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Q U A K E R
S O C I A L
A C T I O N
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1 5 0 Y E A R S

PENNY BANK ★ VISITING THE SICK ★ PAYING RENT ARREARS ★ FOOTBALL ★ REDEEMING ARTICLES FROM PAWN SHOPS ★ CAMPAIGNING AGAINST FUNERAL POVERTY ★ SEWING CLASSES, CLOTHING CLUBS ★ TRAINING FOR DOMESTIC SERVICE ★ OR THE COTTON MILLS IN LANCASHIRE ★ OR TO EMIGRATE TO CANADA ★ LEARNING CARPENTRY, CHOPPING WOOD FOR MONEY ★ PICKING UP DONATED FURNITURE FOR FREE AVOIDING LANDFILL ★ BREAKFAST CLUBS ★ BANDS OF HOPE ★ ELOCUTION CLASSES ★ DRAMA ★ CHESS ★ GARDENING ★ CAMPING ★ A SILVER BAND ★ NET BALL ★ PLAYING FIELDS ★ SAVINGS BANK ★ PROVIDING LOW COST FURNITURE TO PEOPLE ON LOW INCOMES ★ POTTERY ★ USING MINDFULNESS AND LIFE COACHING TO BUILD RESILIENCE ★ READING ROOM ★ LIBRARY ★ GYM ★ CRICKET CLUB ★ MEDICAL MISSION ★ COAL TICKETS ★ USING THE CATALYST OF A STREET PARTY TO REGENERATE ★ SECOND-HAND CLOTHES DISTRIBUTION ★ PARCELS FOR WAR VICTIMS & REFUGEES & SOLDIERS ★ PHOTOGRAPHY ★ MUSIC ★ PAINTING ★ COUNTRY DANCING ★ FOLK DANCING ★ TENNIS CLUBS ★ PEACE GROUPS ★ CLUBS FOR THE UNEMPLOYED ★ FIRST AID ★ MALE VOICE CHOIR ★ WIRELESS GROUP ★ OUTDOOR GROUP ★ TABLE TENNIS ★ BOOT REPAIRING ★ YOUTH CLUB ★ NURSERY SCHOOL ★ COAL CLUBS ★ CHRISTMAS CLUBS ★ ALLOTMENTS ★ SINGING ★ HOLIDAYS ★ MOTHERS MEETINGS ★ MEN'S SCHOOL ★ SWIMMING ★ AN ORCHESTRA ★ PAINTING ★ FABRIC PRINTING ★ MUSIC AND OPERA ★ HOUSING HOMELESS PEOPLE ★ SINGING ★ HOLIDAYS ★ SUPPORTING WOMEN TO START UP THEIR OWN MICRO ENTERPRISES ★ FABRIC PRINTING ★ TOY MAKING ★ SUPPORTING FAMILIES TO TALK, LISTEN AND LEARN ABOUT MONEY ★ TRAINING UNEMPLOYED PEOPLE TO GET WORK IN THE VENDING INDUSTRY ★ WORKING WITH BEREAVED PEOPLE TO PLAN AFFORDABLE AND MEANINGFUL FUNERALS ★ SUPPORTING PEOPLE IN THE CRIMINAL JUSTICE SYSTEM TO TALK, LISTEN AND LEARN ABOUT MONEY ★ A SICK FUND ★ SUPPORTED HOUSING FOR YOUNG ADULT CARERS ★ RAMBLING ★ SWEDISH DRILL ★ MEETING OF OLD AGE PENSIONERS ★ PENNY BANK ★ VISITING THE SICK ★ PAYING RENT ARREARS ★ FOOTBALL ★ REDEEMING ARTICLES FROM PAWN SHOPS ★ CAMPAIGNING AGAINST FUNERAL POVERTY ★ SEWING CLASSES, CLOTHING CLUBS ★ TRAINING FOR DOMESTIC SERVICE ★ OR THE COTTON MILLS IN LANCASHIRE ★ OR TO EMIGRATE TO CANADA ★ LEARNING CARPENTRY, CHOPPING WOOD FOR MONEY ★ PICKING UP DONATED FURNITURE FOR FREE AVOIDING LANDFILL ★ BREAKFAST CLUBS ★ BANDS OF HOPE ★ ELOCUTION CLASSES ★ DRAMA ★ CHESS ★ GARDENING ★ CAMPING ★ A SILVER BAND ★ NET BALL ★ PLAYING FIELDS ★ SAVINGS BANK ★ PROVIDING LOW COST FURNITURE TO PEOPLE ON LOW INCOMES ★ USING MINDFULNESS AND LIFE COACHING TO BUILD RESILIENCE ★ READING ROOM ★ LIBRARY ★ GYM ★ CRICKET CLUB ★ MEDICAL MISSION ★ COAL TICKETS ★ USING THE CATALYST OF A STREET PARTY TO REGENERATE ★ SECOND-HAND CLOTHES DISTRIBUTION ★ PARCELS FOR WAR VICTIMS & REFUGEES & SOLDIERS ★ PHOTOGRAPHY ★ MUSIC ★ PAINTING ★ COUNTRY DANCING ★ FOLK DANCING ★ TENNIS CLUBS ★ PEACE GROUPS ★ CLUBS FOR THE UNEMPLOYED ★ MALE VOICE CHOIR ★ WIRELESS GROUP ★ OUTDOOR GROUP ★ TABLE TENNIS ★ YOUTH CLUB ★ NURSERY SCHOOL ★ COAL CLUBS ★ CHRISTMAS CLUBS ★ ALLOTMENTS ★ MOTHERS MEETINGS ★ MEN'S SCHOOL ★ SWIMMING ★ AN ORCHESTRA ★ POTTERY ★ FIRST AID ★ PAINTING ★ TOY MAKING ★ MUSIC AND OPERA ★ HOUSING HOMELESS PEOPLE ★ BOOT REPAIRING ★ SUPPORTING WOMEN TO START UP THEIR OWN MICRO ENTERPRISES ★ SUPPORTING FAMILIES TO TALK, LISTEN AND LEARN ABOUT MONEY

'Poverty casts a long shadow over our society – spoiling lives, costing public money and destabilising social relations in a cycle that passes from one generation to the next.'

The Society We Want – Webb Memorial Trust

150 years of Quaker Social Action

'We were founded upon the conception of the common man, not as a means but an end, not as a cog in a vast machine but as an individual being of infinite worth, of vast undeveloped potentialities.'¹

In 1867, eighteen years after the start of work in Quaker Street, and three years after the opening of the Bedford Institute, a group of Friends formed an Association to co-ordinate their work, as a response to the appalling poverty in the East End at the time. Thus the Bedford Institute Association (BIA) was born, transforming into Quaker Social Action (QSA) in 1998.

We were named in memory of Peter Bedford (1780-1864) who was a Quaker, silk merchant and pioneer philanthropist from the times when Bethnal Green had mulberry groves and 'the song of the nightingale could still be heard not far from the City boundaries.'²

We have provided support for thousands of east Londoners in need over the last 150 years, and more recently from elsewhere in the UK. We've survived two world wars, recessions, depressions and many difficult times. We've also lived through positive social, political and economic changes such as the creation of the welfare state, dramatic reforms in education, implementation of the minimum wage and creation of the National Health Service.

This report offers a snapshot of one hundred and fifty years of Quaker Social Action's work. Much has changed. Some common threads remain. One thing has remained constant; a determination to live up to our name; to be **Quaker** in values, **social** in concern and absolutely **action** oriented.

Our mission now is two fold; to enable people on low incomes in east London and beyond to seek solutions to the issues that affect their lives; and to share our learning where it has the potential to bring benefit to communities beyond our own.

We now support 3,000 people a year directly and amplify our reach by the provision of online support, intensive training programmes for professionals and campaigning.

¹The Bedford Institute Association 71st Annual Report 1937

²The Bedford Institute Association 71st Annual Report 1937

³The BIA Annual Report 2008/09

From Victorian slums to worse than 'just about managing'

'How can we show the beauty of education or peace to people who live and eat and sleep and die, all in one room, with no corner of their own?'⁴

The face of poverty has changed greatly over the last 150 years. In the late 1800s our founders were faced with wretched slums and people living in destitution. It was not unheard of for people to die of starvation and for children to eke out desperate lives; barefoot, cold and hungry.

