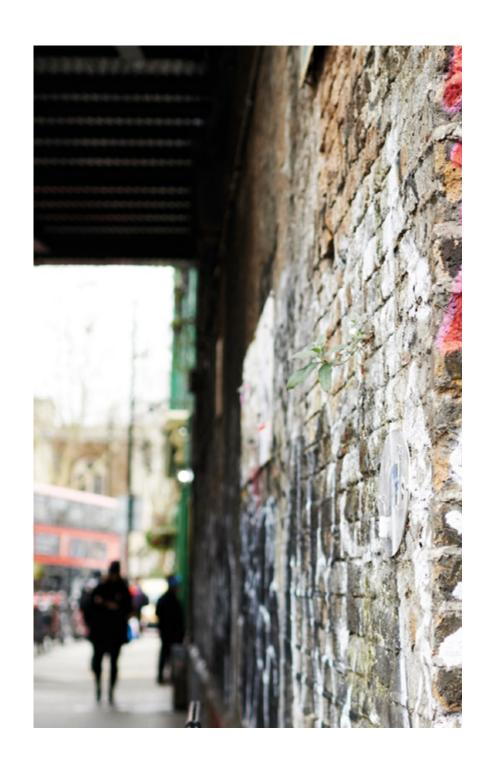
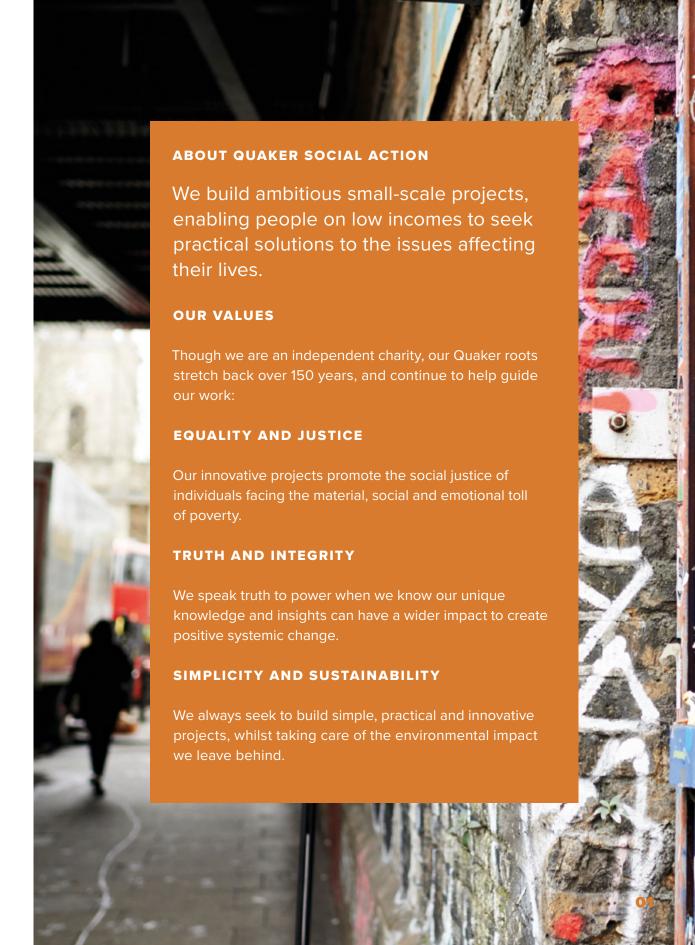


2019-20









# 66 What we're facing isn't a race, with a finite duration and end point, but a complete readjustment to how we navigate the world. ??

This March I celebrated 20 years at QSA. It is quite a milestone and I was looking forward to the reflections afforded by having such a long view of our work. But of course March 2020 was when we went into lockdown and all our assumptions about life as we know it were turned on their head. In those early days I wrote a blog observing that we were in for a marathon, not a sprint. I felt quite smug about that observation. How wrong I was! What we're facing isn't a race, with a finite duration and end point, but a complete readjustment to how we navigate the world.

For 20 years I have been immensely proud of the work of QSA. Our achievements in the financial year covered in this annual review – April 2019–March 2020 – are no exception, and I hope you enjoy reading about the impact we had.

However, in the foreground of my mind now is the admiration I have for how QSA transformed overnight and how staff and volunteers rose to all the challenges of lockdown. I was humbled by the support we received from funders and supporters, often unsolicited, and I reflect upon how we went from a deeply concerning place with regard to fears about our financial sustainability, to a position of greater confidence for the future.

