



ANNUAL REPORT  
2014-2015



“Without furniture you  
can’t do anything.”

AFHAM

Page 4



# Our brand of action

At the heart of our name is the three letter word that defines what we do. **We ACT.**

Within our annual report, you'll be able to read about the projects we've delivered in 2014-2015, under the themes of furniture, funerals, fulfilment and finance. Within these projects we've supported just under 3,000 people this year and trained 149 professionals. A fifth of our work now takes us out across the UK and beyond our traditional east London heartlands.

Tolstoy described life as *"an infinitely large number of infinitesimally small actions"*. Any one organisation can only do so much, but, with the help of our volunteers and partners, and, crucially, working with the people who use our services, we can see the impact of the actions we take as a charity, working with people in poverty to find practical solutions to the issues that affect their lives.

We believe that each person matters and that each of us should have the opportunity to lead a dignified life. We also believe that our work needs to be undertaken with integrity and honesty and that, above all, we can see that what we do contributes to bringing about a more just society which enables everyone to flourish.

**Our action is Quaker in its vision and social in its execution. We hope as you read our annual report you can see how our actions create the small changes in people's lives that allow them to go on to unleash their own potential and to thrive.**

## CONTENTS

|                      |    |
|----------------------|----|
| Furniture            | 4  |
| Funerals             | 6  |
| Financial capability | 10 |
| Fulfilment           | 14 |
| Annual accounts      | 16 |
| ACT with us          | 18 |

# The whole family round the table to eat, a film night on the sofa. Simple pleasures are not about possessions but without furniture they're just not possible

## HOW DO WE HELP?

1,917 households bought

7,057 items of furniture

Saving £207,321

For the 14 million people that cannot afford one or more essential household items\*, it is more than just their homes that are empty.

### 25 years of HomeStore

This year 2,641 east London families donated 7,054 items of furniture to us. Our staff processed and priced the furniture with the help of the 50 volunteers and 12 trainees who shared 1,840 days with us this year. Some 1,917 families together saved £207,321 on what they would have paid elsewhere.

The two and a half thousand children in these households now have somewhere to sleep, eat or sit. These families were in genuine need. 65% of people visiting HomeStore

bought items that they did not previously have and 20% were replacing items that were beyond repair. "I had to sit on my bed to eat" a HomeStore customer tells us.

More than 220 organisations trust HomeStore to look after the people they refer to us. Roger Davie from the east London division of charity SSAFA is one of them: "We work with ex-servicemen and women, who've probably been in a hostel, and are moving into a new place. We send them to HomeStore. It's quite brilliant. Works a treat".

### Furniture helps families function

But a delivery from HomeStore is about so much more than savings. It brings about

"peace of mind, comfort, order" as one customer wrote to us. Indeed, 95% of customers say that HomeStore improved their quality of life. One mum simply says: "My kids and myself sat on the floor before, now we have a cosy sofa to sit on."

### Community of benefit

HomeStore brings benefits to everyone involved, from donors saving on disposal fees, through volunteers gaining experience and training, to customers who save money and whose lives are made infinitely richer by furniture that would otherwise be in landfill. HomeStore embodies QSA's ethos of practical community-based solutions to poverty.



## Without furniture you can't do anything

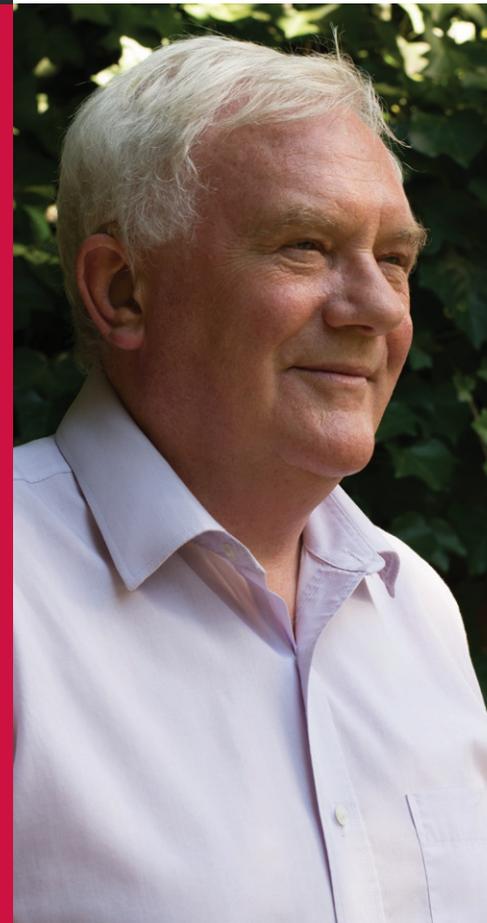
Afham came to the UK with his family after suffering violence in Sri Lanka. A qualified teacher, he lost his job when his work papers were rescinded. His home followed and he, his wife and two children were rehoused in an empty flat. "We just can't afford furniture" he says. That is when he visited HomeStore. "Without furniture you can't do anything." He says. "I've been sitting at the computer table I bought from HomeStore when volunteering with a housing rights group. I'm helping other families."

