



**IMPACT**

**REPORT**

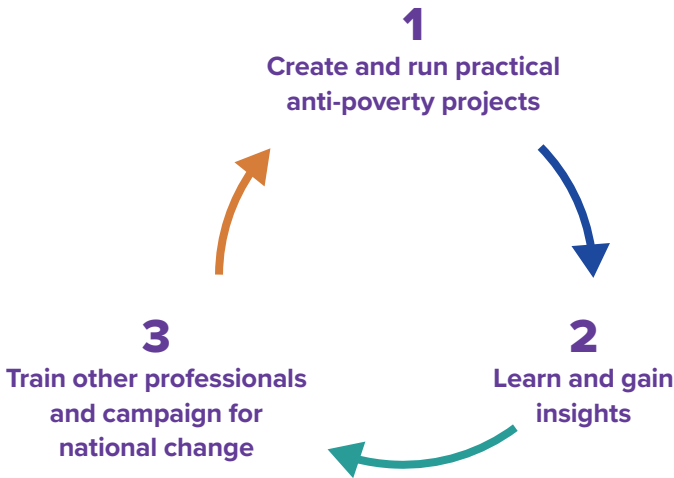
**2021 -**

**2022**

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QUAKER  
SOCIAL  
ACTION  
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# Quaker Social Action is an anti-poverty charity.

We support people on low incomes in East London and across the UK and create change in three steps:



## 2021-22 AT A GLANCE

**34,439** people accessed our 'we can help' webpages and online resources

**2,245** people were supported directly by project staff

**1,992** hours dedicated by volunteers

**454** professionals attended our training workshops



### **Money Guiders England Network**

supports and equips frontline professionals and volunteers who provide money guidance in their role

**Turn a Corner** runs a mobile library for people experiencing homelessness, offering a good book, daily essentials, a friendly chat, and signposting



**Cook Up** provides a kitchen for people who don't have access to one to cook and connect together

### **This Way Up**

combines life coaching with practical mindfulness skills to help people build resilience and make plans for the future



### **Down to Earth**

runs the only UK-wide funeral costs helpline and campaigns for change within the funeral industry and government

**Move on Up** houses young adult carers, supporting them to build life skills and make positive moves into further education or work

We also support several Big Local organisations: **Aberfeldy Big Local, Pimlico Million, Barnfield Big Local** and **Plaistow South Big Local** that all create positive resident-led change in their local communities

### **Made of Money**

provides a creative and reflective approach to financial wellbeing for individuals and families on low incomes



## INTRODUCTION



What is the difference between surviving and thriving? Between ‘getting by’ and ‘getting on’? In this annual report, we’re seeking to shine a light on one key distinction – having choices. This was motivated by the cost-of-living crisis, which has been a year of hard choices for many, including the people who use our services.

Years ago, I was struck by a definition of food poverty which didn’t just define it as a lack of food, but an inability to access that food “by socially dignified means”. That phrase really stayed with me and has informed our work at QSA.

How can we seek to ensure that whatever the service is we’re offering to people on low incomes, we do it in a way that preserves their dignity, maximises their agency and, as far as possible, offers choices?

It’s encapsulated at the heart of our mission where we talk about supporting people “to seek solutions to the issues that affect their lives.”

## **Their issues, their lives and therefore their solutions.**

And note the plural – given that life can often throw up more than one problem and many problems have more than one solution.

# Generating wiggle room, options, hope, creative thinking – that’s the ‘how’ of our work.

Another ‘how’ of our work relates to our staff and our volunteers. The pandemic has dissolved much of the divide between work and life, has enabled us all to see more closely into our colleagues’ lives and has shifted what we want and expect from work.

I want all of my colleagues to feel that they’re in a workplace that is seeking to be equitable and inclusive, to expect that they’ll be seen, listened to, shown respect. We have a responsibility and a duty of care to them, and I fully expect to uphold it.

Within these pages, you will read about the services we’ve provided at QSA in the last year, services I remain so proud of. But, no-one can pour from an empty cup, so please rest assured also that, behind the scenes, we’re actively working to support the dignity and choices of our colleagues too.

**Judith Moran, Director**



This year the cost-of-living crisis has sent the price of food, gas and electricity rocketing. This has forced people to make hard choices just to survive.

