at QSA. A quarter has bolstered our reserves, the safety net which means we are able to weather a storm or to try something new and the remaining quarter is committed towards a new housing project currently in development; a small scale demonstration project supporting vulnerably housed young adults in east London.

As with everything we do, we will rigorously monitor and evaluate all the work we undertake to make sure it is meeting the needs of the people with whom it is our mission to work – those living on low incomes in east London, and increasingly elsewhere.

Finances in 2013/14

Income

The faith that our funders continue to show in QSA allows us to equip, enable and empower people living on a low income in east London and throughout the UK to find solutions to the issues in their lives.

Five key income strands contribute to our financial stability:

- Charitable trusts who have the vision to reward the innovative nature of our work;
- Corporate donors who recognise the value of our work to the local community;
- Public funding from statutory authorities who recognise our work's contribution to building a just and fair society;
- Earned income where our own work produces a small revenue; and
- Individual donations from Quakers and others, which allow us to plough our resources, time and energy into our projects.

Legacy

Our ability to plan ahead in the longer term received an unexpected boost at the very end of 2012, in the form of a legacy of £702,000.

We are using this legacy to ensure our ongoing stability, and to bolster our ability to innovate to meet changing need. Meanwhile, we continue to fundraise for our specific projects where we have an evidenced ability to meet needs in the community through practical, creative and effective interventions.

Expenditure

We understand that, as people, funders entrust us to deliver change. We commit as much funding as possible directly to projects. 89 per cent of our expenditure this year went directly to projects which helped those in poverty.

Vigilance to risk allows us, with clarity, to remain open to innovation. Our risk and compliance group meets twice a year to build up risk assessments and monitor our actions.

Reserves policy

QSA's reserves are managed and monitored by a finance & fundraising sub-committee. We recognise that we have a healthy level of reserves. We view this as prudent to protect our independence and innovation within an external funding climate that continues to be both competitive and precarious.

Independent Auditors' statement to the Trustees of Quaker Social Action

We have examined the summarised financial statements of Quaker Social Action for the year ended 31 March 2014, set out on pages 30 and 31.

Respective responsibilities of trustees and auditors

The trustees are responsible for preparing the summarised financial statements in accordance with applicable United Kingdom Law and in accordance with the recommendations of the SORP on Accounting and Reporting by Charities.

Our responsibility is to report to you our opinion on the consistency of the summarised financial statements with the full financial statements and Trustees' Annual Report and its compliance with the relevant requirements of Section 427 of the Companies Act 2006 and the regulations made thereunder.

We also read the other information contained in the summarised annual report and consider

the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summarised financial statements.

Basis of opinion

We conducted our work in accordance with Bulletin 2008/3 'The Auditors' Statement on Summary Financial Statement in the United Kingdom' issued by the Auditing Practices Board. Our report on the charitable company's full annual financial statements describes the basis of our opinion on those financial statements and the Trustees' Annual Report.

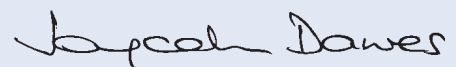
Opinion

In our opinion, the summarised financial statements are consistent with the full financial statements and the Trustees' Annual Report of Quaker Social Action for the year ended 31 March 2014 and complies with the applicable requirements of Section 427 of the Companies Act 2006 and the regulations made thereunder.



K.C. Fisher (Senior Statutory Auditor)
on behalf of Myrus Smith
Chartered Accountants and Statutory Auditors,
Norman House, 8 Burnell Road,
Sutton, Surrey, SM1 4BW

Date: 12th September 2014



Joycelin Dawes, Chair of trustees

Date: 2nd September 2014

Signed on behalf of the trustees of QSA.

Accounts 2013/14

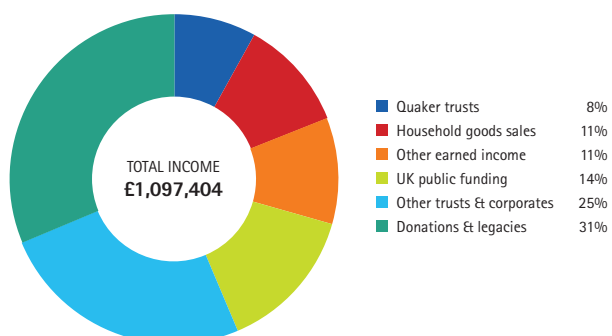
INCOMING RESOURCES	£
Donations	99,592
Legacies	244,041
Quaker trusts	88,440
Other trusts & corporate	274,932
Household goods sales	119,837
Other earned income	114,531
UK public funding	156,031
TOTAL INCOME	1,097,404

