

# COMMUNITY COMPASSIONATE COMMUNITIES



Quaker  
Social Action  
Annual Report  
2012/2013

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# Thank You

## OUR VOLUNTEERS

Abby Gyamerah  
Adeel Saleem  
Adrian Super  
Akbar Ali  
Akin Oriola  
Alexandra Wilson  
Alvin Brissett  
Anne-Marie Brenckle  
Annie Evans  
Ben Bryant  
Ben Griffin  
Bobette Kalongosi  
Caroline Dawson  
Caroline Humphries  
Catherine Utley  
Charlotte Rice  
Chris Holland  
Clare Croft-White  
Colin Reynolds  
Collette Smith  
Craig Dietman  
Daniell Hambrook  
David Campbell  
David Carter  
David Elton  
David Ling  
Dean Pursell  
Dewey Baker  
Eleanor Chiari  
Ethne Lukhezo  
Evelyn Atsu  
Gabriela Sijer  
Gloria Ogunbadejo  
Harold Hibbert  
Harry Wentworth  
Hawkes Bernadette  
Hitesh Solanki  
Hugh Canavan  
Ibrahim Nour  
Jaime King  
Jenny Watmore-Eve  
Jon Henderson  
Jonathan Allen  
Jonathan Gabriel  
Juber Choudhury  
June Miller  
Karen Gordon  
Karin Harfmann  
Kathy Allen  
Kim Farley  
Leo Cluster  
Lina Hegazi  
Lorna Verran  
Lydia Pompey  
Margaret Anne Smith  
Maria Woodroffe  
Marium Mahmood  
Mark Zorichak  
Matthew Reid  
Maureen Morant  
Michael Albany  
Mufas Kaleel  
Naima Tasnim  
Narjess Frihi  
Natasha Sazhineva  
Neethu Prakash  
Nicky Shanks  
Nim Njuguna  
Paula Teixeira  
Paulette Nelson  
Pete Southern

Peter Thomas  
Philip Hayden  
Rachel Ekundayo  
Rachel Francis  
Ranee Meah  
Ray Leary  
Rory Cullen  
Roy Rekhaye  
Sanjay Green  
Shahara Begum  
Sharne Anderson  
Sharon Cornfield  
Simone Peters  
Sonia Spencer  
Souad Akbur  
Stan Stevenson  
Stephanie Eddy  
Steve Kingsford  
Steve Woodford  
Stuart Henry  
Sue Dixon  
Sulthana Begum  
Surish Singh  
Susie Szaloki  
Talula Noor  
Than Than Soe  
Tony Piper  
Tracy Cunningham  
Vital Makengo

## OUR PARTNERS AND THOSE WHO HAVE GIVEN TIME AND EXPERTISE

Anchor House  
Aanchal Women's Aid  
Archway Childrens Centre  
Around Poplar Children's Centre  
Berger Primary School  
Cherry Trees Primary School  
Chrisp Street Children's Centre  
Christchurch Primary School  
City YMCA  
Clarence Estates  
Collingwood Children's Centre  
Crisis PRS Team  
East London Strategic Alliance for a good death and the very best bereavement care  
East Thames Group  
Family Intervention Project  
Furniture Reuse Network  
Goodridge Community Centre  
Hackney Council  
Harry Gosling Primary School  
Holy Family Catholic Primary School  
Ian Mikardo Secondary School  
Islington Bangladesh Association  
Islington Council  
John Smith Children's Centre  
Latin American Women's Aid  
Lighthouse Furniture Project  
London Buddhist Centre  
London Fire Brigade  
Mansford Matters  
Community Group

Marner Children's Centre  
Montefiore Children's Centre  
Moreland Primary School  
Mowlem Children's Centre  
New Hanbury Project  
North Islington Children's Centre  
Overland Children's Centre  
Praxis  
Redlands Primary School  
School Home Support  
Seven Mills Primary School  
Shanks  
Simple Gifts  
Splash  
St Elizabeth Primary School  
St John's Primary School  
St Joseph's Hospice  
St Mary Primary School  
St Monica's Primary School  
St. Mark's Primary School  
Stewart Headlam Primary School  
Sutton House  
Tower Hamlets Community Housing  
Tower Hamlets Council  
Parent and Family Support  
Tower Hamlets Refuge  
Virginia Primary School  
Wellington Primary School  
West Hackney Parochial Charity  
Woolmore Primary School  
And all the referral agencies and landlords that support Homelink, Homestore and Down to Earth

## OUR STAFF

Dinar Ali  
Rousha Browning  
Natacha Bryan  
Jim Carling  
Ramona Doherty  
James Drummond  
Delberth Hemley  
Sarah Hind  
Sheila Hinton  
Michael Jordan  
Irmira Joseph  
Lawrence Kilshaw  
Steven Kingsford  
Victoria Kuhr  
Kristina Leonnet  
Karen McBye  
Judith Moran  
Shaun Powell  
David Rigby  
Gerry Smith  
Jez Smith  
Alison Tsang  
...AND STAFF WE SAID GOODBYE TO IN 2012/13  
Jon Kelly  
Rosie Marteau  
Stephen Matthews  
Paulette Nelson  
Tim Segaller  
Collette Smith  
Natalie Taylor  
Marieke van Harskamp

## OUR INTERNS

Laura Shand  
Chelsie Sparks

## OUR TRUSTEES

Gillian Ashmore  
Joycelin Dawes  
Sandie Finn  
David Hickok  
Jim Howson  
Colin Kinloch  
Peter Rivers  
James Robertson  
David Robson  
Laura Roling  
Colleen Stretch  
Caroline Tisdall

## OUR FUNDERS £5,000 OR OVER: TRUSTS, FOUNDATIONS & CORPORATES

29th May 1961 Charitable Trust  
Absolute Strategy Research  
CB & HH Taylor Trust  
Chiron Trust  
City Bridge Trust  
Dulverton Trust  
Esmee Fairbairn Charitable Trust  
French Huguenot Church of London Charitable Trust  
The Frank & Mary Blackwell Trust  
Garfield Weston Foundation  
Hadley Trust  
Joseph Rowntree Charitable Trust  
Lloyds TSB Foundation for England and Wales  
London Quaker Service Trust  
Meadow House Trust  
Merchant Taylors' Company Charities Fund  
Pears Foundation  
Porticus UK  
Rayne Foundation  
Tudor Trust  
WF Southall Trust

## PUBLIC FUNDERS

Tower Hamlets Mainstream Grant Aid  
Capital Jubilee Fund  
Tower Hamlets – One Tower Hamlets Fund  
CRISIS  
Skills Funding Agency  
Stop Loan Sharks  
London Borough of Hackney

**MANY THANKS TO OUR INDIVIDUAL SUPPORTERS FOR GIVING £87,428 AND QUAKER MEETINGS FOR GIVING £16,723. IT MAKES A REAL DIFFERENCE**

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## Hello and welcome

This year, the theme of our annual report is compassion. At first glance this seems a muted emotion. Yet the more we reflect upon compassion at QSA, the more fitting it feels as a way of summarising our approach.

Compassion is a concept whose meaning has become distorted and can suggest naïve benevolence, from the perspective of someone who is not in the fray but watching from the sidelines. Yet in its truest sense, compassion is a means by which we seek not to distance ourselves from the challenges of others. Rather, we imagine how we would feel if that were our predicament and what we would wish to have happen, if we were in their shoes.