Heating or eating? Pay rent or go into debt? We've heard directly from people who use our services who are facing these impossible choices more and more.

Together we have reflected and adapted our services to meet these new demands. Our two money-focused projects, Made of Money and Money Guiders England Network were at the forefront of this response.



## Money Guiders England Network

We welcomed the Money Guiders England Network as a new project this year, a partnership with the Money and Pensions Service. It supports and equips frontline professionals who provide unregulated money guidance in their role, through learning and development events and resources.

This helps to ensure more people have improved access to up-to-date guidance about money, which is more important than ever as the cost-of-living crisis deepens.

This year the team ran 25 events with a total of 420 attendees. The network's membership grew to 361 members from 228 organisations.

Event topics have included the cost of living, awareness of loan sharks and illegal lending, debt awareness, Universal Credit, self-employment and making numeracy more accessible.

# Made of Money

Our Made of Money project runs courses to help people manage their money. These courses help families and individuals on a low income, as well as those with experience of homelessness and mental health difficulties.

Our approach goes beyond practical money management skills and helps people explore and reflect on their relationship with money too.

We run courses in London schools, community centres, housing associations and more, as well as providing workshops online.

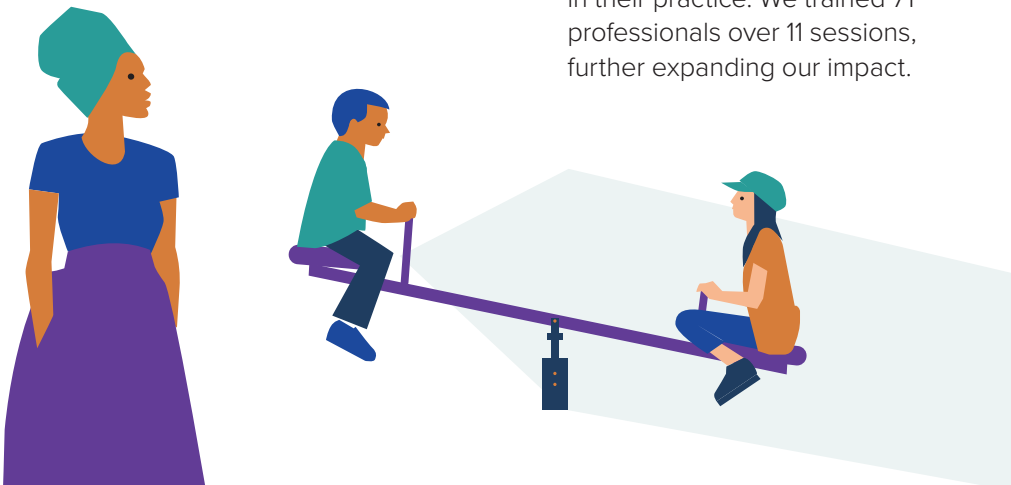
This year we helped 148 families directly, reaching at least 210 children over 79 sessions. A post-course evaluation of respondents showed:

- 100% felt more confident with money
- 80% felt more confident to talk about money within the family

**As the cost-of-living crisis hit,** people faced increasingly hard choices around what they were able to provide for their children, with limited resources, including food. We responded by:

- producing a compassionate guide on how to talk to your children about money, including having difficult conversations
- producing an online list of helpful tools and resources to help navigate the crisis which has been viewed by over 9,000 people
- providing nutritious food at in-person courses as well as making referrals to food banks

In addition to working directly with people on low incomes, we provided training to professionals so they could use the insights from our work in their practice. We trained 71 professionals over 11 sessions, further expanding our impact.



It's easy to take small daily choices for granted – like what to wear, what to have for dinner, or what book to read in the evening.

But these choices can be stripped away for someone experiencing homelessness. Many people in temporary accommodation don't have access to a kitchen to cook in. Those without a fixed address can't borrow library books.

Our community kitchen, Cook Up, and mobile library, Turn a Corner, help to give back these small choices for people experiencing homelessness.

Regaining the small pleasures of cooking your favourite meal or reading a page-turner can also make a big difference in people's lives.