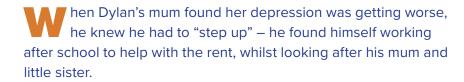
This was not without pain, including the decision to close Homestore, our furniture re-use project of over 30 years' standing. Yet there has been gain too, as we look to merge with Quaker Homeless Action and to incorporate their homelessness agenda into our own.

We ran a special fundraising appeal at the start of the pandemic, entitled "practical and positive". It felt like a critically important message to transmit. The suffering of humankind in the last six months has been palpable. It is easy to feel helpless, hopeless. In a tiny way, QSA is a force for good; taking action and radiating hope. How proud I am to have played a part in that. Two decades of my life extremely well spent.

**Judith Moran, QSA Director** 

people supported directly by our projects people accessed our website people accessed our 'we can help' website pages professionals attended our professional training workshops

### **DYLAN**



"I had to bath and feed them both, take my sister to school, and my mum to her appointments. It was a bit crazy to be honest, but I had to do something, no one else would. I didn't really tell people at school, I just kept a smiley face."

In 2016, the family were removed from their home. His mum and sister were placed in a hostel, but Dylan wasn't allowed to join them because he was over the age of 18. A spell of sofa surfing with friends followed for almost two years.

He was put in touch with QSA's Move on Up housing project by a friend; it's unique in the UK in that it's exclusively available to young adult carers like Dylan.

"Living with two people with caring experiences is fun. We get along together. It's cool to hear their stories, to know you're not the only one. Yeah I went through a hard time, but I'm sitting next to people who understand. We can bounce off each other."

During his time at Move on Up, Dylan has been able to make some plans of his own, away from his caring role, which he continues remotely: "I call my mum daily, and between my sister and I, we make sure she is taking her medication and going to hospital appointments."

"I've had a good experience here. They make sure you are alright.

Make sure you're on top of things. It's good to know your next
step, your next move. I've got my priorities sorted."



66 Yeah I went through a hard time, but I'm sitting here next to people who understand. ??

**YOUNG ADULT CARERS** 

314,000 young adult carers aged 16–24 in England and Wales

**£5.5** billion of unpaid care each year

45% of young adult carers report mental health needs

(Learning and Work Institute, 2020)



**HOW WE HELPED** 

18 young adult carers housed and receiving one-to-one support

2/3 tenants gained work after moving in

# **MOVE ON UP**

Affordable, high quality housing and one-to-one support for young adult carers.

### LIFE BEYOND CARING

oung adult carers take on huge responsibility from a young age which can get in the way of their development and leave them behind their peers at a pivotal moment in their lives. Poor educational outcomes, financial insecurity, and a greater risk of relationship breakdown at home can in some cases leave them precariously housed – or even homeless.

Move on Up is our supportive housing project for young adult carers, run in partnership with Commonweal Housing. Across four properties in east London, we house 12 young adult carers at a time, providing affordable rent set at Local Housing Allowance rates, and regular one-to-one support around issues such as renting, learning, employment and ultimately of moving on.

### A CALL TO ACTION - INFLUENCING POLICY AND PRACTICE

efore Move on Up, there was no specific housing provision for young adult carers in the UK. A rigorous evaluation of our project has been undertaken by the Learning and Work Institute and has provided the opportunity to share our findings and encourage a wider conversation about the housing and support needs of this overlooked group.

"Young adult carers make a huge contribution to their families and society, but research shows that they do not get fair access to the opportunities they deserve and often do not achieve their potential in learning, work and life. Move on Up is a unique and ambitious project."

Stephen Evans, Chief Executive of Learning and Work Institute

### MICHELLE



"Had it not been lockdown, there would have been a lot of people who would have wanted to come. We would have had a big wake afterwards, we would have had a proper church service – it is what he would have wanted."

Michelle was facing costs of £6,500. The burial alone came to nearly £4,000.

"He had nothing. I had nothing. I became quite fearful. Me and the children felt quite isolated. Usually you'd have people come round to comfort you and things like that. Even my family, my parents, they were shielding and couldn't come."

Michelle was put in touch with QSA's Down to Earth funeral costs helpline team, who provide one-to-one advice and guidance for people struggling with funeral costs, and were able to help her look at options for raising money towards the funeral.

"They were really helpful and supportive. Anything I asked for, they helped me with it. We looked into some charities to apply to raise the money. At a time when I had no clue it was really very welcome."

