

Quaker Social Action Annual Report 2010/11

Our 'impact' on the
challenges of poverty...



HPSTM:#17

QSA:2010/11



HPSTM:Homestore

QSA:2010/11



QSA:2010/11



HPSTM:Made of Money

QSA:2010/11



HPSTM:Knees Up

QSA:2010



HPSTM:Homelink

QSA:2010/11



HPSTM:Down to Earth

QSA:2010/11

Working for a just world,
where people put people first.

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Welcome!

The theme of our annual report this year is “impact”.

Fundamentally, we exist as a charity to have an impact, to make a difference. If we are not doing that, we are failing to deliver on the purpose we were set up to achieve nearly 145 years ago.

However, we also have to demonstrate that we are making this difference, to ensure that we gain and retain the confidence of all those donors and funders who believe we have a vital contribution to make to social justice in east London.

Demonstrating the difference you make can be challenging – requiring a whole methodology to measure what you do, how often you do it and how it is experienced. It needs to be timely, subtle and appropriate. It takes planning and care. It works best if the ties of trust already exist between the people who receive a service and the people who provide them.

We are so appreciative to those people who have allowed us to share their stories in the following pages. I hope that this annual report shows very clearly that our work does make a difference and that we are profoundly aware of the need to demonstrate this, sensitively but also with pride.

Kindest regards,



Judith



Judith Moran, QSA Director

Dear Friends,

As I write, civic society at large is concerned about the impact of cuts in public expenditure on those most in need in our society. I want to stress *our* society – it is ours; yours and mine. It's vital we live up to our responsibilities for our society.

Equality is close to the heart of Quakers. It impels us to act, especially where we see fellow citizens disadvantaged by the impact of choices our society makes about how we distribute and use our resources. Growing inequality has an impact on us all. It hurts those who are already disadvantaged the most, but it seeps insidiously throughout society, impoverishing the life experience of society as a whole.

Quakers have a remarkable record in social action; their impact reflects their commitment, over time and today, to developing effective approaches that change lives. Changing lives stretches from seeking to change the hearts and minds of decision-makers – ‘speaking truth to power’ – to grassroots work that enables people to find solutions that address the issues they encounter in their lives.

The credibility of Quakers’ work for change depends on putting principles into practice. QSA gives the highest priority to the impact of how we work: with com-*passion* and commitment to integrity, equality and accountability, to the experience our service users have of us. We thank them for entrusting us with the work we do with them, and trusting the impact we have on changing people’s lives.

Best wishes,



Joycelin



Joycelin Dawes, Chair of Trustees

Making an impact since 1867

Quaker Social Action is a multi-purpose charity which responds to the challenges faced by people living on a low-income, both in east London and beyond.

In the mid-nineteenth century east London Quakers rose to the challenges of the appalling poverty in the area, founding supportive organisations to offer education, moral support and relief to the sick and destitute.

These organisations came together in 1867 as the Bedford Institute Association, in honour of Peter Bedford, a Spitalfields silk merchant and philanthropist who had established a society for tackling youth crime, a Working Men's Club and a school in Quaker Street, shortly before his death in 1864.

We became QSA over 130 years later in 1998, with a renewed purpose to work with people living on low incomes in the East End, empowering them with the skills, resources and support to find their own routes out of poverty. We don't profess to have all the answers to the issues that affect people on low incomes: instead we listen to and respond to the needs of the community, so that the practical interventions we deliver are relevant, and can make a real impact.

Today that means running five different services (see pages 8/27), as well as developing shorter-term programmes and pilot projects to tackle emerging needs. You can read more about these on page 28.

QSA's innovation in poverty relief gained recognition on a national level, when the respected think tank New Philanthropy Capital chose us as their leading example of a 'creative, flexible approach by a small charity'. This coincided with us embarking on a move to extend our impact on other communities affected by deprivation and income inequality.

In 2009 we launched a national partnership programme, training other organisations as facilitators in our award-winning financial literacy model, Made of Money. In 2010/11, this network grew to 93 members, who had supported close to 450 low-income families nationwide (see pages 12/13).

This year we also expanded beyond east London service delivery through Down to Earth, by beginning to build a strategic impact network to raise awareness and tackle the serious problem of funeral debt (see page 24).

Our impact in 2010/11

2,770

2,770 households affected by poverty received support from QSA in 2010/11, including:

1,540

1,540 low-income households helped to build a home at Homestore.

[Read more on pages 8/11](#)

621

621 estate residents empowered through Knees Up.

[Read more on pages 16/19](#)

206

206 families trained and supported by Made of Money.

[Read more on pages 12/15](#)

82

82 people housed and supported by Homelink.

[Read more on pages 20/23](#)

62

62 people mentored and supported by Down to Earth.

[Read more on pages 24/27](#)

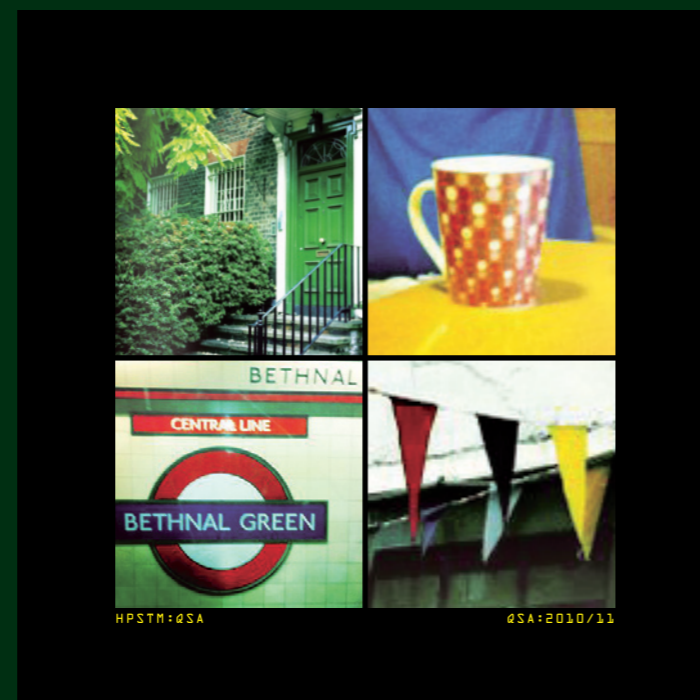
Making an impact since 1867

The impact of poverty on people's lives is far from just material. Educational outcomes, mental health and life expectancy are all impoverished. Poorer communities suffer from overcrowded housing, reduced access to services and higher rates of crime and antisocial behaviour. Alongside all of this however, is an underlying indignity to poverty, which affects people's confidence, their ability to sustain relationships and their aspirations. It is this deeper impact on individual lives that Quaker Social Action seeks to address, supporting people to regain stability and security, expand their horizons and feel more positive about the future.

Tower Hamlets, Hackney and Newham are home to around 700,000 people – of whom approximately 40 per cent (280,000) live on a low-income. QSA supports around 2,500 of those people directly each year, a number that rises to 4,000 if we include our clients' family members. Our aim across all of our projects is to equip people living in poverty with the skills and resources to find their way out of the problems they face. As a small charity, we know that we alone cannot make a serious impact upon the sheer scale of income poverty in the area. Our aim is to make a serious impact on the individuals with whom we work. In this report you'll hear stories from people whose lives have changed, and the QSA staff and volunteers who helped to make that difference.

