

“

a small outfit,  
thoroughly accountable,  
feet on the ground  
and yet brilliantly  
innovative.

”

—  
QUAKER  
SOCIAL  
ACTION  
—

ANNUAL REPORT 2015–2016

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# WHAT WE DO

Since 1867 we have been taking practical action on poverty. We are a charity that 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 **ENABLE PEOPLE ON LOW INCOMES** in east London and beyond to seek solutions to the issues affecting their lives.

To do this we **LISTEN AND RESPOND TO THE NEEDS** of the community by running practical, sustainable and collaborative projects.

We **SHARE OUR WORK WITH OTHERS** when it is clear that it has the potential to bring benefits to communities outside of our own.

We deliver a fifth of our work across the UK. The rest of our time is spent working in London. Our work has three levels:

1. **WORKING DIRECTLY** with people in need.
2. **TRAINING OTHER PROFESSIONALS** who work with people in need.
3. **CAMPAIGNING** for change on a national scale.

Much of what we do is designed to have an impact beyond the person we work with directly, providing benefit to their families, households and communities.

What we do matters, but how we do it matters too — our focus is on the person not the problem. We believe that people in poverty are the real poverty experts.

\*Cover quote from supporter survey.

# OUR QUAKER VALUES

QSA is an independent charity. It began in 1867 as the Bedford Institute Association, named after the Quaker philanthropist Peter Bedford. For nearly 150 years our Quaker values have guided us to deliver services with compassion and dignity that recognise each person's potential. We are proud to be a charity of choice for Quaker Meetings across the country who value our reflective approach to work that is simple but effective and open to all who need it. In our most recent survey of 200 Quaker supporters, one Friend explained why they entrusted their donations to QSA:

"BECAUSE YOU ARE A SMALL OUTFIT,  
THOROUGHLY ACCOUNTABLE, FEET ON  
THE GROUND AND YET BRILLIANTLY  
INNOVATIVE"

# MEASURING IMPACT

Because it is essential to demonstrate the difference we make, our award-winning projects are rigorously evaluated.

The performance of every project is heavily scrutinized in quarterly impact meetings. We consider changing need and the effect of the current political and economic climate.

We measure our work against planned outcomes. This process draws heavily on our in-depth quantitative information. Impact, however, is so much more than numbers and percentages. Regular interviews and surveys reveal the human story behind our data.

Our impact analysis is one way in which we identify and mitigate against risk. Paying close attention to our performance and scanning the horizon enables us to pick up on issues quickly and set up strategies to address them.

Further evidence is gained by inviting experts to scrutinise what we do — this year alone we have commissioned and participated in external evaluations of Down to Earth, Homestore, Moneytalk Bournemouth, This Way Up and our Fair Funerals campaign.

# WHY WE'RE HERE

In 2015 the largest ever survey conducted into British poverty (*Breadline Britain, 2015*) concluded that one in three families live below an internationally accepted minimum living standard. Since 1983, the number of people in poverty has doubled in the UK. The Joseph Rowntree Foundation explored the key triggers that push people further into destitution. They cited debt repayments (usually to public authorities); benefit delays and sanctions; high living costs; and, for some migrants, an extremely low level of benefits and lack of access to the UK labour market. (*Destitution in the UK, 2016*).

## THREE KEY AREAS OF CONCERN STOOD OUT TO US THIS YEAR

### HOUSING

Poor housing conditions and private rental costs are leaving people to lead difficult lives in miserable surroundings. One in five children live in a house that is cold and damp. (*Breadline Britain, 2015*.)

### IN WORK POVERTY

*Breadline Britain* found that 39% of people in poverty work full-time and 13% are in part-time employment. Working households now represent the majority of new claimants for housing benefit too.

Our figures back this up — in the past decade the number of working people we support has doubled, from 10% to 21%.

### WELLBEING

The emotional and psychological impact of poverty cannot be underestimated. The Joseph Rowntree Foundation (*Destitution in the UK, 2016*) found that people affected by destitution feel 'demeaned', 'degraded' and 'humiliated' by having to seek help from charitable organisations, friends or family to meet basic material needs. We continue to hear from people struggling with the burden of stigma who feel powerless and ashamed of their situation.

This is why we will continue to deliver simple but creative projects in turbulent times.

## WE ADDRESS POVERTY IN THREE DIFFERENT WAYS

### 1. DIRECT DELIVERY

In the 2015-16 financial year, we directly supported 3,161 people:

1,927 PEOPLE BOUGHT AFFORDABLE FURNITURE AT HOMESTORE

769 PEOPLE PLANNED AN AFFORDABLE AND MEANINGFUL FUNERAL WITH DOWN TO EARTH

270 PEOPLE TOOK A MADE OF MONEY WORKSHOP TO MANAGE THEIR FINANCES AS A FAMILY

158 PEOPLE CAME TO A MONEYTALK BOURNEMOUTH WORKSHOP TO BUILD ON THEIR MONEY SKILLS

37 PEOPLE REGAINED CONTROL OF THEIR LIVES THROUGH THIS WAY UP

### 2. SHARING WHAT WE DO

Our work in financial capability trained 229 professionals from other organisations across the UK. This means a total of 3,390 people accessed QSA services this year.

### 3. CAMPAIGNING FOR CHANGE

Our Fair Funerals campaign has engaged with 826 organisations and seen real results from Westminster and the funeral industry in its mission to end funeral poverty. 530 funeral directors signed our pledge to a more ethical practice.

# HOMESTORE

A bed should mean a good night's sleep. However, for the 14 million people in the UK who cannot afford one or more essential household goods (*The Impoverishment of the UK PSE UK first results: Living Standards 2013*) buying a bed or a sofa represents an impossible dilemma: the choice between going into overwhelming debt or simply going without.

With 3.5 million British adults going hungry to afford food for their children (*Breadline Britain, 2015*) it's understandable that high-street prices and even charity shops can be too expensive for low income households.

For individuals moving on from homelessness or a refuge, starting from scratch in an empty home is, in the words of one Homestore customer, 'a huge weight of worry.'