EXPENDITURE	£
Homelink	7,258
Homestore	283,744
Made of Money	203,429
Knees Up	109,039
Down to Earth	95,925
Funeral Poverty	11,545
Futureproof	145,336
Made of Money Women's Project (NIACE)	11,318
This Way Up	19,135
SKINT!	29,854

Direct charitable expenditure	916,583
Strategic development	23,919
Charity governance	29,261

Total charitable expenditure	969,763
Net charitable income	127,641
Less cost of generating funds	61,980
Total operating surplus	65,661
Plus other operating gains / (losses)	-93

OPENING FUND BALANCE (£)	1,408,041
CLOSING FUND BALANCE (£)	1,473,609



Balance sheet at 31 March 2014

FIXED ASSETS	£
Freehold property & investments	141,965
Vehicles & office equipment	2,946
TOTAL FIXED ASSETS	144,911

CURRENT ASSETS	£
Debtors & stocks	91,297
Managed deposit account	1,252,048
Cash at bank & in hand	82,418
TOTAL CURRENT ASSETS	1,425,763

CURRENT LIABILITIES	£
Creditors due within one year	97,065
Net current assets	1,328,698
Total assets less current liabilities	1,473,609

NET ASSETS

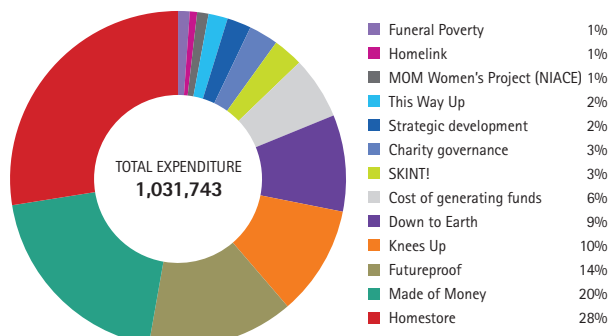
Represented by:

RESTRICTED FUNDS	£
Samuel Gurney building depreciation fund	45,749
Homelink revolving fund	38,362
Motor vehicle depreciation fund	0
Street Cred loan fund	11,096
TOTAL RESTRICTED FUNDS	95,207

DESIGNATED FUNDS	£
Programme initiatives fund	775,134
Premises development fund	155,000
Contingency reserves	442,414
DT legacy fund	0
TOTAL DESIGNATED FUNDS	1,372,548

UNRESTRICTED FUNDS	£
Charity general fund	5,854

TOTAL FUNDS (£)



Donations

Your financial support enables us to help 3,000 people living on low incomes find practical, sustainable solutions to the problems presented by poverty. Your grants, gifts, standing orders and fundraising efforts allow us to continue to support disadvantaged individuals, families and communities throughout these difficult economic times, both in east London and beyond.

Please send cheques to Quaker Social Action, 17 Old Ford Road, Bethnal Green, London E2 9PJ. Don't forget to tell us whether you are a UK taxpayer, so we can claim gift aid.

Give online at www.quakersocialaction.com/donate

Legacies and investments

Your legacy could be a future of hope for many others. If, after providing for family and friends, you are considering giving us a legacy, please get in touch for more information.

You can use your savings to support QSA by investing in a secure, ethical charitable bond with Allia. Get in touch or visit www.allia.org.uk/quaker-social-action for more details.

Time & resources

Sharing your time or skills with us is an invaluable gift. Get in touch to see how you can volunteer. Gifts of IT equipment, event space and refreshments are also a very welcome way of reducing our costs and increasing the amount we can devote to supporting people. If you live in east London, don't forget Homestore always needs good quality second hand furniture.

Contacts & partnerships

We welcome hearing from any fundraisers, designers, photographers, trainers and journalists with time and skills to lend us.

We always like to hear from those interested in our national Made of Money training programme, or in working with Down to Earth on our Funeral Poverty Campaign.

Quaker Social Action and registered charity (1069157) and a company limited by guarantee (3524063)
Director: Judith Moran; Chair of Trustees: Joycelin Dawes.



HOMESTORE

Unit 2, Maryland Estate,
26 Maryland Road,
London, E15 1JW
020 8519 6264
homestore@qsa.org.uk

All other projects
are based at:
17 Old Ford Road,
Bethnal Green,
London, E2 9PJ

KNEES UP

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kneesup@qsa.org.uk

DOWN TO EARTH

Manager:
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MADE OF MONEY

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madeofmoney@qsa.org.uk

FUTUREPROOF

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SKINT

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THIS WAY UP

Manager:
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