

A woman with dark hair, wearing a blue and white horizontally striped sweater, is shown from the side, looking down. She is standing in front of a red corrugated metal wall. The background is a solid red color with a dark teal horizontal band across the middle where the text is located.

# **Quaker Social Action**

Annual Report 2009/10:

*Change & Growth*



Welcome!

Thinking about how to encapsulate the events of the last year, my thoughts keep returning to the Chinese proverb "May you live in interesting times". It was intended as a curse, with "interesting" being another way of saying "difficult". Robert Kennedy referred to it in his Day of Affirmation speech in 1966, where he spoke to a group of South African students about the need for action, in the face of adversity. He chided his audience not to fall prey to the belief that their individual actions are futile, nor to avoid taking risks, nor to put expediency above hopes and ideals. Many years on and many miles away, we can concur with Kennedy's sentiment, "Like it or not, we live in interesting times". The challenge is how we respond. The way we work at QSA is by engaging at a local level, in east London, in the here and now, with those people who are hit hardest when times get interesting.

Our work is practical. Our differing projects address material poverty, but also poverty of opportunity and poverty of aspiration. As this annual report demonstrates, our work has necessarily changed and evolved over the last year.

Louisa May Alcott said "I am not afraid of storms, for I am learning how to sail my ship". This acknowledges that interesting times bring choppy waters yet there is a note of confidence, a tone of resilience and a mind-set of learning. The changes we have seen over the past year at QSA have reminded me afresh of the need for us to be reflective and robust but most of all, to be faithful to our own mission and to confidently sail our own ship.

Judith Moran, Director



Dear Friends,

This report is about change. Amidst change, there are also constants and, at QSA, we value our continuity of service: in 1867, when Quaker philanthropy founded the Bedford Institute Association, few would have imagined it still flourishing as Quaker Social Action. Nor have needs changed in east London – poverty and impoverished life chances – but their nature and impact changes in every generation.

Change at QSA means many things. This report illustrates how our projects and the organisation change to meet local needs. Change is implicit in QSA's aim of promoting social justice through innovative schemes. In aiming to enable people on low incomes in east London to seek solutions to the issues affecting their lives we listen to service users, stakeholders, and local communities, and respond to what these 'eyes and ears' say. Charities like QSA often respond to 'unpopular' or 'risky' causes, offering new ideas, bold initiatives in providing for diverse needs. Alongside this we adapt to changes in how society addresses needs we encounter daily in our work.

QSA's Trustees are guardians of our Quaker principles. We reflect on the practical implications of grounding these principles where there is need and hardship. Across QSA, volunteers, staff and Trustees consult together on issues that go to the heart of our values, impact front line service delivery and affect our future. We prepare to be changed.

In becoming Chair of QSA – another change – I thank my predecessor, Neil Johnson, for his service; I celebrate a charity so collectively committed to its values; staff and volunteers ably devoted to the professional quality of services they deliver; an organisation consistently seeking how best to use our resources to address the changing needs of people and communities in east London. And I value the unchanging support we receive from you – thank you.

Joycelin Dawes, Chair of Trustees

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## Our journey: 2009/10

### April – June 2009:

Homestore rose to the challenge faced by many households during the recession, serving 29% more customers than in this quarter of 2008/9.

### July 2009:

Made of Money's partnership work delivered its first training course in North Wales.

### August 2009:

Homestore celebrated its 20th birthday...

### September 2009:

... and Street Cred closed after ten years.

### October 2009:

We moved up the road to new premises, bringing the majority of our work together under one roof.

### November 2009:

New Philanthropy Capital selected us as their leading example of "a creative, flexible approach by a small charity". They praised our openness to adapt and tackle new issues faced by east London's communities. "QSA is not afraid to experiment and be creative, and the charity puts a lot of thought into developing and piloting innovative services."

### January 2010:

Joycelin Dawes became our new Chair of Trustees, while Shaun Powell joined QSA as Down to Earth project manager.

### March 2010:

We were awarded funding for two new additional services from 2010/11: Stepping Stones and the Money Connections service based at Homestore.

## Change & Growth...

Quaker Social Action responds to the needs of our east London community, working with people on low incomes to seek solutions to the issues affecting their lives.

In 1867 QSA began life as the Bedford Institute Association, providing Adult Schools, savings banks, libraries and temperance meetings, as well as summer camps and excursions, for the poor residents of London's East End.

"My grandfather was born in 1883 and lived his early years in Bethnal Green in great poverty, finding friendship and purpose when he joined the social activities and Adult School movement... Needs change, but QSA is still there trying to meet them."