## Big Local

We provide support to four communities in London who have received funding through the Big Local initiative, run by Local Trust. These are Aberfeldy Big Local, Pimlico Million, Plaistow South Big Local and Barnfield Big Local.

Each project can use the money to provide opportunities to their local communities, led by the residents themselves, and supported by QSA. Because each community is different with different needs, each project varies in its approach and activities:

- Aberfeldy Big Local ran a joint Eid and Easter celebration, as well as providing sewing classes for women of Bangladeshi origin
- Pimlico Million ran a community radio project and children's music lessons
- Plaistow South Big Local and Barnfield Big Local were distributors of small council grants for food, clothes, white goods and energy to help with the cost-of-living crisis





## Turn a Corner

Turn a Corner is a mobile library that supports people experiencing homelessness. We visit three London locations weekly, ready to have a friendly chat as visitors check out our well-stocked selection of books. To plug other gaps in services, we also provide daily essentials like reading glasses, socks, and toiletries.

This year we:

- took the library out on 82 days
- provided conversations and essentials to 770 visitors
- loaned out 461 books
- gave out 247 pairs of reading glasses

People experiencing homelessness lack the proof of address necessary to take out library books. This is not needed at our library, which is continually refreshed based on what visitors most enjoy reading. There is something for everyone: fiction and non-fiction, easy reads and books in different languages.

By taking time to get to know our visitors with a friendly chat we can find out how to help them in the way that they most need. One visitor was able to get a job after we found work boots for him that he requested. Another found a job after reading one of our books on business and finance.



## Cook Up

After a successful pilot, we launched Cook Up which provides access to a kitchen for people without one, including those experiencing homelessness or living in temporary accommodation.

We run weekly community sessions in a professional grade kitchen. Participants get to choose their own meals and ingredients. They then cook a meal together with support from our staff and volunteers if needed. The lively, friendly atmosphere in these sessions was described by one participant as “like a festival.”

Afterwards participants eat together as a community or take away batch meals. Many participants are asylum seekers and live in temporary accommodation and share batch-cooked meals with others there.

This year we helped 52 people to cook their own meals together over 20 sessions, who cooked an estimated 1,004 portions of food.



## SAMMY'S STORY



**“It’s food with love.  
And that makes a big  
difference.”**

Sammy is a 23-year-old from Nicaragua who loves to cook. He came to London on his own as an asylum seeker. He was living in a hostel without access to a kitchen where he had the “same food every day” and found his health worsening. So, he jumped at the opportunity to join Cook Up.

At his first session, he made a Nicaraguan dish of rice, beans and plantain that reminded him of home. This small act had a big impact:

**“It’s wonderful you know, when you’re cooking your food, you remember why you’re here what is the reason that I come asylum...and they give strength to continue.”**

The community he found there became “like a family” to him.

**“You feel grateful when people are laughing in the kitchen. Because you feel human again, you feel human and that is the most important thing.”**

**“And this is like medicine, like a therapy. You are coming and sharing. That is improving your mental health. Your soul, your spirit.”**

Throughout the many sessions Sammy attended, he continued to sharpen up his cooking skills. He was so successful that he started training to become a cookery class teacher, with the opportunity to teach others his national dishes.

**“When I was [first] coming, I really was in the darkest moment of my life. But now I’m leaving like I’m a different person.”**

It helps to have guidance and support when facing big life choices.

Many of the people we support are not just facing one big issue, but several. Like homelessness, unemployment, and debt.

These difficulties can be complex and compound one another. This can leave people stuck and unsure how to move their life forward.

Our projects are flexible enough to help people with whatever they're going through. Like This Way Up, a mindfulness and life coaching wellbeing course to help give people tools to be more resilient and work on their life goals.

Or Move on Up, our project that combines affordable housing with one-to-one support to help young carers to manage independently and take their next steps in life.



## Move on Up

Many young carers struggle to gain independence and move out of home due to their caring responsibilities. They can also be at increased risk of problems like homelessness and mental health difficulties.

Having a supportive environment, which is often the first time living away from their family can give them the chance to claim their own life and independence.

Move on Up is the first supported housing project for young adult carers in the UK. We provide four flat shares in London, combined with one-to-one support to help them manage their residencies and the challenges that come with being a young carer. We also help them to make their next steps in work, education or training.

