



ANNUAL REVIEW 2019





ABOUT QUAKER SOCIAL ACTION

Quaker Social Action works with people on low incomes in east London and across the UK to seek solutions to the issues affecting their lives.

We take great pride in our work. We strive to live adventurously whilst ensuring our pioneering practical projects are delivered compassionately, in the knowledge that those living in poverty are the real experts. Quaker values are a compass that helps guide our work:

Truth and integrity

We speak truth to power, sharing insights and stories from our frontline work when we know it can have a wider impact on policymakers, industry and communities outside of our own

Equality and justice

We believe that everyone has the right to equal opportunity and respect, such as young adult carers who spend their lives looking after others often to the detriment of their own wellbeing and future

Simplicity and sustainability

We create simple, practical projects that maximise agency whilst being mindful of our environmental impact - our project Homestore provides quality re-use furniture to low-income families from donors across east London



INTRODUCTION

The work of QSA has three aspects to it; which are easy to explain but can be hard to achieve.

We despair at the inequalities in our society and QSA, in its own small way, tackles these through practical projects. We're proud that 3,000 people this year benefitted from our work. To do this well isn't easy, requiring us to have a restless energy and curiosity. What is changing in the world around us? How is that affecting the people we support? What can we do better? How can we reach more people and provide what they need? We need to stand still long enough to learn and move forward quickly enough to respond to needs and opportunities. We need to have confidence that what we're offering is of high quality and humility to learn from it if it's not.

We are determined to share our learning to benefit others. What can we offer as training to peers in the sector to learn from? What issues do we have credibility on that we can – indeed should – speak out about? As a small charity, trying to get our voice heard isn't easy, but feels an important task. We should speak truth to power where we believe our distinctive perspective – on financial wellbeing, young adult carers and funeral poverty in particular – means we have something important to say.

In all we do, we work as collaboratively as possible with others. This can be challenging given that strong partnerships need working at, as all thriving relationships do, to ensure clarity, communication and commitment all round. But by doing this we have an impact greater than the sum of our parts and we demonstrate the strength of organisations with aligned values pulling together towards social justice. Our effect is amplified.

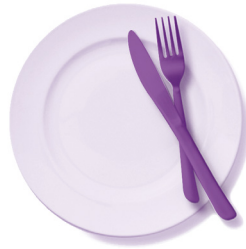
I wish our work wasn't needed. But it is, and we're proud of what we've contributed towards building a more equal and just society.

Judith Moran, QSA Director

2018-19 IN NUMBERS

2,896

people supported directly
by Quaker Social Action



90

people learnt nutritious low-cost
recipes, improving their wellbeing
and cooking confidence

35

people built up the inner resources to
get back on track through coaching
and mindfulness sessions



17

young adult carers accessed supportive
shared housing to gain independence
and plan for the future



212



families explored their money habits, learnt new budgeting skills and improved financial resilience



705

people supported to access an affordable and meaningful funeral



1,837

people purchased affordable high-quality furniture to help make their house a home

62,700

visits to the Quaker Social Action website



FUNERAL POVERTY

Vulnerable grieving families across the UK are facing unaffordable funeral costs, pushing them towards debt and further anxiety.

Losing a loved one is a shattering experience. Needing space to grieve, we must pick ourselves up to begin the complicated and hugely expensive process of organising a funeral. Usually we'll do this with little or no prior experience, feeling a sense of pressure to get things right and sort it out quickly. For many, this is simply out of reach without taking on debt. The average cost of a funeral now stands at £3,785, leaving one in eight struggling to pay according to Royal London (2019).



—
DOWN
TO
EARTH
—

IN NUMBERS 2018/19

£1,837

An average saving of £1,837 was made against initial quotations when we know money was saved

£1,581

When helping people raise money, we secured an average of £1,581 towards the costs of a funeral



Since 2010, we have run the only UK-wide service for people struggling with funeral costs. Down to Earth is there for people in the depths of grief, providing effective and compassionate advice to prevent undue financial distress.

Our team works on a one-to-one basis before a funeral has taken place. We help people organise something both affordable and meaningful, reducing costs and helping raise money from government and charitable sources. If the funeral has already happened, our online resources provide information on how to raise money towards unpaid funeral bills and debt.

AMANDA'S STORY

Amanda Johnson's 21-year-old son Rahim died unexpectedly in February of this year.

Amanda was in debt. She had no savings. So when funeral directors started quoting £9,000, she didn't know where to turn.

Amanda had to consider a public health funeral, meaning Rahim would be buried in a shared grave, potentially without a ceremony. She felt lost and alone. "It's all too much," she told The Guardian.

"I'm feeling the pain right now. I want my son. He's dead and I'm sitting here worrying about finding the money. I'm worrying about how to bury my son."