### WHO HELPED US?

50 volunteers (38 of whom are new this year)

12 trainees

2,641 people donated 7,054 items of furniture  
saving £68,850 in disposal fees



## Volunteer in the Community

When Mike retired he volunteered at HomeStore to stay active. "I didn't want to be sitting around at a desk" he says. What struck him most about the store was the atmosphere: "You provide such a valuable and worthwhile service to folk who need it (there but for the grace of God go I) But also you achieve this with gentleness and kindness - a commodity so often in short supply in our austerity-driven world."

# You have lost a friend or family member. You feel that things can't get any worse. Then they do

## HOW DO WE HELP?

302 people helped by us

£2,237 average saved on funeral bill vs initial quote with our support

Average statutory or charitable grant awarded of £1,583 with our help

Amidst the grief and confusion of the weeks following a bereavement, you are presented with a funeral bill - equivalent to 3 years' average utility bills. For those whose finances are already stretched due to illness, caring duties or low income, it can seem impossible to afford a decent funeral.

The sky-rocketing cost of a funeral is now £3,590, rising to £4,836 in London - up 80% since 2003 - which means that one in seven of us now struggle to afford the bill.

### Facing distress and debt

While state aid and incomes stagnate, the cost of dying is accelerating seven times faster than the cost of living. This means that

more and more people look set to face the distress and debt of funeral poverty.

That is unless we act now, and we act together. In 2010, after two years of research, we set up the UK's first practical project to deal specifically with funeral poverty, Down to Earth.

With kindness and clarity, the team works hand-in-hand with the bereaved person to find funeral directors prepared to supply a simple and affordable service; to ascertain whether they are eligible for state or charitable grants towards the bill; and to support the family in their wish to add meaning and dignity to the funeral in spite of any financial constraints. Our help

ranges from a quick phone call to weeks of painstaking research. The 302 people we helped last year saved an average of £2,273 on their funeral bill. Additionally, those for whom we applied for statutory or charitable grants were awarded an average of £1,583 towards their funeral bills.

### Compassionate listening

For many the financial benefit of our work is secondary. More important is the fact that, in a time of distress, we spend time listening and we advise without an agenda. "[DTE manager] Fiona was the only person who told me the truth" says one gentleman whom we helped with his wife's funeral. "Nobody has ever stood up for me like

that" another person that we worked with tells us. It is this compassionate approach that encourages more than 50 professional bodies to refer people to our service. "I trust that DTE will provide a speedy, appropriate and, most importantly in my view, an empathetic response to grieving people" says Peter Southern, senior social worker at Bart's Hospital Trust, London.

By making a last goodbye meaningful without leaving a legacy of debt and empowering people at their lowest ebb - Down to Earth proves, daily, that a series of small timely actions can have an enormous impact on people's lives.



**"It was perfect,  
it was beautiful"  
- without the  
risk of debt.**

## Step by step, we walked together

When Percy's brother and carer, Clifford, died unexpectedly last August his first question was: "How could this happen?". His second: "How am I going to deal with this?"

Percy contacted Down to Earth. He remembers: "Fiona (Down to Earth's manager) said 'you don't have to worry about anything, we are in this together'. Nobody ever said that to me, not even a relative". Fiona and Percy saved more than £2,000 on the initial price of a funeral. "She explained what was necessary, what should be involved, what should not be involved and what was going to drive the cost up" he says, "Step by step we walked together".