If I were struggling to get by, I wouldn't wish a finger to be pointed and to be blamed for my own predicament. If I were sick with worry about keeping the wolf from the door, I wouldn't want to be told that helping me was just a sticking plaster and wouldn't solve anything. If I were desperately trying to swim and not sink what I would wish for would be sympathy, empathy and a big dollop of help.

That is what we aspire to offer at QSA – a big dollop of compassionate help. The work we undertake appeals to our staff and volunteers as a means of enacting their sense of social justice, while the roles we ask them to deliver enable them to deploy their remarkable talents.

We push ourselves to deliver practical, anti-poverty work, of the highest standard, day in and day out, fizzing with the pizzazz of our passion and reverberating with the calm of our compassion. The people we work with deserve nothing less.

**Judith Moran**  
QSA Director



## Dear friends

Quaker Social Action was founded by Quakers in 1867 and committed Quaker involvement continues to this day. The values of integrity and equality are at the heart of QSA. Like the Quaker value of seeking the Light in every person, staff at QSA treat people as equal. They act with compassion. They do not look at the deficit or the problem; instead they seek out the potential and the unrealised asset. It's almost in the DNA of every QSA staff member. You can teach people skills but you can't teach people that kind of attitude.

We research, develop and take risks. That's true to our heritage too. It's important to us that we're accountable for what we do. The unrestricted income that Quakers, in particular, give enables us to try new things, to test them out. In 2012/13 that helped lead to a new project, This Way Up and in 2013/14 two new projects began, Futureproof and Skint! Another aspect of our Quaker origins is knowing the right time to lay down a project. This year, we were sad to take the decision to close Homelink because of an impossible operational environment. We are proud of having helped over 1,800 people find a home through Homelink.

When the trustees undertook their investigation into the Quaker values and ethos of QSA ([www.quakersocialaction.com/About-QSA/Quaker-identity](http://www.quakersocialaction.com/About-QSA/Quaker-identity)), we found they are equally important to all our staff. QSA endeavours to be an organisation that walks its walk, being consistent with our values inside the organisation and how we conduct ourselves outside. It matters that we try our best, learn from mistakes, reflect on what we do, change when we need to change and that we're honest. It matters to us each individually and as an organisation. This is our passion.

**Joycelin Dawes**  
Chair of Trustees



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# Community passion; compassionate communities

At Quaker Social Action we are working for a just world where people put people first. It's a world where everyone has somewhere to live that is secure and satisfactory for their needs; everyone can furnish their homes with pride and people aren't forced into debt to do so; households are confident about managing their money, can communicate about it and can avoid debt and financial stress; people live in safe and sociable neighbourhoods; everyone has opportunities to get their lives back on track when they feel held back by challenging circumstances or difficult past experiences; and funerals are affordable and arranging a send-off for someone doesn't push anyone to take out a payday loan or talk to a doorstep lender.

But in our world last year 113,000 households in England had to apply for homelessness assistance; around 500,000 people in the UK had to rely on food parcels and foodbank handouts; 12 million people can't afford one or more essential household items; in Tower Hamlets alone almost 17,000 anti-social incidents were reported; levels of satisfaction with life in London are below the average for the rest of the country; and funeral debt is estimated to be worth £117m nationally.

In 2013, the UK Peace Index revealed that Hackney and Tower Hamlets were among the top five least peaceful places in the UK to live. These are two of the boroughs that make up London's east end, which is where QSA primarily works. The report noted that 70% of Hackney residents and 66% of Tower Hamlets residents "experience deprivation in education, employment, housing and/or health".

Despite the scale of the challenges we face, at QSA we're proud of how we work on our mission to enable people on low incomes to seek solutions to the issues affecting their lives. These are our core values:

**WE PUT PEOPLE** at the centre of what we do. We respect and listen to the people that we work with and see them as individuals. That's why as you read some of their stories on the following pages, you'll also learn about their passions and what makes them proud, happy or glad to be alive.

**WE RESPECT** the dignity, privacy and experiences of the people who use our services. That's why on the following pages some people's names have been changed or their pictures are not used.

**WE LISTEN** to and respond to the needs of the community, by running practical, sustainable and collaborative projects. That's why we send out questionnaires and surveys, and that's why we ask about people's experiences on a regular basis.

**WE ARE ALWAYS** trying to get better at what we do. That's why our project managers, director and impact measurement team meet quarterly to review the evidence that we make a difference, discuss possible improvements and note any successes we can share.

**WE AIM** to be creative and to innovate, and to be open and approachable. That's why we set up one of the first furniture re-use projects in the UK over 20 years ago, and that's why we set up the first funeral poverty project in the UK just three years ago. And that's why we always welcome your feedback, whether you're someone we're working with, a supporter or funder, or partnering with us.

We try and live out these values in the projects we run and, in this report, we will share what we do, why we do it and tell the stories of some of the people we have met this year.

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# At Quaker Social Action we are working for a just world where people put people first.

We know that it can be a daunting step to go from being homeless to getting your own place, keeping it and moving on with your life. Living without a home can eat up all of your energy. [Homelink \(6–9\)](#) bridged that path – we set up secure tenancies for young homeless people and offered post-tenancy support.

Our [Homestore service \(10–13\)](#) sells furniture and white goods. Many of the items on sale have been used before but we make sure that they're of the highest quality. We do this because we don't want people to go into debt as they make a house into a home.

Our [Down to Earth service \(14–17\)](#) accompanies people arranging a good send-off after a death in the family, while keeping down costs and minimising debt. We offer practical help and emotional support, helping to talk to funeral directors, fill out forms for support in meeting the costs and make the right choices about how to mark a death.

Our [Made of Money courses \(18–21\)](#) create time and space to talk about money so that people on low incomes can communicate better about it. We help people learn to budget and to tackle financial problems, but it's not just about that – we enable people to talk about experiences of money and look at influences such as advertising and peer pressure.

At [Knees Up \(22–25\)](#), we tackle poverty of community and connections, one estate at a time. We help set up a community party and then support people who come forward to make deeper and long-lasting change for good in their neighbourhood.

We know that discovering our own path in life and working out how to take those first steps can be really hard. So [This Way Up \(26–29\)](#) offers life-coaching and mindfulness training to help people build up their resilience and develop their coping skills.

Although we're focused on east London and the 2,923 people we worked with in 2012/13, we don't restrict ourselves to our neighbours. We share our work with others when it is clear that there is potential to bring benefits more widely. In the past year our Made of Money national training programme has trained 124 new Made of Money facilitators from as far away as Belfast, York and Gateshead, enabling them to go on and support another 1,700 people to benefit from our work. In the coming year our newest projects, Futureproof and Skint! will support more people to make positive choices about money. Futureproof focuses entirely on working with Haringey residents, while Skint! will support young people across England.

At Quaker Social Action we're passionate about community and making real our vision of a just world where people put people first.

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# Homelink

## Enabling individuals in housing need to access and sustain good quality accommodation in the private rented sector.

### One night away from sleeping on the street

We believe that everyone should have somewhere to live. And yet 113,000 households in England had to apply for homelessness assistance in 2012/13. At QSA we believe that we need to offer something more than a roof over people's heads.

People need a place to call home and sometimes the thing that prevents this happening can be as simple as sufficient money for a deposit and a helping hand to set up a tenancy. That's why, in 1994, we started Homelink.