It was the good people around Michelle who helped her cover the shortfall left after receiving government support through the Funeral Expenses Payment. "Friends and family reached out to me after I'd let people know the amount of money that I had to pay."



66 At a time when I had no clue it was really very welcome. 99

### **FUNERAL POVERTY**

1 in 8 people struggle to afford a funeral, taking on an average debt of £1,990

(Royal London, 2019)

40% – the cost of a funeral will amount to nearly 40% of the annual expenditure of someone on the lowest income



(Competition and Markets Authority, 2018)

**HOW WE HELPED** 

636 UK families supported by our funeral costs helpline team

6,062 people accessed our online funeral guidance pages

We trained 84 professionals from 35 organisations from across the UK

# **DOWN TO EARTH**

Compassionate support and guidance for grieving families struggling with the cost of a funeral.

### **SPACE TO GRIEVE**

uneral poverty – where the price of a funeral is beyond someone's ability to pay – continues to be a reality for thousands of people in the UK. Organising a dignified and meaningful funeral, against a backdrop of rising inequality, rising funeral costs, and now the covid-19 pandemic is a challenging prospect.

Our Down to Earth team are there for people in the depths of grief, who often have no prior experience of organising a funeral and are feeling pressure to put money together quickly to organise a fitting send off for their loved one. We use our experience and knowledge to help them raise money, compare prices, reduce costs, and find empathetic funeral directors who understand the difficulties they face.

### RAISING OUR VOICE ON FUNERAL POVERTY

- We contributed to the Competition and Markets Authority's full investigation into the funeral sector, providing detailed and evidenced responses
- We raised awareness of funeral poverty through media appearances; including Radio 4's You and Yours, BBC News, BBC Breakfast, 5 News, Talk Radio and Victoria Derbyshire show
- We relaunched the Fair Funerals pledge with extra transparency terms for UK funeral directors to ensure customers can find details of the most affordable options, payment terms and third party fees
- We launched our publication, *Speaking truth to power: a decade of groundbreaking work on funeral poverty*, looking back on our funeral poverty work and setting out our future aims, at an event in London



### ANNA

rom the memory of her mum's spicy curry goat, to celebrating Eid over a biryani with neighbours, food has always been important to Anna.

Money was tight for the family at the beginning of lockdown – after 35 years in Bethnal Green, Anna had decided on a move to Luton. "We had to get out – the seven of us were confined to a three-bed flat. I'd just really had enough."

Saving for the rent and a deposit meant spending less on food, and reaching out to the local foodbanks for support. But the move to Luton was the fresh start that they all needed and it's paid off big time. "It's been upbeat since we got here. My life has not changed, but it's changing."

Anna signed up to QSA's Bags of Taste cooking course in January to learn different recipes and meet some friendly new faces.

"Me and my family are indoor people and food is our life. Bags of Taste was somewhere I could mix with people, somewhere to learn to cook something different. I know my Bengali food, but I learnt a different way of doing things."

"Seeing it made in front of you and then you having the opportunity to cook it, and then you all sit down and eat together – yeah it was really, really fun."

Anna came with her best friend Javine, one of the first people she met in Bethnal Green. "We spoke with everybody; we made loads of friends there. We've even got a WhatsApp group where some of us girls from the course still talk. If I cook, I'll put up a picture. We all do it. It's inspiring."

# **BAGS OF TASTE**

A free cooking course, building people's confidence to cook affordably from home.

### **COOKING HEALTHY AND AFFORDABLE MEALS AT HOME**

ags of Taste aims to improve the everyday diets of people who are in or at risk of food poverty by teaching them low-cost nutritious recipes. As a social franchisee of the national project, we run a four week course in Tower Hamlets, where people can learn up to eight recipes in fun practical sessions.

After a demonstration, participants have a go at cooking the meals in groups, supported by volunteers, then all sit down to eat together. Before they leave, there's a chance to take home a bag of ingredients costing less than £1 per portion. This encourages them to make the meal again for friends or family in their own space, reinforcing the skills they have learnt and building up confidence to have another go.

**HOW WE HELPED** 

109 people attended our Bags of Taste cooking classes

38% increase in students saying that they felt confident cooking at home

## THIS WAY UP

A life coaching and group mindfulness course for people on a low income.

### **BUILDING RESILIENCE TO LIVE LIFE TO THE FULL**

any people join This Way Up when going through a difficult time – perhaps a spell of unemployment or ill health that has made it difficult to remain hopeful, cope and find ways forward. The course is a unique, non-therapeutic approach to helping people to feel better equipped for the next stage of their lives.