Percy was able to cover more of the cost through a successful application to the Social Fund made with our help. Down to Earth's practical actions meant Percy said goodbye to Clifford the way he wanted.

# Fair Funerals: working for public awareness, industry transparency and governmental review

## WHAT DOES A FUNERAL COST?

The average cost of a funeral is **£3,590** rising to **£4,836** in London

That is: equivalent to **30%** of full-time minimum wage for a year

Triple the annual utility bill for a medium sized home

During the first four years of running Down to Earth's service we saw - over and over again - the same factors conspiring to catapult individuals into the crisis of funeral poverty. The factors are threefold:

- Taboos around death and money mean that we don't like to plan or talk about the financial implications of death in advance;
- Lack of transparency within the industry can make comparing funeral costs confusing and uncomfortable; and
- Disintegrating state support means that even those who receive a social fund funeral payment still face an outstanding bill of, on average, £2,371.

We felt we needed to tell people that these factors made funeral poverty almost inevitable for the most financially vulnerable among us. The Fair Funerals Campaign was born. The campaign aims to:

- Let people know, not only that funeral poverty exists, but that there are things we can do about it.
- Encourage transparency of practice and price within the funeral industry so that comparing costs becomes simple and commonplace, and
- Push funeral poverty up the political agenda to influence policy in Westminster and Whitehall.

This year our Fair Funerals campaign has worked tirelessly to bring a hitherto hidden problem to the attention of those who can do something to solve it. Alongside national press and radio coverage, and countless meetings and presentations our achievements include:

## Public awareness

- QSA became a founder member of the Funeral Poverty Alliance, alongside organisations such as MacMillan Cancer Support and Cruse Bereavement Care. The Alliance works together to push for change.
- We worked with faith and community groups including local Quaker meetings



## WHAT YOU CAN DO

Join our campaign:

[www.quakersocialaction.org.uk/  
fair-funerals-pledge](http://www.quakersocialaction.org.uk/fair-funerals-pledge)

Talk to your friends and family. If you need tips on how, find them at: [www.quakersocialaction.org.uk/  
fair-funerals-resources](http://www.quakersocialaction.org.uk/fair-funerals-resources)

Tell us your story:

[www.quakersocialaction.org.uk/  
tell-us-about-your-funeral-story](http://www.quakersocialaction.org.uk/tell-us-about-your-funeral-story)

Follow us on Twitter: [@fairfunerals](https://twitter.com/fairfunerals)

and advice provider networks, to raise awareness of the high cost of funerals.

### Industry transparency

- We established good relations with two funeral industry trade bodies, the NAFD and SAIF.

### Political agenda

- Alongside the NAFD, we handed in a letter to Downing Street asking George Osborne to increase the cap of £700 on the Social Fund payment to funeral directors.
- We established relationships with MPs and members of the House of Lords – including Caroline Lucas of the Green Party

- prepared to support our fight against funeral poverty.

- We spoke to council cabinet meetings on measures to help tackle funeral poverty.

Now we invite you to join us, in tackling the root causes of funeral poverty. For the future, for a fairer community, for the one in seven who struggle.

**“Death should not be an industry at all. We have more power than we think.”**

**Jacqui, Fair Funerals Spokesperson**

### THE STATE OF THE SAFETY NET

- Social fund funeral payment toward funeral costs are available to those in most need, but if anyone in your family works you are ineligible for help
- Only 46% of applicants receive a grant
- The funeral bill, after the grant, averages £2,371
- Average time for grant to come through – 4 to 6 weeks. In this time people have had to pay a deposit, and commit to a funeral package

# One in five of us live below the poverty line. Why then do so many of us feel alone and ashamed in our money struggles?

## HOW DO WE HELP?

We ran 42 workshops

Enabling 287 people to talk about money

501 children benefited from early money awareness

4 in 5 people we worked with were better off by £50 a month

Poverty is “such a dark place” as a mum at our workshops put it. Not only does it deprive families of furniture, food and a warm home; it also wrecks relationships and eats away at peace of mind.