Having no home affects our well-being. It affects our ability to cope with the rest of our lives and can affect our confidence and self-esteem. Says Tashan:

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*"I was quite unsure, up and down, if I was going to be completely homeless ... up and down, withdrawn. You get very worried that you're going to be homeless, not sick but quite withdrawn. You get to be like a recluse, not being dramatic. You don't have any control. It was horrible. When you're arguing with people you're close to, you feel heartbroken. It's not cool."*

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When many of us think of homelessness, we picture people sleeping rough. But that's not the whole story. It has been estimated that there are around 380,000 hidden homeless in the UK.

When Dave came to Homelink, he spent most of his nights on a mate's floor in a shared house, wedged between a bed and wardrobe.

Dave has a difficult relationship with his mother and cannot live with her. His belongings were spread across the rooms and houses of friends across east London.

Dave's job wasn't paying enough to enable him to rent his own place. Although he was on his local authority's homeless waiting list he had been assessed as non-priority, meaning he, like many other young people, wasn't eligible for local authority housing.

Until he found a tenancy through Homelink, 'sofa-surfing' was Dave's only option, but as he acknowledged when he first came to Homelink:

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*"You can stay with a friend, but after a while you know you're treading on their toes. If something goes wrong I could be on the street tomorrow."*

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## More than just a roof over our heads

Since 2011 Homelink has focused on helping young people like Tashan and Dave who are non-priority homeless. Between April and October 2012 referrals were up 60% on the same period in 2011 and this year Homelink worked with 126 people.

We explain the system to people, help them look for a tenancy they can afford and work out how to put together a deposit and pay rent in advance. Even just finding Homelink can have a positive impact. One client said: "It's such a relief to know there are others like me. I blame myself less for being homeless".

We don't just want to get a roof over people's heads and we know that when you get a place to live the rest of your problems don't just disappear. We want people to thrive in their new home, so we keep in touch with them, ensuring they keep on top of their bills and helping them to confidently plan for the future.

## Difficult working environment

We've been doing all this work in an increasingly hostile environment. There simply isn't enough affordable housing for everyone who needs it. Each year the cost of renting privately in London is increasing. And the government's cap on housing benefit is shutting young people out of the housing market completely. In Hackney, young people get no more than £92.35 per week housing benefit for a private rented room, but when a room becomes available, the rent is at least £135 per week.

Homelink clients are even forced out of cheaper areas because housing benefit is £40—£50 per week less than the cost of renting. This is far too large an amount, out of benefits or a low wage, to top up the rent.

## Closing Homelink

Despite great demand, we could only house 10 people in 2012/13 and with our help a further seven secured non-Homelink tenancies. Of those that we housed directly, seven were able to use this as a catalyst towards a securer future; three people accessed further education and four people got jobs.

Between 1994 and 2013 Homelink successfully bridged the gap between homelessness and a home for 1,846 people. Homelink's current service is in demand, but the supply of affordable property is so limited that we decided to close the service.



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# My story

## Tashan

I'm most passionate about music. I like songwriting and working with other musicians about coming together, you know the 70s hippies vibe. I love Bob Marley's music, it's my background and culture, you've got to love your culture!

I was staying with family but I was on the verge of being kicked out, because me and my family don't get on very well. It was getting horrible for everyone else around us. I was trying to get by with studies, performing arts, music and singing.

I came to Homelink through Hackney Housing. I went there to get information on how to get a place. I was given a list of hostels, bed and breakfasts, and so on. Homelink was the only one I got through to someone out of 10 or 15 numbers. I spoke to Marike from Homelink and then went in for a meeting. We had a discussion about what Homelink does and provides.

Homelink stood by us every step of the way, I'm very fond and proud of them. They kept us informed all of the time. Marike was amazing because she understood the point of view we were coming from and she understood the essence of helping us. She took us by detail into what everything was and how it was done.

It meant a lot to me, being a first time home leaver. This is my first step and I'm getting validation. It gave me faith in the system that there are people out there to help. If I go step by step and really listen to what people are saying, then I can get things done, and that's what Homelink provided for me.

I live in a flat with 3 other people who got displaced around the same time as me. We all speak now, but when we moved in we were digesting living with strangers.

Now that I've moved out it's better, we've re-evaluated our relationships in our family. Each of us has changed and it has improved our bond. I love it!





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# Homestore

## Providing affordable quality furniture and other household goods to people on low incomes in east London.

### Beds not debt

A house is more than bricks and mortar. Having a home means having a secure space to call your own where you can rest, sleep, cook and relax with friends and family. We believe that everyone should be able to furnish their home without going into debt. Yet millions of people can't afford essential household goods, like beds and fridges. Understanding this pressure led us to set up Homestore.

When we can't afford to buy everyday items that turn a house into a home, we have to get a loan or credit, which costs more than buying an item outright at the beginning. So we end up paying higher prices as we pay back interest and end up borrowing from our future income to pay for essential items in the past.

In 2012 a Citizens Advice survey found that three quarters of us believe that our debt is damaging our health. People shouldn't have to suffer debt, anxiety and depression because they need a bed, a sofa or a fridge.

### Preventing homelessness

When Andy bought a bed from Homestore, he phoned the delivery driver several times in the course of the day to check that he was still coming. When the driver and volunteers delivered the bed they understood Andy's anxiety. The bed was the first item of furniture Andy could afford to buy for his new unfurnished flat.

Homestore is vital step in helping people to avoid bigger problems and we work with hundreds of other agencies to ensure those that need our help do get our help. As one of our partners says:

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*"Our service users often enter tenancies for the first time and usually do not have any furniture. As they are on benefits/ low incomes, they would not be able to purchase essential furniture such as beds without Homestore support, which would also increase the risk of tenancy failure and a return to homelessness."*

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93% of our partners who refer people to Homestore said that there would be a negative impact on the support they can offer their vulnerable clients if Homestore did not exist.



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## Good quality affordable household goods

Homestore offers quality used furniture, at a third of the price of used furniture nearby, and quality new white goods and beds at competitive prices. In 2012/13 1,881 households bought 5,926 items from Homestore. We keep our prices low; a sideboard for £7; a dining table for £15; a bedside unit for £3.

94% of people shopping at Homestore say that they are very satisfied with the affordability of goods on offer. What's more, we include free delivery. One customer said:

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*"Being on crutches it is difficult to get around. The assistance I received from your warehouse staff was excellent. Having chosen what I needed, it was delivered when I was told it would be by two helpful men. These men removed some furniture I was happy to donate."*

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Of course we need a good supply of furniture and it comes from generous households across seven London boroughs. People who want to donate furniture call or email us and we arrange a pick up date and time. In 2012/13 we received 5,467 donations from 1,523 households, keeping the supply of furniture flowing from those who no longer wanted it, to those who desperately needed it.

Homestore is a shop like any other and we pride ourselves on great customer service. This is largely down to our team of volunteers, which is both large – about 27 volunteers per month – and committed. For many of our volunteers, being involved with Homestore is a way to make a difference to the community, meet new people or build up skills and work experience to enable them to secure paid employment elsewhere, as nine of our volunteers did this year.





## My story Juanita

My children are my passion. I have four boys and a girl. Now we are overcrowded we are sitting on each other's heads, but I love it, they are all their own people, I wouldn't change it. I dressed the boys the same today; I prepared their matching clothes last night to make sure they looked good for the pictures!

I moved into temporary accommodation. Because I had come from bed and breakfast I had no furniture at all, I spent the first night on the floor. The housing officer ordered stuff from Homestore and it got delivered. When they moved me to another temporary accommodation I had to leave the furniture behind. I had to start again so I signed up with Homestore. You get such good stuff and things are so cheap.