This year we supported 19 young adult carers in total with supported housing.

# Down to Earth

Our Down to Earth project supports people struggling with funeral costs. We provide the only UK-wide funeral costs helpline, offering expert advice to help people reduce costs and raise money. Since launching in 2010 we have helped 5,869 people through our helpline.

In 2021-22 we helped 723 people through our helpline and 11,772 people viewed our online funeral guidance resources. For cases where we have financial information from clients, Down to Earth's advice helped clients save an average of £1,822 against the cost of a funeral and raised an average of £2,451 towards funeral-related expenses.

We also share insights and the voices of people we support, campaigning to raise awareness of funeral poverty and the structural factors that cause it.



This year we:

- shared evidence with the UK Commission on Bereavement which gives recommendations to government on how to better support people affected by bereavement
- investigated public health funeral provision across the UK, exposing local authorities for not carrying out their legal duty or meeting government guidelines
- raised awareness of this investigation and funeral poverty through the mainstream media including the Guardian, BBC Radio 4 and inews
- created a free online funeral wishes planner that helps people to make price-informed funeral choices in advance
- created a simple explainer video to educate and spread awareness on funeral poverty

## **Funeral price transparency campaign success**

After years of campaigning from QSA and our partners, a full-scale investigation by the Competition and Markets Authority resulted in a legal requirement around price transparency for UK funeral directors. As a result, people should be able to see clear pricing up front, helping them to shop around and reduce costs.

## Celebrating 10 years of This Way Up

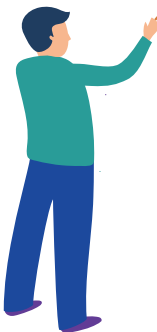
This Way Up uses a unique combination of group mindfulness sessions and individual life coaching to support people on a low income. This helps people to develop self-awareness and emotional resilience to take steps towards their goals in life.

Starting in 2012, This Way Up has helped a total of 479 people over 186 sessions. In 2021-22, we provided 472 hours of support, helping 68 people.

Tim Segaller founded the course. He: “wanted to take the transformative benefits of coaching and mindfulness to people who normally can’t access it.”

Over the 10 years demand for the service has grown. It also expanded its service to include online sessions during the pandemic, a men-only introductory trial course and a drop-in service for past participants.

Tim says “I’m most proud of the fact that it does genuinely seem to help people...that there’s a substantial proportion of people where it seems to be a very significant experience in their lives, often leading to other things, so it’s just the beginning of something for them.”



## NATALIE'S STORY



### “I’ve never forgotten”

In 2015, Natalie was trying to come to terms with her beloved father’s terminal illness. Although she hadn’t lost him yet, her grief had already begun.

During this time, she joined the This Way Up wellbeing course. This helped her to manage the painful feelings she was facing through mindfulness practices.

**“Tim says, go with it. Don’t put it aside and avoid it. Go with it. And you’ll find your way though. And that’s what I’m doing.”**

She was inspired by the course and the mindfulness she learnt there. This started her on a “big journey,” deepening her mindfulness knowledge and practice and through other courses.

But life was still hard for Natalie. She has bipolar disorder and found herself in a dark place. Six years on from starting This Way Up, she happened to find a letter that she had written to herself as a part of the course:

**“I’ve never forgotten. And when I saw that letter and it was all yellowed out...I was feeling a bit low and I looked and it said there that it was possible for me to do anything I wanted to do. Anything I could put my mind to, I could do.”**

Not only did this message help Natalie find the strength to carry on, but thrive. Today she is the proud author of three books about her life and mindfulness. She holds a certification in life coaching and several community roles supporting people including those with terminal illness.

**“Tim truly supported me through the whole thing. Even when I rang him six years later, he knew who I was, knew what I was going through. And I thanked him so much for where I am today.”**

## FINANCES

In the previous financial year ending 31 March 2021 the Covid-19 pandemic had started, creating much financial uncertainty. However QSA ended that year with a positive financial result due to its financial prudence in terms of controlling expenditure, and the generosity of its supporters and funders.

During the financial year ending 31 March 2022, QSA's income of £1,598,411 exceeded expenditure of £1,527,628 giving a surplus of £67,870, including an increase in unrestricted funds of £94,526.