Instead of focusing narrowly on a single issue such as mental health, the one-to-one coaching provided by This Way Up focuses on the whole person, tackling a range of issues and helping people to reach their self-defined life goals. The mindfulness tools, learnt in a group setting, can be used at home or anytime by participants to manage daily life, long after the course ends.



# 66 It was time for the next cycle of my life. 99

### **AUDREY**

fter a considerable period out of work due to ill health, Audrey was feeling more herself, and considering a new career. But along came the pandemic, which has meant months of shielding alone, due to her underlying illness mainly with brittle asthma.

QSA's This Way Up course came in February, just after spending three weeks in hospital: "Problems with my brittle asthma had exacerbated because of the toxic fumes coming from the canal. I ended up in hospital in a high-infectious ward. A few days after I got back, there were a lot of infections of covid-19 in the hospital. I was lucky."

The course uses a combination of one-to-one coaching and group mindfulness to help people on a low income to get back on track. During covid-19 restrictions, Audrey was able to take part mostly over the phone and online using Zoom.

"It was what I was looking for. I'd already been thinking of ways of changing my life because now I was free. I was not a primary carer anymore and it was my time to go through the next cycle of my life."

Learning the mindfulness skills has been a "godsend" in helping Audrey to "slow down and take a moment" when she's feeling anxious. Her morning meditation routine is also a chance to assess her physical health, which she has struggled with recently: "I'm able to sit down and say, OK my pain is about an eight, let's see how I'm going to deal with this today."

Throughout lockdown, Audrey has been able to access follow-up sessions online, with previous attendees and volunteers. "The way they deliver the sessions makes it feel inclusive and non-judgemental. Participating online, the energy felt tranquil."

FINANCIAL WELLBEING

11.5m people currently have less than £100 in savings

people often borrow to pay for food or bills

5.3 million children aren't getting a meaningful financial education

(Money and Pensions Service, 2020)



**HOW WE HELPED** 

108 families took part in a Made of Money course

We trained 45 professionals from 19 organisations across the UK

# **MADE OF MONEY**

A financial wellbeing course, improving people's relationship with money.

### **EXPLORING HABITS AND ASPIRATIONS**

oney plays a fundamental role in our lives. Yet for many of us, it is an uncomfortable subject to discuss, and the cause of a lot of anxiety and stress. Made of Money is our longstanding financial wellbeing project, helping individuals and families to break down barriers, start conversations and improve their long term relationship with money.

During our practical workshops, people talk, listen and learn about money. We explore what shapes our habits and the factors that influence decision making. Participants leave feeling equipped with ideas and practical tools to improve their budgeting and help them feel less stressed about money.

### **EMBEDDING DIGITAL SKILLS AND DESIGNING NEW TRAINING**

- We teamed up with the Bromley by Bow Centre to launch Up to Speed, a financial programme that embeds digital skills into our Made of Money course, providing guidance on using the internet securely to save, spend and manage money
- We designed, developed and delivered a new pilot Financial First Aider training course for the Money and Pensions Service, which trains employees to support colleagues who may need help managing their finances



### **MAURILLIA**

aurillia is a para-athlete with goals of representing Great Britain in powerlifting and sitting volleyball at the Paralympics in Paris 2024.

"After three tours of Iraq, I was medically discharged from the Army after sustaining a severe leg injury whilst in training for Afghanistan. I was in communications, keeping in contact with soldiers on the frontline – it's pretty scary to think about it now. Back then, it was just a daily routine."

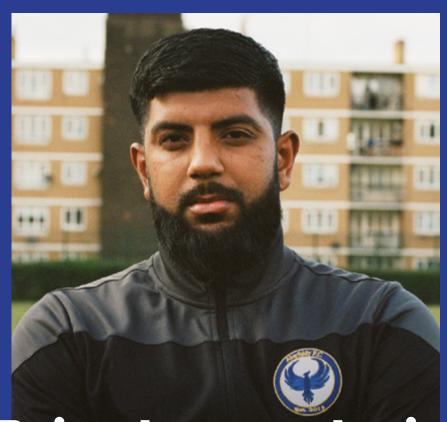
Since her return from service, she has had to find ways of rebuilding her life, away from the Army. Unfortunately, her disability has continued to worsen and forced her to leave her job in security operations to focus on recovery.

"It's been about adapting physically, emotionally and mentally. I'm learning to be gentler with myself and more patient."