[ Current Quaker donor ]

Today we strive passionately to be a better charity year on year; led by the needs of our beneficiaries to offer services which make a difference, and can evidence their impact. We are driven not just by our values, but by the genuine belief that poverty is not just the problem of the poor; the state and its policy makers. East London may be a very different place from the one inhabited by our Victorian predecessors, but the sad truth is that one in five households in our home borough is still struggling to get by on less than £15,000 a year. This inequality diminishes the lives of all who live and work here, and we believe in doing everything we can through our five projects to make a difference. Sometimes that means sticking to what we're good at to meet those needs that rarely change. Homestore started selling quality reused furniture back in 1989, and demand continues to rise for this crucial service twenty years later. Other needs change over time, and so our work adapts to meet these. Take Knees Up: using the East End tradition of a street party, we address a very modern problem, the disunity of disadvantaged, multicultural communities.

As a charity with a reputation for creativity, we believe in taking action where it's needed, however difficult and challenging the issue. This year we launched Down to Earth to confront the inequality of access to funerals and the financial impact of bereavement on people living in poverty.

Responding to need can involve some difficult decisions, and there are times when we have to reconsider the relevance and sustainability of our work given the external environment. This year our trustees decided to bring Street Cred to a close, ten years after it began offering business and microcredit support to women. The decline in public funding and the difficulty of self-employment in an economic recession both meant that entrepreneurship was no longer as relevant to low-income families. We wanted to support households hit by the recession more directly, and will offer two new initiatives in this area from 2010/11. Stepping Stones will work with long-term unemployed parents in Tower Hamlets and Hackney, while Homestore now offers free financial management support to all clients through our 'Money Connections' service.

QSA is always evolving in order to provide the right support, at the right time, in the right way. Our mission and values, however, remain constant: we want to enable people on low incomes in east London to seek solutions to the issues affecting their lives. We believe in a just world, where people put people first.

# Made of Money

**A preventative financial literacy project supporting low income families to talk, listen and learn about money**

**Poverty places a huge emotional burden on the whole family, which is too often overlooked. Equipping low income parents with money management skills helps to ease the financial strain, but we believe this is not enough. An entirely unique approach to financial literacy, Made of Money goes one step further, giving families on a low income both the ability to manage their finances, and the confidence to communicate. Money worries tear families apart, and 66% of Relate's marriage counselling centres saw a rise in demand for their services as the recession took its toll. Recognising that financial difficulties cause more than just material poverty, Made of Money was founded in 2005 to look holistically at the values, feelings and behaviours that life on a low income can generate in a family. Over a course of six workshops for parents, or four for the whole family, we explore themes such as credit and debt, budgeting and needs versus wants. We also support low income parents to think about how to teach their children to develop positive attitudes towards money in an increasingly commercialised world.**

Over the course of 2009/10, Made of Money worked with 186 households on a low income. Of these, 156 were new clients with 218 dependant children. We delivered 115 workshops and family learning sessions, averaging 70 hours of workshop delivery every month. We've also changed existing workshops and developed new ones to meet the needs of the families we work with, and delivered specialist support related to the costs of energy provision. A key success has been our development work with fathers, who have in the past been difficult to engage in family learning work. We'll continue to work on this in 2010/11, following some really positive feedback from schools and fathers.

We've also taken Made of Money nationwide this year, sharing our model through a partnership training programme. Our training course and resource pack has been delivered to 44 representatives from 29 organisations across the UK, ranging from schools and community centres to housing associations and homelessness projects. Below Asha Butcher, manager of the Family Tenancy Support Service at the E C Roberts Centre in Portsmouth, describes their experience of using Made of Money so far...

“ At the EC Roberts Centre we provide a range of support services to assist families with issues related to homelessness and relationship breakdown. I manage the Family Tenancy Support Service, a short term floating support service working with vulnerable families to prevent homelessness.

I attended the two-day Made of Money 'train-the-trainer' course in November 2009. I thoroughly enjoyed it and found it well presented, practical and informative. It was also interactive, which prepared me for delivering Made of Money itself. The course is now up and running and we have also incorporated parts of it into our day-to-day work. We encourage participants to complete the weekly budgeting plans and other resources with their support workers, building them into their existing support plans. The paperwork and tools are very simple and user friendly, which is useful for our service users, some of whom have limited literacy and numeracy skills.

Our clients have been very positive about Made of Money, particularly the content and games involved. They were keen to teach their children about money and found the course gave them ideas of how to do this. Discussing their feelings and worries about money matters in a safe environment with others in the same situation was invaluable. ”



“Teaching my children skills about money means my child having a better quality life.”  
[ Hackney Dad, February 2010 ]

Although the average salary for people working in Tower Hamlets is nearly **£69,000**, **18%** of families are living on less than **£15,000**.

Every year, the average UK child sees around **30,000** ads a year. Children from deprived backgrounds have been shown to spend longer watching TV, becoming even more exposed to consumer culture.

This group of mums from a school in Bromley-by-Bow completed six parents' workshops with Made of Money this year. As time went by, they established that they shared a similar set of doubts and issues related to family money management. Some members of the group felt that guilt about not buying certain things for their children prevented them from saving money. Another mother with an adult son wanted to ask him to contribute more at home, but didn't know how to approach him about it. They also agreed that they would like to learn about using the internet to save money, through price comparison, benefit entitlement and money advice websites.