Today many people are still living in material poverty but also face poverty of connection and hope. The gap between the rich and poor is ever growing. We can't ignore the reality of structural poverty and the fact that we are living in a very unequal society.

'Poverty means not being able to heat your home, pay your rent, or buy the essentials for your children. It means waking up every day facing insecurity, uncertainty, and impossible decisions about money.'⁵

The people we work with tell us the reality of poverty can be relentless, demeaning and isolating.



An east London estate today.

'There's a lack of control, and a constant battle to remain human when you are going through the system and having to apply for benefits, and everything else. It's a dehumanising process.'

Annushka Baker, This Way Up participant

People suffer behind closed doors

One man we supported knew he wouldn't have sufficient money to fill his belly and heat his home – he chose to eat and not to have his heating on at all, all winter. His insulation, he said, was to keep his curtains closed.

People miss out even on the things in their life that could bring them pleasure

One mum described the constant worry about paying the bills as being "stressed, traumatised, almost in shock" and feels like she was missing out on her children because she was too consumed by worry to enjoy carefree times with them.

People's lives are devoid of basic comforts

One family who had lost their mother, did not have enough money to even buy teabags and milk, as our worker discovered when he visited them at home. Imagine not being able to even have a cup of tea, to soothe you, when your mum had died.

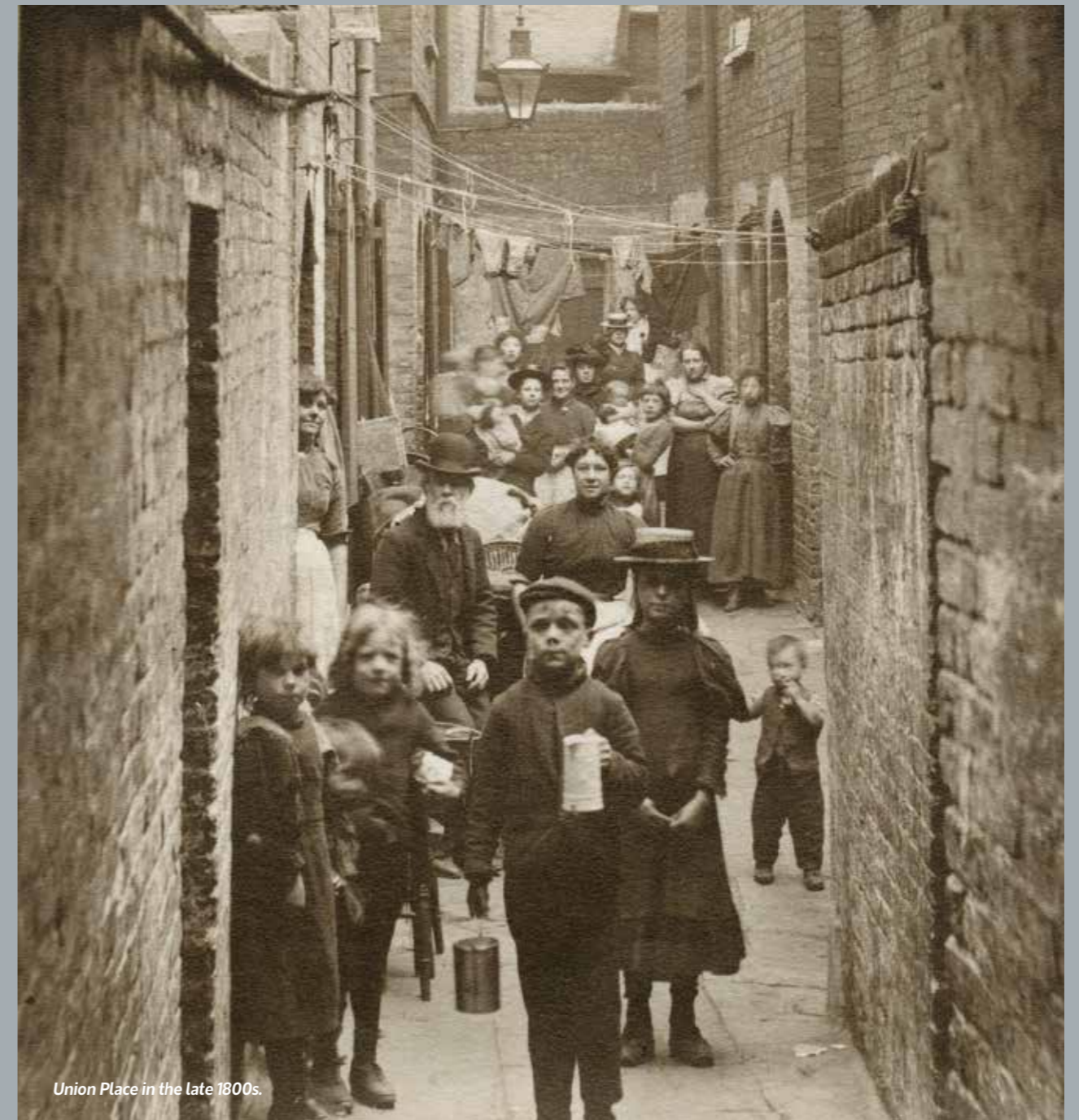
People put precious resources into putting up a front

The drivers for our furniture reuse project see what goes on behind many closed doors. They often say that people can look really quite OK and then you take something into their home and you find out they have nothing. They have invested all they can in keeping face out in the world.

⁴Some Aspects of Quaker Work in East and Central London' 1928

⁵We can solve poverty in the UK Joseph Rowntree Foundation

⁶Quaker Service in East London Seventy Fifth Annual Report



Union Place in the late 1800s.

Our 1867 annual report gives examples of some of our early beneficiaries and their families:

'M. a (black)smith, out of work many months, wife make shirts at one penny three farthings each. Seven children under 12 years. Only an old mattress to sleep on. Nothing to cover them. **Often 48 hours without food.**

Numerous instances are given of an appalling lack of food and the most elementary comforts; take this example, a poor women brought under the notice of a Visitor that two young women were starving in an unfurnished room. They were found in a very exhausted and despairing state. One had resolved to bear it no longer, but intended to throw herself into the Thames after dark. **Without a bed or bedding they lived in an empty room on scraps from the scanty meals of their poor neighbours.**'⁶

The times they are a changing

How our work has changed over the years.

'Bedford was a Quaker, but his service outflowed to all needy souls irrespective of class or creed, a spirit which characterises the organisation which bears his name today.'⁷

Yet for many years, the spiritual aspect was very prevalent, as we wrote in 1928:

If the question is asked, 'Are you making Quakers?' we reply 'That is not our aim, we are out to get people to see the Kingdom of God.'⁸

Now, though our work remains true to the Quaker beliefs of peace, simplicity, equality and truth, there is nothing proselytising or evangelical about our work.

There was also an abstemious element to our early work. 'There is too the ever-present problem of the right use of leisure... temptation of risky amusements so abundant in a great city.'⁹ From our report in 1949 we learn, 'It is a satisfaction to know that they (working men) are being kept out of the public house.'¹⁰

To address this they had lots of fun activities including classes in art, music, drama, gymnastics and country dancing, plus trips to the countryside and seaside.

We held Band of Hope (temperance) meetings at most of the branches and even a coal club to stop women using the coal clubs run by public houses. In 1890 we 'sold 54 tons and 10 hundredweight of coal at two shillings and six pence per ton less than the public house price.'¹¹

But this religious and spiritual element to our early work was always backed by practical help and support, as cheap coal is still cheap coal, and of much use to people living in poverty at the time.

Our locations and our reach has changed over the years. At one time we worked from multiple sites, nine at its height, and even in the 30s the work was housed in, 'Two old Quaker Meeting houses in poor neighbourhoods, a derelict chapel, an old music-hall, and a marquee on an old burial-ground.'¹³ Nowadays, we work from two spaces only, a historical Bethnal Green building and our furniture warehouse in Stratford.

The diversity of our work has been astonishing. For example, in 1936 we were responsible for six penny banks, seven adult schools, eight women's meetings, nine Sunday evening fellowships, ten Sunday schools, ten summer camps, twelve boys clubs and nineteen gymnastic classes. We estimated that 5,000 people used our premises weekly.