Children are not immune. In a world where status is often measured by spending power, more than half of children feel ashamed of their family’s low income.\*

For parents this is heart-breaking. One mum tells us: “I felt like I was always saying ‘No’ to them. I felt like the enemy.”

Amidst this stress and pressure, it is easy to go into survival mode: to stop planning; to concentrate on getting through one day, one crisis, at a time.

\*Children’s Society: Life through young eyes

Parents from Meath Gardens children’s centre, Tower Hamlets, put it best when they said: “I want to look at my bank statement and get the fear out of me. I want to see what I am spending, and what can I cut out.”

## Made of Money

Our flagship financial capability project does just this. Made of Money gives people the opportunity to take a breath and look at their finances afresh.

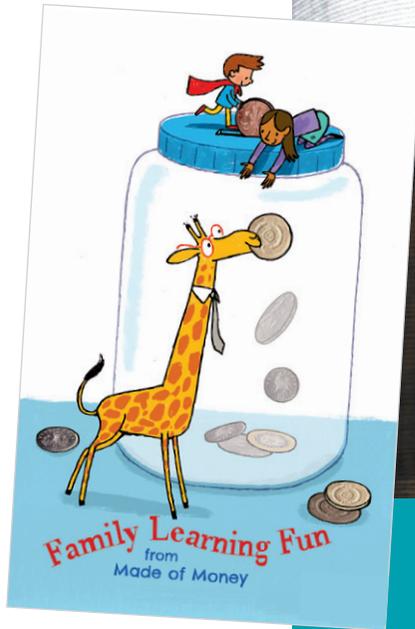
Through 10 years of supporting families in east London we have learned that addressing emotions, relationships, and hidden beliefs around money is the only way to change behaviour.

“Other organisations who support with debt, only give advice. Advice a lot of these parents already know”. Farhana Choudhury, a school-home support worker tells us. “The Made of Money course prompts them to take action”.

In 2014/15 the Made of Money team delivered a total of 42 workshops in Hackney and Islington, Tower Hamlets and Newham. Our team supported people to share shopping tips, budgeting tools, spending diaries and talk through bills, debts and consumer choices. This gave 287 people and their 501 children the chance to regain a sense of financial control and find friendships in the process.

## LEARNING AT HOME

We continue to adapt to the needs we see around us. This year we piloted a family learning book, featuring a finance savvy giraffe who takes families through exercises together. Resources for different age groups will follow.



"I saved £80 last week because I buy what I need. I keep my shopping list near the cupboard now" a mum from Bow told us. Indeed, four in five families are better off by at least £50 a month after taking the workshops. But, even more important than being better off, those who attend feel better about themselves and their lives. Some 93% of those who fed back to us after a course feel less stressed about money, and 87% felt their children are now more aware of the pressures they face from advertising and branding.

"Money is such an important aspect of life that is so rarely discussed with others". Laura Green, school-home support worker says "Made of Money removes this taboo".



## What is making Mulki smile?

Hackney mum of three Mulki took a Made of Money workShop at Southwold School, in January 2015. "It gets you to talk about how you feel. We used a lot of pictures. I said "I don't know how to ride a bicycle and I don't know how to manage money'."

For Mulki, it was the interaction and support within the group that made a difference. "Five of us are still around - we go shopping together, we say: 'come on you don't need it!'"

Mulki's daughter also benefited: "She used to say 'Mummy I need these' and now she says 'do we have the money to spend?' It has given her confidence to manage her money for herself. I didn't have that with my parents".

Being in control of her finances, has given Mulki confidence. "There's always a smile on my face. I'm happy and I know how to handle my life. [My friends] say to me 'you're looking good, you're looking happy, how did that happen?' I say: Made of Money."

Now, to learn to ride that bike?

# We share our money management methods and materials nationally and collaborate to adapt them for those with specific needs

## HOW DO WE HELP?

72 organisations

166 individuals

85% used training in the last 6 months

Estimated total reach  
9,269 people

### Bournemouth Community

Moneytalk Bournemouth is building expertise in the town through delivering workshops directly to local residents and running training for professionals based there with the aim of enabling practitioners to take charge of financial capability training in the future. To date, the team have trained 33 facilitators and 101 residents have taken courses.