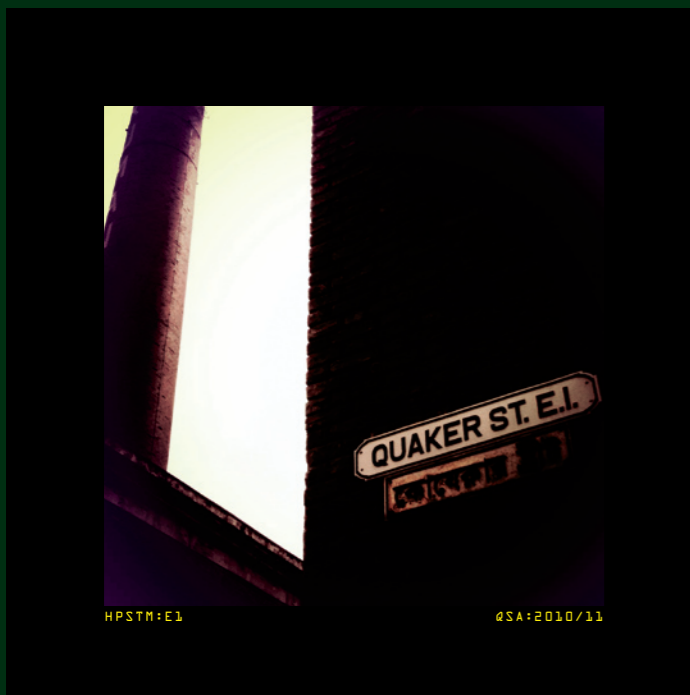
Social innovation, coupled with a commitment not to shy away from tackling the stubborn effects of poverty, make QSA what it is today. In these pages you'll read about Alan, for whom our new project Down to Earth made the difference between isolation and debt, and helped him find his feet again after the loss of his mother.

For Gary, moving on from homelessness through Homelink was the first step in what has been a journey of real personal development, from progressing into alcohol recovery and then onto to discovering new passions. It's not just about individuals either: John and Matthew are a father and son who have been learning about money together, strengthening bonds and building a positive financial future through Made of Money. Or Janita and her daughters, for whom furniture is just part of the impact Homestore has had on their lives. Then there are the communities that Knees Up helps to transform: Tracy is a resident who has gone from feeling afraid and powerless to becoming a voice for her fellow residents, committed to changing life on their estate for the better.



DID YOU KNOW: The three English local authorities with the highest levels of income deprivation are all in London – Tower Hamlets, Newham and Hackney.

Source: English Indices of Deprivation 2010: A London perspective, GLA 2011



Thank you. Thank you. Thank you.

We couldn't have achieved this impact without the support of the generous people and organisations listed here, so thank you.

Thanks to all our volunteers:
Evelina Aarmoskiene
Mai Abuelgasim
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Shaheda Begum
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Karen Bobbin
Anne-Marie Brenckle
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Joanne Brereton
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Gurkan Cavdan
Glenn Day
Kizzy Denys
Lydia Djillali
Allen Doey
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Gabriel Egbuonu
Claude Fowler
Hassan Hassan
Nicholas Hills
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Max Miah
Meena Nair
Nim Njuguna
Alex Nyota
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Randal Raveneau
Rex Regan
Jordan Rigby
Dee Roach
Jennifer Rose
Dorah Runeckles
Ludmila Tu Kayana
Sanchez Diamantino
Michael Sanchez-Infante
Richard Shepherd
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Margaret Anne Smith
Darren Solomon
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Stephanie Wanambwa
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Gerry Smith
Natalie Taylor
Allison Tsang
Catherine Utley

Thanks to those who said goodbye:
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Saira Malik
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Anna Phillips
Joanna Price
Jenny Robinson
Janifrar Yeasmin

Thanks to our trustees:
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Sandy Horsfall
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Colleen Stretch
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Thanks to our funders \$5,000 or over: Trusts, Foundations and Corporates:
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Trust for London
Tudor Trust
WF Southall Trust

Public Funders:
Community Development Foundation – Hardship Fund
Community Development Foundation – Faith in Action
Department of Work & Pensions – Financial Inclusion Team
LB Hackney – Supporting People Services
London Councils – ESF: Co-financing Programme 2010/12
LB Tower Hamlets – One Tower Hamlets Fund 2010

Thanks to all our partners and those who have given their time and expertise:
Ambler Children's Centre
Bangabandhu Primary School
Barnabus Workshops
Barts and the London
Belfast Quaker Meetings – South Belfast & Frederick St
Bromley by Bow Centre
Bygrove Primary School
Canon Barnett Primary School
Chisenhale Primary School
City & East London Bereavement Service
Clara Grant Primary School

Community Links
Conflict & Change
Cranfield Trust
Debevoise & Plimpton LLP
Drop in Bereavement Service
Newham
Dying Matters Coalition
Earlsmead Children's Centre
East Tenders
Fair Finance
Furniture Reuse Network
Gainsborough Children's Centre
Georgia Cassar
Globe Primary School
Green Endings
Hackney Council
Highbury Quadrant School
Hungerford Primary School
Island House
Islington Council
Islington Debt Coalition
Jenny Whatmore-Eve
John Meadley of Painswick Meeting
Liverpool Quaker Meeting
London Community Credit Union
Lynne Cornell
Mark Gould
Mark Yeadon
Marnar Primary School
Media Trust
Millfield Primary School
Nick Moon, Futureproofing Language Services
New Philanthropy Capital
New River Green Children's Centre
Nic Hinrichsen
Ocean Children's Centre
Old Palace Primary School
Olga Primary School
Overland Children's Centre
Paradise Park Children's Centre
Peabody Trust
Peter McCabe
Pilotlight
Ratcliff Quaker Meeting
Robert Blair School
Seven Mills School
Shapla School
Social Action for Health
St Elizabeth Primary School
St Ethelburga's
St Joseph's Hospice
St Margaret's House
St Matthias School
St Paul's Whitechapel Primary School
St Paul's with St Luke's Primary School
Stebon Primary School
Sundial Centre
T Cribbs and Sons
The Geezers & the Bow Belles
Tower Hamlets Community Housing
Tower Hamlets Domestic Violence Team
Tower Hamlets Interfaith Forum
Urbanacanda – Miffa Salter
Utmost Media
Wellington Primary School
William Davis Primary School
York University
Social Policy Research Unit
...and all the referral agencies that support Homestore, and all the landlords and managing agents who support our work at Homelink!

Thanks to our supporters:
A huge thank you for the £140,038 we received from individual supporter donations and the £13,398 given to us by Quaker Meetings. It really does make all the difference.

Homestore

Quality second-hand furniture.
When people need it most.

Building a positive home environment can help us to live healthier, happier lives. For most of us, we are able to do that through shopping for what we need on the high street, or from second-hand shops. However, for people on the very lowest incomes who have faced issues such as homelessness, hospitalisation and domestic violence in their lives, even these are out of reach. QSA launched Homestore in 1989 to make it possible for people in need to access good quality, affordable furniture. It was one of the pioneers of the furniture reuse movement and over the years has grown, with the support of the community, to serve seven London boroughs. We work with over 70 volunteers every year to deliver nearly 3,000 items of furniture to households in need.

Positive impact

The way Homestore works is no longer a new idea, and yet every year individuals and families across east London continue to discover its benefits. It has a positive impact every step of the way:

- for the public, giving unwanted furniture to Homestore means they save money through our free collection service and know their furniture will benefit someone else, rather than having a detrimental effect on the environment by ending up as landfill waste.
- for the staff and volunteers who help to collect, administer and sell the furniture, Homestore provides a positive way to get involved with their community, develop their skills and improve their employability.
- for the referral agencies who work in partnership with us, Homestore means the peace of mind from knowing their clients have what they need to create a stable home environment:

"Without Homestore, customers would continue to live as though they were in a hostel, with minimal furnishing if at all. Homestore allows them to gain some pride from their surroundings and make their properties feel like a place that belongs to them." Look Ahead Housing and Care.