By the time I moved to a flat I had two sons and I was pregnant again. I got so depressed when I started looking at the Argos catalogue – even the cheapest furniture was expensive. But when you go to Homestore, it is like one day your house is empty, then you get the money together, and within a week your house is full – it is a home. They delivered everything in a few days. The house just livened up. I was so happy and I said “thank God for this place”. I had everyone round and I made dinners. I wanted to spend time there.

The staff are friendly – they trust you and you can trust them. Anybody who is getting a new home would like to put new stuff in it. If you are going to this place to get stuff that someone has already used, you are desperate. But they don't make you feel poor or lower than anyone else because you are there buying second-hand furniture.

I always recommend Homestore to my friends, I am happy to tell them to go there because I know that if they go in there they can hold their head up high. You go there, you feel like you are walking into Selfridges!



# My volunteering story

## Karin

This is special to me, my Japanese pull saw, given to me by my sister who's a wood carver. With western saws you push but this one you pull. It cuts wood well; sharp, efficient and precise. I've used it a lot. I find things for free, in skips, and then make things with it. This is my passion.

I lost my job and a month later had to move. It was a scary time for myself and financially not easy. I was happy to find Homestore. I bought a sofa bed, which was great as I had my sister and nephew coming to visit me in my small flat.

I like the project. It suits me. I like working with people. I always wanted to volunteer somewhere where you help disadvantaged people, people in need. You see people with different kinds of need and some really desperate people.

And you feel really good to be part of helping them to not sleep on a concrete floor but to sleep on a bed. It helps the neighbourhood to be charitable in an easy way. You just call us up one day and you can give stuff away and help other people. I appreciate the environmental aspect of reusing furniture. We're in a consumer society where a lot of things get thrown away so it makes sense to reuse perfectly good items of furniture. I like it many ways. I got to do a first aid at work course. That was helpful.

I'm still looking for a full-time job. I don't know if I could combine it but I love volunteering at Homestore, working for a cause.

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# Down to Earth

Providing practical support for people on low incomes in east London to arrange affordable and meaningful funerals.

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Our work towards a just world was recognised this year by the Guardian with a charity of the year award for Down to Earth. Caroline Diehl, judge of the awards and chief executive of The Media Trust, said: *“This is a wonderful charity which provides an important service that is really needed. Funerals are often a subject which people don’t like to talk about and through using clever branding and offering emotional and practical support, Quaker Social Action has had a great impact in their local community”*.



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## The rising cost of funerals

We believe that the cost of paying for a funeral should not force anyone into debt. But funeral debt is estimated to be worth £117m nationally. At QSA we believe that we can bring down the cost of funerals and help people to make a good send-off that doesn't cost the earth. That's why we've set up Down to Earth.

Being unable to pay for a funeral can lead to depression and ill health as well as pushing a grieving family into severe financial hardship. It can mean tough choices like not being able to afford new shoes for our children, selling off possessions, or foregoing food on the table or adequate heating.

According to the Sun Life Direct Cost of Dying Survey 2012 funeral costs have risen by over 70% in the past eight years. Dr Kate Woodthorpe, its co-author, commented:

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*"Quite simply, it is becoming too expensive for poor people to die. Thousands of the most vulnerable in society are being let down by a system of state support that lacks coherence and is so unclear that some applicants have to resort to alternative means to organise a funeral."*

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Until they find help and support through Down to Earth, for many families doorstep lenders and payday loans are the only way to quickly get the funds they need to pay for a funeral.

## People at the centre

Down to Earth works with people through the difficult days as they arrange a funeral and manage their grief. We try and work with a light touch, to be as invisible as possible by placing the people we're accompanying at the centre of our assistance. Being still and patient with another person's suffering in order to facilitate the planning of a meaningful, affordable funeral is a powerful process. We worked with care, attention, dignity, endurance and respect for the 182 people we supported in 2012/13.

Dealing with death and a lack of money is a very challenging situation. Decisions made at this difficult time may lead to prolonged poverty, debt and a continual reminder of the death. With our help, the average cost of a funeral for each person we supported was just £1,996, less than half the London average of £3,803. In 2012/13 we supported 113 people in making Social Fund applications, as well as asking for support from benevolent funds. We were able to raise £35,117 from the Social Fund and £17,549 from other sources to assist towards the costs of funerals.

We work closely with hospices and hospitals. Lesley Grainger, a palliative care social worker at the Barts Health NHS Trust says:

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*"I would personally like to say that the project has been of great benefit to our patients and families ... The bereaved relatives I have referred have told me what a comfort and help it has been to have someone alongside them to guide them through the funeral and the first stages of bereavement. They would have had no one to assist them if it hadn't been for the project."*

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Down to Earth won a Guardian charity of the year award in 2012/13. The awards are designed to showcase excellence and innovation among small charities.





## My story Natasha

I am part of the Hackney street pastors team. It is a really powerful ministry. We go out at night between 10pm and 3am twice a month, and just care for people. We listen, we encourage. I am passionate about that work, and I have made a lot of friends through it.

I found out about Down to Earth through a leaflet at the hospital. Arranging a funeral when you are in grief means that the last thing you want is to be rushed or feel like you have to make decisions fast. I was mourning, it was a really difficult time, and I was just trying to sort things out in my mind.

I called Shaun and he was very helpful, compassionate, caring. He organised to meet me, and he let me take my time. He asked me what I would like, what my mum was like what I thought she would like.

From there we came up with ideas, we started to put plans on paper. Given my financial situation and what he had found out, Shaun narrowed my choice down to two funeral directors that might fall within the funds that I had. I spoke to one and she was caring and patient, she asked me about my mum, what she was like. She was really kind and supportive. It was a real comfort to be supported by the funeral director and Down to Earth.

Mum's funeral was just perfect, just how she would have wanted it. Even if we had all the money in the world it could not have been better. This is what came out of the discussion with Shaun; the funeral was simple, kind, and heartfelt. Although mum had passed I felt like she was part of it.

I can't thank Down to Earth enough. They were a real blessing at a very difficult time.



# My volunteering story

## Caroline

Volunteering is not only about giving, but receiving. Everyone has something to give. And there are countless people who would benefit from the understanding, skills, energy, patience, youth and wisdom we may each have within ourselves to share. Using my life experiences to support others is what gives my life meaning.

My Dad died when I was 18; my Mum when I was 24. I'm an only child. In the midst of those experiences, my husband and I separated, because the grief overwhelmed us both to an extent where we couldn't see a way out, and had no support network to help us navigate. We're now happily married. I found the support to cope with my grief, and now feel strong enough to walk alongside someone else; to turn my grief into a positive experience.

One thing I hadn't experienced was grief twinned with money worries. Even when I thought I knew what grief was, appreciating the additional pressure limited financial resources has on the process, flipped what I thought I knew about grief on its head all over again.

That innate need in us to give our loved ones what they 'deserve'; and our perception that this is about money. And, the harsh reality that finances play a part in this process. However, there are practical, mountain-of-paperwork-involving options, which volunteers can help people explore, as well as helping them challenge their perceptions of what 'deserve' means. Is it spending the most money they can possibly afford, or is it about creating something personal and unique to the memory of their loved one?

The circle of life does go on. But when you've experienced death, no matter how strong you thought you were, it affects you. Down to Earth enables volunteers who have real life experience of just how

true that statement is, to be a part of others' journeys. My training and work with Down to Earth has felt entirely natural; the people I have met, all, just like me, at some stage of their life journey. Be it a second set of eyes to help fill in the mountains of paperwork, or someone to listen to you tell a story about your loved one that you hadn't realised, until that moment, you needed to tell ... somewhere in that circle is where Down to Earth fits.