Without affordable alternatives the temptation of 'rent-to-own' firms runs high. These companies sell household goods on lease with interest rates as high as 94%. (*The All Party Parliamentary Group on Debt and Personal Finance, 2015*).

Homestore responds to furniture poverty with a simple and practical alternative. We set out to provide good quality affordable furniture to east Londoners on a low income.

## FAMILIES DON'T FUNCTION WITHOUT FURNITURE



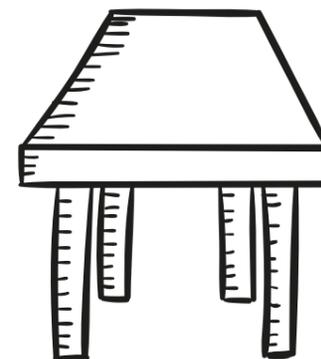
### How Homestore works

Every day two vans pick up furniture, for free, from east London households. It comes back to our store in Stratford, where Homestore members choose and purchase their furniture. It's then delivered, for free, to their homes within days.

In the past year 2,450 east Londoners donated furniture knowing that only local families on low incomes can access it. Unlike the average charity shop, the social benefit is locked in. "Without Homestore my flat would be empty" one customer explains.

What began as a small project in a church hall has grown into a major logistical operation that, in a 2015 evaluation, was certified as an Approved Centre of Business Excellence by the Furniture Reuse Network.

Across its lifespan, nearly 28,000 people have benefitted directly from Homestore.



### What makes Homestore different

It's important to us to keep our prices affordable. This year, we visited local charity shops and compared the prices of 139 items to similar Homestore stock. The average price of an item elsewhere was £52.82 before a delivery charge of up to £30. This compares to Homestore's average price of £14.23 plus free delivery. In total, Homestore customers saved £210,706 on the alternative.

Homestore customers tell us that, yes, these savings are a lifeline but affordable furniture also makes family life possible. "Now me and my children can sit and have meals on the table at the same time" explains one customer. Every one of the 233 customers we surveyed would recommend Homestore to family and friends.

The 76 local volunteers and trainees who support Homestore's staff of five played a major role in running Homestore at the lowest possible cost. They gave 10,626 hours of their time and in return, we provided a rewarding experience that enhanced their employability. "I work with hundreds of charities and none of them offer the level of professional development and job search support that Homestore does" says Neneh Kamal at Urban Futures, a charity that refers work placements to Homestore.

"Customers can be taken aback when they are treated with kindness" one volunteer explains: "It's retail without the greed."

### What Homestore learned

This year, 1,927 vulnerable households were able to access a choice of essential, good quality reused furniture and brand new white goods at Homestore. Demand among working families grew by 10% this year. This is part of a larger trend. In 2004, only 65 working people registered with us for furniture. This figure gradually rose to 126 in 2009 and has jumped sharply each year since. Today 565 people who come to Homestore, are in some form of work.

Furniture poverty is growing behind closed doors so we work hard to raise Homestore's profile. Today, 167 organisations, including homeless and mental health charities, refer people on the basis of Homestore's long-established reputation. They trust us to serve people in deeply distressing situations including carers and refugees. Referral agents also appreciate the convenience of Homestore for the 30% of customers who declare a disability.

Running a large operation such as Homestore is not cheap, but by fundraising hard we can reduce the pressure of debt on low income households and keep our prices as low as possible.



# AT A GLANCE

1927

CUSTOMERS WERE ABLE TO ACCESS A CHOICE OF ESSENTIAL, GOOD QUALITY FURNITURE AND NEW WHITE GOODS AT HOMESTORE.

100%

OF CUSTOMERS SURVEYED WOULD RECOMMEND HOMESTORE TO THEIR FRIENDS AND FAMILY.

29%

OF HOMESTORE CUSTOMERS ARE IN WORK

167

ORGANISATIONS REFERRED PEOPLE TO HOMESTORE INCLUDING SHELTER, SAAFA AND AGE UK.

AFFORDABLE FURNITURE MEANT THAT CUSTOMERS SAVED AN ESTIMATED

£210,706

AGAINST THE CHEAPEST ALTERNATIVE.

HOMESTORE'S TEAM OF 5 WAS SUPPORTED BY

51 VOLUNTEERS AND 26 TRAINEES.

## MANZUMANARA'S STORY

*"I live in one room with my 10 year old son,"* Manzumanara tells us as she remembers her first visit to Homestore. *"At the time my son and I had been sleeping on the floor for three or four months."* This is when a support worker referred Manzumanara to Homestore. *"The staff were so friendly"* she recalls. *"Before going, I was worried about how they would treat me. I went for the bed but I also took a bookshelf for my son. Now he is able to keep his school books and his dictionary on the bookshelf."* A lack of furniture wasn't the only problem Manzumanara faced, but she's looking forward. *"When we get rehomed, I will go back to Homestore"* she says. *"It is essential when people are struggling that they can have this sort of support. I really appreciate Homestore."*

*"...my son and I had been sleeping on the floor for three or four months."*



# DOWN TO EARTH

## THE UK'S ONLY PRACTICAL SUPPORT SERVICE FOR PEOPLE STRUGGLING WITH FUNERAL COSTS

**In 2010, QSA embarked on a pioneering project. Down to Earth stepped into a space that wasn't occupied by any other charitable intervention; that sliver of time between a bereavement and a funeral. We wanted to support people who were already struggling to make ends meet, and for whom the sudden expense of a bereavement put unbearable strain on already stretched household finances.**

**This project addresses two subjects we find particularly difficult to face within our society — death and money. We took a risk — we did not know where the journey would take us.**

**We knew that an affordable funeral was only half of the goal — it also has to be meaningful and that, in the words of the poet and undertaker, Thomas Lynch:**

**"A GOOD FUNERAL GETS THE DEAD WHERE THEY NEED TO GO, AND THE LIVING WHERE THEY NEED TO BE".**

**This was the starting point for Down to Earth.**

**What began as a modest pilot offering direct support to a limited number of bereaved people in east London has grown into a lifeline on a national scale, with the numbers of people we support doubling in the past year. Since Down to Earth began, we've supported more than 1,500 people struggling with funeral costs at a time when the average basic funeral costs £3,693. (Sun Life, *Cost of Dying*, 2015)**

## How Down to Earth works

Down to Earth steps in when bereaved people face unbearable financial pressure. The postcode lottery of funeral costs and bewildering eligibility criteria for state benefits conspire to place already distressed people at great risk of unnecessary funeral debt.