"I went to Homestore yesterday with a parent. It was fantastic, she bought a double bed, a single bed, a cupboard and a side board and it came to £37! I was so impressed. Thanks to you, the parent and daughter each now have a bed of their own to sleep on!" School Home Support practitioner.

- for the customers the immediate impact is clear: they can access the household essentials they need to make a home, such as a kitchen table or a washing machine. However, the benefits aren't just practical: Homestore creates a warm, welcoming environment that empowers its customers to exercise choice as consumers, an experience that many of us take for granted.

"Being on a low budget, it's made a lot of difference. It makes you feel better because you know you're able to afford something; it does something for you personally. It'd be really hard to think what I'd do without Homestore; I wouldn't want to imagine." Homestore customer

Our achievements in 2010/11

Homestore served 1,540 households, saving them a total of £124,828, based on the price of comparable furniture from other second-hand retailers. Fred Dobb, Senior Assessor at the Furniture Reuse Network, said that Homestore was among "the cheapest furniture reuse centres in the UK." Over 100 tonnes of furniture was delivered to good homes rather than entering the waste stream, and a further 193 white goods items were sold at cost price. 60 per cent of referral agencies who responded to a recent survey said they were facing increased demand for our services.

After twenty years of service, Paul, Homestore's van driver, retired. Dave, previously a volunteer, successfully applied to take up the position. Homestore has since established a new logistics system which, once fully operational in 2011/12, will increase Homestore's capacity by at least 20 per cent across deliveries, collections and sales outputs.

27%

DID YOU KNOW: 27% of Tower Hamlets children – around 12,000 – live in "severe child poverty", the highest proportion in the UK. This means they have a family income of less than 50% of the national average and suffer from material deprivation, "lacking at least one basic necessity" such as fridges, washing machines and home furnishings.

Source: Save the Children, Severe Child Poverty: Nationally and Locally, February 2011

Dave



HPSTM:Dave

QSA:2010/11

Making an impact: Janita



QSA:2010/11

Better health

DID YOU KNOW: The value of re-use organisations extends far beyond the provision of furniture. The intangible benefits include reduced risk of spiralling debt, increased employment opportunities, an improved resettlement process and better health and well-being.

Source: Win-win, National Housing Federation, 2007

Exemplary

QUOTE: Many of the systems of this small organisation are exemplary. Excellent housekeeping and presentation of the shop. Excellent management records. This is a professionally run and well managed organisation.

Source: Furniture Reuse Network audit of Homestore, February 2011

Janita and her two daughters all use Homestore. Here she tells her story.

I suffer from Crohn's disease, and a mild form of MS – not progressive, touch wood. I always was a working mum for many years. I was a youth and community worker, even with Crohn's, but then a few years ago it got really bad and I had to have another operation. The MS started to affect my memory and I had severe clinical depression too.

It was so hard giving up work – it affected me enormously. Everyday things that I took for granted, things that I could afford to do before that I can't now. If something breaks, you can't afford to replace it. My gas cooker got disconnected as it was unsafe and I got a two hob electric cooker that I'm still using now, a few months on. You can't buy things, repair things when you're on benefits – it's just awful.

A friend of mine was living in temporary accommodation because she'd been evicted, and she told me that there was a place in Maryland for people on low incomes that need furniture. It's amazing here. It's hard to describe really... I'm so addicted to the place, just love having a look round, being able to afford to buy things. One of my daughters, she bought a lovely couch for £30 and I went to visit her yesterday and it just looked so nice. I've got a mirror from here in my dining room. It sounds silly but it just made my room.

Before, when I was driving, I went to car boots and used Freecycle, but I can't these days because the car broke and I couldn't afford to fix it. On benefits, it's just too big a proportion of your income to run a car, so the free deliveries are an absolute godsend. Amazing. I was just shocked to be honest. The delivery costs elsewhere make all the difference as to whether or not you can afford something – £18 or £20 on top. This just makes a massive difference – it takes away the worry. The staff are lovely here too. They obviously know people are on low incomes but they don't make you feel uncomfortable. They're extremely helpful and understanding.

I live ten minutes' walk away from Homestore. I've lived in Newham for nearly 16 years, but I was brought up in Hertfordshire, in care homes. I was in care, with a foster family from three months old to the age of 12, then I went into residential care and left when I was 16. There was no support for care leavers back then so I just got by with a lot of moving around, staying with friends, sleeping on sofas, anyone who'd have me. So for me, building a home is very important.



HPSTM:Janita

QSA:2010/11



HPSTM:Janita

QSA:2010/11



HPSTM:Janita

QSA:2010/11

Whether you're a parent or not, you'll know that it can be so difficult to navigate your way through the endless advertisements for consumer goods and financial products that inundate everyday life. To help families on the lowest incomes through this minefield, QSA developed Made of Money, a different take on financial literacy. As well as teaching core concepts such as budgeting, savings, credit and debt, we look below the surface at the values, attitudes and emotions that influence financial behaviour. Using role-play, discussion-based group work and games, we enable parents to share their worries and learn about money in a safe, supportive environment with peers. Group members speak openly without fear of stigma or shame, bringing their own experience to bear to help one another.

The short-term impact is clear: families learn ways to take control of their finances there and then, as well as receiving personal support to tackle pressing issues with debts and arrears. In the longer term, Made of Money helps to create more positive family lives as well as equipping children for a financially capable future. Surveys completed by former clients going back to 2005 show excellent results: 95 per cent of parents now use budgeting, 72 per cent report that they are having fewer arguments and 46 per cent even feel that money is no longer a source of stress.

Time to celebrate

2010 was the year that Made of Money reached the ripe old age of five and we had a birthday party for families and funders to celebrate. Over the year we supported 206 families with 421 dependants in east London, through a combination of 18 six-week courses for parents, seven three-week courses of whole family learning and eight courses that were designed especially to engage fathers in their children's financial education. We also gave 42 sessions of one-to-one support in addition to workshop delivery.

We also broadened our strategic agenda in the financial inclusion field locally. Made of Money became an active member of FITH (Financially Inclusive Tower Hamlets), a local authority-wide strategy group aiming to eliminate financial exclusion in the borough. Our nationwide partnership programme expanded too, spreading to every corner of the UK by adding Belfast and Glasgow to its network. At the end of March 2011 we'd trained a total of 93 partner facilitators in 58 organisations nationwide.

Making an impact: Dainhea

"Getting the confidence was the best thing: being able to own up to the issues, learn and leave it as a legacy to my children. We're doing fantastic at the moment and CJ, although he's young, he's really benefiting... This is just the start - there'll be a long-term impact because I'm giving them skills to manage money." Dainhea, mother of three

£15.00

DID YOU KNOW: A single parent with two children in the poorest fifth of the income scale has just £15.00 a day per family member, before housing costs.

Source: DWP, HBAI series 2009/10

£27.50

DID YOU KNOW: The average cost of raising a child from birth to the age of 21 is £27.50 a day.

Source: Credit Action, 2011

20%

DID YOU KNOW: Working families on a low-income have been hardest hit by cuts to childcare tax credits. "Typically, families requiring childcare would have to earn over 20% more in 2011 than in 2010 to meet the (minimum income standard)."

Source: JRF, A minimum income standard for the UK in 2011

Making an impact: John and Matthew



QSA:2010/11

Made of Money had wanted to get low income fathers and children working together for a long time. We needed something creative and practical that would light up kids' imaginations and appeal to dads too, allowing us to make inroads into raising the topic of money in the process. We began running Photography and Money workshops for fathers and their children in June 2010, and have since worked in seven east London schools.