Death is a million different things. A million different emotions, a million different personal experiences, a million different days, all yet to come. Down to Earth can, likewise, be a million different things, to a million different people. That's what makes it work.

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# Made of Money

## Enabling low-income families to talk, listen and learn about money and its impact on their lives.

### Serious matters

We believe that no parent should have to go into debt to feed and clothe their family. But 80% of parents in poverty do. To survive on a low income, we need every tool at our disposal to help us to stretch our money that little bit further. Understanding the pressure people are under, and the need to talk about it within our families, led us to set up Made of Money.

Not having enough money to get by causes so many problems. We can't afford to heat our homes adequately, feed ourselves, or replace basic household items that break or wear out.

Being short of money for essentials damages our health and causes stress and sickness. Our children do worse at school when they haven't had a breakfast. Having enough money to get by and eat well is a serious matter.

### Ending the nightmare

Those of us who don't have any savings may have to borrow money to make ends meet. In 2012 Shelter reported that nearly one million Britons had taken out payday loans to pay rent or mortgage costs in the previous 12 months. We end up borrowing against our future income to survive today.

Esther took part in a Made of Money course in a project where families with children aged 5–10 get extra support in parenting skills, family relationships and self-esteem. She couldn't make ends meet and had made what appeared at first to be quick fixes by borrowing money through payday loan companies. But the interest quickly increased, leaving her with further problems. After taking part in Made of Money Esther said:

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*"I am not afraid to deal with my debt head on. I'm thinking about different ways to save money. I am currently reviewing my borrowing from payday loans. The workshop has made dealing with my finances a semi-fun challenge rather than a nightmare."*

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### Affirmation and advice

We take Made of Money courses to where families are. In Tower Hamlets, Hackney and Islington we work mainly through schools and children's centres. We deliver Made of Money in women's refuges across London (and we train refuge staff to use Made of Money in their day-to-day support work). In 2012/13 we worked with 366 families, including 556 children, to improve their financial capability, well-being and communication skills.

Made of Money courses look at spending, budgeting, credit, debt and savings, but we go wider than these core areas and address peer pressure and the seductiveness of advertising. Over time, as we find ways to talk about difficult and emotional issues like money openly, honestly and respectfully, we maintain stronger and healthier families.

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*"I was spending around £80 shopping each week then after the course I got it down to £40," says Leeanne. "I was just throwing anything I could see into the trolley without thinking about it. Now, I add up how much I want to spend and I take the money in cash, I don't go over that."*

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Leeanne is not alone. After taking part in Made of Money, 93% of parents feel more in control of their finances. 90% of Made of Money participants say that they're better off now:

*"I buy the non-branded foods," says Leeanne. "My children know that the bags of crisps for 10p taste just the same as the others. We get wraps and ham from the shop and have a picnic in the park. It is so much better, the boys can run around so they don't get bored, and we are saving money."*

98% of participants say they have, or plan to, put money aside after doing Made of Money.

### A matter of national importance

The more that we've seen Made of Money working in our families and in our communities, the more we've realised that we have something precious to share with people further away. So in 2008 we set up a Made of Money national training programme, so that we could teach other people how to run the course and use it in their day-to-day work.

As more people hear about Made of Money and see the changes it can enable in their lives, more people want to deliver Made of Money themselves. During 2012/13 we welcomed 53 new partner organisations who will deliver Made of Money and we trained 124 of their staff as facilitators, giving them the skills and resources to run the course in their local communities. During the year we trained facilitators from across the UK, including Manchester, Belfast, York and Gateshead.

Our partners have told us that their trained facilitators used Made of Money with over 1,700 people across the UK during the past year.

### Made of Money National Trained Facilitators 2012/13





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# My story

## Dicko

I love sitting behind my machine and pushing the pedal, it is like driving a fast car. I always go to the bargain baskets and pick fabrics at a very low price. I made this dress for £3. I dress my children now; my two daughters are excited to have the clothes on because Mum made them. This is my passion.

On the first course I had a shock. You keep doing something wrong for 10 or 20 years, and you do not realise you are making a mistake. I was not monitoring family spending. The course impacted my family life and my daily shopping. I realised I was spending most of my money on a Saturday when I had my children with me. That is a day when they target mothers.

My first target area was my family environment. I got my husband to join me [saving receipts and creating a spreadsheet]. He could see everything in a big picture, the rent, the electricity, he was shocked.

I will share my knowledge with people, whether on a bus or in the park, I can engage in talking about money. I will let people know what I have been through. I am ready to share this information with friends, family and community.

I did not know that money had anything to do with psychology! But money affects our daily behaviour. The way we feel. Sometimes we go somewhere and we feel bad, thinking “oh this place is not for me because of my clothes or shoes”. The course teaches you to tackle all these judgements you put on yourself or you believe people are putting on you.

With the current financial situation it is not just people on benefits who should know what is going on. It is relevant to everybody. You could lose a job tomorrow. That is the mindset I have now. For years I worked hard but I hardly saved. I can't wait to apply the knowledge I have grabbed from these courses when I get my new salary in a new job and start saving.

## My trained facilitator story

### Mike

**Going on the Made of Money national training course for facilitators was invaluable really, and I would recommend anyone to do it. I was very pleased with it, and I got more out of it than I had expected.**

Attending the Made of Money training has given me more confidence in delivering my own expertise. This is to do with the course content and the fact that it is so intuitive to use. The whole budgeting area was very good, and people found it useful.

The trickiest part for me to deal with was that many of my clients at the beginning were Asian and from the UAE, and a lot of the course had to be tailored specifically for them, as they don't have credit, and they didn't know what a bailiff was – they thought it was something you cooked with!

All my clients found the budgeting part of the course really helpful. I am a debt advisor, so the course fitted in very well with what I am doing.

A client of mine was in debt, and we arranged to get an Experian report done for her in tandem with doing the course. We looked through the report, having already studied the suggestions given by the Made of Money course, and that helped quite a bit. When we followed this up later, we found that as a result of the training she did manage to tackle her debts in a way she might not have been able to before.

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# Knees Up

## Supporting east London residents to build safe, supportive and sociable communities.

### Every day is the same for me

We believe that all of us should have the opportunity to feel safe and secure in our communities and should have the opportunity to make our communities into better places to live.

Poverty isn't just material. Many of us live with poverty of choice, connections and community. The struggle to survive can leave us unable to participate fully in our community, leaving people, as the researcher Peter Townsend observed, "excluded from ordinary patterns, customs and activities."

On Mansford South, an estate in Bethnal Green, residents told us about their concerns. Some felt isolated and alone, unable or too fearful to go out. Many reported that they are living in overcrowded conditions without enough space for their children. "Young people do not have activities and places to go" said Laura. "It's not safe to go out after 6pm. We need more police presence" said Abdul. "More needs to be done for the elderly, they seem excluded" said Pat.

When we talked to a large number of residents the same issues kept coming up: a desire for safer walkways, more lighting, community activities and more green space as ways to improve their community. Says Derek:

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*"People are worried, afraid, they don't want to be out at night. It is quite lonely of a night, now you don't see children playing out like I used to. When I used to go to school it was fantastic. Everyone knew everyone. There were always people around, my aunts and uncles, everyone in the same street."*

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Knees Up helps to recreate that feeling of community by inspiring people to get involved again. We start by helping residents invite their neighbours to a party, put a smile on everyone's faces and begin to get to know each other better. "All different nationalities have come together on the day," said Nell. 323 people attended Knees Up parties or large-scale events during the year. "I have met more of my neighbours and really enjoyed being outside with my children," said Fatima.