Our unique Up to Speed course, delivered by our Made of Money financial wellbeing team, has helped Maurillia gain basic digital and financial literacy skills – coming in particularly helpful as she applies for a new job in cybersecurity.

"I'm studying for exams at the minute. The course with Made of Money played a big part in getting me here. While in the Army, I didn't have much confidence in myself when using computers. I always doubted I'd ever be able to learn. I was scared I was too old."

"I think if I wasn't in a better place than I was a few months ago, never would I have ever put Maurillia first and said 'OK do that course because you want to have a new career, you don't want your disability to define who you are."



66 Being born and raised in Aberfeldy, I didn't get as many opportunities as the kids have now. 39

### **TOFAYEL**

inding somewhere to play football or even hang out after school was pretty difficult for Tofayel and his mates growing up. Youth crime rates in east London were high, and his parents weren't keen on him leaving the Aberfeldy area for fear of gang violence. They were reliant on an uninspiring youth club, with out of date facilities that no one could really get excited about.

These experiences inspired a small group of friends and family to come together and form Aberfeldy Football Club back in 2013. For the first three years, they funded it entirely themselves.

"We encourage kids to put down knives – we want to tackle anything involving youth criminal activity – we want them to channel that energy through sports."

The Aberfeldy Village is in Poplar, Tower Hamlets. It was selected by Local Trust in 2015 for Big Local funding – £1m to be spent by residents to make positive changes for their community.

Funding has enabled Tofayel to build up the club; they now have four teams in total, including a women's side. He's organising a new youth club too, that will soon move to a new home in a community space set up by the Aberfeldy Big Local resident partnership.

"Aberfeldy Big Local has given people in this area an opportunity to maximise their potential. It might be help with starting a business, making friends, socialising... It's those small things that can really affect a person's life."

Tofayel has big ambitions for the area – he's been able to use his role on the partnership board to raise his voice on the challenges faced by many of the young people in the area.

"Football was my escape and now I've got 30 to 40 kids who want to play. I'm grateful we can give them the opportunity."

# **BIG LOCAL**

Big Local is a national initiative run by Local Trust, providing 150 communities across England with £1m each to use as they see fit.

unding is long term, resident-led and non-prescriptive; an opportunity for skilled and passionate local people to build up capacity and confidence to make decisions on what is best for their area.

Since 2018, QSA has been supporting some of these communities in London to help achieve their ambitions. We draw from our depth of experience and enthusiasm in helping communities across east London to flourish; providing a sounding board, valuable resources and careful oversight of the funding.

### **ABERFELDY BIG LOCAL**

he Aberfeldy estate is situated in Poplar, Tower Hamlets, and is home to around 4,000 people. The Aberfeldy Big Local partnership was formed by residents in 2015, setting out aims to build stronger community cohesion, with more shared spaces, more opportunities for young people, and a voice in the ongoing regeneration of the area to ensure residents benefit from the development.

Over the last year, the partnership has supported a number of new community projects, including the establishment of a new youth club and a new boxing gym, and continued its support for the annual summer fun day and Tommy's Tea Room: a community space set up to address social isolation.

### **PIMLICO MILLION**

he Pimlico Million area is located in south Westminster, and is home to approximately 8,500 people. Formed in 2015, the Pimlico Million partnership has focused on improving social cohesion and providing new opportunities for residents. This year, 11 small grants of £1,500 each were given out to local organisations, charities and community groups including arts groups, music classes and the annual family fun day.

As the area has above average levels of poverty and isolation within its older demographic, Pimlico Million has worked closely with local organisations to identify the needs of older residents to provide a programme of activities and events, such as cinema trips, walking football and craft clubs. Funding has also enabled a number of gardening and outdoor clubs to come together, learn new skills and take pride in transforming outdoor spaces.

Pimlico Million was awarded the Outstanding Contribution to the Community: Growth Award at the 2019 My Westminster Community Awards.

### WORLD'S END AND LOTS ROAD BIG LOCAL

The World's End Estate and Lots Road Big Local area is located in the southernmost part of the Royal Borough of Kensington and Chelsea, and is home to approximately 1,700 households. After forming in 2015, the resident partnership has prioritised funding to provide support for employment, young people, community activities and to help make a welcoming environment on the estate.

A youth manifesto set out the needs and expectations of young people in the area. A number of initiatives are up and running off the back of the research, including youth skills workshops targeted at the 11–18 age group, that focus on personal fitness, healthy eating and issues such as knife crime and bullying.