### Haringey residents

In two years Haringey-based project Futureproof worked with local organisations to bring financial confidence and resilience to a wide range of organisations serving those with mental health issues, in drug and alcohol recovery, with disabilities, supported housing, and migrant communities. Alongside delivering workshops to 368 residents the team left a legacy of 110 trained professionals able to continue delivering workshops in the borough. By the end of the project 87% of these professionals had already delivered training or one-to-one support to their clients, reaching 701 further Haringey residents.

### Young adults

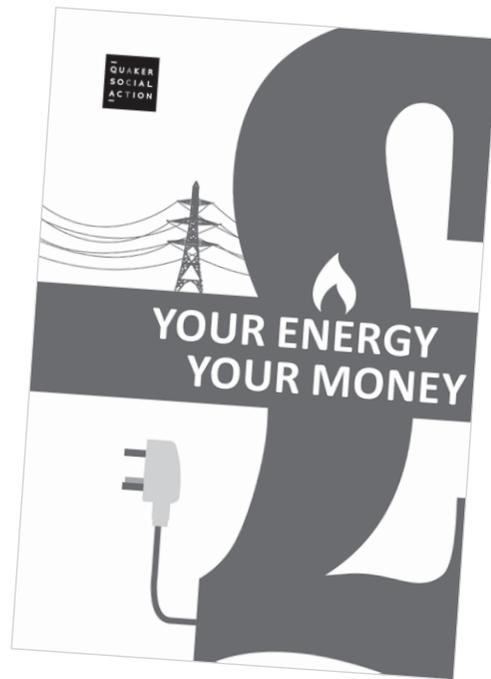
Made of Money also teamed up with Groundwork UK on a mission to get 16-24 year olds talking about money. We designed a series of workshops and materials around *Skint!* a graphic novel by The Scottish Book Trust.

We ran 35 training courses with practitioners from 308 organisation including youth groups, housing associations, colleges and probation services. *Skint!* was a hit with one practitioner telling us it's "an important part of my toolkit which I'll keep on using."

An external evaluation estimated that 5,500 young adults have engaged with *Skint!* to date and 95% of the young people they spoke with felt more confident with money.

## ENERGY ECONOMISING

With 40% of our attendees telling us that energy bills are a specific worry, we ran sessions specifically on energy costs, and created a workbook exploring energy bills and use.



### Quids In

Made of Money is working with the Camden Society and Lemos & Crane to adapt our resources for people with learning disabilities.

“Quids In will provide a brilliant forum where we can explore with people with learning disabilities how they manage their finances and the emotional impact that this has on their lives.” John Crawford, director of development at the Camden Society, said of the project’s launch.

### Working with women in refuges

Women accessing domestic violence services told us that they often face a completely new financial reality, perhaps having to access benefits, or pay bills for the first time. “I am worried about managing my money when I move to my own accommodation” a mum told us. We adapted our workshops to suit the needs of these women. Last year we worked directly with 34 women in refuges and trained 16 people who work with them to deliver Made of Money.



**Mark Horsford, chief executive and service manager of Michael House, is now offering his second Moneytalk Bournemouth workshop to men and women who are homeless. “50% were able to save £10 a week. We’ve sent another two people on the training course including a former resident who has moved on and is a peer mentor.”**

# Anybody can feel stuck or adrift in life. When you are financially vulnerable or socially isolated it can be hard to find or afford the support you need

## HOW DO WE HELP?

18 participated in  
This Way Up course

125 connected with  
community and found  
friendship through  
Knees Up

This Way Up helps east Londoners on a low income rebuild the sense of purpose that poverty and life events have drained away.

This Way Up offers group mindfulness alongside one-to-one life-coaching to give people a chance to reflect, to rethink old assumptions, and to set and reach new goals.

“It does require a lot of reflective skills to move towards your own personal goals, it’s an active thing, and that’s where This Way Up really helps” Elvis Langley, manager at Bowhaven, user led mental health charity, tells us.

One of our participants put it well when she said: “life coaching is invaluable for people

who are isolated or without positive family or friends”.