'It is Christmas morning 1937. A thick fog envelops London and there is a nip in the air... the streets are almost deserted. Yet converging on the Bedford Institute building in Spitalfields comes a strange stream of folk. Many of them aged, both men and women, but with a sprinkling of youngsters among them, these inhabitants of a local few dormitory and neighbouring common lodging house are assembling for the annual Christmas Breakfast.'¹⁴

⁷The Bedford Institute Association 71st Annual Report 1937

⁸Some Aspects of Quaker Work in East and Central London 1928

⁹Some Aspects of Quaker Work in East and Central London 1928

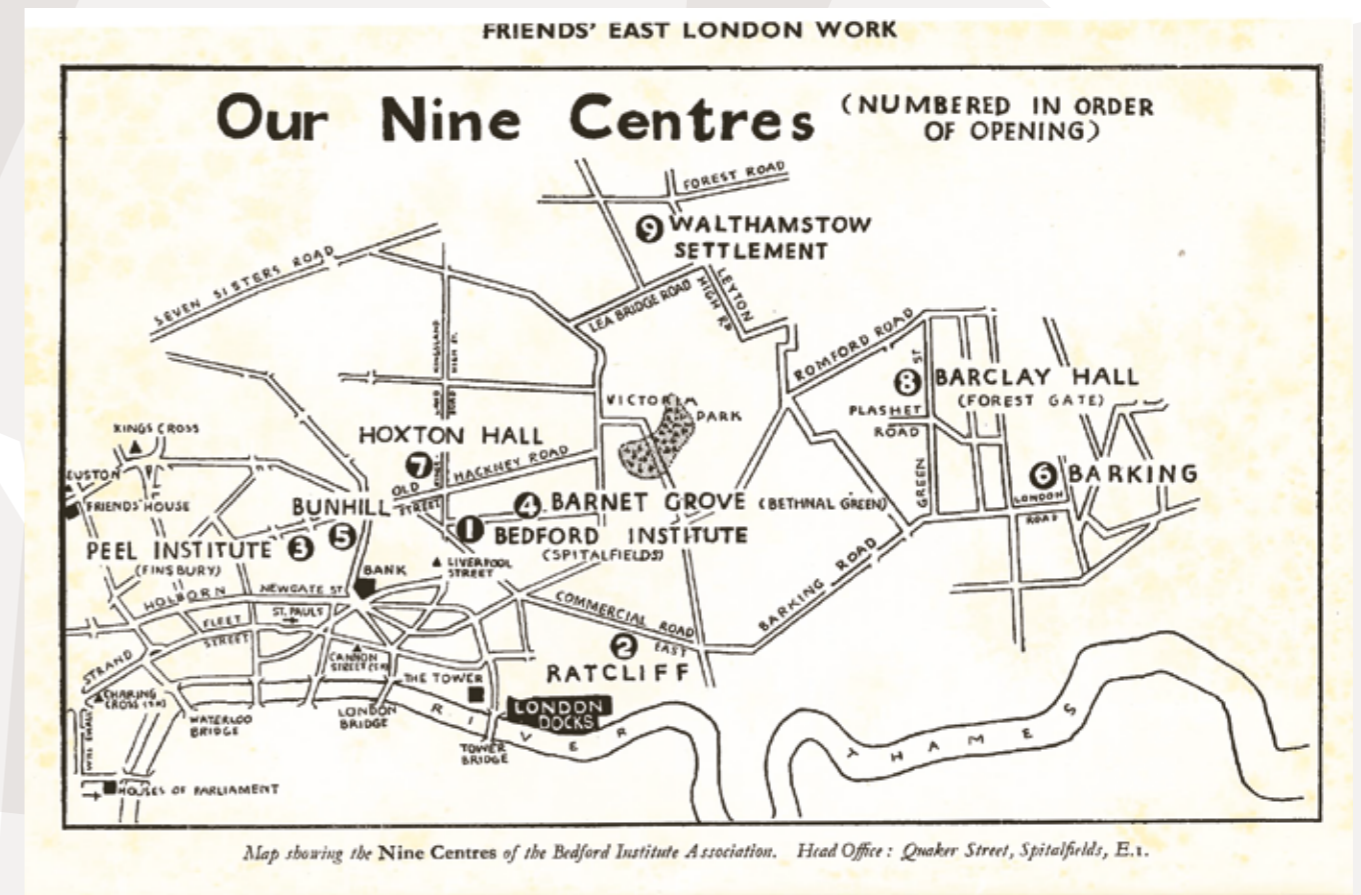
¹⁰Quaker Street 1849 - 1949 The Bedford Institute Association Centenary Report

¹¹Twenty fourth Annual Report 1890

¹²BIA Annual Report 1937

¹³The Bedford Institute Association Annual Report 1936

¹⁴The Bedford Institute Association 71st Annual Report 1937



1936 map of BIA centres.

Today our work is more tightly focussed on addressing more specific issues but also spreads beyond east London. With limited resources, we work hard to make sure our projects are effective and that we can measure the impact of our work on the 3,000 people who access our services every year.

We exist to resource, enable and equip people living on a low income, working towards the vision of a 'just world where people put people first'. Where relevant and possible we also find ways of sharing what we do to reach more people in other parts of the country. We are aware of the need to maintain stability and credibility but we're also proud of our creative approach and will set up new projects where we see unmet need.



QSA staff team today.

Looking back – themes that run through our work

Summing up 150 years of social action is a daunting task, but we've selected six different themes which really stood out for us.

1. Putting people at the heart of what we do



Spitalfields Nipper © Religious Society of Friends (Quakers) in Britain.

Time and again in reading back through old publications we find references to the way we think about our work; that the purpose of this organisation is to listen and respond to the needs of people living in poverty. We 'do with' rather than 'do to'. This idea of working co-operatively, rather than coercively or didactically, was expressed in 1965; 'we don't want to take people from where they aren't, to where they do not want to go.'

A similar sentiment was expressed in 1970:

'Our work begins by rejecting all assumptions about these men, believing their condition neither inevitable nor perpetual. They are not one mass, not types that can be labelled. They are all individuals, each man with a different personality and different needs.'

Though the vocabulary and avowed intent of our work has changed, the idea of maximising personal agency is one way we put people at the heart of what we do.

In the 1940s our adult education centre in Forest Gate ran a number of courses including, '*Clear Thinking*'. *Clear Thinking* has echoes of *This Way Up*, our resilience project, which uses coaching and mindfulness to support people struggling to cope and to make realistic changes in their lives. Since 2012, through our intensive courses we've supported 150 people to find constructive ways forward;

'It boosted my confidence and gave me a new perspective on not only how to deal with my day to day tasks but to forecast my future...'

This Way Up participant

¹⁵BIA Annual Report 1964-65

¹⁶BIA Annual Report 1969-70



Odd Jobs trainee hard at work.

Odd Jobs was our project working to help homeless people train to get jobs. We provided accredited training in DIY such as basic plumbing, electrics and decorating. Odd Jobs trained almost 100 homeless people.

Kieran was living in insecure accommodation. He started training at Odd Jobs in 2005 when he was referred to us by his support worker. When he first went to Odd Jobs he says he felt: 'A bit nervous, and confused about what I would find, how I would get on with other people. My social skills aren't good. I didn't think I would be able to find people to talk to at Odd Jobs... I'm dyslexic, and I've been diagnosed with anxiety so getting on with people is sometimes difficult.' In 2006 Kieran finished seven accredited training modules and had found a job. 'I kind of gave up looking,' he said before working with Odd Jobs.

'14 million people cannot afford one or more essential household goods.'

Impoverishment in the UK Report, PSE UK, 2014



Homestore, our furniture reuse store in Stratford.

‘I worked for years in the vending industry but had a nervous breakdown. When I became registered sick my landlord wouldn’t take Housing Benefit and he gave me notice. Being in a Salvation Army hostel in my condition was a nightmare but it was only a few weeks before Homelink found me a great little flat in Stamford Hill where it’s nice and quiet. Now I use my skills volunteering for New Life.’

New Life Training was a project which trained unemployed people to get jobs in the vending industry.

George Lansbury (1859-1940) was a British politician and social reformer who led the Labour Party from 1932 to 1935. ‘He was widely known and greatly loved both as a social reformer and apostle of peace, still recalls with enthusiasm his youthful days as a voluntary helper on our staff at Spitalfields.’