**HOMESTORE'S IMPACT 1989-2020** 

**32,394** customers

£4.3m saved by customers

47,417 furniture donors

**3,817** tonnes of furniture saved from landfill



# **HOMESTORE**

Quality re-use furniture at an affordable price for east Londoners on a low income.

### A DIGNIFIED HOME

e established Homestore in 1989 as one of the first furniture re-use projects in London, exclusively available to people on a low income.

Based in Stratford, east London, our customers could take their pick from a range of high-quality donated furniture, priced significantly cheaper than in high street charity shops.

For people moving into a new home after a spell of homelessness or time in a refuge, Homestore provided access to the basic essentials for a dignified home. Without it, many might have had to do without items such as a bed or table – or face high cost rent-to-own alternatives.

### **HOMESTORE CLOSURE - A THANK YOU**

With great regret, in July 2020 QSA announced the permanent closure of Homestore. The decision was taken in light of the difficult financial climate for charities and retail, and the multiple practical difficulties of reopening the store and its household collection and delivery services due to covid-19.

We would like to thank our customers, furniture donors, supporters, staff, volunteers, funders and partners for helping Homestore reach so many families in need of essential furniture over the past 31 years.

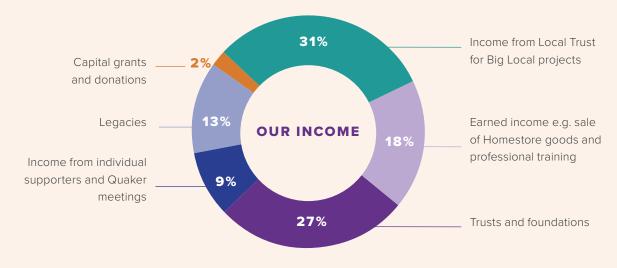
"You helped me 18 years ago and 100s of my service users over the past 12 years. I love my Homestore furniture. Thank you." Homestore service user and partner

# **FINANCES**

n the financial year ending 31 March 2020, QSA's income of £1,390,442 exceeded expenditure of £1,178,197 giving a surplus of £212,245. This is an excellent result, though it must be borne in mind that of the total income, £426,354 is income from Local Trust which QSA receives on behalf of the three Big Local projects for which it is the Local Trusted Organisation (LTO): Aberfeldy Big Local, Pimlico Million, and World's End and Lots Road Big Local. However QSA's underlying financial performance — excluding the effect of Big Local — was strong, with an increase in unrestricted funds of £114,384 at the end of the year. Unrestricted income was at a healthy level — 50% of total income — which is crucial in maintaining QSA's flexibility and independence as we seek to address areas of unmet need.

QSA's reserves at 31 March 2020 sat at £1,082,968, consisting of £391,497 in restricted funds and £691,469 in unrestricted funds. The latter figure is composed of £517,406 in designated funds and a general fund (free reserves) of £173,963. The reserves are managed by a finance & fundraising sub-committee, which uses a risk-based approach to identify key financial risks and designate reserves to offset these risks. Accordingly £263,805 is designated for emergency/wind down scenarios, and £145,084 for operational contingencies given that we fundraise in-year; the remainder of the designated fund is £108,617 in fixed assets.







# HOW YOU CAN GET INVOLVED

### **DONATE**

- Make a one-off or monthly donation online, through your bank or Charities Aid Foundation account, or by post
- Make a lasting difference by leaving a gift in your will
- Fundraise for us or hold a collection in aid of our work

For more information visit quakersocialaction.org.uk/donate

### **VOLUNTEER**

Check our current opportunities online <u>quakersocialaction.org.uk/</u> <u>volunteer</u> or contact us if you would like to offer a particular skill.

### **BIG GIVE CHRISTMAS CHALLENGE 1-8 DECEMBER 2020**

We are taking part again in this year's online fundraising challenge – join us and see your donation doubled!

More news on this in November. Learn more:
quakersocialaction.org.uk/biggive2020

Photographs p1 & p28 by <u>Lisa Bretherick</u> Design by <u>Effusion</u>

### **THANK YOU**

The work of QSA is made possible thanks to our supporters, volunteers, trustees, funders, staff and partner organisations. Thank you to everyone who has played a part in our practical action against poverty.



QSA staff promoting our Step by Step fundraising walk

# **STAY CONNECTED**

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Quaker Social Action is a registered charity (1069157) and a company limited by guarantee (3524063)

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Chair of Trustees: Caroline Tisdall