Over two sessions, Del, a Made of Money development worker, uses fun games and activities to develop understanding that photographs are used by the media and in advertising to influence our behaviour and get us spending. Participants talk about their earliest memories of money, their day-to-day concerns about spending, and the things they value most. Del then gives each pair a disposable camera to use to snap objects or locations that relate to their lives and money. In the third and final workshop the group meet again to share their photos and make scrapbooks, which helps to stimulate conversation about the pressures parents face when juggling a tight budget with raising children.

Two of the first participants, John (aged 40) and Matthew Gager (aged 8) decided to take part after a little pushing from mum Sam. "They kept putting up flyers (at school)," said Matthew, "and mum thought it would be a good idea for me and dad to do it."

John works at Canary Wharf underground station so he and Matthew decided to record the view he sees every day - the stock market values running across the Reuters building. They also took a photo of the Regents Canal near Roman Road, reflecting on the dramatic developments that have happened in the area over the years since John's father moored his narrow boat there. In October 2010, at Made of Money's fifth birthday party, Matthew's photos were chosen as the first and second prize winners, something that had never happened to him before - "It was good - I never usually win anything!"

Now, a year on, John and Sam can see the impact it's had on Matthew's understanding of money and their ability to talk about financial issues as a family. John says "before he wouldn't look at the price of anything, he would just go 'I want that and that's it', and now he'll have a look, and think about it." Matthew explains, "Yes, because at the bottom they've got those things that says the price. I didn't usually note

HPSTM:John and Matthew QSA:2010/11



them before." They've also noticed other changes around Matthew's financial awareness and management, such as his new found ability to weigh up how to spend his pocket money. "Sometimes I keep my money until my next pocket money. If I see anything that I can't afford then I'll save it until I need it and I can afford it," says Matthew. He even made his own savings pot to motivate him with saving.

"I wrote my favourite things on it, things that I want to buy", he explains.

Coupled with the improved communication about money at home, for both father and son one of the best things about the project was the way it helped them to bond. "It was good because I could spend time with my dad," said Matthew, and John agrees: "Doing it with him made it enjoyable. Definitely." John recommends the project to other dads. "It's a good way of interacting with your kids, a very good way. And I think it opens their eyes to money really, and mine!"

National Impact: William

William McQuilter manages the Rocks Club, one of 29 partner organisations trained to deliver Made of Money in 2010-11. A not-for-profit community group in West Dunbartonshire in Scotland, the Rocks Club supports young people, low-income families and people with substance misuse needs.

West Dunbartonshire scores high on the deprivation list - there aren't many areas poorer than here. I heard about Made of Money totally by chance. I was looking for a financial literacy programme and came across an article in the Sunday Times, then contacted QSA. I completed the training in September 2010, along with two colleagues and another voluntary organisation working with families in Glasgow. The course was excellent. It really was an eye-opener and we knew instantly this was both a programme and a group we wanted to work with. We've since run four Made of Money courses with around 30 people taking part. The clients have been positive about the course and its effect on them.

Three participants had these words to say:

"There was nowhere to go for money advice before Made of Money. It has helped me so much - it's even improved my confidence. I feel in control and more able to handle things."

"It stopped me from getting another Provident (doorstep) loan. I've learnt a lot about interest. I used to think the Bighthouse shops were great; lovely big, black televisions, but now I look at what the end cost would be. You can end up paying £1,700 for a TV you can get for £400!"

"I'm saving for Christmas already. Just a couple of quid every week if I have it, but it means I won't be worrying in December. It makes me feel happier."

For me it's been wonderful, I really feel so strong about helping people in debt. The effects on family life, the depression it brings is devastating, especially for children who through no fault of their own can be growing up with parents who've lost all self-esteem and in so many cases find no one will help. From August I'll be taking the programme into a high school to pilot sessions with 14 to 18 year olds - I'll let you know how it goes!



QSA:2010/11

Knees Up

Street parties. Community learning, leadership and grassroots change.

So many of us live parallel lives these days, side-by-side but without our paths crossing. For the many low-income residents of east London's deprived, overcrowded estates, this isolation is often even more pronounced, contributing to a sense of fear and suspicion, as well as lowering aspirations. At QSA, we felt there was such great potential in our multicultural, resilient communities and we wanted to find a way to increase unity, empowering residents to build safer, stronger neighbourhoods. Since 2007 we've been working intensively on a new estate each year, throwing summer street parties as an ice-breaker, then facilitating targeted community workshops, training and events, turning potential into positive action.

Breaking down barriers

Knees Up worked with the residents of Minerva Estate in Tower Hamlets from April 2010 to March 2011. One of the first housing estates built in Bethnal Green after the Second World War, Minerva is home to over 700 residents from diverse ethnic backgrounds, approximately 65 per cent of whom are Bengali Muslims. 621 people got involved in some way in the Knees Up programme in 2010/11.

The estate held five summer street parties, bringing together around 450 residents. These helped to break down barriers between residents, many of whom had never spoken to one another before; 86 per cent of people met more than two of their neighbours at the parties, and 40 per cent made ten or more new contacts. The parties led on to a series of activities designed to bring residents together, with a view to taking action on the issues that mattered to them as a community. These were:

- Two residential trips in July 2010, giving over 40 attendees a chance to get to know one another through team-building activities. One parent said their favourite part of the weekend was "bonding with others who we knew but never spoke to."
- A course of five self-defence classes to give women more confidence around personal safety.
- A series of four community conversation workshops for adults, and four for children and young people, attended by around eight adults and twelve young people per session. These looked at topics such as the meaning of community, identifying commonalities and differences, addressing grievances and working together to bring about change.

DID YOU KNOW: In Bethnal Green North where Minerva Estate is located, there were 115 instances of antisocial behaviour in June 2010. In June 2011, this was down by nearly 25% to 88.

Source: Metropolitan Police Service, Crime Mapping, 2011

25%

- Two community leadership training sessions, giving six participants the skills and confidence to take the next steps in community organising.
- From February 2011, this core group began meeting weekly as the 'Minerva Community Action Group', to discuss actions such as working with their housing association to improve facilities for younger residents.

Wide-ranging impact

Finally, on 17 March 2011, we held a celebratory event, attended by over 40 residents. The wide-ranging impact of the project was clear in the comments made by attendees on the night.

- building positive relationships: "It feels a better place to live because I know everybody." Emma
- resolving conflict: "Sharing personal issues made a lot of our hearts felt lighter." Sophia
- feeling safer and more at home: "Before the meetings I didn't use to know anyone so I didn't use to feel safe, but now that I know everyone, I feel safe." Zainab
- learning new skills: "Knees Up workshops taught me how to control my behaviour and talk to my family." Zanna-lea
- empowering resident action: "I've thought about how the community can improve, and me as a person, how I can change the community and what I can do for other people." Maryam

Since the celebratory event, the residents have established new activities including a toddler group and a Zumba class, and have pushed for the right to access green areas that were previously out-of-bounds.

52%

DID YOU KNOW: 52% (122,800) of Tower Hamlets residents come from BME groups. Of these, nearly 50,000 are from Bangladesh.

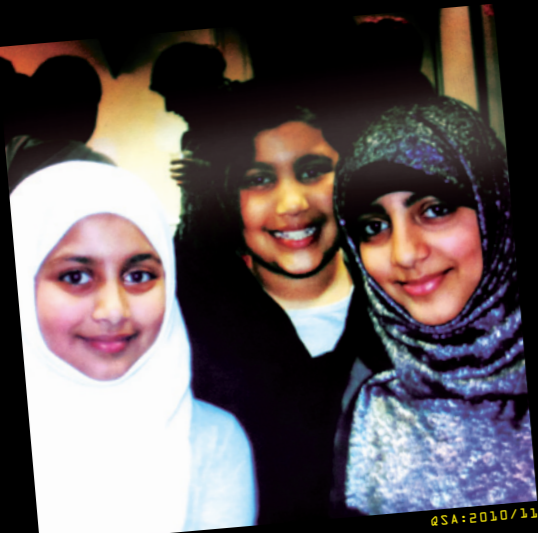
Source: ONS, Resident Population Estimates by Ethnic Group, 2009

Making an impact: Tracy



HPSTM:Tracy

QSA:2010/11



HPSTM:Knees Up

QSA:2010/11



Tracy, a mother of four, has lived on Minerva Estate for nine years. She took part in Knees Up every step of the way, from street parties to community leadership training.