328,000 days of time given by 150,760 volunteers



2. Achieving more by working with others

WORKING WITH VOLUNTEERS

We were founded as an entirely voluntary organisation 150 years ago with all our work delivered by volunteers from the Quaker community. Today volunteers are the life blood of our work. We have always relied on volunteers to help us stretch our resources, expanding our reach.

Volunteering can be wonderful for addressing social isolation and for building up useful skills for employment. We’ve been fortunate to gain too from pro bono support and students undertaking a year abroad. We are often approached by people who were previously beneficiaries who want to give back to the organisation that helped them and make their own corner of the world a better place.

David Collis worked with us for a year overhauling our customer service at Homestore.

‘I was fortunate enough to work at QSA, through a scheme run by my employers, the John Lewis Partnership. What appealed to me about QSA were the vision, mission and values of the organisation. The idea of a world where “people put people first” and the belief that poverty is part of a wider social issue and not just material, matched my own views. Put simply, I wanted to be a part of that.’

Natasha volunteered twice a week in 2009. She is Russian and first came to London because of her husband’s work. Her nine year old son has settled well into school and speaks perfect English, but Natasha found herself struggling to meet people and improve her English. She enrolled on an ESOL course and decided to volunteer at Homestore to put her English into practise.

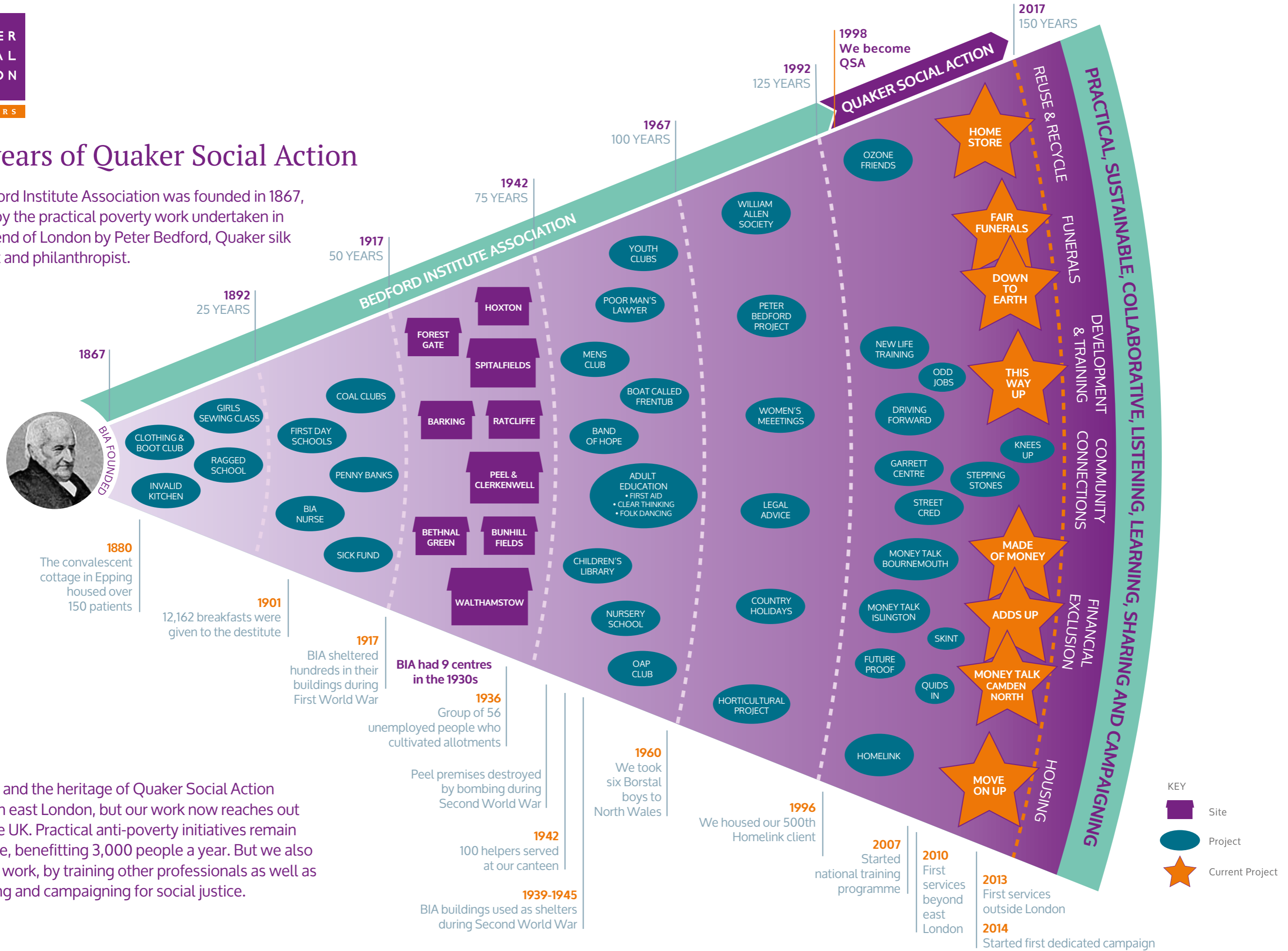
‘I was very nervous when I started, there were so many accents and I didn’t know anything, but the Homestore team really helped me.’ Natasha’s English dramatically improved as she got more comfortable helping clients and this has had a positive impact on her social life. ‘I don’t feel alone now... The best thing is you can help people and, like in my case, they can help you too.’

In 2015 we had support from students from Earlham College, Indiana, looking into our history as part of the work on our 150th anniversary. They told us,

‘QSA’s annual reports are a treasure trove of insight into the changing face of poverty and how Quaker communities have taken action.’

150 years of Quaker Social Action

The Bedford Institute Association was founded in 1867, inspired by the practical poverty work undertaken in the east end of London by Peter Bedford, Quaker silk merchant and philanthropist.



The heart and the heritage of Quaker Social Action remains in east London, but our work now reaches out across the UK. Practical anti-poverty initiatives remain at the core, benefitting 3,000 people a year. But we also share our work, by training other professionals as well as advocating and campaigning for social justice.

'If the world is ever to be as good a place as it might be, we must build up a community where cheerfulness, sincerity, generosity [and] unselfishness are esteemed and practiced.'

The Bedford Institute Centenary Report in 1967

WORKING IN PARTNERSHIP

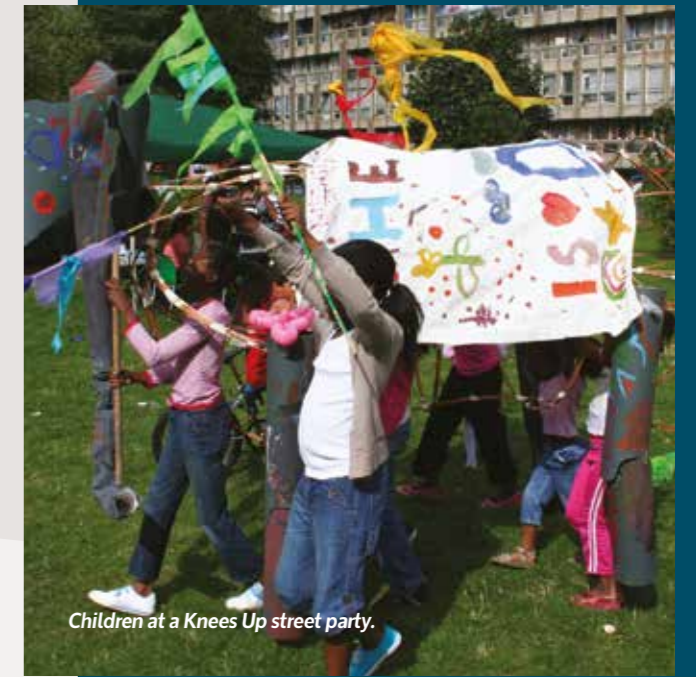
We acknowledge we can't be the experts in everything and it makes sense to work with partners who have particular expertise. We do this to achieve greater things together, to make the most of finite resources, and to make things easier for our beneficiaries who benefit from 'joined up thinking'.