Taking the lead from the group, Made of Money went on to develop two new 'add-on' workshops to explore the topics of 'Money Guilt' and 'Using

Computers to Save Money' in greater detail. The computer workshop was very popular, and the group felt that being guided to understand how to use the internet to their advantage had made all the difference to their confidence. Shazna said "I wasn't using it as much as I should because I was scared and worried" and Zohra said that "there are so many websites, I didn't know where to look". They found that although they had previously discussed using the internet, applying their knowledge practically with someone helping them had made all the difference to their confidence.

The mums now know how to explain cost, price and affordability to their children, and feel much more in control of their spending. Nicole's daughter has learnt to identify the value range packaging in supermarkets and chooses

it over branded goods, even reminding her mum to think about whether she can afford the more expensive option. Zohra used her newfound savvy to get a reduced price in-store, by asking a shop to match an internet price. When the manager said no she proceeded to walk out, at which point he offered her the lower price. Shirin has gained so much confidence that she asked her 21 year old son to give her £50 a month towards the rent and bills, which he happily does. We supported members of the group to switch energy suppliers, apply for grants to pay off utility debts and negotiate repayment plans with lenders. They are also now much more involved at their children's school, taking an active role in forums and activities for parents.

# Homelink

Supporting non-priority homeless people to find and sustain their own tenancies

Very few options and opportunities are available to single homeless people, who rarely qualify for statutory housing or support. We founded Homelink in 1994, believing that nobody should struggle without access to secure housing, simply because they don't fulfil certain criteria. Our private rented access and support service Homelink has since given 1,700 single homeless people the chance to make a success of a private rented sector tenancy. Many of the people we work with are hidden within homelessness statistics, staying on friends' floors, sleeping rough or spending years in hostel accommodation without any real hope of moving on. The private rented sector is increasingly becoming the most realistic route out of homelessness for the thousands of people classed as 'non-priority', for whom waiting times for social housing can be upwards of ten years. We provide support with everything from searching for a property and securing it with a bond guarantee, to ongoing post-tenancy support with issues related to money management, health and employment. We also mediate between tenants and landlords to prevent any issues from threatening tenancy sustainment.

In 2009/10 Homelink helped 111 formerly homeless people to take up tenancies and live independently across east London. We created an information pack and presentation to encourage hostel residents and their support workers to see the private rented sector as a viable option for moving on, successfully increasing the proportion of ex-hostel residents housed from 14% to 20%.

“ We began to offer pre-tenancy training workshops in January, which prepare people looking for a property in the private rented sector (PRS). Covering topics such as the costs of living, the positive benefits of choice and flexibility and how to view properties in the PRS, these workshops also give people a chance to share experiences and receive peer support as they embark on their housing journey. In addition to individual support, post-tenancy group workshops are now offered to every Homelink tenant, giving people the support they need to gain stability in their new tenancy and start to plan for future by saving for deposits and finding employment. ”



“Pre-tenancy training offered us the advice and support we would need in finding a sustainable place to **live, progress and move forward**. I found it very useful and still do.”

**28,652** people are on the waiting list for social housing in Hackney.

A local authority saves around **£5,000** for every tenant housed in the private rented sector from a hostel.

Our increased engagement with local hostels, pre-tenancy training workshops and structured post-tenancy support programme is changing the way we work at Homelink, broadening our intervention to improve tenancy sustainment outcomes. Alfredo was one of the first people to benefit from this new way of working, giving him a route out of entrenched rough sleeping and hostel life.

Alfredo first came to England from Italy in 1997, having heard it was a good place to find work. He struggled in London, became depressed and lost his job, a story which was repeated again and again as his heroin use and isolation increased. Years of homelessness followed, with Alfredo sleeping in church doorways and in a disused caravan in Epping Forest. It

was during his third stay in a hostel in Hackney that he became desperate to move on and live independently. “I was healthy, almost 60 years old, I'd been through a very good rehab and learned the importance of being clean and living in a dignified, honest way. I knew I was ready to leave, but I had to fight to get a solution. Once you're in hostels, you can stay there a long time.”

His support worker put him in touch with Homelink in January and he met the team to talk through his doubts and fears about moving on. He attended pre-tenancy training, which gave him the confidence to search for a flat knowing he had been advised well. Soon afterwards he was planning a return trip to Rome to visit his son, when his

flight was unexpectedly cancelled. “An agent rang me by chance the next day to say he had a place for me. It was a strange piece of luck, but I told him I would not sign anything without talking to Homelink.” The agent wanted him to pay a fee, but Homelink mediated on his behalf and supported him with setting up his tenancy and housing benefit claim. The flat was soon his, and Alfredo is settling in to his first real home for over ten years, with regular post-tenancy support from the Homelink team. “It's on the fifth floor and has a good view of London. It is very light and bright and it suits me well. If there are any problems, I have Homelink in the middle. The quality of their involvement is very good – they are like my secret weapon!”