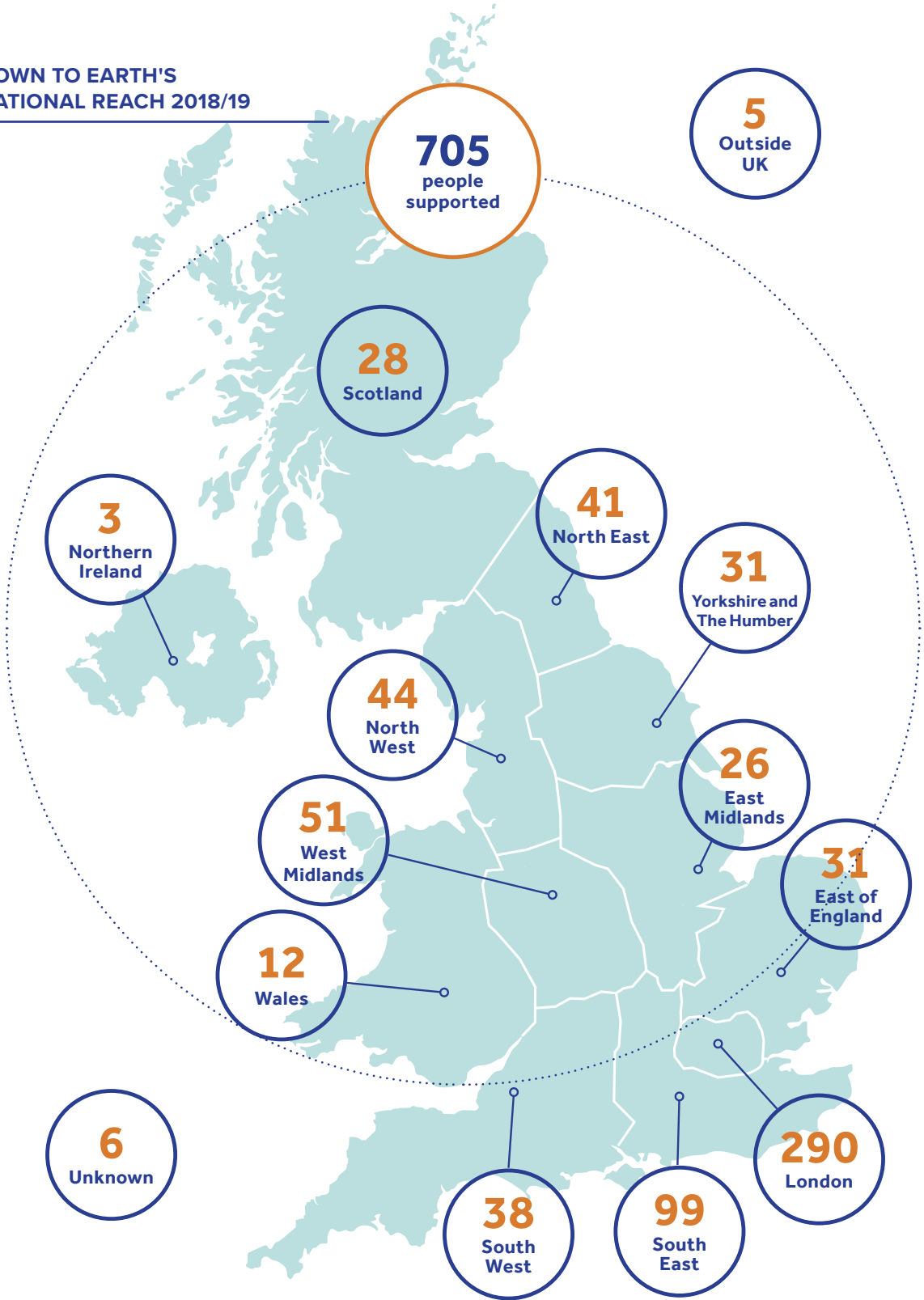
With the help of those around her, including support from our Down to Earth service and a sympathetic funeral director, she was offered a single, unmarked community grave, for £4,000. But with only four days to find the money to go ahead, Amanda was pushed towards payday loan companies with incredibly high interest rates.

“

You feel sick, you feel hurt, and you feel broken down. You feel like everyone out there is against you.

”

DOWN TO EARTH'S
NATIONAL REACH 2018/19



INFLUENCING INDUSTRY AND GOVERNMENT PRACTICE

1,768

funeral director branches have now signed our Fair Funerals price transparency pledge - this represents 35% of the industry

There are a number of factors behind the rise of funeral poverty. The funeral industry is unregulated, with businesses free to set their prices as they wish. Meanwhile land prices are increasing, cemeteries are filling up and crematoria are costly to run. We see a huge variation in prices across the country and

some funeral directors taking advantage of their grieving customers.

Government support is available to those struggling with costs. However, the means-tested Social Fund Funeral Expenses Payment, originally designed to cover a simple funeral, now only covers around 39% of average costs. This, coupled with its complicated application process, even after recent changes, is leaving people with a potential shortfall in the thousands and often leading them into debt. Off the back of our successful Fair Funerals campaign, we have continued to influence change and raise awareness of the issues faced by the people we support.

The funeral industry was referred to the Competition and Markets Authority and is currently under an in-depth market investigation

We supported Carolyn Harris MP in successfully campaigning for a Children's Funeral Fund

Following our evidence-based lobbying, The DWP has recently announced changes in the application process for the Funeral Expenses Payment, speeding up payments for bereaved families



YOUNG ADULT CARERS



Young adult carers put their lives on hold to provide crucial support to family members, impacting their mental health, wellbeing and opportunities for the future.