Some examples include

- In 1936 BIA was represented on the Council of Citizens of East London, to combat anti-Semitism and to restore friendship and goodwill to all classes and races.
- We worked with St Johns Ambulance Brigade 'men and nurses' and Friends War Relief to assist as part of our relief efforts during World War Two.
- Our adult education work in the 1960s saw a partnership between our Walthamstow branch and University College London reaching between 800 and 900 people in a year.
- Our Made of Money national training programme has worked with 480 organisations since 2009.
- Homestore receives referrals from over 800 organisations each year.

Some of our projects are set up as partnerships from the outset. Knees Up, set up in 2007, was an example of that, with regional and national charities building safer, unified communities using the catalyst of street parties. Thus, Living Streets, a charity that champions people's rights in their own public spaces, worked with us to support people to think about how their built environment could improve. The Suzy Lamplugh Trust, a charity promoting personal safety, helped address the very real fear of crime we found in our communities.

Knees Up addressed poverty of community. We focused on the positive, looking for potential in deprived areas, and working to the idea that what we all have in common is greater than what divides us. It encouraged people to feel ownership of and responsibility for their own community. Knees up ran from 2007 to 2014 and in that time supported 6,000 people across six estates to run 31 parties setting off a chain reaction of innumerable social events and interactions.



Children at a Knees Up street party.

Margaret is originally from Trinidad and lives in Tower Hamlets and when Knees Up first knocked on her door her self-esteem was at rock bottom.

She had quit her full time job as a teaching assistant and was a carer for her eldest son. She was enthused about the idea of the street party, and she got involved with the planning and really enjoyed the day. She then took part in after school clubs and film nights, which she said gave the estate an increased sense of community. Through discussions with the Knees Up development worker, Margaret revealed that she had an ambition to become a self-employed painter and decorator, so she was put in touch with our Street Cred project and started getting paid work. She said, 'I would really like to give something back to the borough. I used to be miserable, but now I feel great. For me, decorating is relaxing – my work makes me happy.'²¹

²⁰Quaker Service in East London Seventy Fifth Annual Report 1941/42

²¹Quaker Social Action Annual Report 2009/10

3. Being eminently practical and helping people make their money go further

'Some learners didn't know how to or did not have the confidence to go to a bank to ask about the services that they provide. As result of this, some of them have been forced to get a loan from door to door lenders and are still paying very high interest rates.'

Mari Wilson, Made of Money professional trainee from Belfast



Young people taking part in a Made of Money Workshop.

For people living in poverty sticking to a very tight budget is vital. Over the last 150 years we have worked to address the tangible poverty people face, finding inventive ways to support them to make their money go further.

In the 1930s and 40s most BIA branches ran 'Penny Banks' which were bank accounts for the very poor. You could open an account with a 1p for the pass book and a 1p deposit. Our Penny Banks were, 'well patronised despite the recession through which we are passing. Many find it a boon in saving for holidays and clothing and providing a little reserve for a rainy day.'

Since 2005 we have run Made of Money which unpacks the motivations and attitudes tied up in finances in a holistic approach. We run sessions with families that take the fear out of finances and have worked with 2,887 families to date.

'Not having any money, it's such a dark place.'

Made of Money participant

When we first set up the project, financial literacy was emerging as a new area of interest for the voluntary sector and funders alike. Looking at the services available we found other organisations were providing support on the practical aspects of financial literacy such as how to budget or swap energy providers, but something was missing. We were curious about how our thoughts, assumptions and beliefs about money shape what we do. Made of Money was born, incorporating this innovative aspect of emotional financial literacy.

'I was in a lot of debt at that time... I used to feel scared to open the front door. It was a really tough time.'

Made of Money participant



Leyla, Made of Money participant.

Leyla: Managing Money

'Made of Money made you think about teaching your children about money, like how you'd interpret it to them. Before I was like, "Yeah, I want my little girl to be very wise with money, I want her to learn how to save". But I didn't know how to go around it. Now I know how to go around it. Made of Money has really helped, it was fantastic. So I'm saving for her, like for a rainy day, with so much in her account. I think my happiness is her happiness. Then if Danae wanted to start I dunno, drama lessons, it's not a problem. I don't have to say, "sorry, Mummy's on benefits this week, I had to buy bread instead of milk."'²³

²²The Bedford Institute Association 71st Annual Report 1937

²³Stories of east London Quaker Social Action Annual Report 08-09



Irmina, at Homestore.

HOMESTORE

We launched London's first community furniture project, Homestore, in 1989. It is our longest standing project. By 1996 there were 27 other similar schemes in London, most of whom we advised and encouraged. Homestore ensures people on low incomes are able to make their houses and flats into real homes. We collect donated furniture from east London households and sell it at an affordable price to people on low incomes. Some of our clients are recently housed homeless people who have nothing but an empty flat. Others are recently arrived refugees. Our clients face the lack of dignity of having an empty home.

Homestore has helped over 29,000 people to date. We estimate we have delivered over 100,000 items ranging from beds to tins of paint to kitchen tables, weighing 3,000 tonnes, the equivalent of around 400,000 'vanfuls'. We have helped our furniture donors save £1.2 million by collecting 3,284 tonnes of unwanted furniture for free. In the last 28 years, Homestore has saved east Londoners almost five million pounds.

'I had nothing to sleep on. Last six months – my son and me were sleeping on the floor.'

Homestore customer

Julie, who used Homestore several times, explains how she came to us. "My ex-husband was violent and he literally broke everything in my flat, he smashed up my bed, my daughters bed, the front room stuff was a mess. I said to my mum, 'Is it alright if my daughter stays with you until I can replace the stuff?' The prices of charity shops and second hand shops were getting inflated. I was relying on things that were thrown away, going through skips, looking out on the street, in front gardens.

I love this place, Homestore, it's really helped me. I didn't have anywhere to put my stuff and all our clothes were in black bags, it looked like a bomb site and I was getting so fed up. I was getting to the point when I wanted to give up the flat. Now it's so much better. I couldn't have my daughter up when the flat was in a mess, she was feeling neglected. It has a big effect. Every time I come here, the drivers have a giggle with me, they're a really friendly bunch."²⁴

'On benefits we can barely buy food right now.'

Homestore customer

Irmina, one of our longest standing staff members, has registered 4,272 families at Homestore, our furniture re-use project. She sold 1,099 white goods such as fridges and cookers, 431 new beds and 23,398 items of recycled furniture weighing 561.6 tonnes and saving customers approximately £812,500.



Karen set up a café called Diveen's Cuisine in Walthamstow.

4. Being creative and taking risks

STREET CRED

We have longevity, a great deal of organisational knowledge and a successful track record. But in order to stay relevant in a changing world, we also have to be curious, adaptive and creative. It's important to refresh our work, and to test totally new ideas in response to the needs we witness.

We have always been pioneering and practical. It is part of our DNA. Times change and we change with them. We have always wanted to work where we are making a distinctive difference, applying our modest resources where they are most needed. This is where the support of the Quaker community is particularly important as it allows us to be responsive to people's needs and pilot new ideas and projects.

For example, our Street Cred project tested the Grameen Bank model of micro-credit with women, transporting an idea from rural Bangladesh to urban east London. Street Cred engaged women with ambitions to set up their own businesses who felt excluded or marginalised by mainstream support and financing. From 2001 to 2010 we supported 730 women to set up their own enterprises and issued 163 micro loans worth £97,660.

Naglaa's World has been operating since 2005 and is still running. Naglaa Mustafa delivers freelance interpreting and translation service in Arabic-English.

Naglaa came to the UK as a refugee from the Sudan. 'It's good to work and save to start your business as you need to have some money to support you at the beginning.' She joined a borrowing circle in 2005. Initially lacking in confidence, her original business idea was based on publishing but she decided to focus first on her interpreting and translation skills. In the first year of her business Naglaa wrote a business plan, opened a bank account and found equipment. Her first loan, taken out in July 2005 was used to buy equipment.

DOWN TO EARTH

In 2010, QSA embarked upon a ground-breaking new project, Down to Earth. This UK-first project stepped into a space that wasn't occupied by any other charity; that sliver of time between a bereavement and a funeral. We wanted to support people for whom the sudden expense of a bereavement put unbearable strain on already stretched household finances. These were people who had to address two taboo subjects – death and money.