# Knees Up

Using street parties, workshops and events to develop cohesive communities, where change is possible

Disadvantaged, diverse communities are too often places where people live side by side, leading parallel lives with reduced horizons. We believe the potential for change is unstoppable if residents work together, taking the power back to make their community somewhere to shout about. Now in its third year, Knees Up works collaboratively with east London social housing tenants to discuss what community means to them and transform their environments, having serious fun along the way. Residents come together to plan and hold a street party on their estate, to celebrate their area and get to know each other. We then support them to take collective action on the issues that matter to them – anything from improving rubbish collection to reopening a disused community centre. Recognising that a community is defined by the individuals and families living within it, Knees Up also provides workshops and individual support, leaving a legacy of a community strengthened through its members.

In 2009/10 we capitalised on the groundwork done in Knees Up's first two years, building on the creativity of the street parties to engage with communities in a more sustainable way. Based in the Stepney Green area of Tower Hamlets, we supported residents of two estates to organise events. Knees Up became about much more than just street parties as we trialled different events to strengthen both estates, particularly community workshops and resident-led action groups.

“ We linked up with a community development course and various other employment and training initiatives locally, and worked to refer individuals on to existing opportunities in their communities. Next year Knees Up will support five areas to begin and sustain community action through a structured programme of community events, workshops, residentials and individual support. ”



In London, only **52%** of people feel that they belong to their local area and **106** languages are spoken in Tower Hamlets schools.

Tower Hamlets is the **third most deprived** local authority in the country. The higher the deprivation index, the less likely it is that people of different backgrounds report getting on well together.

“I think it's nice to do something for the **whole community**. I think this one of the first organisations I have come across that don't state this is for this group or that group...it's like **anyone's welcome**.”  
[ Tower Hamlets mum ]

Knees Up starts with a simple knock on the door to spread the word about a street party, but the journey made by residents involved in the process can sometimes be truly remarkable. Margaret is originally from Trinidad and lives in Tower Hamlets, and when Knees Up first knocked on her door, her self-esteem was at rock bottom. She had quit her full-time job as a teaching assistant and was a carer for her eldest son, who had suffered a mental health breakdown. She was enthused about the idea of the street party, and she got involved with planning and really enjoyed the day. She then took part in after school clubs and film nights, which she said gave the estate an increased sense

of community. “The kids from the community know me now and I chat to them and tell them to be good!”

Through discussions with the Knees Up development worker, Margaret revealed that she had an ambition to become a self-employed painter and decorator, but didn't know where to start. QSA's Street Cred project gave her the business support she needed around setting up, networking and gaining contacts. “It was hard, at the beginning, really hard, but it's paying off now. I've done some voluntary decorating at Homestore and another local charity to gain some experience and be recommended by word of mouth.” Homestore's manager saw

the quality of her work and her ability to get on with the customers, and has since hired her to do some paid work redecorating the store's offices.

Margaret has a female business partner and would like to build up a team of women. She is now planning to design a taster course for women, teaching them skills such as sanding, stripping and undercoating. “I would really like to give something back to the borough, getting women out during the day and letting them find out if decorating is for them. I used to be miserable, but now I feel great. For me, decorating is relaxing – my work makes me happy.”

# Homestore

Providing quality used furniture to local people in need at affordable prices

**Homes are important; our health and happiness depend on having a place where we feel comfortable and safe. For the poorest in society, getting hold of even the most basic household essentials is often out of reach. By taking the furniture no longer needed by some, and making it available to others, we prevent waste and can help a family to start turning a house into a home. Homestore turned 20 this year, and our years of experience have shown that the service is still needed, and it still works. We constantly adapt and refine what we offer to better meet the needs of our service users, but the basic principle is unchanged: providing good low cost furniture to households most in need, to relieve the pressure of material poverty. We collect unwanted furniture from donors across seven east London boroughs, diverting it from landfill to be reused by people who need it. Many of our customers have been through homelessness, ill health or the breakdown of relationships and affordable white goods or furnishings can make all the difference at a time of difficult transition.**

The recession increased demand on Homestore service this year: in April to June 2009, the number of people accessing our service was 29% higher than in the same quarter of 2008. We responded with a publicity campaign to source more donations, and successfully provided more furniture than ever before – nearly 125 tonnes of goods were sold to 1,776 low income households.

It was also an award-winning year for Homestore, particularly in terms of recognition of our positive impact on the environment. Homestore won the Tower Hamlets Third Sector Excellence Award 2010 for 'Improving the Environment', was highly commended by Archant London for the Best Recycling project and achieved Carbon Smart environmental accreditation.

Both Hackney and Islington Councils extended our furniture reuse collection service contracts following excellent customer service feedback. Our own questionnaire results showed that 97% of customers said the furniture was good quality and affordably priced, with 81% reporting it had made a difference to their lives.