The experience was also really positive for her children, who'd been afraid to play outside because of bullying and violence on the estate. She's remained active ever since, helping to set up new community activities and acting as liaison between residents and the social landlord (THCH). She's currently lobbying to get a youth club up and running. It all began at the first street party:

"I just went up to Natalie (Knees Up project manager) and asked what was going on, because there was all this activity downstairs. Then the kids joined in and I started doing the barbecues, having fun really. Then all the neighbours were asking me 'what's going on?' and all of a sudden I turned round and there were loads of people!

And it's like, people that I've seen around on the different estate blocks, I'd never ever talk to and now each day, every time I see them I say hello. I've noticed, since the parties and stuff that everyone talks to everyone. It makes me feel a lot easier living here. We still get the odd bit of trouble, but I don't really worry anymore about who's on the estate and who's hanging around. My kids can go in and out now instead of being scared, and we've got the community police coming round every so often too. Before they never used to go out - for about a year they stopped. Everyone kept picking on them, but now they go out and they love it. Zanna, she's made a lot of new friends and my littlest daughter, she's made friends with her friends now, so the two sisters play with two sisters.

Zanna's looking forward to secondary school. I thought she'd be a bit scared but no, she's all right. Since she went to the community meetings she seems to find it a lot easier to talk to people and make friends. She's happier than she was before. It takes me ages to get them in now - at least I can get my housework done!

Natalie, she's funny, lovable, easy to talk to, helps you explain things, helps you work out things... I mean if it was just us, we wouldn't have done it. With Natalie, it felt like... it felt a lot easier to approach THCH and get things done, things we'd been asking for years for. We'd asked for things before, like can we use the community centre for parties and they just said no, all the time. Knees Up gave us a start on how to work out what we were actually going to ask for and how to approach it. Once we'd worked it out, we started to get it, like Zumba lessons and the

toddler group! We do Zumba on Tuesdays and Thursdays. You've got to do all these wiggles, like belly dancing... It's really funny, you sweat a lot and you feel relaxed and all loose afterwards.

It's made me come out a bit more than I used to, too - I'm not that shy now. It's a lot off my chest, I'm a lot less stressed because there's something to be done, something for us to do, instead of just sitting indoors. I'm just waiting for the youth club now..."

Making an impact: Michael

"At the street party we were talking to the people who lived downstairs from us, the Asians - and we got to know them well. Sometimes now when I come out of my house, sometimes I stay there for about half an hour talking to a Bangladeshi person, so, it's been nice."



HPSTM:Knees Up

QSA:2010/11

Homelink

Routes out of homelessness.
Support for independent living.

We all face hurdles in our lives, from relationship breakdowns to job losses and bereavement, but for many of us these can be overcome with the emotional and financial support of friends and family. For people living from week to week without the luxury of such a support network, the risk of becoming homeless is very real. Local authorities do provide a safety net to people at risk of homelessness, but single people who are not judged to be in 'priority need' can slip through the inevitable gaps. Homelink began working in this area in 1994, and has since helped close to 1,800 people to get back on their feet by accessing tenancies in the private rented sector. We don't just hand out a deposit and leave people to fend for themselves: our aim is to give every individual the support they need to cope, and indeed thrive, in their new home.

Pre-tenancy training

This year we broadened the post-tenancy support we give to people who have been housed through Homelink, helping them to make meaningful progress in their life following a period of homelessness. Halfway through the financial year the pilot contract we provided to the London Borough of Hackney came to an end, so rather than housing as many people as we had in previous years, we focused on giving good pre-tenancy training, advice and onward referral to people in housing need. Of the 208 people we supported in 2010-11 in total:

- 140 people received 559 hours of pre-tenancy support or housing advice (an average of four hours per person);
- 19 people were housed in private tenancies; and
- 385 hours were spent with 82 new and existing Homelink tenants to provide post-tenancy support.

Positive outcomes

Post-tenancy support focuses on working with tenants to fulfil positive personal goals, leading to greater tenancy sustainment and a reduced risk of returning to homelessness. Some key positive outcomes from tenants supported in 2010-11 include:

- 95 per cent tenancy sustainment – of the tenancies created in 2010/11, only one ended.
- 26 tenants received personalised financial advice from QSA's Money Connections service and 10 were referred to Homestore to access affordable furniture for their new homes.
- 19 were supported to apply successfully for community care grants or other welfare payments to buy essential goods for their new home and cover the costs of training courses.
- 6 moved into formal education, training or employment, with one starting an Open University degree in computing and another completing a two-week business placement with Unilever.

66%

DID YOU KNOW: The total number of homelessness applications in the UK has increased 4% since last year. 66% of people were not accepted as homeless and in priority need – this is the highest it's been since 1999.

Source: CLG via Homeless Link, Statutory Homelessness 2010 (Q1-Q4) briefing

£120

DID YOU KNOW: The shared accommodation rate – the amount the local authority will pay as housing benefit – for a room in Tower Hamlets is just £90, while the average private rent for a single room in Tower Hamlets is closer to £120.

Source: DirectGov LHA rates 2011

Making an impact: Gerry and Gary



HPSTM:Gerry and Gary

QSA:2010/11



HPSTM:Gerry and Gary

QSA:2010/11



HPSTM:Gerry and Gary

QSA:2010/11

Gerry Smith (supported Gary at Homelink)

The day Gary had his pre-tenancy training meeting, I just remember him being very loud really! I guess our relationship started when he'd come in for post-tenancy support one day with his jaw half hanging off. We went to the hospital together as I sensed what he was like - he'd refused ambulance treatment - so I thought I'd wait so he wouldn't do a runner. We were just chatting away in A&E about Marvin Gaye; Gary knew he'd lived in Finsbury Park in the 1980s! They transferred him to the Royal London and he had surgery. He phoned Homelink to say thank you and from there we got on really well.

The Hackney contract was coming to an end and we weren't housing anybody; housing someone is the really nice bit and that was missing... but then we were doing some digital literacy training, and I thought of Gary. What I like about QSA is you can call on a lot of other things to support people. Ramona then suggested the gardening project and Gary and I went up there together. I felt like I was dropping a kid at school, but Gary was happy to stay, and then he was off! It's like watching a man on a journey really, and it's a good one.

We got Gary an old PC and Homestore kindly delivered it to him. He phoned up and I thought there'd been a problem, but he just said he needed sound so he'd got it sorted for £15! He also had a bed with bedbugs, and didn't know what to do. So I helped him to call the landlord and they agreed to getting it taken away by the council. Gary arranged it all via the internet and he's since bought himself a sofa bed online too. So by using a computer, he's got himself into the 21st century really.

Gary's great. He doesn't give up. He's on a bit of a mission. His friends are still in that world of drinking, so he's having to make choices about who he can see and where, what he's prepared to do. It's not easy but he's dealing with it really well. I think it's having his own place that's made the difference. If you're sleeping on someone's floor who drinks there's very little choice really, you're in the same world. Having his own place means he's got the potential to create a different world.

Gary Harding

I haven't been to prison for 11 years now. That's a start. I'm 52 now and I've said to myself, enough's enough. You've got to try and do good, positive things.