Stepping into that space was a risk, and we did not know where the journey would take us. This was a risk we didn't take lightly and we spent two years researching the project. We've now helped over 2,000 people on low incomes facing funeral debt. We have helped them save an estimated £871,000 and get access to grants worth £753,000. In 2015, Down to Earth won "Breakthrough of the Year" at the Third Sector Excellence awards.

'I'm very grateful for the support. I wouldn't have been able to afford it otherwise.'

Louisa



to pay for a funeral



Louisa and her partner Billy were both cancer patients. Neither were able to work, and they'd recently been re-housed in a one bedroom unfurnished house. When Billy died, Louisa wanted to say goodbye, but didn't know how she could afford a funeral. We listened to what she wanted, working through what her choices might cost and any alternatives. She then arranged a simple cremation for £1,974. We got a local benevolent fund to make a quick decision on a successful application for £500 so Louisa could pay the deposit. We supported her make a successful social fund application for £1,170. A further application to a benevolent fund paid for the remaining funeral costs leaving Louisa clear of debt.

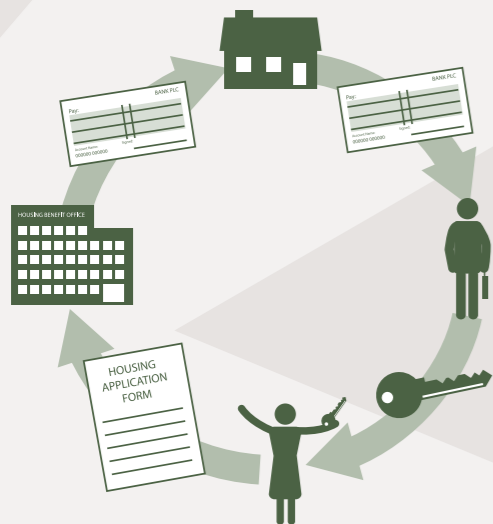
'I was stuck. Without you I don't know how I would have paid the funeral bill. You've taken away all that stress.'

Down to Earth client

5. Sharing our learning to benefit communities beyond our own

HOMELINK

When Nghai arrived in the UK he couldn't speak any English and was sleeping on the floor of a friend's restaurant. In 2000 we housed Nghai through Homelink and provided him with a volunteer resettlement worker who focussed on helping him learn English and undertake training. By the end of the year he had trained as a bus driver and secured himself a post with a bus company.²⁵



Homelink provided deposits that enabled people to access private rented sector tenancies, with the funds flowing back to QSA in due course to help someone else in need.

Our ideas and innovative projects are measurably impactful. They provide valuable insights that can bring benefits to different communities across the UK.

'Before I used to think, 'Oh my God, where am I going to sleep? Now I don't have to worry.'

Adaobi of Hackney

Homelink was founded in 1994 to help homeless people find and keep a home. We provided a month's rent in advance and a guarantee enabling our clients to jump the financial hurdles presented by the private rental sector. Support came in the form of a dedicated and trained volunteer resettlement worker. It was the first ever rent deposit scheme in London.

We housed and supported 1,846 homeless people between 1994 and 2013.

In addition to our work housing and supporting homeless people, in the 1990s, we took steps to share our learning.

1. We produced a resource pack 'Homelessness – what can I do?' in 1992, requested from people all across the UK.
2. In 1993, in partnership with the Churches National Housing Coalition, we published a rent guarantee scheme handbook which sold all 1,500 copies printed. We took over 100 phone enquiries about setting up new homelessness projects and held a series of workshops for over 250 people.
3. We created a training pack about how to engage volunteer resettlement support workers. This was requested by 220 organisations, over 70 stated they were using it to set up a new scheme or inform an existing one.

²⁵Quaker Social Action Annual Report 2000/2001

MADE OF MONEY



A family engaging with Made of Money.

Though we have historically sought to share our learning, it is with Made of Money that we made a real step change. Made of Money started in 2005 as a local project supporting families to talk, listen and learn about money. One of our funders was so impressed that they encouraged us to turn Made of Money into a training programme for other charities and organisations. We started training others in 2007 and since then have worked with 480 organisations training 1,142 professionals. We consistently get excellent feedback from our trainees such as:

'I found the course informative and extremely well prepared. It was also great to realise that all resources are free to use.'

²⁶Quaker Social Action Annual Report 2014-2015

After attending our training, Mark Horsford, chief executive of Michael House in Bournemouth, offered Made of Money style workshops to men and women who are homeless. '50% were able to save £10 a week. We've sent another two people on the training course including a former resident who has moved on and is a peer mentor.'²⁶

Made of Money has trained **832** people from **439** organisations



We've trained people in 23 places across the UK: Liverpool, London, Gateshead, Hartlepool, Middlesborough, Stroud, Stoke-on-Trent, Southampton, Durham, Cardiff, Glasgow, York, Perth, Oldham, Rotherham, Manchester, Brighton, Bournemouth, Portsmouth, Belfast, Bristol, Dorchester, Dumbarton.

'Very enjoyable/interactive sessions. I am looking to run this with parents. The resources are the best I have seen and I am trained to deliver courses to support families.'

Our view is that the people we train are the experts in their communities, so our role is to provide all the materials needed to adapt the model to make it work for them. Our training has reached out across the UK working with people from a range of organisations including charities, social housing providers, local authorities, schools, children's centres, social enterprises, community centres, money advice providers, faith groups and credit unions.

6. Speaking truth to power

We were founded to provide a very practical and targeted response to poverty, but we have also kept an eye on the broad view, that is, the structural reasons why poverty and injustice exist. Historically we have taken small steps to 'speak truth to power' however this element of our work blossomed in 2014 when we set up our first dedicated campaign – Fair Funerals.

Historical campaigning

We clearly have campaigning in our DNA: as well as his practical anti-poverty work Peter Bedford also campaigned on the key social justice issues of the day which were the abolition of both slavery and capital punishment.

Lobbying

In 1999 we lobbied to prevent a tax change that would adversely affect our customers at Homestore. The government had ruled that in order to remain zero rated on VAT, donated goods had to be made available to the general public. For us, the unique aspect of Homestore is that it is exclusively for the benefit of people on low incomes. This ruling jeopardised that. We worked to have the ruling changed, lobbying Alastair Darling, Gordon Brown and with our local MP, Tony Banks. Later that year the ruling was overturned.

Dedicated campaigning

In 2014 we set up a much more significant campaign around funeral poverty, the Fair Funerals campaign. This campaign came about because of our Down to Earth project which works with bereaved people to plan affordable and meaningful funerals.

Down to Earth highlighted some of the strategic and structural problems leading to funeral debt for people on low incomes such as a lack of transparency around costs and an unwieldy and slow statutory safety net. We found that, despite rising costs for funerals, the state support had not increased since 2003. We learnt that there was no funeral ombudsman and were concerned to read research from the Citizens Advice Bureau which noted the lack of consumer protection at such a vulnerable time.

We couldn't see where else these specific issues were being tackled, so after careful research, we proudly founded the UK's first and only funeral poverty campaign.

Three years down the line the campaign has had a number of notable successes in three areas.

1. Public awareness

We want people to understand that there is such a thing as funeral poverty but that, crucially, it can be prevented or at least mitigated. We have become the 'go to' voice for media on the subject and the campaign received public recognition as Charity Campaign of the Month, by the Guardian in 2015:

'There aren't many campaigns underway that have achieved both significant cross-party support and, in just over a year, made lasting changes to an industry. Charities could learn a great deal from the apolitical moves made by QSA.'