“ The seeds were sown for new work in 2009/10, and from next year we will offer an additional on-site financial advice and support service, in response to customer suggestions for service improvement. We have also set up a partnership with the London Fire Brigade to provide free home fire safety audits to every Homestore customer. Back in 2003 we began recording how much we'd saved our customers and furniture donors, and this year we passed the £1 million mark, reaching an estimated £1,186,119 worth of savings! ”



In inner east London boroughs more than **40%** of all dependant children live in households in receipt of out-of-work benefits.

“I was impressed with the amount of things they had and the prices were fantastic, **things I was able to afford.** They instantly started helping me and it was actually very straightforward.”

Of the poorest fifth of families, **45%** are unable to afford to replace worn out furniture and over **20%** lack either a washing machine or a freezer.

Volunteers gave a total of 1,450 days to Homestore in 2009/10. Mark and Natasha tell us about their experience of volunteering and what has changed for them since it started.

Natasha has volunteered at Homestore twice a week since October 2009. She is Russian, and first came to London two years ago because of her husband's work. While her 9-year old son had settled well into school and speaks perfect English, she found herself struggling to meet people and improve her English. She enrolled on an ESOL course for two days and decided to volunteer at Homestore to put her English into practice. “I spend my time here in the store, helping customers. I was very nervous when I started – there were so many accents and I didn't know anything, but Jim, Irmina, Paul and John really helped me from the beginning.” Natasha gradually started

to understand people and improve her vocabulary, and as her confidence grew she began to approach customers and ask them if they needed help. The dramatic improvement in her English has had a really positive impact on her social life, allowing her to chat with her son's friend's mums for the first time. “I don't feel alone now. I want to continue volunteering here – I feel very comfortable. This kind of thing doesn't exist in my country. The best thing is you can help people and, like in my case, they can help you too.”

Mark took redundancy and the business he worked for subsequently closed. Having been unemployed for a few months, Mark felt he wanted to do some voluntary work to “break the monotony” and keep adding to his CV while he looked for employment. Having looked online, he applied to work in the Homestore

office, registering new customers and answering phones and emails two days a week. “I was pretty lucky. It's a totally different experience to anything I've done before.” Mark enjoys the variety of the job and meeting the new customers, many of whom have been referred by other organisations, but some who hear about Homestore through word of mouth. “I always tell people about Homestore. I've noticed a lot of people who come in have heard about it from a neighbour or friend. I think there's something for everyone here.” Mark's job search is going to plan, and he's also hoping to take up some part-time studying related to computing. “I've got an interview this afternoon for a role managing a few venues. If I work part-time then I'd love to keep volunteering here as well.”

# Down to Earth

Working to relieve the financial cost of bereavement for people on low incomes

**Nobody likes to think about the cost of death, so we are often unprepared when faced with the pain and expense of losing a loved one. At a time when sound financial decision making is greatly disrupted by grief, private funeral directors provide the only practical support with funeral planning. Funeral costs have risen by 42% in the past five years and the total average cost of saying goodbye to a loved one – including legal, funeral and associated costs – is now estimated to exceed £7,000. This is a huge sum for anybody, but can be insurmountable for households already struggling to make ends meet. The Social Fund, the safety net meant to support people in poverty facing funeral costs, only goes so far. After a wait of 30 days for processing, 40% of claims go on to be rejected. If successful, the average award the claimant is likely to receive is just £1,250. Nowhere is the inequality between rich and poor more starkly apparent than when we die.**

Over 2009/10 Down to Earth began the task of addressing this inequality of access to 'a good send off' through research, planning and development. We are creating a community of volunteer funeral mentors who can navigate people on low incomes through the funeral process, providing practical support with planning and decision making. At the same time we will gently support people to find a unique, meaningful and financially viable way of saying goodbye to the person who has died, without going into serious debt.

In addition to this immediate support service, there are two other preventative strands to Down to Earth's work:

- Leading community conversation workshops to support people to think and learn about death, remembrance and funeral planning at times of less immediate need
- Campaigning and working in strategic partnerships to improve 'post-death' care and related financial support for recently bereaved people on a low income

“ We've begun to form partnerships with organisations and individuals to tackle the problems that contribute to funeral inequality. A launch event for the project will take place in September 2010, we'll train our first volunteers in October, and service delivery will begin in November. ”



Britain's funeral industry is owed **£60 million** in unpaid funeral bills, a figure which has doubled since the recession began.

In 2008/9, there were **68,570** funeral payment claims that led to just **41,000** awards.

“In difficult times people fared better with companions... in this crisis of their lives people needed a community or at least some people who would care for them as they had cared for the deceased.”  
[ Michael Young in 'A Good Death: Conversations with East Londoners' ]

We've encountered stories of the financial and emotional cost of death for people on a low income through our focus groups and discussions with local partners in the financial advice sector. Sandra has experienced the loss of both of her parents and told us it can make or break a family struggling with money.