84% of people said they had met someone new at the parties and 100% said the party was beneficial for the area.

As our Knees Up team crosses the estate inviting everyone to come to the parties, they also invite contributions. From this point on it's the community members who are the driving force of change in their community. Knees Up's role is to support, facilitate, encourage and inspire.

One-to-one support meetings help isolated residents connect to services, access benefits or move through challenging circumstances. Eric, almost 90, was determined to remain independent despite his ill-health and poor mobility. We helped him with an application for attendance allowance, and he was awarded £51.85 a week within 4 weeks of applying. He is happy that this will help him continue to live in his own home.

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**Knees Up doesn't just walk alongside local residents; it enables them to walk alongside their whole community.**

Workshops, meetings and events bring neighbours together to find solutions to their problems and to give them confidence in their own skills and abilities to take some action. This year 14 residents then started holding regular community action meetings, called 'Mansford Matters'. For some, the simple act of peer support when they cooked food for the group and were told that their food was delicious, was a great inspiration.

The group leafleted and door-knocked around their estate to further raise awareness, organised a regular walk to promote health and fitness and talked to their landlord as a group to suggest lighting improvements to different parts of the estate.

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*"We discussed lighting, drugs, facilities, clubs, anything that was of importance to us", says Derek. "I learned ever so much. It brought a lot of people together – people who would not normally have been together. That meeting that night was really bitter cold but so many people turned up."*

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Mansford Matters and Knees Up collaborated on a final celebratory newsletter to distribute round the estate. Three of the Mansford Matters group stayed connected to Knees Up to volunteer their support for the project at the next estate in 2013/14.

**323**  
323 PEOPLE ATTENDED KNEES UP PARTIES OR LARGE-SCALE EVENTS THIS YEAR





## Our story Tahera & Rayhima

Tahera: “We bonded over shopping, we are shopaholics! Now my friends are her friends too. Sometimes I have to drag her out, I ring her on the phone, and I tell her to wake up! This is our passion.”

Tahera: “Dinar knocked on my door. She was telling me about Knees Up and would I be interested. I called a few friends and we started to get involved in the meetings.

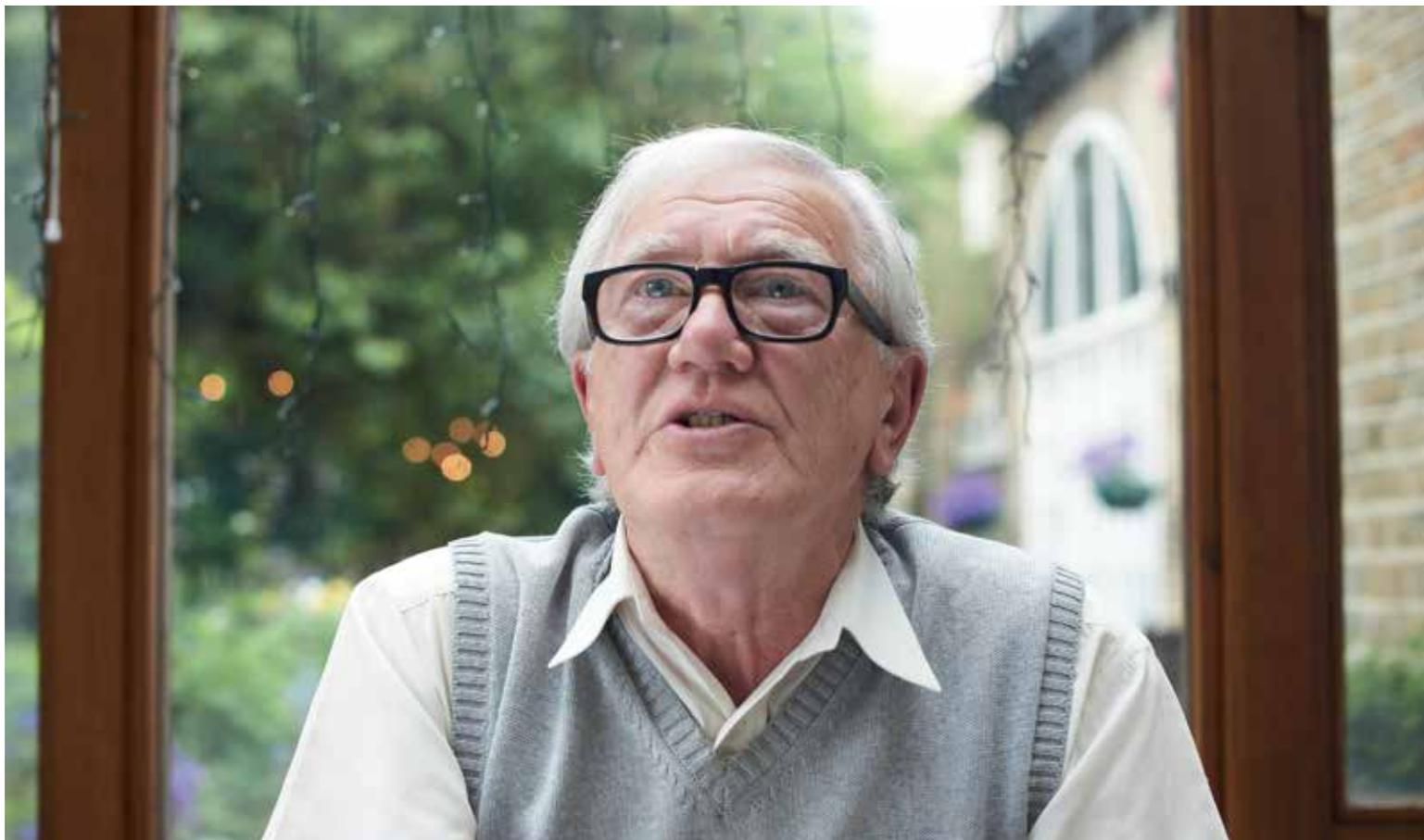
We organised a conference and invited councillors, school governors and liaison officers. We had training in how to be a voice in the community over different issues. [The estate was concerned about lighting, drugs, and activities for children]. We had different training days, like a confidence building programme. We felt like we were able to talk in public about our concerns with these high level people. Some people in the community

were more shy, maybe they don't speak English too well, but they were encouraged to introduce themselves at the meeting, and to say a few things about themselves. After a while they were happy to join in.

There is a lady in my block who lived there long before me. I saw her all the time but I felt like she was really strict and stuck up. She had complained about my friend's children making a noise, so I thought I would not like her. But when she came to Knees Up we spoke and she was really nice. Now I always say 'hello' when I see her.

The other person we met was Derek. We just would not have had any reason to talk to him, but now whenever we see him, he shouts out from across the street: 'Hello girls, hello ladies.' He is really nice”.

Rayhima: “Now, Dinar [at Knees Up] has said to us that we can apply for funding to set up our own groups. We would love to set up a club for sewing or for cooking. [Some of us] have just started up a coffee morning in the school which is good”.



## My story Derek

I like people, I talk to anyone. This is my passion. I have a bus pass now. When the Olympics were on I went to Westfield every day. I never missed a day. I met people from all over the world – from Australia and America. It changed each day because there were different people coming to different events.

Dinar done it! The one and only Dinar! One of my favourite ladies! What Asian lady would knock on my door? That is amazing, took some doing. She knocked on my door: "Hello, my name's Dinar, we are running a Knees Up, would you be willing to help?" I said: "Absolutely I would! It is marvellous".