We don't believe in a 'one-size-fits-all' approach so the first thing Down to Earth does is listen. As a grieving person shares their hopes and fears for a funeral we explain options that are available and appropriate to their situation and personal beliefs. Together, we figure out what is essential and work out a budget. Many people tell us they are incredibly relieved to talk to someone without an agenda who won't pressurise them into thinking a 'good send off' has to be expensive. This work takes place by phone and face-to-face.

From there, the team liaises with funeral directors to secure the best possible price while checking eligibility for support from the state or other sources. The practical and timely action we take in complex and distressing situations means that those who turn to us save, on average, £1,730 on funeral bills when compared to their initial quote or average funeral price.

We also work closely with people to add dignity and personal touches to a service. This is a particularly pressing issue when a state arranged funeral - a service still stigmatised as 'a pauper's funeral' - might be the only option.'

## Working on a national scale

When we tell people that Down to Earth supported 769 people in 2015-16 they picture a bustling office filled with staff. Yet all this support is offered by three members of staff who respond to daily enquiries and requests for help. The number of people we helped increased significantly on the previous year, when Down to Earth helped 302 people.

It is essential that professionals supporting people who have been bereaved know about Down to Earth, so they can connect them with us at their time of need. The Down to Earth team build collaborative and constructive working relationships with a host of other organisations who refer to us and, in the past year, 27 benevolent organisations have assisted us in sourcing funds to finance a funeral.

## Avoiding delay, distress and debt

Finding funds to cover the costs of even the simplest funeral can be a distressing and difficult business. Applying to the Social Fund Funeral Payment is a time-consuming and confusing process, and a response can take more than a month. Whilst awaiting a decision people are left in a financial limbo, unable to meet upfront funeral costs. On average, 46% of applicants are rejected. Those who are ineligible often have no clear idea of where to go next. This group includes anyone on Disability Living Allowance or a Basic State Pension. The team can quickly assess who should apply and explore other options for those who cannot. Down to Earth supported 87 people to apply for funds from benevolent organisations, resulting in an average grant of £1,680. A much needed contribution toward their funeral bill.





*“The problem with funeral directors is that I didn’t know the price of anything.”*

## JILL'S DOWN TO EARTH STORY

*“We were looking at £2,500 for a basic funeral; things that we could do nothing about like bringing the body back to their home town” says Jill, whose relatives suddenly lost their teenage child after a struggle with cancer. “The immediate family were on benefits and disabled” Jill told us. Down to Earth helped Jill to make a successful application for a Social Fund Funeral Payment as we shopped around for an affordable service. As Jill explains: “The money wasn’t the be all and end all. We had a family who were in no state to talk through their bereavement over and over to different funeral directors. Down to Earth are there for some very vulnerable people.”*

## SASHA'S DOWN TO EARTH STORY

*“I never met someone who didn’t immediately warm to Jack” Sasha says as she remembers her flatmate of nearly 17 years. “We shared lots of milestones in each other’s lives. Sadly the last few years were extremely difficult. Jack struggled with depression. When he died he’d been missing for four or five days. We tried to get hold of family and friends but it was impossible.*

*“I tried three funeral directors who were quoting me around £8,000, which I didn’t have and certainly Jack didn’t. The problem with funeral directors is that I didn’t know the price of anything. There are no prices on the websites and when you ring up they ask you a load of questions before they even give you a price. They make it sound so complicated and you end up paying for something without even realising it.*

*“I also had to rearrange all the utility bills, get the death certificate, talk to the bank and the insurance policy company who were really difficult to deal with. This was a tough time as it was, without funeral directors overcharging me. All these arrangements happened when I’d lost my oldest and longest friend.”*

Sasha and Down to Earth worked together to ensure that Jack got the funeral that he deserved at a fraction of the cost that was quoted.

## AT A GLANCE

769

PEOPLE WERE SUPPORTED WITH FUNERAL COSTS, INCLUDING FAMILIES AFFECTED BY VIOLENT CRIME AND POOR MENTAL HEALTH.

491

CAME TO US STRUGGLING WITH DEBT AFTER A FUNERAL HAD HAPPENED.

28

WERE PEOPLE IN END OF LIFE CARE, PLANNING THEIR OWN FUNERAL.

CLIENTS SAVED AN AVERAGE OF

£1,730

ON FUNERAL COSTS AGAINST INITIAL QUOTES.

£40,493

WAS SECURED FROM STATE SOURCES.

£93,958

WAS SECURED FROM BENEVOLENT ORGANISATIONS.

DOWN TO EARTH WON BREAKTHROUGH OF THE YEAR AT THE 2015 THIRD SECTOR EXCELLENCE AWARDS.

# FAIR FUNERALS CAMPAIGN

EVERYONE  
DESERVES AN  
AFFORDABLE,  
MEANINGFUL  
FUNERAL

Our experience of providing frontline support to people affected by funeral poverty through the Down to Earth project prompted us to think hard about whether we could — or should — set up a campaign to tackle such an overlooked issue. Funeral poverty was a new field of work for QSA yet one to which we felt we could add an evidence-based and credible voice.



## The reality of funeral poverty

Funeral costs rose by 87% in the decade from 2005 (*Cost of Dying*, Sun Life, 2015) while the Social Fund Funeral Payment has stagnated. This grant, originally designed to cover basic funeral costs, now leaves bereaved people to meet 63% of the bill. Eligibility for this grant excludes people who are in receipt of certain benefits, such as Disability Living Allowance or Carers' Allowance, nor will applications be accepted from anyone in work, including those on zero-hour contracts.

## Fair Funerals' mission

We launched Fair Funerals, the UK's first campaign on funeral poverty, in 2014. It aims to: Influence the funeral industry towards greater affordability and transparency; to advocate in Westminster and Whitehall for a more coherent safety net for people affected by funeral poverty; and to bring this issue — and the ways it can be addressed — more strongly into the public domain.