Of the total income, £216,668 was income from Local Trust which QSA receives on behalf of the Big Local projects for which it is the Local Trusted Organisation (LTO).

Unrestricted income was 58% (£933,211) of the total – unrestricted funds are crucial in enabling QSA to respond flexibly to the needs it identifies.

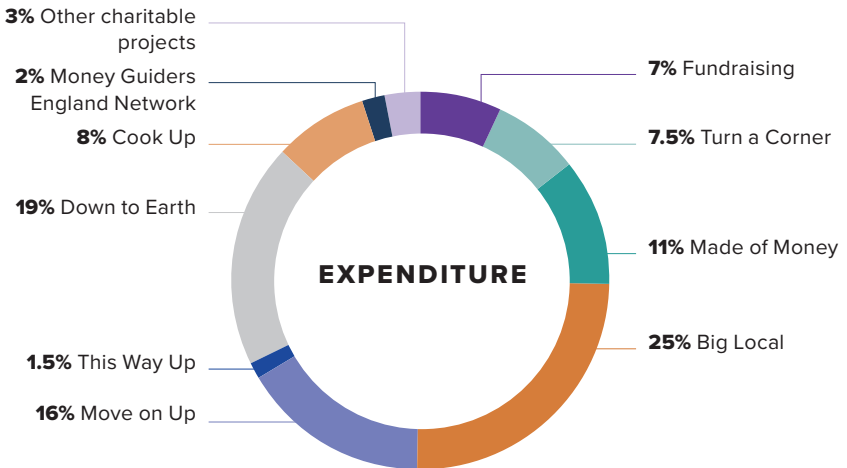
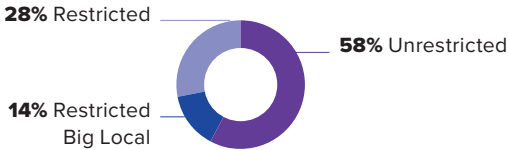
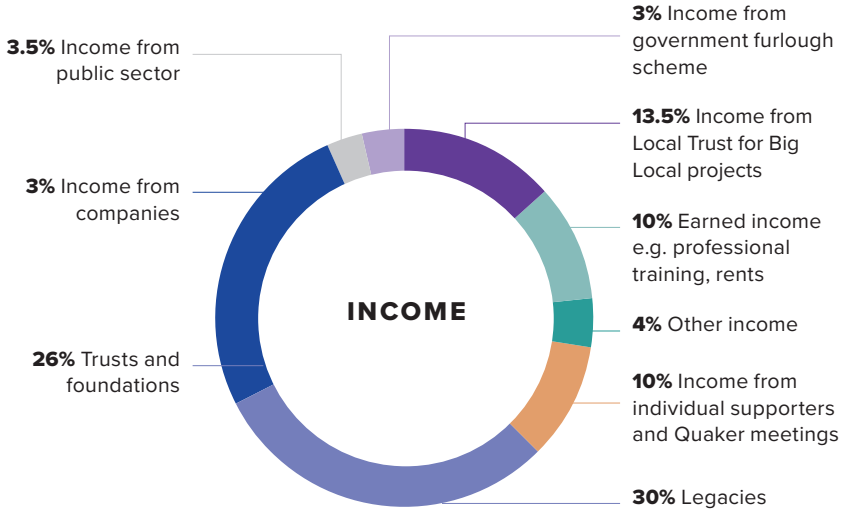
A very significant factor in QSA's positive financial result for 2021-22 was an unusually high level of income from legacies, totalling £484,460.

QSA's reserves on 31 March 2022 sat at £1,907,433, consisting of £1,022,284 in restricted funds and £885,149 in unrestricted funds. The latter figure is composed of £735,326 in designated funds and a general fund of £149,823.

The reserves are managed by QSA's finance and fundraising sub-committee, which uses a risk-based approach to identify key financial risks and designate reserves to offset these risks. Accordingly, £219,234 is held for emergency or wind down scenarios, and £417,473 for operational contingencies given that we fundraise in-year. The remainder of the designated fund is £98,619 in fixed assets.