2. The funeral industry

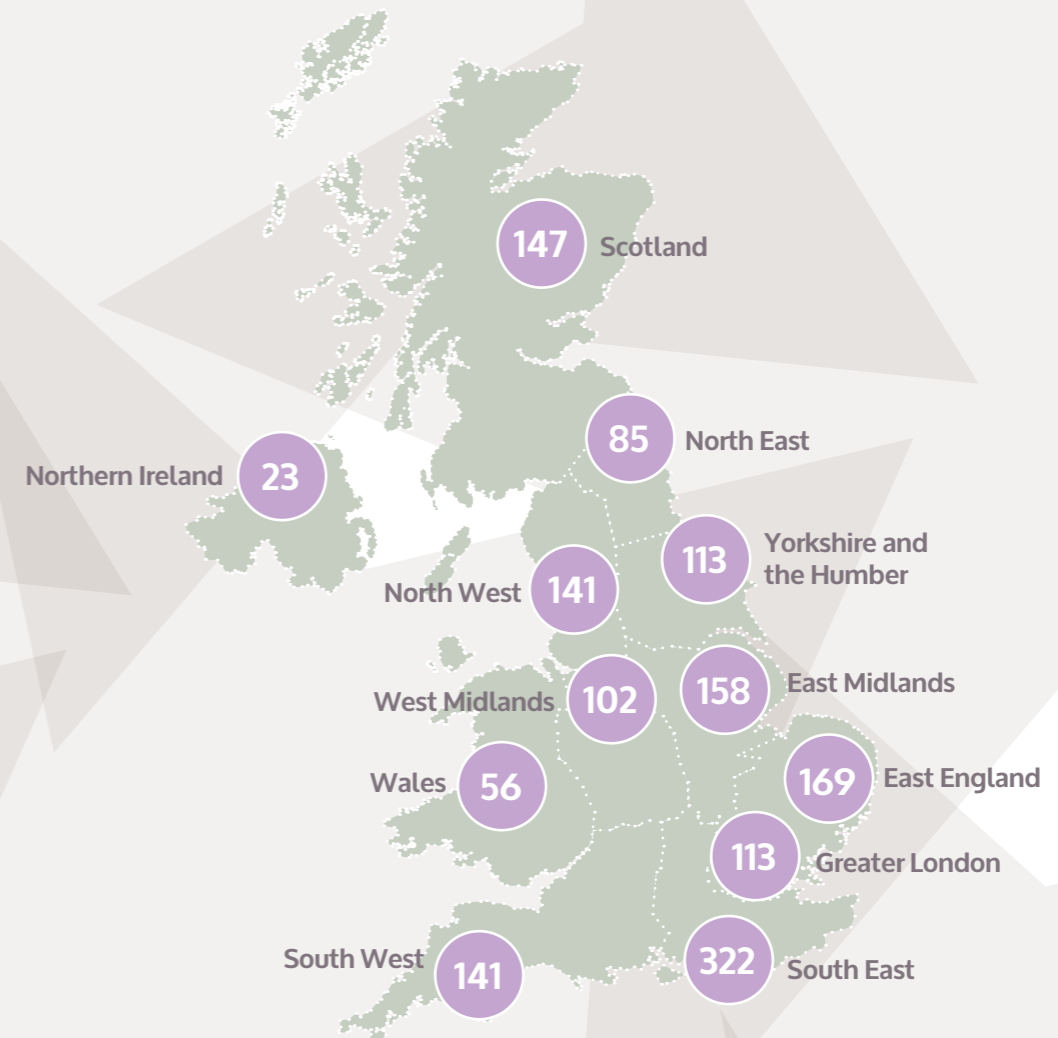
We know the key to improved support for vulnerable bereaved people is to work collaboratively with the funeral industry. To that end we set up our Fair Funerals pledge in 2015. This is a free and voluntary pledge designed to push up transparent practices within an opaque industry. We now have just over 1,500 signatories – about 33% of the industry. Our next ambition is to get a majority of the industry signed up, which we would see as a real tipping point for the pledge.

3. The government

Funeral poverty was a political irrelevance but our lobbying moved this issue up the agenda, culminated in a Work and Pension Select Committee review in 2015, 'Support for the Bereaved', chaired by Frank Field. We worked extensively with the committee and are referenced seven times within the report.

'Misconceptions about how much the award will cover, exacerbates the problem. Quaker Social Action said that it is not clear to applicants that the SFFP (Social Fund Funeral Payment) is only a contribution to the funeral bill which leaves "many applicants mistakenly thinking the full cost of a basic funeral will be covered".'²⁹

Funeral directors across the UK signed up to the Fair Funeral pledge, launched in 2015. By 2017, 1,570 funeral directors had signed – 33% of the industry.



'Quaker Social Action are right to campaign for funerals to be cheaper because bereaved relatives can feel under pressure to choose more expensive ways of laying loved ones to rest. Having had this worry recently I was greatly relieved to have help from Down to Earth to help arrange my mum's cremation. Without them I would not have coped with it. Even though I work with terminally ill people and their relatives I was not prepared for the emotions of my own. The help from QSA was greatly appreciated and I hope the MPs and the public get behind the campaign.'²⁸

Gary Martin

²⁷The Guardian, 'The Mission to help those in poverty facing crippling funeral costs' Oct 2015.

²⁸May 2016 The Mirror

²⁹House of Commons Work and Pensions Committee 'Support for the bereaved'

In conclusion

Would Peter Bedford have imagined this work would still be needed, 150 years down the line?

We think Peter Bedford would be proud of the legacy of his work, and that the organisation continues to thrive. An achievement undoubtedly, but our celebration is muted given that poverty still blights people's lives today.

'A child born in a deprived neighbourhood will die an average of nine years earlier than a child born in a wealthier area.'³⁰

We will celebrate when the need for Quaker Social Action no longer exists.

Or as we wrote in our 71st annual report in 1937; 'The story of our work is inevitably, like all truly progressive endeavour, an effort (as one reformer has put it) to 'make ourselves unnecessary'. We pioneered a crude elementary education until such times as the School Boards relieved us of the responsibility; we maintained a dispensary and distributed medical supplies until the time came when the State very properly made provisions for the poor in this respect. Free breakfasts, invalid kitchens, maternity nursing and numerous other activities pioneered in former times have been handed over to the proper authorities as State provision has eventually been made to meet those needs. And so today, some of our centres provide free legal advice, pending the day when this will be State provided.'³²

One hundred and fifty is a fine old age, but the celebrations should be spread far and wide and down the ages. This is an occasion to honour the work of all of the people who have given their time to QSA over those years, those who have volunteered with us and those who have worked for our charity too. It's a time to mark with deep appreciation those whose donations have supported us, whose funds have sustained us and whose kind words have affirmed us, as we have worked, day in and day out for 150 years towards a more just and equal society. We hope its day shall come.



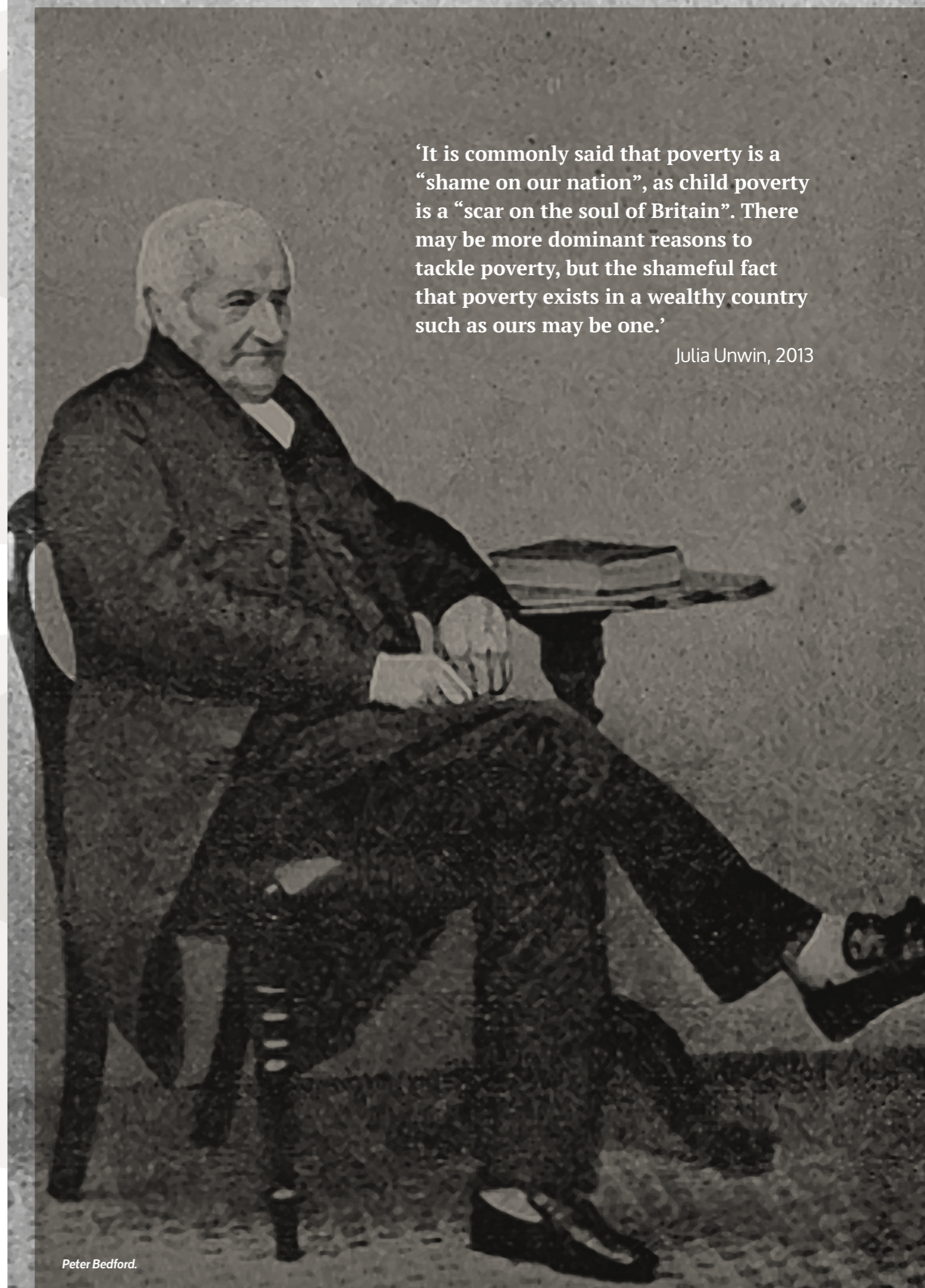
An early Bedford Institute Association centre.