Three guiding principles sit at the heart of the campaign:

- Evidence-based — Day-to-day experience and data from Down to Earth enables us to identify emerging needs and trends.
- Independent — We receive no sponsorship from any parts of the funeral industry. Therefore, our voice on funeral poverty offers an independent social justice perspective.
- Optimistic — Our aim is to build alliances and find ways to work constructively with all of the different stakeholders on this issue.

## Working collaboratively: the Funeral Poverty Alliance

Working together with like-minded organisations amplifies what we can do. We set up a Funeral Poverty Alliance to unite organisations with a shared understanding and motivation on this subject. Its 48 members include the Church of Scotland, the National Council of Palliative Care, Macmillan, Marie Curie, Cruse Bereavement Care, and Church Action on Poverty. Our fellowship has proved instrumental as we push our agenda in Whitehall and Westminster.

## Raising public awareness

The Fair Funerals team have become a trusted source for the media on this issue with significant coverage across broadcast media and traditional press including a *Guardian* article entitled '*Too Poor to Die*' that was shared more than 12,000 times. In response to the public appetite for our campaign, Fair Funerals became *Guardian* Campaign of the Month in October 2015.



## Influencing policy makers

Our support of a Ten Minute Rule bill by Emma Lewell-Buck MP led to a successful Westminster Hall debate that demonstrated cross-party support for action on funeral poverty. From here, our reach into Westminster and Whitehall began to snowball.

Our response to a Work and Pensions Select Committee Inquiry into benefits-delivery exposed the shocking effects the system can have on bereaved families. Alliance members also added their evidence and experience. This led to a specific Select Committee review focussed on funeral poverty itself being announced.

Frank Field MP chaired this in-depth examination of benefits for bereaved people. The report drew heavily on the evidence we submitted and its findings prompted a national outcry as media coverage shared the human cost of funeral poverty. Field called for a major review into 'outdated' benefits and bad practice in the funeral industry.

*"We urge the government to conduct a cross-departmental review of burials, cremations and funerals, with outcomes that will address the factors driving up funeral director fees and work to reduce funeral poverty [...] The interaction between an opaque and outdated public system of bereavement support and a market in funeral services which simply does not operate 'normally', is causing problems."*  
Frank Field MP

(House of Commons Work and pensions Committee, Support for the bereaved, Ninth Report of Session 2015-16).

## Our fair funerals pledge

Our mystery shopping exercise found that only a third of funeral directors offering a 'simple funeral' mentioned this option when a caller shared their worries about costs and asked for a quote.

In June 2015 we launched our Fair Funerals pledge. Funeral directors could sign up to a free and voluntary three point commitment to increase price-transparency reduce stigma and maximise affordability. We aimed to sign up 100 funeral directors within a year, but we broke this target in less than 24 hours. Within the first year, 530 funeral directors signed our pledge.

## Has your funeral director signed our pledge?

By asking funeral directors in your area to sign, you can make a real difference to bereaved families in your local area. Use our online map or contact us to check who has signed up. We can also support you with resources and guidelines for talking to funeral directors about signing the pledge.

## Friends of our campaign

Quaker Friends at Beccles Meeting became Fair Funerals champions. Beccles Friends encouraged a funeral home with branches in their area and five other towns to update their website and materials in accordance with our pledge.

"We've been grateful for an opportunity to do something practical that might make a difference" Beccles Meeting explained. "We have begun what we hope will be ongoing relationships with local people who care equally about those struggling to pay for a 'decent affordable funeral' for their loved ones".

Thank you to everyone who is championing our campaign.

*"There aren't many campaigns underway that have achieved both significant cross-party support and, in just over a year, made lasting changes to an industry. Charities could learn a great deal from the apolitical moves made by QSA. Above all, it shows the impact that can be achieved by charities coming together on an issue — hospices, churches, large health charities — their combined voices have much greater weight."*

The Guardian, who selected Fair Funerals as charity campaign of the month in October 2015.

## AT A GLANCE

THE AVERAGE FUNERAL COST

£3,693

44%

OF APPLICATIONS FOR A SOCIAL FUND FUNERAL PAYMENT ARE REJECTED

93%

OF FUNERAL DIRECTORS DO NOT DISPLAY PRICES ON THEIR WEBSITES

530

FUNERAL DIRECTORS HAVE SIGNED OUR FAIR FUNERALS PLEDGE.

THIS CAMPAIGN ENGAGED WITH

826

ORGANISATIONS IN PURSUIT OF ITS AIMS.

# THIS WAY UP

Sometimes the hardest part of a difficult experience - whether it is surviving addiction, loss or family breakdown - is the point when life has to begin again. However, coping with difficult life experiences requires tenacity and resilience - the very things that can be drained away by life on a low income.

Recent research demonstrates that inequality has more than a financial cost. It can prevent individuals from realising their potential and leave people feeling worthless. (*Beyond 2015 UK*, Bond for International Development, 2014). In such a dark place it can be impossible to make the most of any available opportunity in life.

In 2012 we identified a need for a project specifically designed for people who feel stuck in their situation - who are struggling to see a way forward.

## How This Way Up Works

This Way Up offers east Londoners on a low income a free six-week course that involves one-to-one life-coaching and group mindfulness training. The course is delivered by two qualified practitioners.

This Way Up works collaboratively with people to help them:

- Better understand their mind and emotions.
- Develop more emotional resilience.
- Set and work toward positive goals.

## UNLOCKING PEOPLE'S POTENTIAL



## Understanding minds and emotions

"One of the really important things which is obvious but I didn't know was that my thoughts aren't facts. I was blown away by that. You are thinking about so much you miss the blindingly obvious things." – This Way Up participant.

This Way Up is not a crisis intervention service, but all of our participants told us that they wanted to address issues with their mental health and confidence. By the end of the year, 98% of our attendees felt that these were two areas where they had made real progress.