We had a big meeting. We invited councillors and governors, the head teacher from the school and a lady from the housing association came. Dinar said, would I mind chairing it? So I said OK.

Dinar said I did it well. Lots of the women came out of their shell and started talking about what they would like and whatever, it was quite a good meeting and it went down well.

I met lots of Asian people and it has opened up different horizons. There are people who ain't got time and, when an Asian lady talks to a white man they might worry about what will happen. But I see them in the street now I say "hello, you alright?" It makes a difference. It changed the estate for the better.

So when they said "would you like to help us start the project?" I said "yeah, I don't mind!" I learned ever so much, it brought a lot of people together – people who would not normally have been together. So, yes, I will absolutely help the new team.

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# This Way Up

Enabling people to understand and work with their minds and emotions, to develop positive life aspirations and to take steps towards achieving them.

## Stuck in a rut

Living on a lesser income means that we often have to put all of our inner resources into getting by. When we want to change something in our lives, we often can't see other options available to us. We can end up treading water, unable to commit energy and time to working out new goals for ourselves and how to achieve them. We might feel stuck in a rut and unable to make changes. We might feel afraid of taking risks for fear we're not resilient enough to cope with them not working out. Sometimes talking all of this through can be incredibly helpful. That's why we've set up This Way Up.

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*"I was at a state in my life where, it sounds like a cliché, I was at a crossroads and I didn't know what to do with myself," says Julie. "I realised that I was developing behavioural patterns that weren't benefiting me and I didn't enjoy. An example of that would be that I was insular and shy and lots of other things that I was unhappy with."*

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## New goals

This Way Up is a collaboration between QSA and Tim Segaller using Tim's professional skills as a life-coaching and certified mindfulness trainer. This Way Up offers some of the tools that we believe can help people to feel more resilient, self-confident and able to plan the changes they want to make in their lives. We ran two courses this year, benefiting 24 people.

In life-coaching, the life-coach listens carefully, asking questions to find out more about the person they're working with. This approach can help people to work out how they can get from where they are now to where they want to be. In This Way Up, all the participants took significant steps towards their goals and aspirations in a range of aspects of their lives, including work and training, community activities, and skills and interests.

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*"The coaching was good, reflecting stuff back and thinking a bit differently about how I see stuff," says Barbara. "I tend to think all avenues are closed at times, that's it, negative, no room."*

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Mindfulness training was also offered as a group course to all the participants, teaching them skills such as meditation to help them to be calmer, more positive and therefore more equipped to deal with life's challenges. Explains Barbara:

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*"For people who'd not done anything like it before, the meditation was amazing. I think it was good to do that because it meant that whatever it was you discussed in the coaching, if there were barriers, you'd then become aware of them in the week, when you were doing the meditation."*

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This Way Up doesn't have expectations about people's destinations. Instead, we're trying to allow people to explore being human, enabling them to connect with themselves. A by-product of this effort is that people may show compassion towards themselves and be more accepting of themselves and other people.

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Veronica was struggling with a medical condition, a strained relationship and challenging work circumstances. She says This Way Up works because it taught her: “to be mindful about my own actions and the impact it may or may not have on others and myself.” By participating in This Way Up she discovered that she has:

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*“a lot of love to share and that I can now see a fun and happy future for myself.”*

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This Way Up uses the World Health Organisation’s Well-being Index to allow us to track the impact of the course and we saw the overall well-being score for the participants grow from 35% to 60%.

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*“This Way Up has marshalled my thoughts, increased my confidence and reignited my motivation.”*

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said Abdullah. This Way Up has given some participants a big boost:

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*“I can’t believe the difference it has made to my life, my thinking and understanding of myself and life ... and all in six weeks ... I would highly recommend this course to everyone and anyone.”*

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# My story

## Julie

My set squares are equipment I need for pattern cutting and designing; transforming something from two dimensions on paper to three dimensions in fabric as a garment. I follow the process through the idea, the concept, research, the design, sewing, and construction. I've always enjoyed it and it comes naturally to me. This is my passion.

I was at a crossroads and I didn't know what to do. I realised I was developing behavioural patterns that weren't benefiting me and I didn't enjoy. I was insular and shy.

I thought, "well, I will give it a go". I've always wanted to do yoga and meditation, anything to calm me down and ground me.

It was easy to trust because it's Tim on a one-to-one. You talk to him and he sits there and listens and it feels like a safe environment. I didn't feel rushed and I didn't censor my thoughts, which we tend to do. I talked and talked and talked. It was safe, enjoyable and progressive. It was enlightening and liberating.

It was really good. An experience I've never had before. An experience I was ready for. I got quite a lot back.

At the time I wasn't working.

I was able to meditate or go into a silent space without fear and to really understand that there's nothing to be frightened of. There were jobs I wouldn't have gone for before and I allowed myself to go for, with success. Surprising but rewarding!

With confidence it's like a rolling stone. You pick up momentum and it affects every area of your life and those around you. I became a happier person, successful and able to challenge life.

I work in adult literacy but I'm going to go back to do my masters. I was always too afraid to do it before.





# Finances in 2012/13

## Income

No matter how passionate we are we could not continue our work without the equal passion and commitment of all those who invest in our work. Five key strands of income contribute to our ongoing financial stability: public funding from statutory authorities who see our work as contributing to building a just and fair society; charitable trusts with the foresight and vision to reward the innovative nature of our work; 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 individual donations from Quakers and others, which allow us to stay independent and to be able to listen to our own community and plough our resources, time and energy into where we can see they're most needed. We remain thankful for the tenacity of those who continue to support us to equip, enable and empower individuals in east London and throughout the UK.

## Legacy

Our ability to plan ahead in the longer term received a very welcome boost at the very end of this financial year in the form of a legacy of £702,000. Conscious of the responsibility and care we need to take in deciding how to use these funds for maximum impact and sustainability we're taking time, getting external advice and encouraging in-depth trustee and staff discussions on how to spend this unexpected gift. While making that decision we continue to make fundraising appeals based on the need we can see in our community, and our evidenced ability to meet that need with practical, creative and effective interventions.

## Expenditure

We value every penny given to us to help us fulfil our vision of a just world where people put people first. We are committed to managing our resources carefully and efficiently, committing as much funding as possible to changing lives. 84% of our expenditure this year was spent directly on keeping us tackling poverty on the front line. 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. They are set at a level which takes account of variations in cash flow, and maintains our ability to pilot new charitable activities independent of external funding, in accordance with QSA's ethos. QSA trustees wish to sustain the current level of reserves, at around the six month level of expenditure, given the prevailing context of relative uncertainty about future funding, and to ensure the longer-term viability of the organisation.

## 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 2013, set out on pages 30 and 31.

### *Respective responsibilities of Trustees and Auditors*

The trustees are responsible for preparing the summarised financial statements in accordance with applicable United Kingdom Law and in accordance with the recommendations of the SORP on Accounting and Reporting by Charities. Our responsibility is to report to you our opinion on the consistency of the summarised financial statements with the full financial statements and Trustees' Annual Report and its compliance with the relevant requirements of Section 427 of the Companies Act 2006 and the regulations made thereunder. We also read the other information contained in the summarised annual report and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summarised financial statements.

### *Basis of opinion*

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

### *Opinion*

In our opinion, the summarised financial statements are consistent with the full financial statements and the Trustees' Annual Report of Quaker Social Action for the year ended 31 March 2013 and complies with the applicable requirements of Section 427 of the Companies Act 2006 and the regulations made thereunder.