I got referred to Homelink by my caseworker at Hackney council. I was staying pillar to post at that time, friends, sleeping rough, it was terrible. I tell you, I went through it. There was times I was going to end it all, that's how bad it was getting. I was at a low ebb. So (getting the flat keys) was brilliant, a great feeling. Like, high. It was

like I was high on coke, but without the coke and no paranoia!

I like to have my own place, it's changed a hell of a lot. I've got a new girlfriend, she comes and stays. I feel safer; I feel more vulnerable when I'm in people's places, especially people I don't know. I've stayed with some heavy drinkers in their places and they're hard work. Half of the people, I didn't even know who they were, quite frightening really. I can save a bit more, now I'm off the drink especially. I'm managing my finances much better. I've even got a TV Licence now - I've never had one of them in my life!

Gerry's a very nice man, a good man. I feel comfortable with him. It's given me more confidence. They're very good people at Homelink. You can communicate with them, they're understanding and they seem interested in what you're doing with your life. They help you with housing, gas, electric, furniture... Computers! I'm still learning, I never thought I'd use it. I prefer one-to-one tuition you know - I came here to QSA and done it several times. I've got right into it now... just surfing, browsing music mainly, I love Jimi Hendrix, Led Zeppelin, Rolling Stones, that era.

Gerry put me onto the gardening about five months ago. I liked watching gardening programmes and funny enough my mother, she loved her plants so it must have been in my blood. I liked it and they said do you want to do a gardening course and I thought, why not? It's nine months and I'll hopefully get an NVQ level 1 and 2.

I like it, it's purpose in life, doing something good. I've got my computer at home - I just pass the time that way and do my gardening. I don't need pubs.

DID YOU KNOW: According to a recent Crisis survey of 437 single homeless people, 34% of survey respondents reported mental ill health, 36% had spent most of their adult lives unemployed, 25% had been in local authority care and 32% had experienced drug dependency.

Source: Crisis and Centre for Economic Research. 'The hidden truth about homelessness: experiences of single homelessness in England'. May 2011

Down to Earth

Fairer funerals. Supporting meaningful remembrance, without the debt.

If you've ever lost someone you love, you'll know the pain and disorientation of grief. Raw, vulnerable and unsteady, we are suddenly confronted by the crushing reality of practical obligations, from registering the death and letting people know, to arranging the funeral. Now imagine if all of that was compounded by poverty, and you'll have a sense of what Down to Earth is trying to tackle. We believe everybody has the right to be able to plan a dignified, meaningful funeral for themselves or a loved one, without getting into crippling debt. Our innovative and yet simple aim is to make this possible for bereaved, elderly or terminally ill people on low incomes, by supporting them emotionally and practically to arrange the funeral they want, at a manageable price.

Impact on three levels

2010/11 was Down to Earth's first year of operation. We launched the project with an event for potential partners and stakeholders in the September, wrote a funeral planning pack and training course, then took on our first group of volunteer funeral mentors in November. The project has already started to have an impact on three levels, reaching 62 people in its first year:

1) Immediate direct support to twelve bereaved families in financial hardship, by the Down to Earth staff team and ten trained funeral mentors. The support needed has varied greatly, from helping people to access financial support from the Social Fund or affordable credit providers, to accompanying them as they register the death and meet funeral directors. Our mentors act as friends and advocates to people in a vulnerable state as they plan funerals with very limited funds. They have offered a compassionate, stable presence for families during their loved one's final days, providing sound, practical advice with funeral planning at what is often a very difficult time. With support from mentors and the Down to Earth team, our clients are able to make informed decisions about how to reduce costs and honour the person who has died, often making savings of £600 or more, simply through planning out a funeral budget or approaching several funeral directors – this being vitally important, as this is one big expense that most people don't shop around for.

2) Preventative work to promote discussion around death and funeral wishes, and planning

ahead financially. Four community conversation events were held, attended by a total of 50 older people and carers looking to plan for their futures on low budgets.

3) A wider influencing campaign to raise the profile of the funeral debt issue, both regionally and nationally. In 2010/11 the groundwork was laid for this strategic direction as we formed key relationships with influential partners in the health and social care, funeral industry, welfare benefits and social justice sectors. Our aims for this work as we move into 2011/12 include:

- Lobbying the Department for Work and Pensions to improve the experience of bereaved people applying for financial support with funeral costs.
- Promoting greater transparency around costs in the funeral industry.
- Encouraging the wider community to talk about death and funeral costs.

QUOTE: Although financial support for people and their carers during a period of illness which precedes death provides some protection... for some people bereavement is a route into poverty and a cause of deepening poverty.

Source: Corden, A, Hirst, M, Nice, K. Financial Implications of Death of a Partner, 2008

50%

DID YOU KNOW: An average cremation (including disbursements) in London now costs £2,988 – that's a 50% increase in the past six years. A burial is even more, at £4,772.

Source: Mintel Research Consultancy, Average Cost of Dying, July 2010

1 in 5

DID YOU KNOW: According to a recent UK survey 25% of those surveyed had made no plans for death, 44% expected family and friends to organise and pay for their funeral and 1 in 5 will struggle with funeral costs.

Source: Sun Life Direct 5th Annual Cost of Dying Report, September 2011

Making an impact: Anne-Marie and Alan



HPSTM:Anne-Marie and Alan

QSA:2010/11

Anne-Marie Brenckle is a Down to Earth mentor. She works as an Independent Mental Capacity Advocate, volunteers at St. Joseph's Hospice and is also training as a funeral celebrant. Together with Russell Ogston (Down to Earth development worker) she supported Alan through the death of his mother, Irene, from lung cancer. During their first visit to the flat that Alan and his mother shared, Irene passed away.

Making an impact: Anne-Marie

"Our understanding was that he knew she was dying and she had a few weeks to live and he wanted to plan ahead for her funeral... When Russell and I got there, she was in the sitting room on a hospital bed and Alan said "she hasn't got weeks." She was unconscious, although she had spoken in the morning, just a few words. We sat down on the settee, which was quite low so we couldn't see her, and then after a while Alan got up and said, "she's gone". And she had died while we were talking...

Obviously we stopped talking funerals there and then. We were waiting for him to take it in, in a way. He was crying, and apologising for crying. We suggested that maybe she had waited until he wasn't alone to die. He only had her really and he'd looked after her for so long, especially for the last two years. I mean, lifting her when she couldn't get up any more; she was on a mattress on the floor, and he had a bad back...

So then there was helping him through the first stages. I phoned the carers, Russell rang the hospice and we waited for the GP to come. That visit was quite different from anything I've ever experienced. I feel privileged that I was there and that we could give him some comfort, some support. If we hadn't been there he would have been so much more alone.

Alan is amazing, because he often sounds down and yet he does so much - I mean even in those first few days, when I was on the phone once or twice a day with him, he'd gone to do things and made phone calls... To be a mentor is to show somebody that they can do it - and to do things for them if they really can't - but for Alan, it was about showing him that he had already done a lot of the things he had to do. I think there is that balance between the human part of being a mentor and the *raison d'être*, which is of course to help people not get into enormous debt. People can do an awful lot with just a little support.

Whenever I arranged to see Alan I'd always phone on the day to see if he still wanted me to come, and one day he said 'no, I'm going out with some friends', and I thought that was great."

Making an impact: Alan

"Anne-Marie and Russell were so supportive. I am so glad they were there - I don't know what I would have done without them. The fact that they were there when my mum died - well I think I might have jumped off the veranda if they hadn't been... She must have heard their voices and felt they were good people and then just let herself go. It was so peaceful.