Undertaking such a journey relies heavily on our team's ability to build trust and openness during sessions. While one-to-one work is deeply personal and individual, the group sessions give people a chance to compare their experiences and coping mechanisms. "This first session was pretty eye-opening" explains Mahbub, who wanted to work on his anxiety. "I did not feel alone. I was free to open up about my feelings. It was almost like a burden was lifted. Before, I felt like I was the only person going through this."

Our external evaluators, talking to people six months after the end of their course, noted that "people report that [This Way Up] allowed them to interrupt patterns which they now recognised as being harmful."

## Developing emotional resilience

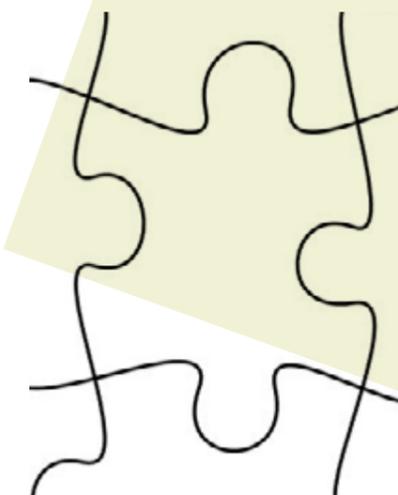
"It boosted my confidence and gave me a new perspective on not only how to deal with my day-to-day tasks but to forecast my future — I have a much clearer view about the things I want to achieve." This Way Up participant.

Scientific links between mindfulness and resilience are mounting. The study - *Personality and Individual Differences*, Bajaj and Pande, 2015 concluded that "Mindful people ... can better cope with difficult thoughts and emotions without becoming overwhelmed or shutting down (emotionally)." The practice of mindfulness "weakens the chain of associations that keep people obsessing about" their problems or failures, which increases the likelihood they will try again."

This Way Up makes these mindfulness techniques relevant to the circumstances and challenges of each individual. This year, the flexibility of our approach has benefitted people who struggled with anger, mild depression, isolation and chronic pain. Some 100% of our attendees agree that both the life coaching and mindfulness sessions were helpful to them.

At the start of a This Way Up course, participants evaluate their own wellbeing by scoring themselves against the World Health Organisation wellbeing index. This simple questionnaire asks people to indicate how often they experience positive feelings, such as calm and relaxation. The average score of participants when joining the course was 7.9 indicating moderate depression. At the end of the course we revisited these questions and the average score increased by more than 79% to 14.1, bordering on good mental health.

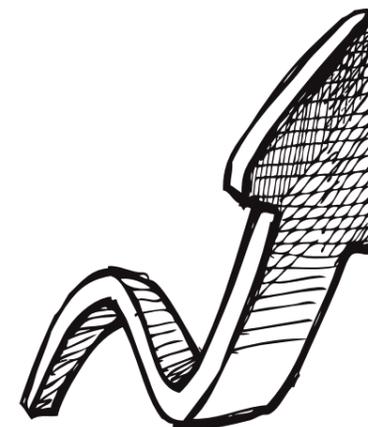
Our external evaluators noted time and again that attendees felt that the coping mechanisms they learned "were practical and could be put to use in [people's] daily lives."



## Working toward positive goals

"Before I could sit and watch TV all day and not do anything – I was really unmotivated. But the mindfulness somehow unlocked something." This Way Up participant.

Rather than impose predefined notions of 'success' on people who come to This Way Up, we encourage them to set their own goals. These outcomes are as diverse as the people we work with. This Way Up's evaluation noted steps towards employment, improvements in health and wider behavioural changes.



## AT A GLANCE

37 PEOPLE TOOK PART IN THIS WAY UP THIS YEAR - OUR HIGHEST ATTENDANCE RATE SINCE WE LAUNCHED IN 2012. AS OUR REPUTATION AMONGST PROFESSIONALS GROWS, THE MAJORITY OF OUR COURSE ATTENDEES ARE REFERRED TO US BY ORGANISATIONS THAT VALUE OUR PREVENTATIVE APPROACH, INCLUDING GPs AND MENTAL HEALTH SERVICES. SINCE THIS WAY UP BEGAN, 109 PEOPLE HAVE TAKEN THIS COURSE AND ITS CONTENT CONTINUES TO EVOLVE IN RESPONSE TO FEEDBACK.

A 2015 REPORT BY THE MINDFULNESS ALL-PARTY PARLIAMENTARY GROUP CITED THIS WAY UP AS AN EXAMPLE OF WHERE "A COMBINATION OF MINDFULNESS TRAINING AND COACHING HAS PROVED SUCCESSFUL [...] TO HELP SELF-RESPECT AND CONFIDENCE TO DEAL WITH COMPLEX PRACTICAL AND PSYCHOLOGICAL BARRIERS."

## MARK'S THIS WAY UP STORY

Mark had already beaten addiction when he came to This Way Up...*"I came to a crossroads,"* he tells us. *"No, it was not a crossroads, it was a bigger junction than that — more like a mini roundabout. When I came to This Way Up I was in a right pickle. Not mentally or physically, but in terms of what I wanted to do. I had been clean for 9 years but still had issues going on."*

*"Life coaching was just brilliant"* says Mark. *"I can't think of anything worse than going through life thinking that you did not fulfil your potential. It was like doing a jigsaw puzzle. I had all the pieces of my life to put together, but I did not have the picture on the box. This Way Up was like seeing the picture, and knowing where all the bits should go. You only live once and This Way Up gave me a leg up."*

Today, Mark's sense of purpose is strong: *"I'm going to pursue my British Sign Language studies, which could lead to interpreting. Even when I was not well I wanted to do something of service."*



*"I was free to  
open up about  
my feelings."  
- Mahbub*

# MADE OF MONEY

Four out of ten adults do not feel in control of their finances and one in five cannot read a bank statement, according to major new evidence (*The Financial Capability Strategy for the UK*, Money Advice Service, 2015). Advice and information isn't enough for the 19 million families who feel that their approach to budgeting doesn't work. "I was in so much debt, I couldn't open the door, I was so afraid" one mother summed up the psychological side of financial worry. *The Financial Capability Strategy* concludes that unpacking the motivations and attitudes tied up in finances is key to managing money well.

This holistic approach to finances is exactly what we champion at Made of Money.