## Measuring a skip in the step

This year all 18 attendees reported finding the course helpful. Because their personal circumstances were so diverse, feeling ‘better’ looked different for each one.

Attendees told our independent evaluator, about new jobs, hobbies, improved fitness, and better relationships.

Others reported coping better with chronic pain and anxieties. All agreed that the combination of a group setting and one-to-one coaching worked for them.

Of the group mindfulness sessions a female participant told us: “You’re not alone in going through what you’re going through – that’s nice”.

For others This Way Up gave them the tools they need to regain a sense of control and become more resilient to change in the future.

At QSA we are proud to be working in this innovative way with those in need in east London. In This Way Up we see vindicated our belief that, given the smallest catalyst from us, people who have already survived what would break many, can go on to thrive through their own bravery, skills and resourcefulness.



“It’s just positive thinking...”

## The doors opened and the sun started shining...

After surviving a violent attack in her home, Jillian was struggling with physical and mental scars. “I wouldn’t go out, I’d just be indoors all the time” She says. A hospital worker recommended This Way Up and Jillian decided to give the course a go.

“They put you in small individual groups. You get ideas because someone else is thinking differently or they have a better approach to something. People opened up and after the third session, I started to open up.”

This Way Up was the space Jillian needed for her confidence to grow. “I used to wear a scarf because I was ashamed of the scar - I don’t wear the scarf no more. It’s all just positive thinking.”

As the weeks went on, Jillian felt more in control. “Through mindfulness... the doors opened and the sun started shining... I started changing and doing things.”

### KNEES UP: COMMUNITY COHESION AND INDIVIDUAL RESILIENCE

- Last year 125 adults and children helped organise 2 parties and 29 activities. They took part in 7 campaigns around mental well being and healthy eating.
- Knees Up has now ended. The project engaged with 1,466 east London residents to harness their abilities to improve their lives.

### WHAT IS THE IMPACT OF THIS WAY UP?

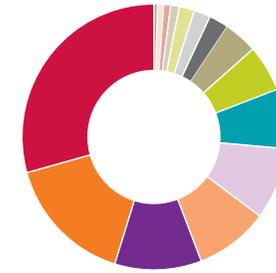
Using the wellbeing index of the World Health Organisation, the average score of This Way Up participants when joining the course was 8.6. At the end it was 15.4 – an increase of over 79%.

# Finances in 2014/15



TOTAL INCOME  
£994,217

|                          |     |
|--------------------------|-----|
| Other trusts & corporate | 27% |
| Donations & legacies     | 23% |
| UK public funding        | 15% |
| Household goods sales    | 13% |
| Other earned income      | 12% |
| Quaker trusts            | 10% |



TOTAL EXPENDITURE  
£1,205,493

|                          |       |
|--------------------------|-------|
| Homestore                | 29%   |
| Made of Money            | 16%   |
| Futureproof              | 11%   |
| Down to Earth            | 9%    |
| Knees Up                 | 9%    |
| Moneytalk Bournemouth    | 7%    |
| Cost of generating funds | 6%    |
| Fair Funerals Campaign   | 4%    |
| Charity governance       | 2%    |
| Skint!                   | 2%    |
| Strategic development    | 2%    |
| This Way Up              | 1%    |
| Quids In                 | 0.75% |
| Street Cred              | 0.75% |
| Housing project          | 0.5%  |

## 94%

of our expenditure this year  
went directly in to projects

## 1:9

For every £1 we spent  
on fundraising, our team  
brought in another £9

### We act in your name....

Our work is made possible by the funds you entrust to us. Indeed, 94% of our expenditure this year went directly to projects that helped those in poverty. And, for every £1 we spent on fundraising (excluding legacies) our team brought in another £9.

### ReServes protect our future

Healthy reserves fuel our development and protect our services in an uncertain funding climate. At present our reserves contain a £720,134 legacy received in March 2013. In the past financial year we have put £200,588 of this legacy to good use.

### In memory

We would like to thank everyone who gave to us the memory of charity lawyer Stephen Lloyd. We will be guided by Stephen's commitment to Quaker values into action as we use this generous and significant contribution in his memory.

### Don't take our word for it

Our senior leadership and trustees interrogate every project's quarterly impact and amend targets, strategy and practice accordingly. We also commission external evaluations of many projects to make sure our efforts are cost-effective, emotionally supportive, and improve lives.