## OUR INITIATIVES

### Improving equality and diversity

We took big steps to improve equity and inclusion within the organisation, running a year-long enquiry with a diversity expert to improve inclusion for both our services and staff. Part of this work included expanding our staff teams to at least two people per project, adapting our recruitment process and putting more focus on staff wellbeing. This work is ongoing, with much more to come in the year ahead.

### Upgrading our digital services

We continue to upgrade and expand our use of digital both inside the organisation and within our services. This year we've created a digital strategy, expanded our resources for digital and are upgrading our internal IT systems.

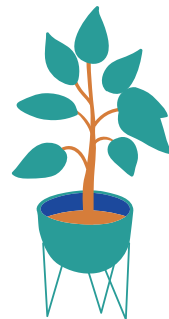
We are working to expand our digital reach to participants in all our services:

- Made of Money ran a workshop focused on digital literacy using tablets for participants, which they got to keep if they completed the course
- This Way Up delivered courses entirely online and are now looking at a hybrid model.
- Turn a Corner provided free WiFi access for their visitors

### Expanding our collaborations

We worked with an incredible 1,283 other organisations this year to achieve our charitable aims. This includes the 455 organisations that refer people to our Down To Earth helpline. Other collaborations include:

- Turn a Corner partnered with organisations like WrapUp London to distribute 200 coats and Tricky Period to give out free, discreet sanitary products
- Made of Money partnered with the Roma Support Group to offer a course in English and Polish
- Move on Up continued our longstanding partnership with Commonwealth Housing to provide housing for young adult carers



## HOW YOU CAN HELP

### ➤ Volunteer

Many of QSA's projects are supported by a team of brilliant volunteers. For current opportunities visit [quakersocialaction.org.uk/volunteer](https://quakersocialaction.org.uk/volunteer)

### ➤ Fundraise

Create your own fundraiser or hold a collection to support QSA. Together we can take practical action against poverty. For information visit [quakersocialaction.org.uk/fundraise](https://quakersocialaction.org.uk/fundraise)

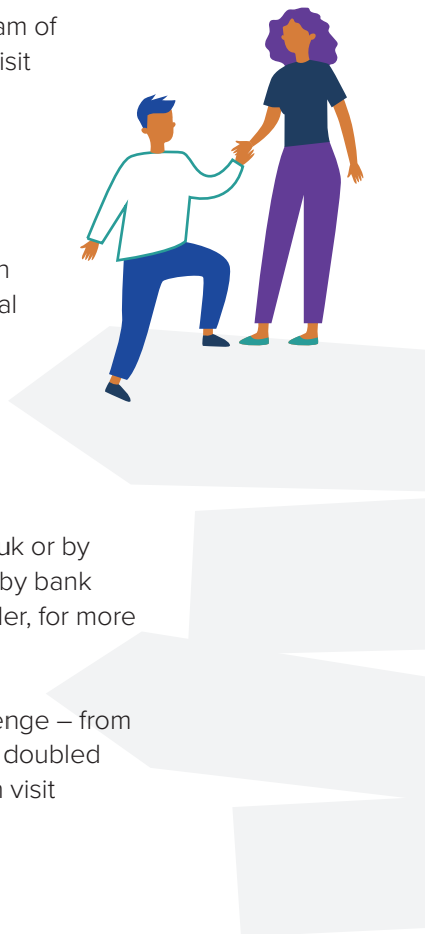
### ➤ Donate

Give online by visiting [quakersocialaction.org.uk](https://quakersocialaction.org.uk) or by post to FREEPOST QSA. You can also donate by bank transfer or set up a regular gift by standing order, for more information please contact [fandc@qsa.org.uk](mailto:fandc@qsa.org.uk)

Join us in this year's Big Give Christmas Challenge – from 29 November to 6 December your gift can be doubled in this festive online fundraiser. For information visit [quakersocialaction.org.uk/biggive2022](https://quakersocialaction.org.uk/biggive2022)

### ➤ Leave a legacy

Many of QSA's innovative responses to inequality have been made possible by gifts in wills. Make a lasting impact to help people living on low incomes in the future. For information visit [quakersocialaction.org.uk/legacy](https://quakersocialaction.org.uk/legacy)



## THANK YOU

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



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