## TAKING THE FEAR OUT OF FINANCES



## How Made of Money works

Our approach to financial capability gives families on a low income both the ability to manage their finances and the confidence to communicate about money. Our free, interactive workshops for east Londoners are a fun and supportive space to go beyond the basics of financial literacy. "You are learning in a group" one parent explains. "You realise you are the same. The emotional part is big for me."

Over several weeks families come together to explore themes such as credit, budgeting, and dealing with financial institutions. We also support parents to think about how they teach their children to develop positive attitudes toward money in an increasingly consumeristic world.

## Learning as a family

We agree with the UK Financial Capability Strategy that "Parents are the key influencers on their children, but few are given the support they need to fulfil this role." At Made of Money, children learn with their family. As a result, 96% of parents feel more confident teaching their children about money. One of them, Alea, told us "I've got tins for my kids. If family gives them money, it goes into the tins. I've opened savings accounts for them. Before my kids used to say 'I want that.' Now they know there is a budget." Alea is one of the 73% who said their children better understand decisions that have to be made around money.

## Long-term changes

One mother told us that when it comes to learning about money, "physically doing something stays with you rather than just hearing it." Made of Money's aims and methods are designed to elicit long-term behavioural change around money. Our educational games and activities are rooted in everyday life. This prompts parents to learn skills that are applicable to real-world financial decisions including comparison shopping, meal planning and energy saving. Over time, the Made of Money way becomes second nature. "I share it with everyone without even realising it" one parent told us.

We encourage children and parents to continue learning outside the classroom by ensuring that every family takes home free resources such as family learning packs and spending diaries. For Alea, the simple act of writing down her daily expenses was a 'eureka' moment: "That spending diary had an impact," she explains. "I was a renowned shopaholic. When you visually see it, it helps. Now I think 'do I need it?' I learnt to walk away."

More than 2,000 families have taken our workshops since they began 11 years ago and their experiences testify to the power of plain speaking about money. It's an approach that empowers and equips families, preventing crises before they occur.



## WHAT WE LEARNED

MONEY DOESN'T GROW ON TREES AND NEITHER DOES CONFIDENCE. WEEK BY WEEK, THE MADE OF MONEY TEAM BUILDS A BOND WITH THEIR GROUP IN A NON-JUDGEMENTAL SPACE. WITH TIME, THE SHAME AND STIGMA THAT SITS BEHIND MONEY TROUBLES BEGINS TO FALL AWAY. "I USED TO SPEND SO MUCH FOR THE KIDS' BIRTHDAY" ONE PARENTS SAYS. "WE CAN DO IT ALL NICER AND CHEAPER NOW. I FEEL PROUD." THAT PRIDE WAS SHARED BY ARMINA WHO SAYS: "[I] GOT BANK LOANS AND CREDIT CARD DEBTS FROM £22K TO £1,179. THAT WILL BE CLEARED SOON. I SPOKE TO THE BANK MYSELF, NEGOTIATED THE DEBTS DOWN, AND GOT IT SORTED MYSELF. I DID IT!"

THAT ALL-IMPORTANT, PSYCHOLOGICAL ASPECT TO MONEY MEANS 89% OF MADE OF MONEY PARTICIPANTS ARE BETTER OFF (THEY HAVE MORE TO SPEND ON ESSENTIALS). ADDITIONALLY, 90% SAY THEY NOW FEEL LESS STRESSED AND ANXIOUS AS A RESULT.

## AT A GLANCE

270

FAMILIES ON LOW INCOMES TOOK PART IN MADE OF MONEY WORKSHOPS. THIS LEARNING REACHED THEIR 570 DEPENDENTS.

96%

OF THOSE SURVEYED AFTER A COURSE SAY THEY ARE MANAGING THEIR MONEY BETTER.

89%

ARE NOW BETTER OFF.

90%

FEEL LESS STRESSED AND ANXIOUS AS A RESULT.

71%

FELT CHILDREN ARE NOW BETTER ABLE TO COPE WITH THE PRESSURES OF ADVERTISING.

## LATOYA'S MADE OF MONEY STORY

As well as working in schools and children centres, Made of Money also holds workshops in domestic violence refuges, like the one Latoya was staying in. Leaving an abusive situation gave Latoya a keen desire to save and look ahead, but this was coupled with the reality of living on a very tight income.

Hearing other women share their fears and advice in a group inspired Latoya. *"It was like a journey" she says, "you look back on how far you've come and it makes you strong."* Along the way, Latoya was supported with practical methods and resources like meal planners and family learning packs. *"It helps you be a better mum because the child learns what he sees" Latoya explains. "My son's four. He's the man of the house now!"*

As for the future? *"I'm about to do my driving test and driving lessons are expensive, but this workshop helped me to budget for it" says Latoya. "I'm happy and I'm debt-free. Made of Money was a part of that. Even though we were at the refuge we needed help to govern our money. We needed to build that strong foundation."*



*"...you look back on how far you've come and it makes you strong."*

# SHARING WHAT WE DO

## TRAINING FOR PROFESSIONALS

The success of our approach to financial education compelled us to replicate and adapt Made of Money for communities across the UK. Since 2008 Made of Money's team has trained 821 professionals to use our methods and resources. From credit unions and local councils, to mental health charities and housing agencies; organisations across the UK are adapting Made of Money to their work.

When the training is complete, we continue to support people with materials and online content. In turn, they tell us the difference Made of Money is making to their communities. One children's centre reported back to us:

"One of our parents told us that she managed to find an extra £750 a year from understanding budgeting better and negotiating contracts with energy suppliers. Another parent thanked me at our graduation ceremony. The biggest benefit she found was communicating with her son and involving him in shopping more."

### Made of Money across the UK

- 138 facilitators trained from 70 organisations, including some based in Perth & Kinross, Rotherham and Oldham.
- An external evaluation estimates that the 138 people we trained will go on to reach 1,104 more people in the year following training.



### Working with domestic violence services

One in five British adults say they have experienced financial abuse in an intimate relationship. (*Money Matters. Research into the extent of financial abuse in intimate relationships in the UK*. The Co-Operative Bank and Refuge, 2015). In recent years, Made of Money has worked with women living in refuges and trained up refuge staff.