## £1,085,807

Direct charitable  
expenditure

This year we generated  
25% of our income.

It was ploughed directly  
back into projects.

## BALANCE SHEET AT 31 MARCH 2015

|                                       |                  |  |                  |
|---------------------------------------|------------------|--|------------------|
| <b>INCOMING RESOURCES</b>             | <b>£</b>         | <b>FIXED ASSETS</b>                      |                  |
| Donations                             | 147,795          | Freehold property & investments          | 139,643          |
| Legacies                              | 79,871           | Vehicles & office equipment              | 1,487            |
| Quaker trusts                         | 98,991           | <b>TOTAL FIXED ASSETS</b>                | <b>141,130</b>   |
| Other trusts & corporate              | 269,672          | <b>CURRENT ASSETS</b>                    |                  |
| Household goods sales                 | 130,135          | Debtors & stocks                         | 90,830           |
| Other earned income                   | 117,442          | Managed deposit account                  | 997,047          |
| UK public funding                     | 150,312          | Cash at bank & in hand                   | 193,284          |
| <b>TOTAL INCOME</b>                   | <b>994,218</b>   | <b>TOTAL CURRENT ASSETS</b>              | <b>1,281,161</b> |
| <b>EXPENDITURE</b>                    |                  | <b>CURRENT LIABILITIES</b>               |                  |
| Homestore                             | 353,495          | Creditors due within one year            | 160,679          |
| Made of Money                         | 191,242          | Net current assets                       | 1,120,482        |
| Street Cred                           | 9,129            | Total assets less current liabilities    | 1,261,612        |
| Knees Up                              | 105,462          |  |                  |
| Down to Earth                         | 108,622          | <b>NET ASSETS</b>                        | <b>1,261,612</b> |
| Fair Funerals campaign                | 49,637           | Represented by:                          |                  |
| Futureproof                           | 128,310          | <b>RESTRICTED FUNDS</b>                  |                  |
| Moneytalk Bournemouth                 | 87,306           | Samuel Gurney building depreciation fund | 45,181           |
| This Way Up                           | 12,756           | Homelink revolving fund                  | 38,362           |
| Skint!                                | 24,390           | Futureproof operating fund               | 7,324            |
| Quids In                              | 10,178           | <b>TOTAL RESTRICTED FUNDS</b>            | <b>90,867</b>    |
| Housing project                       | 5,280            | <b>DESIGNATED FUNDS</b>                  |                  |
| <b>Direct charitable expenditure</b>  | <b>1,085,807</b> | Programme initiatives fund               | 656,716          |
| Strategic development                 | 22,520           | Premises development fund                | 72,830           |
| Charity governance                    | 28,934           | Contingency reserves                     | 407,238          |
| Total charitable expenditure          | 1,137,261        | Stephen Lloyd benevolent fund            | 28,000           |
| Net charitable expense                | -143,043         | <b>TOTAL DESIGNATED FUNDS</b>            | <b>1,164,784</b> |
| Less cost of generating funds         | 68,232           | <b>UNRESTRICTED FUNDS</b>                |                  |
| Total operating deficit               | -211,274         | Charity general fund                     | 5,961            |
| Plus other operating gains / (losses) | -723             | <b>TOTAL FUNDS (£)</b>                   | <b>1,261,612</b> |
| <b>OPENING FUND BALANCE (£)</b>       | <b>1,473,609</b> |  |                  |
| <b>CLOSING FUND BALANCE (£)</b>       | <b>1,261,612</b> |  |                  |

## Independent Auditors' statement to the trustees of Quaker Social Action

We have examined the summarised financial statements of Quaker Social Action for the year ended 31 March 2015, set out on page 16.

### Respective responsibilities of trustees and auditors

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

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

We also read the other information contained in the summarised annual report and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summarised financial statements.

### Basis of opinion

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

### Opinion

In our opinion, the summarised financial statements are consistent with the full financial statements and the Trustees' Annual Report of Quaker Social Action for the year ended 31 March 2015 and complies with the applicable requirements of Section 427 of the Companies Act 2006 and the regulations made thereunder.