And they are still supporting me now. Checking how I am. I put down a £700 deposit and the whole funeral cost £1,500, of which I'm hoping the Social Fund will pay for £1,200, so I will only need to pay £300. Without them, I don't know how I would have coped... But I am full of anxiety. The funeral director has been very good but I am expecting a call from him saying it's been a while now."

Down to Earth supported Alan to apply for a Social Fund funeral payment and he was promised a decision within ten days. After several weeks Jobcentre Plus admitted that his first application had been lost, and so the team helped him go through the whole process again. He'd been waiting for a decision for nine weeks when this interview was carried out. Thankfully, after some pushing from Russell and Anne-Marie, Alan finally received close to the maximum payment a few days later.

£700

DID YOU KNOW: The maximum amount payable to cover disbursements has been £700 since April 2003. The average funeral payment awarded in 2009/10 was just £1,208.

Source: Hansard, House of Commons answers, March 2010



Time-limited projects

Stepping Stones

Employability support for parents in Tower Hamlets and Hackney. June 2010/May 2011

DID YOU KNOW: 82,900 working-age adults in Tower Hamlets and Hackney are economically inactive – that's over one person in every four.

Source: ONS, Worklessness: Economic Activity, July 2009/June 2010

Stepping Stones aimed to enable parents to identify career goals, supporting them to develop the skills and experience needed to achieve them. Hackney and Tower Hamlets have high levels of entrenched unemployment, and generations of households with low skills and aspirations. We provided in-depth support to help parents to tackle the issues preventing them from moving into the job market, from a lack of confidence and experience, to childcare and financial planning issues. We reached 25 people over the course of the year, through partnerships with community and children's centres. Brenda, who managed the project, will be continuing the work in 2011/12 with our partners East Tenders.

Those who took part reported that the mixture of work placement advice and guidance was immediately helpful and relevant with practical support such as help finding training, job vacancies and help with application forms and interview preparation adding to the appeal: the common response to the project was "yes that's exactly what I need".

Moneytalk Islington

Taking Made of Money to Islington – direct support and capacity building for the borough. October 2010/September 2011, funded by J P Morgan Foundation

Moneytalk Islington was a new venture for Made of Money launched in October 2010, designed to provide a whole package of financial capability support to the borough's low-income families. Combining face-to-face workshops and a train-the-trainer programme for professionals, Moneytalk aims to leave Islington equipped with a legacy of trained facilitators who can continue to use QSA's award-winning model to improve family financial literacy in the borough. In 2010/11 we directly supported 16 families with 31 dependants through parents' workshops and family learning. To date, 18 facilitators from twelve partner organisations have been trained.

Other ways we made a difference in 2010/11

Nine QSA clients – including Gary from Homelink – received personal digital literacy training through our Clickstart initiative to confidently get online. We also began distributing London Catalyst's one-off Samaritan grants to clients in need of immediate material support, such as food shopping after a bereavement, or a starter pack when moving into a new home.

Money Connections

Connecting financially excluded people with the right services. June 2010/June 2011

DID YOU KNOW: 9,072 new debt problems are dealt with by Citizen's Advice each working day.

Source: Credit Action, July 2011

Money Connections worked with 92 people this year. Each person received an individual financial assessment and follow-up support and onward referral to address the issues affecting them. 55 clients reported household debts totalling £222,688, an average of £4,049 per household. 99 per cent of all households had no personal savings whatsoever.

Outcomes achieved:

- 36% accessed professional debt advice;
- 23% accessed affordable credit;
- 13% opened a basic bank or savings account;
- 13% were awarded a financial grant; and
- 3% moved into employment or training

Looking to the future

Our plans for 2011/12 and beyond

This year we completed a business planning exercise in partnership with Pilotlight, a national charity linking private sector professionals with partners in the voluntary sector. Together we looked in depth at where our work fits within the social and political landscape of poverty relief work, and where we see QSA's role looking forward to the next three years.

The result is our strategic plan for 2011/2014, practical responses to the challenges of poverty. We believe the next three years will be difficult ones, for QSA and others in the sector, but especially for the people on low incomes that we exist to support. We'll maintain our focus on using innovative solutions to address needs locally, and sharing successful models nationally. We're also looking at ways of becoming more efficient so that as much of our income as possible can go straight to tackling poverty. This will include increasing partnerships and collaboration, both locally and across the UK, and trying to be more efficient with our resources, including our premises. We'll be examining the equipment and space we use and seeing if we can reduce their financial and environmental impact.

Homelink

Homelink becomes a new 'open access' service from April 2011, funded by the the Department for Communities and Local Government through the Crisis Private Rented Access Development Programme. It will be aimed at people between 18 and 35 who are either homeless, or in housing need and at risk of homelessness. We'll still be working with them before, during and after the process of moving into a private rented tenancy, but the focus will be on shared renting and lodgings. We aim to support 26 people each year into good quality, sustainable shared properties.

Homestore

Homestore will continue to work hard to provide good quality reused furniture, white goods and recycled paint to households in need across east London in 2011/12. Using the renewed logistics system, we hope to achieve higher targets to meet the increasingly high demand for our services. We plan to increase the total number of customers by 10 per cent and increase furniture sales by 20 per cent to £72,000. We're also going to introduce a system which will allow us to track items of furniture donated to us and reclaim Gift Aid after the point of sale, which should raise a further £6,000 a year.

Made of Money

Made of Money will continue to work with over 150 parents, families and fathers' groups across east London in 2011/12. The team also aims to begin adapting their training for new client

groups, such as young people in financial need, social housing tenants and parents coping with the transition into work. We'll also be aiming to expand our network by training 40 new partner facilitators in various parts of the UK where financial exclusion and deprivation are most prevalent.

Knees Up

Knees Up will work on an estate in the Roman Road area of Tower Hamlets in 2011/12, helping residents to build positive connections, relationships, skills and confidence, leading to sustained community action. The team is adapting its programme slightly, placing greater emphasis on addressing any barriers residents may have at the start of the cycle, supporting them into debt advice, mediation and housing-related support as necessary. We've also recruited a group of local volunteers to help increase capacity.

Down to Earth

Down to Earth will train around 40 new funeral mentors in 2011/12. We aim to deliver direct funeral planning support to 100 people, as well as reaching a further 100 through community events around funeral planning. We're also forming a strategic alliance of partners interested in ensuring the very best death and bereavement support for east London. Together we'll take on the following issues: achieving transparency in the funeral industry; the financial impact of death and bereavement; getting death onto the everyday agenda; achieving cultural and religious sensitivity and coordinated care for the dying and bereaved.

DID YOU KNOW: The poorest tenth of the UK population now have, between them, 1.3% of the country's total income and the second poorest tenth have 4%. In contrast, the richest tenth have 31% and the second richest tenth have 15%. The income of the richest tenth is more than the income of all those on below-average incomes (i.e. the bottom five tenths) combined.

Source: The Poverty Site
www.poverty.org.uk

Finances in 2010/11

Income

Our work can only be achieved because of the generosity of the people who invest in what we do. We receive money from five key strands: public funding, from statutory authorities who see our work as contributing to building a just and fair society; charitable trusts, who have 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 Quaker money, which is central to everything we do, allowing us to plough our resources, time and energy into the needs of our community. Given the challenges facing many of the people who invest financially in our work, we remain thankful for the tenacity of those who continue to support us to equip, enable and empower individuals in east London.

Expenditure

We value every penny given to us to help us fulfil our vision of a just world where people put people first. We are committed to managing our resources carefully and efficiently, committing as much funding as possible to changing lives. Just 7 per cent of our expenditure this year went on generating funds: the remaining 93 per cent kept 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, given the relative uncertainty of future funding and to ensure the longer-term viability of the organisation. They are set at a level which takes account of cash flow variations, and maintains the ability to pilot new charitable activities independent of external funding, in accordance with QSA's ethos.