Sufea, a support worker at Hestia's domestic violence refuge, attended one of our sessions. "I liked that we all used our own experiences" she says. "Everyone was honest. That was the reality that you can then relate to your clients." Sufea is seeing real benefit for the women she works with. "Most of them have financial abuse issues. When they move on, it's a big shock" Sufea explains. "Written information in a leaflet isn't enough. Made of Money is a stepping stone. One step up the ladder kind of thing." The team trained 26 refuge staff from 12 domestic violence organisations this year whilst working directly with 25 women accessing services in refuges.

### Working in Wales

This year Made of Money designed sessions and resources for Talk, Learn, Do: Parents, Kids and Money sessions in Wales. These were added into pre-existing parenting programmes and enabled parents to teach their children about money. We trained 80 practitioners to deliver the programme which included fun and interactive resources to get a serious message across in a very accessible way. Of those surveyed, 100% said the workshops were very good or excellent with one practitioner telling us it "really clarified many muddy waters and made our input feel valued."

## ADAPTING OUR APPROACH

### Working in Bournemouth

Moneytalk Bournemouth, a 15 month project, came to an end in 2015. Over the 15 months we worked directly with 254 Bournemouth residents and trained up 82 local professionals to leave a legacy beyond the lifetime of the project. Based in Bournemouth, our team of three's friendly approach resulted in 90% of those surveyed managing their money better. Of those we trained and surveyed, 100% felt equipped to run the course.

One of the parents we worked with was Alan: "you learn how you can help yourself" he says. "They're not there to tell you how to do it."

100% of facilitator trainees we spoke with said they feel able to take the learning from the facilitator training and run the workshops themselves. External evaluators agree that Moneytalk Bournemouth was a runaway success, concluding that:

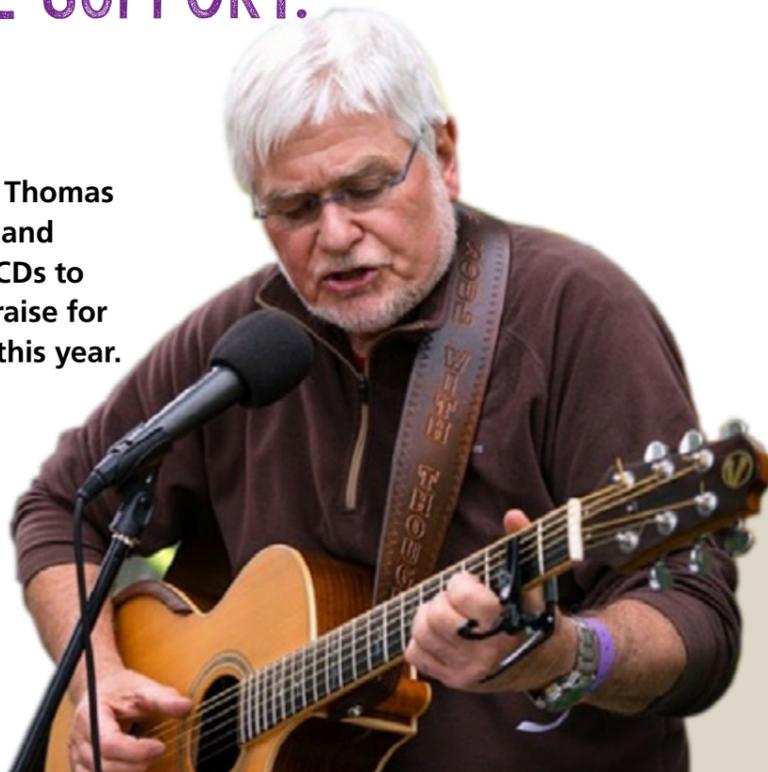
"The Moneytalk team have taken a very flexible and creative approach to delivering this programme. They began to work with an increasingly diverse range of organisations, exploring ways to engage vulnerable groups of adults not just parents. The Moneytalk team have demonstrated that the QSA model of financial education can be adapted to a wide variety of contexts."

Moneytalk Bournemouth explores the psychology behind spending habits and asks participants to become more self-aware of why they make certain choices and decisions about money and spending. This sets it apart from other financial education programmes and makes it a unique model."

# FUNDRAISING

HELP US TO  
CONTINUE  
LISTENING AND  
RESPONDING TO  
THE NEEDS OF  
THE PEOPLE  
WE SUPPORT.

Eden Thomas  
sang and  
sold CDs to  
fundraise for  
QSA this year.



Every action we take on poverty is made possible by donations from people who care about families on the lowest incomes.

You too can join our community of action ...

## Fundraise

Each year we are blown away by the creativity of our supporters, who find new ways to fundraise. From monthly collections at Quaker Meetings to sponsored cake sales and live events.

This year, Eden Thomas donated part of the profits from his CD Quaker Songs to QSA. "I remember visiting QSA and being struck by their enthusiasm and practical approach" Eden tell us. "I thought 'now here's a Quaker charity not afraid to get its hands dirty! I liked that."

Another longstanding and creative fundraiser is Gill Lowther who designs beautiful cards to sell, featuring the flowers in her garden. Gill kindly donates the proceeds our way. "I really welcome this opportunity to give it back where it counts" explains Gill. Thank you Eden and Gill for your steady support. If you've been inspired to fundraise for QSA you can contact us for ideas and materials including postcards, sponsorship forms and leaflets.

*"I am one of those people who gets a buzz when I make a difference to someone."*

– Matthew, Homestore volunteer

## Volunteer

We can provide volunteers with structured roles, training, experience, career advice and more. We were deeply moved when Sammy, who supported Homestore and our central office, shared how his experience as a refugee informed his volunteering. "I have experienced support from charitable organisations financially and psychologically" Sammy explains. "But more importantly, they gave me back the hope that I had lost. Here I am able to help people who are in similar situation to me: who have lost their vision of the future."

Thank you to Sammy and the 115 volunteers who gave 13,372 hours of volunteer time across the year. If you want to contribute your time you can look for vacancies online or come to us with an idea.