“When my mum was dying she asked me to arrange the funeral and I was like, I don't know what to do, how do I start? She had her own over-50s plan where they give a lump sum towards funeral expenses on her death, but then there was the matter of £2,000 that we had to put on top. All the family got together and it was a nightmare because everybody wanted to help, but

it was horrible. So we got the funeral arranged, but it just pulled people apart rather than bringing people together, because there is that expense. If you're on a low income it's hard. And if you're not working it's even harder. I've got children and I would prefer to plan beforehand rather than leave them with that shell shock of six or seven thousand pounds worth to deal with.”

She felt she would have coped better if there had been less pressure to give them both a 'good send off'. “Sometimes we tend to go over the top. I thought afterwards, my mum didn't get to see all that and neither did my dad, so to my kids I'll say don't go spending money because I am not going

to see it: simple. Nothing over the top. They are a loved one and you want to give them the best, but make it simple.”

We have started to establish the format for community conversations around death, and recently visited the Geezers' Group, a local older persons' discussion group to raise the topic. Ray Gipson, Age Concern Tower Hamlets Outreach Worker, later told us it had been a positive, if challenging, experience. “Our group have spoken about your project since you came to see us. It has certainly opened up a subject that we all tried not to talk about in the past.”

# Finances in 2009/10

## Income

Our work can only be achieved because of the generosity of the people who invest in what we do. We receive money from five key strands: public funding, from statutory authorities who recognise the work we do as central to building a just and fair society; charitable trusts who appreciate that the innovative nature of our work requires investment from people with foresight and vision; corporate donations from businesses who recognise the value of our work to the local community; earned income where the fruits of our own work can produce a sustainable form of income and Quaker money which is central to everything we do, allowing us to plough our resources, time and energy into the needs of our community.

Given the challenges facing many of the people who invest financially in our work, we remain thankful for the tenacity of those who continue to invest in our work equipping, enabling and empowering individuals in east London.

## Expenditure

We value every penny given to us to help us fulfil our vision of a just world where people put people first. We continue to steward our resources carefully, spending 86 pence of every pound directly on our projects to ensure we meet the needs of the people we work with. In our expenditure we live out our values: we put people at the centre of what we do, we pursue excellence as we do it, and we do this in a cost-effective way by meeting local needs at a local level.

## Reserves policy

Our reserves are held to ensure a continuity of service to the people we work with, given the relative uncertainty of future funding and to ensure the longer-term viability of the organisation. They are set at a level which takes account of cash flow variations, and maintains the ability to pilot new charitable activities independent of external funding, in accordance with QSA's ethos.

## Independent Auditor's 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 2010, set out on pages 14 and 15.

## Respective Responsibilities of the Trustees and Auditors

The trustees are responsible for preparing the summarised financial statements applicable to United Kingdom law and in accordance with the recommendations of the SORP Accounting and Reporting by Charities. Our responsibility is to report to you our opinion on the consistency of the summarised financial statement with the full annual financial statements and Trustees' Annual Report. 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 the summary financial statement issued by the Auditing Practices Board for the United Kingdom'.

## Opinion

In our opinion, the summarised financial statements are consistent with the full annual financial statements and the Trustees' Annual Report of Quaker Social Action for the year ended 31st March 2010.

Myrus Smith Chartered Accountants & Statutory Auditors,  
Norman House, 8 Burnell Road, Sutton, Surrey, SM1 4BW

Joycelin Dawes, Chair of trustees

Date: 3rd August 2010

Signed on behalf of the trustees of QSA.

## Thanks to all our volunteers

Michael Albany	Noreen Khan
Ridwana Allahoo	Roxanne Lynch
Shahara Begum	Matthew Lyne
Ruma Begum	Terry Marsh
Claude Bigot	Kim Mchugh
Karen Bobbin	Serge Ngoma
Teresa Brennan	Alex Nyota
Kelly Brennan	Jackie O'Connor
Tina Brennan	Ben Peryer
Rousha Browning	Anthony Polius
David Charter	Dave Rigby
Stephen Costa	Jennifer Rose
Rory Cullen	Ludmila Tu-kayana Sanches
Glenn Day	Diamantino
Dee & Gabriel	Natasha Sazhineva
Bart Detel	Chris Shingleton
Sarah Djillai	Kemrah Silcatt
David Elton	Nick Sithole
Annie Evans	Darryl Slynnes
Olu Fakayode	Michael Soden
Claude Fowler	Darren Solomon
David Gavriel	James Stanton
Richard Hall	Simon Sterne
Hassan Hassan	Stan Stevenson
Nicholas Hills	Peter Thomas
Theo Honohan	Catherine Utley
Monica Janowski	Steve Woodford
Tony Jenner	Jeffrey Woodford
Manjit Kaur	Mark Zorichak
Dhiraj Kerai	

...and the many volunteers who helped to make Made of Money's resource boxes!