KC FISHER (SENIOR STATUTORY AUDITOR)  
on behalf of Myrus Smith Chartered  
Accountants & Statutory Auditors,  
Norman House, 8 Burnell Road,  
Sutton, Surrey, SM1 4BW



JOYCELIN DAWES  
Chair of trustees,  
Signed on behalf of the trustees of QSA.

# Accounts 2012/13

## INCOMING RESOURCES

	£
Donations	104,199
Legacies	774,510
Quaker trusts	120,721
Other trusts & corporate	327,553
Household goods sales	111,595
Other earned income	93,172
UK public funding	77,682
<b>TOTAL INCOME</b>	<b>1,609,432</b>

## EXPENDITURE

	£
Homelink	60,009
Homestore	268,780
Made of Money	166,751
Knees Up	88,559
Down to Earth	114,032
Beyond Profit Intern Scheme	11,143
Futureproof	1,906
NIACE	17,438
This Way Up	19,371
Quaker Identity	10,391
Direct charitable expenditure	758,380
Strategic development	24,341
Charity governance	30,686

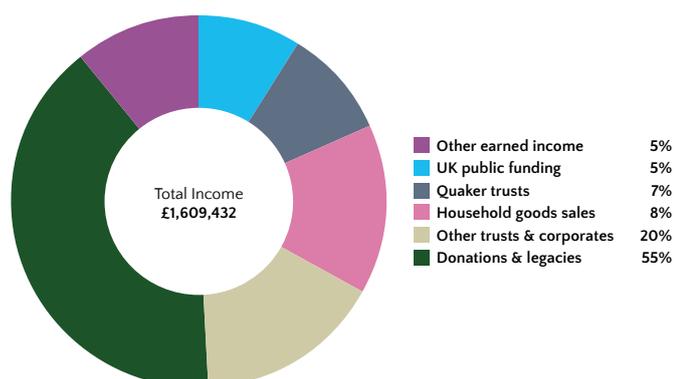
Total charitable expenditure	813,407
Net charitable income	796,025
Less cost of generating funds	59,341
Total operating surplus	736,684
Plus other recognised gains	431

**OPENING FUND BALANCE (£)**

**670,926**

**CLOSING FUND BALANCE (£)**

**1,408,041**



## Balance Sheet at 31 March 2013

### FIXED ASSETS

	£
Freehold property & investments	143,658
Vehicles & office equipment	5,859
<b>TOTAL FIXED ASSETS</b>	<b>149,517</b>

### CURRENT ASSETS

	£
Debtors & stocks	753,229
Managed deposit account	529,619
Cash at bank & in hand	89,158
<b>TOTAL CURRENT ASSETS</b>	<b>1,372,006</b>

### CURRENT LIABILITIES

	£
Creditors due within one year	113,482
Net current assets	1,258,524
Total assets less current liabilities	1,408,041

### NET ASSETS

**1,408,041**

Represented by:

### RESTRICTED FUNDS

	£
Samuel Gurney building depreciation fund	46,317
Homelink revolving fund	38,362
Motor Vehicle depreciation fund	4,784
Street Cred loan fund	11,096
<b>TOTAL RESTRICTED FUNDS</b>	<b>100,559</b>

### DESIGNATED FUNDS

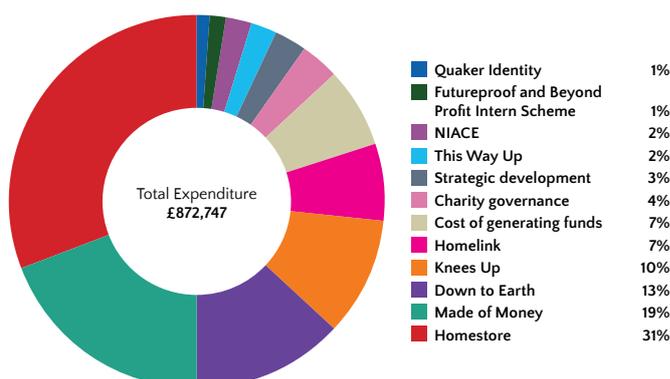
	£
Programmes initiatives fund	115,000
Premises development fund	105,000
Contingency reserves	379,054
DT Legacy Fund	702,429
<b>TOTAL DESIGNATED FUNDS</b>	<b>1,301,483</b>

### UNRESTRICTED FUNDS

	£
Charity general fund	5,999

**TOTAL FUNDS (£)**

**1,408,041**





### Quaker Social Action

17 Old Ford Road, London E2 9PJ  
Telephone 020 8983 5030  
Email [info@qsa.org.uk](mailto:info@qsa.org.uk)  
[quakersocialaction.com](http://quakersocialaction.com)

### Homestore

Unit 2, Maryland Estate,  
26 Maryland Road, London E15 1JW  
Telephone 020 8519 6264  
Email [homestore@qsa.org.uk](mailto:homestore@qsa.org.uk)

*All other projects are based at  
17 Old Ford Road, London E2 9PJ*

### Down to Earth

Telephone 020 8983 5055  
Email [downtoearth@qsa.org.uk](mailto:downtoearth@qsa.org.uk)

### Futureproof

Telephone 020 8983 5064  
Email [futureproof@qsa.org.uk](mailto:futureproof@qsa.org.uk)

### Knees Up

Telephone 020 8983 5050  
Email [kneesup@qsa.org.uk](mailto:kneesup@qsa.org.uk)

### Made of Money

Telephone 020 8983 5043  
Email [madeofmoney@qsa.org.uk](mailto:madeofmoney@qsa.org.uk)

### Skint!

Telephone 020 8983 5049  
Email [skint@qsa.org.uk](mailto:skint@qsa.org.uk)

### This Way Up

Telephone 020 8983 5036  
Email [thiswayup@qsa.org.uk](mailto:thiswayup@qsa.org.uk)

### Donation opportunities

By supporting QSA you're helping us to walk alongside around 3,000 people on low incomes each year, enabling them to seek solutions to the issues affecting their lives. Your grants, gifts, standing orders and fundraising enable us to help people on low incomes to find solutions to the issues affecting their lives.

Please send cheques (payable to Quaker Social Action) to  
17 Old Ford Road, London E2 9PJ.

Other donation options are available from [quakersocialaction.com/getinvolved](http://quakersocialaction.com/getinvolved).

Quaker meetings, churches and other groups can help by holding a collection to support Quaker Social Action. We can send you materials to support your fundraising efforts.

### Making your support go further

If you can Gift Aid your donation, we can claim a further 25% so every £1 is worth 25p more to Quaker Social Action. Download a QSA Gift Aid form from [quakersocialaction.com/getinvolved](http://quakersocialaction.com/getinvolved). You can also add Gift Aid to your furniture donations so that we can claim a further 25% on every sale.

### Legacies and investments

Your legacy could be a future of hope for many others. After providing for family and friends, please consider leaving a legacy for Quaker Social Action, registered charity 1069157, of 17 Old Ford Road, London E2 9PJ. Contact us for more information.

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

### Time and resources

Share your passion with us – volunteer support is vital to QSA. Please contact us if you would like to give your time to QSA.

Gifts of IT equipment and event space are a welcome way of reducing our costs and mean that we can spend more of our money on supporting people. If you live in east London, consider donating quality used furniture to Homestore.

### Contacts and partnerships

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

We are looking for new partners for our Made of Money national training and to join our Down to Earth campaign for fairer funerals.