## Remember Us

Many supporters kindly leave a legacy to QSA so that we can continue to be the change they want to see in the world. Legacies play a tremendous part in building our future and have served as a catalyst for new projects, giving us the resources and breathing room to research and respond to need with work that is truly effective. Talk to us to learn more about remembering QSA in your will.



Gill Lowther designs beautiful cards in her garden to fundraise for QSA.

# FINANCIAL ACTIVITIES

We act on poverty, but we never act alone. We want to say a big thank you to everyone who has made our work possible by donating to QSA.

Although QSA stands on firm foundations, we are also an ambitious charity. This is why unrestricted donations have a magical effect on our organisation. Regular, unrestricted donations allow us to grow and share what we do. For example, our Down to Earth project began as a small, east London pilot in 2010. As our learning and experience accumulated, donations from trusts and supporters were the catalyst that allowed Down to Earth to develop into a national service supporting hundreds of bereaved people each year.

In order to deliver multi-purpose activities confidently, even as we fundraise in-year, we believe that a healthy level of reserves is essential. These reserves have been instrumental in the research and development stages of new work and we look forward to another exciting year of innovation.

Our charity is strengthened by the diversity of our income streams. We have worked hard to build strong relationships with trusts, corporates, public funders and individuals across the UK. By working together we will continue to deliver innovative and practical responses to poverty.

Thank you for belonging to our community of action.

## BALANCE SHEET AS AT 31 MARCH 2015

<b>FIXED ASSETS</b>	<b>2016 £</b>	<b>2015 £</b>
Tangible assets	131,505	134,287
Investments	7,602	6,843
	<b>139,107</b>	<b>141,130</b>
<b>CURRENT ASSETS</b>		
Stock	3,467	2,081
Debtors	70,749	88,749
Cash at bank and in hand	974,700	1,190,332
	<b>1,048,916</b>	<b>1,281,162</b>
<b>LIABILITIES</b>		
Creditors: amounts falling due in one year	30,330	160,679
<b>Total net assets (liabilities)</b>	<b>1,157,693</b>	<b>1,261,612</b>
<b>FUNDS OF THE CHARITY:</b>		
Restricted income funds	102,949	90,866
Unrestricted income funds		
Designated	1,050,042	1,164,784
General funds	4,292	5,962
Total unrestricted funds	1,054,744	1,170,746
<b>Total charity funds</b>	<b>1,157,693</b>	<b>1,261,612</b>

## STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT) FOR THE YEAR ENDED 31 MARCH 2016

<b>INCOME FROM</b>	<b>2016 Total £</b>	<b>2015 Total £</b>
Donations and legacies	<b>341,737</b>	351,932
Charitable activities		
Homestore	<b>205,816</b>	201,903
Made of Money	<b>223,308</b>	116,428
Quids In	<b>7,339</b>	8,661
Moneytalk Bournemouth	<b>80,868</b>	65,132
Moneytalk Camden North	<b>25,080</b>	-
Down to Earth	<b>64,950</b>	9,585
Fair Funerals	<b>28,082</b>	28,332
Futureproof	-	144,951
Other charitable projects	-	39,892
Investments	<b>4,506</b>	5,784
Other Income	<b>15,453</b>	21,618
<b>TOTAL INCOME</b>	<b>997,639</b>	<b>994,218</b>
<b>EXPENDITURE ON</b>		
Raising funds	<b>51,139</b>	76,446
Charitable activities		
Homestore	<b>359,590</b>	364,903
Made of Money	<b>252,121</b>	200,228
Quids In	<b>4,123</b>	10,560
Moneytalk Bournemouth	<b>107,751</b>	91,758
Moneytalk Camden North	<b>5,105</b>	-
This Way Up	<b>28,386</b>	12,756
Down to Earth	<b>182,534</b>	113,665
Fair Funerals	<b>93,581</b>	51,929
Other charitable projects	<b>17,987</b>	283,247
<b>TOTAL EXPENDITURE</b>	<b>1,102,317</b>	<b>1,205,492</b>
Net Gains on investment	<b>759</b>	(723)
<b>NET INCOME/(EXPENDITURE) FOR THE YEAR</b>	<b>(103,919)</b>	<b>(211,997)</b>
<b>NET MOVEMENT IN FUNDS</b>	<b>(103,919)</b>	<b>(211,997)</b>
<b>RECONCILIATION OF FUNDS:</b>		
TOTAL FUNDS BROUGHT FORWARD	<b>1,261,612</b>	1,473,609
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b>1,157,693</b>	<b>1,261,612</b>

This financial information has been extracted from the full audited financial statements approved by the trustees on 6 September 2016 and available to view on the Charity Commission website.

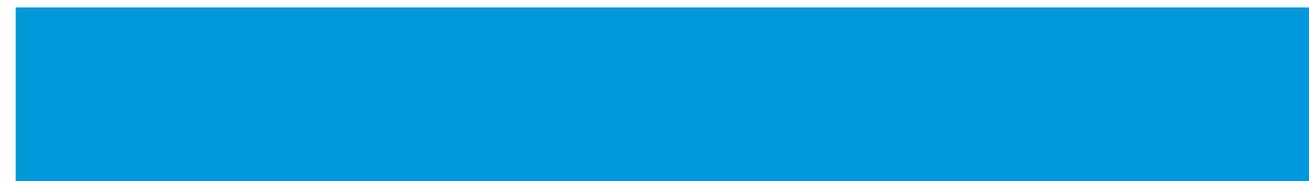
## HOW WE SPENT OUR MONEY



Homestore 32.6%



Made of Money 22.9%



Down to Earth 16.6%



Moneytalk Bournemouth 9.8%



Fair Funerals 8.5%



Cost of generating funds 4.6%



Other charitable activities 1.6%



Moneytalk Camden North 0.5%



Quids In 0.37%

## HOW WE RAISED OUR MONEY



Donations and Legacies 34.3%



Made of Money 22.4%



Homestore 20.6%



Moneytalk Bournemouth 8.1%



Down to Earth 6.5%



Fair Funerals 2.8%



Moneytalk Camden North 2.5%



Other income 1.55%



Quids In 0.7%



Investments 0.45%

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