## Thanks to our staff

Dinar Ali	Rosie Marteau
Paul Allchome	Karen McBye
Karen Bobbin	Judith Moran
Jim Carling	James Nelson
Ramona Doherty	Anna Phillips
Delberth Hemley	Shaun Powell
Sarah Hind	Joanna Price
Sheila Hinton	Jenny Robinson
Mike Jordan	Gerry Smith
Irmina Joseph	Natalie Taylor
Jon Kelly	Alison Tsang
Kristina Leonnet	Jenny Yeasmin
Saira Malik	

## ...and thanks to those who said goodbye

Stefan Gatward	Isebaill MacKinnon
Lana Hersak-Mullins	Hira Miah
Danielle Imbert	Sandra Simmons
Shahanara Kalam	Carla Spence
Lilijana Lemajic	Tim Willis-Crowley

## Thanks to our trustees

Stephan Ball  
Joycelin Dawes - Chair from 1 Jan 2010  
David Hickok  
Sandy Horsfall  
Jim Howson  
Neil Johnson - Chair until 31 Dec 2009  
Nick Putz  
James Robertson  
Lizz Roe - Assistant Chair from 1 Jan 2010  
Anne Sofer - Assistant Chair until 31 Dec 2009  
Colleen Stretch  
Caroline Tisdall

## Thanks to our funders

### £5,000 or over: Trusts and Foundations

Allen & Overy  
Bank of America  
Baring Foundation  
Britannia Building Society Community Foundation  
C B & H H Taylor Trust  
Chiron Trust Fund  
City Parochial Foundation  
Fidelity UK Foundation  
French Huguenot Church of London Charitable Trust  
Friends Provident Charitable Foundation  
Hadley Trust  
Henry Smith Charity  
John Paul Getty Jr Trust  
Joseph Rowntree Charitable Trust  
Kelly Family Charitable Trust  
London & Middlesex Quaker Service Trust  
Porticus UK  
Rowan Charitable Trust  
Sir Halley Stewart Trust  
Tudor Trust  
W F Southall

## Public Funders

Hardship Fund, sponsored by Office of the Third Sector, administered by Community Development Foundation  
LB Hackney Supporting People LB Tower Hamlets - Homeless & Housing Advice Services  
LB Tower Hamlets Supporting People

## Thanks to all our partners and those who have given their time and expertise

Barnabus Workshops  
Barnados  
Business Action on Homelessness  
Cannon Barnet Primary School  
Cardinal Hume Centre  
Community Links  
Crisis: Bridget Young & David Hewitt

East Tenders  
Hackney Business Partnership  
Hackney Community College  
Hackney Housing Benefit dept  
Hackney Law Centre  
Heather Richardson  
Horizon Secondary School  
John Lloyd (Filtrum)  
Kings Family Centre  
Langdon Park  
London Fire Brigade  
Lynne Cornell  
Marion Richardson Primary School  
Marnor Primary School  
Martina Rapaggi  
NSPCC  
Old Palace Primary School  
Olga Children's Centre  
Pete Southern  
Pilotlight  
Randal Cremer Primary School  
Sarah Wootton  
Step Forward  
Tower Hamlets Credit Union  
Tower Hamlets Refuge  
Toynbee Hall (Capitalise and SAFE projects)  
...and all the landlords and managing agents who support our work at Homelink!

## Thanks to organisations who have provided statistics for this report

Commission on Integration and Cohesion  
Crisis  
Department of Work & Pensions  
Family Parenting Institute  
London Borough of Tower Hamlets  
London Poverty Profile  
National Housing Federation

## And finally...

A huge thank you for the £62,503 we received from individual supporter donations and the £12,538 given to us by Quaker Meetings. It really does make all the difference. We were incredibly grateful to receive a substantial legacy from the estate of Juliet Morland, the majority of which, £225,000, was received in this financial year.

# Accounts 2009/10

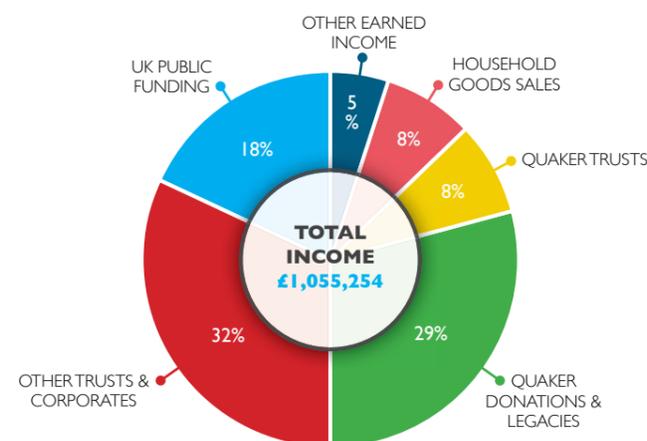
INCOMING RESOURCES	£
Quaker donations & legacies	307,716
Quaker trusts	79,688
Other trusts & corporate	339,227
Household goods sales	85,210
Other earned income	52,726
UK public funding	190,687
Capital grants	-
<b>TOTAL INCOME</b>	<b>1,055,254</b>