'Celebration is a difficult word to use when the human misery continues - however we can be glad that Quakers have continued faithfully to witness throughout the decades against social injustice, poverty and need.'³¹

³⁰'We can solve poverty in the UK' Joseph Rowntree Foundation

³¹BIA Annual Report 1992

³²The Bedford Institute Association 71st Annual Report 1937



'It is commonly said that poverty is a "shame on our nation", as child poverty is a "scar on the soul of Britain". There may be more dominant reasons to tackle poverty, but the shameful fact that poverty exists in a wealthy country such as ours may be one.'

Julia Unwin, 2013

Peter Bedford.

PENNY BANK ★ VISITING THE SICK ★ PAYING RENT ARREARS ★ FOOTBALL ★ REDEEMING ARTICLES FROM PAWN SHOPS ★ CAMPAIGNING AGAINST FUNERAL POVERTY ★ SEWING CLASSES, CLOTHING CLUBS ★ TRAINING FOR DOMESTIC SERVICE ★ OR THE COTTON MILLS IN LANCASHIRE ★ OR TO EMIGRATE TO CANADA ★ LEARNING CARPENTRY, CHOPPING WOOD FOR MONEY ★ PICKING UP DONATED FURNITURE FOR FREE AVOIDING LANDFILL ★ BREAKFAST CLUBS ★ BANDS OF HOPE ★ ELOCUTION CLASSES ★ DRAMA ★ CHESS ★ GARDENING ★ CAMPING ★ A SILVER BAND ★ NET BALL ★ PLAYING FIELDS ★ SAVINGS BANK ★ PROVIDING LOW COST FURNITURE TO PEOPLE ON LOW INCOMES ★ POTTERY ★ USING MINDFULNESS AND LIFE COACHING TO BUILD RESILIENCE ★ READING ROOM ★ LIBRARY ★ GYM ★ CRICKET CLUB ★ MEDICAL MISSION ★ COAL TICKETS ★ USING THE CATALYST OF A STREET PARTY TO REGENERATE ★ SECOND-HAND CLOTHES DISTRIBUTION ★ PARCELS FOR WAR VICTIMS & REFUGEES & SOLDIERS ★ PHOTOGRAPHY ★ MUSIC ★ PAINTING ★ COUNTRY DANCING ★ FOLK DANCING ★ TENNIS CLUBS ★ PEACE GROUPS ★ CLUBS FOR THE UNEMPLOYED ★ FIRST AID ★ MALE VOICE CHOIR ★ WIRELESS GROUP ★ OUTDOOR GROUP ★ TABLE TENNIS ★ BOOT REPAIRING ★ YOUTH CLUB ★ NURSERY SCHOOL ★ COAL CLUBS ★ CHRISTMAS CLUBS ★ ALLOTMENTS ★ SINGING ★ HOLIDAYS ★ MOTHERS MEETINGS ★ MEN'S SCHOOL ★ SWIMMING ★ AN ORCHESTRA ★ PAINTING ★ FABRIC PRINTING ★ MUSIC AND OPERA ★ HOUSING HOMELESS PEOPLE ★ SINGING ★ HOLIDAYS ★ SUPPORTING WOMEN TO START UP THEIR OWN MICRO ENTERPRISES ★ FABRIC PRINTING ★ TOY MAKING ★ SUPPORTING FAMILIES TO TALK, LISTEN AND LEARN ABOUT MONEY ★ TRAINING UNEMPLOYED PEOPLE TO GET WORK IN THE VENDING INDUSTRY ★ WORKING WITH BEREAVED PEOPLE TO PLAN AFFORDABLE AND MEANINGFUL FUNERALS ★ SUPPORTING PEOPLE IN THE CRIMINAL JUSTICE SYSTEM TO TALK, LISTEN AND LEARN ABOUT MONEY ★ A SICK FUND ★ SUPPORTED HOUSING FOR YOUNG ADULT CARERS ★ RAMBLING ★ SWEDISH DRILL ★ MEETING OF OLD AGE PENSIONERS ★ PENNY BANK ★ VISITING THE SICK ★ PAYING RENT ARREARS ★ FOOTBALL ★ REDEEMING ARTICLES FROM PAWN SHOPS ★ CAMPAIGNING AGAINST FUNERAL POVERTY ★ SEWING CLASSES, CLOTHING CLUBS ★ TRAINING FOR DOMESTIC SERVICE ★ OR THE COTTON MILLS IN LANCASHIRE ★ OR TO EMIGRATE TO CANADA ★ LEARNING CARPENTRY, CHOPPING WOOD FOR MONEY ★ PICKING UP DONATED FURNITURE FOR FREE AVOIDING LANDFILL ★ BREAKFAST CLUBS ★ BANDS OF HOPE ★ ELOCUTION CLASSES ★ DRAMA ★ CHESS ★ GARDENING ★ CAMPING ★ A SILVER BAND ★ NET BALL ★ PLAYING FIELDS ★ SAVINGS BANK ★ PROVIDING LOW COST FURNITURE TO PEOPLE ON LOW INCOMES ★ USING MINDFULNESS AND LIFE COACHING TO BUILD RESILIENCE ★ READING ROOM ★ LIBRARY ★ GYM ★ CRICKET CLUB ★ MEDICAL MISSION ★ COAL TICKETS ★ USING THE CATALYST OF A STREET PARTY TO REGENERATE ★ SECOND-HAND CLOTHES DISTRIBUTION ★ PARCELS FOR WAR VICTIMS & REFUGEES & SOLDIERS ★ PHOTOGRAPHY ★ MUSIC ★ PAINTING ★ COUNTRY DANCING ★ FOLK DANCING ★ TENNIS CLUBS ★ PEACE GROUPS ★ CLUBS FOR THE UNEMPLOYED ★ MALE VOICE CHOIR ★ WIRELESS GROUP ★ OUTDOOR GROUP ★ TABLE TENNIS ★ YOUTH CLUB ★ NURSERY SCHOOL ★ COAL CLUBS ★ CHRISTMAS CLUBS ★ ALLOTMENTS ★ MOTHERS MEETINGS ★ MEN'S SCHOOL ★ SWIMMING ★ AN ORCHESTRA ★ POTTERY ★ FIRST AID ★ PAINTING ★ TOY MAKING ★ MUSIC AND OPERA ★ HOUSING HOMELESS PEOPLE ★ BOOT REPAIRING ★ SUPPORTING WOMEN TO START UP THEIR OWN MICRO ENTERPRISES ★ SUPPORTING FAMILIES TO TALK, LISTEN AND LEARN ABOUT MONEY

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QUAKER
SOCIAL
ACTION
—

150 YEARS

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