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

Date: 2nd September 2015



David Robson, Chair of trustees  
Date: 2nd September 2015  
Signed on behalf of the trustees of QSA.

# ACT with us.

## Every small action accumulates...

### Ask

Make an appeal to your local Quaker Meeting, or community group on our behalf. Visit or call Sarah H, Sarah W, or Jane on: **020 8983 5037** for materials and ideas.

### Volunteer

This year our 196 volunteers did everything from shifting furniture to taking photos. We could not function without you wonderful people. Look for volunteer vacancies or come to us with an idea.

[www.quakersocialaction.org.uk](http://www.quakersocialaction.org.uk)

And click "get involved".

### Click...

onto our website regularly for updates on projects, partners, campaigns and results. While you are there, sign up for our newsletter. [www.quakersocialaction.org.uk/newsletter](http://www.quakersocialaction.org.uk/newsletter)

### Give...

what you can through debit or credit card, direct debit, standing order, or one-off donation. Please send cheques to **Quaker Social Action, 17 Old Ford Road, Bethnal Green, London E2 9PJ**, or visit: [www.quakersocialaction.org.uk/donate/qsqa](http://www.quakersocialaction.org.uk/donate/qsqa)

### Tick....

the gift-aid box if you are eligible. Last year we received £8,285 in gift aid. All it takes is a few seconds filling the form.

### Share...

Furniture, venues, expertise. It can make a massive difference to us and those we work with. Visit [www.quakersocialaction.org.uk](http://www.quakersocialaction.org.uk) and click on "get involved" to find out how.

Or, share our message online via Facebook or Twitter.

### Write...

to your local council to ask them to take equality into account when creating policy: [www.quakersocialaction.org.uk/make-my-council](http://www.quakersocialaction.org.uk/make-my-council)

### Leave...

a legacy. We will make sure that the change you want to see in the world keeps happening after you've gone.

## Make... a difference!

[www.facebook.com/quakerSocialaction](https://www.facebook.com/quakerSocialaction)

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



“Step by step, we  
walked together.”

PERCY

Page 7



**Quaker Social Action**  
17 Old Ford Road,  
Bethnal Green,  
London, E2 9PJ

Tel: 020 8983 5030  
[www.quakersocialaction.org.uk](http://www.quakersocialaction.org.uk)

 [www.facebook.com/quakersocialaction](https://www.facebook.com/quakersocialaction)

 @QSA



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

Director: Judith Moran,  
Chair of trustees: David Robson

Design: Elaine Odlin  
[www.elaineodlindesign.co.uk](http://www.elaineodlindesign.co.uk)

Photography: Larissa Alves Martins  
[www.larissa-alves.com](http://www.larissa-alves.com)

Logo design: MOTHAndRUST  
[www.mothandruster.co.uk](http://www.mothandruster.co.uk)

## HOMESTORE

**Manager: Jim Carling**  
Unit 2, Maryland Industrial Estate,  
26 Maryland Road,  
Stratford, London, E15 1JW  
Tel: 020 85 19 6264  
[homestore@qsa.org.uk](mailto:homestore@qsa.org.uk)

---

## MONEYTALK BOURNEMOUTH

**Manager: Kathie Pearce**  
The Kinson Hub,  
Wimborne Road,  
Bournemouth BH11 9AW  
Tel: 01202 454 698

---

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

## DOWN TO EARTH

**Manager: Fiona Singleton**  
Tel: 020 8983 5055  
[downtoearth@qsa.org.uk](mailto:downtoearth@qsa.org.uk)

---

## MADE OF MONEY

**Manager: Kristina Leonnet**  
Tel: 020 8983 5043  
[madeofmoney@qsa.org.uk](mailto:madeofmoney@qsa.org.uk)

---

## THIS WAY UP

**Manager: Tim Segaller**  
Tel: 020 8983 5036  
[timsegaller@qsa.org.uk](mailto:timsegaller@qsa.org.uk)

---

## FAIR FUNERALS CAMPAIGN

**Manager: Heather Kennedy**  
Tel: 020 8983 5059  
[fairfunerals@qsa.org.uk](mailto:fairfunerals@qsa.org.uk)

---