EXPENDITURE	£
Homelink	219,118
Homestore	260,299
Made of Money	168,521
Street Cred	127,375
Knees Up	50,497
Down to Earth	13,292
User involvement	9,857

Direct charitable expenditure	848,959
Strategic development	56,888
Charity governance	27,522

Total charitable expenditure	933,369
Net charitable income	121,885
Less cost of generating funds	50,623
Total operating surplus	71,262
Plus other recognised gains	459

<b>OPENING FUND BALANCE (£)</b>	<b>560,094</b>
<b>CLOSING FUND BALANCE (£)</b>	<b>631,815</b>



## Balance Sheet at 31 March 2010

FIXED ASSETS	£
Freehold property & investments	147,838
Vehicles & office equipment	46,375
<b>TOTAL FIXED ASSETS</b>	<b>194,213</b>

CURRENT ASSETS	£
Debtors & stocks	38,650
Managed deposit account	299,619
Cash at bank & in hand	241,722
<b>TOTAL CURRENT ASSETS</b>	<b>579,991</b>

CURRENT LIABILITIES	£
Creditors due within one year	142,389
Net current assets	437,602
Total assets less current liabilities	631,815

<b>NET ASSETS</b>	<b>631,815</b>
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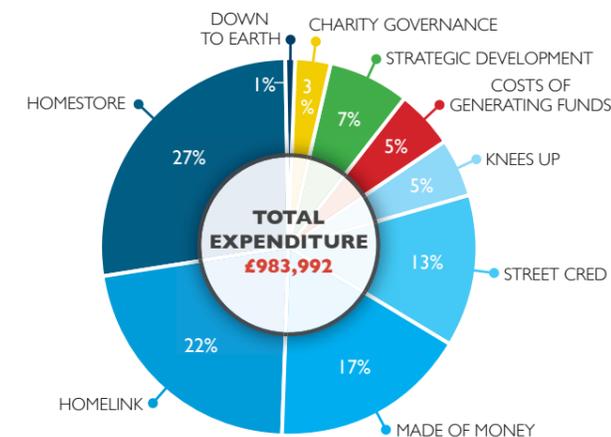
Represented by:

RESTRICTED FUNDS	£
Samuel Gurney building depreciation fund	48,021
Homelink revolving fund	36,457
Motor Vehicle depreciation fund	33,494
Street Cred loan fund	11,096
<b>TOTAL RESTRICTED FUNDS</b>	<b>129,068</b>

DESIGNATED FUNDS	£
Programmes initiatives fund	80,000
Premises development fund	85,000
Contingency reserves	308,947
<b>TOTAL DESIGNATED FUNDS</b>	<b>473,947</b>

UNRESTRICTED FUNDS	£
Charity general fund	28,800

<b>TOTAL FUNDS (£)</b>	<b>631,815</b>
------------------------	----------------



## Project details

### Made of Money

020 8983 5043  
madeofmoney@qsa.org.uk

### Homelink

020 8983 5060  
homelink@qsa.org.uk

### Knees Up

020 8983 5050  
kneesup@qsa.org.uk

### Homestore

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

### Down to Earth

020 8983 5055  
downtoearth@qsa.org.uk

### Stepping Stones

020 8983 5054  
steppingstones@qsa.org.uk

## Donations

143 years on, we continue to exist thanks to your support. Your grants, gifts, standing orders and fundraising efforts allow us to keep working to meet the changing needs of disadvantaged communities here in east London and beyond. Please continue to send cheques and CAF vouchers to: Quaker Social Action, 17 Old Ford Road, Bethnal Green, London, E2 9PJ.

## Legacies

If you are planning for the future, and would like to make our mission and values a part of your legacy, please get in touch.

## Time & resources

Money is essential, but we can't make use of it without the committed volunteers who help us carry out our work. Please contact us if you'd like to get involved. Gifts of office furniture, IT equipment, event space and refreshments are also all a 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 your second hand household furniture.

## Contacts & partnerships

We welcome hearing from any fundraisers, designers, trainers, practitioners and people with PR experience with time and skills to lend us. We're also on the lookout for partners interested in our national Made of Money training programme, or in working with Down to Earth to campaign for fairer funerals.

## Thoughts

We hope you've enjoyed reading this annual report and would love to hear your compliments, comments, criticisms and suggestions.

## Quaker Social Action

working for a just world, where people put people first

[www.quakersocialaction.com](http://www.quakersocialaction.com)

Tel: 020 8983 5030

Email: [info@qsa.org.uk](mailto:info@qsa.org.uk)

17 Old Ford Road  
Bethnal Green  
London, E2 9PJ

Director: Judith Moran  
Chair of Trustees: Joycelin Dawes

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

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by John Lloyd  
[iltrum.co.uk](http://iltrum.co.uk)