Independent Auditor's Statement to the Trustees of Quaker Social Action

We have examined the summarised financial statements of Quaker Social Action for the year ended 31 March 2011, set out on pages 30 and 31.

Respective Responsibilities of the Trustees and Auditors

The trustees are responsible for preparing the summarised financial statements applicable to United Kingdom law and in accordance with the recommendations of the SORP Accounting and Reporting by Charities. Our responsibility is to report to you our opinion on the consistency of the summarised financial statement with the full annual financial statements and Trustees' Annual Report. We also read the other information contained in the summarised annual report and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summarised financial statements.

Basis of opinion

We conducted our work in accordance with Bulletin 2008/3 'The auditors statement on the summary financial statement issued by the Auditing Practices Board for the United Kingdom'.

Opinion

In our opinion, the summarised financial statements are consistent with the full annual financial statements and the Trustees' Annual Report of Quaker Social Action for the year ended 31st March 2011.

Signed by:



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

Signed on behalf of the trustees of QSA:



Joycelin Dawes, Chair of trustees
Date: 6th September 2011

Accounts in 2010/11

Incoming resources	£
Quaker donations & legacies	153,436
Quaker trusts	85,840
Other trusts & corporate	366,335
Household goods sales	83,198
Other earned income	62,823
UK public funding	175,139
Total income	926,771

Expenditure	£
Homelink	115,442
Homestore	287,779
Made of Money	172,927
Knees Up	75,118
Down to Earth	77,793
Moneytalk Islington	26,840
Stepping Stones	27,454

Direct charitable expenditure	783,353
Strategic development	21,938
Charity governance	27,250

Total charitable expenditure 832,541

Net charitable income	94,230
Less cost of generating funds	62,168
Total operating surplus	32,062
Plus other recognised losses	(52)

Opening fund balance 631,815

Closing fund balance 663,825

Fixed assets	£
Freehold property & investments	146,186
Vehicles & office equipment	31,331
Total fixed assets	177,517

Current assets	£
Debtors & stocks	91,087
Managed deposit account	299,619
Cash at bank & in hand	264,922
Total current assets	655,628

Current liabilities	£
Creditors due within one year	169,320
Net current assets	486,308
Total assets less current liabilities	663,825

Net assets 663,825

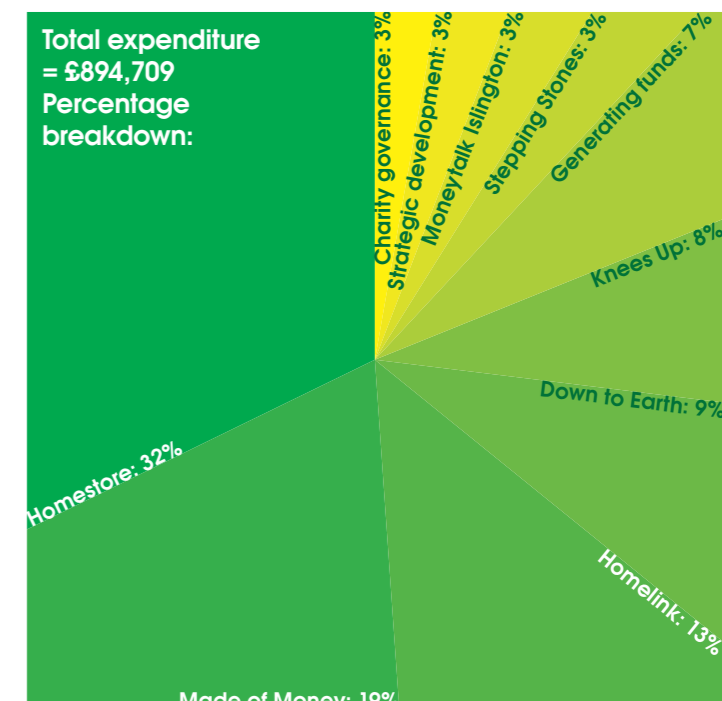
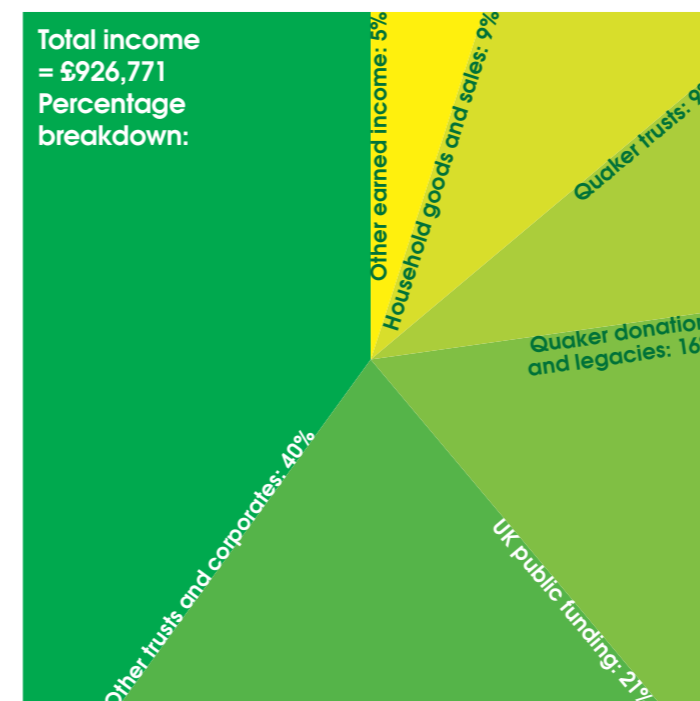
Represented by:

Restricted funds	£
Samuel Gurney building depreciation fund	47,453
Homelink revolving fund	38,362
Motor Vehicle depreciation fund	23,924
Street Cred loan fund	11,096
Knees Up operating fund	18,919
Moneytalk Islington operating fund	6,330
Total restricted funds	146,084

Designated funds	£
Programmes initiatives fund	110,000
Premises development fund	85,000
Contingency reserves	292,343
Total designated funds	487,343

Unrestricted funds	£
Charity general fund	30,398

Total funds 663,825



Donations

144 years on, we continue to exist thanks to your support. Your grants, gifts, standing orders and fundraising efforts allow us to keep having an impact on disadvantaged individuals, families and communities here in east London and beyond.

Please continue to send cheques and CAF vouchers to: Quaker Social Action, 17 Old Ford Road, Bethnal Green, London E2 9PJ.

Legacies

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

Time and resources

Money is essential, but we can't make best use of it without our committed volunteers. Please contact us if you'd like to get involved by giving your time. Gifts of office furniture, IT equipment, event space and refreshments are also all a welcome way of reducing our costs and increasing the amount we can devote to supporting people. If you live in east London, don't forget Homestore always needs your second hand household furniture.

Contacts and partnerships

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

Thoughts

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

Contact details:

Quaker Social Action

17 Old Ford Road, Bethnal Green,
London E2 9PJ.

Tel: 020 8983 5030

Email: info@qsa.org.uk

www.quakersocialaction.com

fb: www.facebook.com/quakersocialaction

Director: Judith Moran

Chair of Trustees: Joycelin Dawes

Made of Money

Tel: 020 8983 5043

Email: madeofmoney@qsa.org.uk

Homelink

Tel: 020 8983 5060

Email: homelink@qsa.org.uk

Knees Up

Tel: 020 8983 5050

Email: kneesup@qsa.org.uk

Homestore

Unit 2, Maryland Estate,

26 Maryland Road, London E15 1JW.

Tel: 020 8519 6264

Email: homestore@qsa.org.uk

Down to Earth

Tel: 020 8983 5055

Email: downtoearth@qsa.org.uk