314,000

There are over 314,000 known young adult carers aged 16-24 in England and Wales

5x

They are five times more likely to drop out of college than their peers

45%

45% of young adult carers report having a mental health problem*

Young adult carers are held back by their responsibilities. Whilst peers move out of home to start careers or university degrees, they have had little time or space to think about themselves at a pivotal moment in their lives.

Move On Up is leading the way in providing a pathway to independence for a small group of young adult carers in east London. It is the first and only housing project of its kind in the UK, offering affordable rent and regular one-to-one support.

Whether it's looking for training courses, mental health support services or help with a university application, we work alongside each tenant, looking at their needs and making a plan for the future based on what they want to achieve.

A RISK OF HOMELESSNESS

According to the homelessness charity Centrepoint, 60% of young people using its services identify a relationship breakdown in the family home as a major cause of their homelessness. The pressure young adult carers face in providing for family members can lead to tension at home, but social isolation and a lack of opportunities often leave limited options to move out.

THE WIDER IMPACT

We've partnered with Commonweal Housing on Move On Up to test the impact of combining a shared housing pathway with empathetic and tailored support for young adult carers. A rigorous evaluation throughout, undertaken by the Learning and Work Institute, is providing us with regular information on the project's findings and success.

** Learning and Work Institute, 2018*



Move On Up stands out as an innovative project, focused on a group whose needs have been typically overlooked for a considerable period of time.



Learning and Work Institute, Move On Up evaluation, 2019.

**“
I have more
time for myself,
I am able to do
more things,
and I’m able to
concentrate on
my dance work.
I want to focus
on my career so
I can reach the
goals that I want
to achieve in the
coming years.”**

Chrystal



Chrystal's story

Chrystal, 26, has taken care of her Mum on and off since she was 13. Her responsibilities had become unmanageable at the point her mum was taken into care.

“She has got multiple illnesses and has had multiple strokes in the past. She has epilepsy, dementia and arthritis. She also has a very severe anxiety disorder. At least once a week she has a panic attack that runs for the whole day and she doesn't know who she is, it's hard for her to eat and drink and take her medication.”

After university, Chrystal moved back home but was quickly forced to leave. “I was basically made homeless, they wouldn't allow me to stay on the tenancy without my mum. So my support worker referred me to Move On Up.”

“Jon (Move On Up manager) has been a really big help throughout. I've suffered from anxiety and depression for many years. He was a person I could talk to about my background. I've learnt to manage my budget and think about what I want to do next.”

Chrystal has a passion for dance, something she didn't have time for until now. “I have more time for myself, I am able to do more things, and I'm able to concentrate on my dance work. I want to focus on my career so I can reach the goals that I want to achieve in the coming years.”

FURNITURE POVERTY

A bed or a fridge are essential items for a decent quality of life. But for people on low incomes – including those in London’s east end, where 4 in 10 families in Tower Hamlets are living below the poverty line – it can often be a case of having to do without.

When moving into an empty new home after time in temporary accommodation or a spell of homelessness, getting hold of essential furniture and household goods can be unaffordable without resorting to high-cost, rent-to-own shops. Alternatively, it might mean sleeping on the floor, storing clothes in bags and being unable to store fresh food. In 2017, Christians Against Poverty found that 1 in 10 of their clients were unable to afford to buy or repair a bed, washing machine, TV, sofa or fridge as a result of their debt.





Homestore exists exclusively for low income families in east London, providing high-quality furniture at an affordable price. For vulnerable people, knocked back by illness, homelessness or domestic violence, Homestore is a lifeline that can help make a house a home.

Since we launched in 1989 we estimate we've helped over 31,000 east London households to affordably furnish their home. Our store is located in Stratford, where members can take their pick from a range of quality donated furniture, priced significantly cheaper than high street charity shops.



We collect furniture that might otherwise have ended up in landfill from across east London households and businesses. Once our customers have chosen something, we'll arrange a free delivery to their home.

OUR VOLUNTEERS

From the beginning, Homestore has benefited from and provided training to volunteers. Whether out on the vans or dealing with our customers, we provide a fantastic opportunity to the community to gain skills and experience in supporting the day-to-day running of the project. Many of our

IN NUMBERS 2018/19

1,837

customers

1,954

furniture donors

volunteers have been with us for a long time, included Michael and David who have been helping out since we opened in 1989.



“

I started working with Homestore whilst I was still at school. It's been helpful to me and I like helping people out - it's what I was brought up to do. It makes me feel happy and gets me out of the house.

Michael, Homestore volunteer

”



30 YEARS OF HOMESTORE

59,512

volunteer days

45,998

donors

31,208

customers

3.7million

kg of furniture
saved from landfill

£2.5million

saved by customers

Sandra's story

After a house fire, Sandra and her four boys were moved into unfurnished, temporary accommodation. "We did two weeks on blow-up mattresses. That killed me. My back, I was crawling after that," she told us.

Sandra was determined to get her family settled as quickly as possible after such a traumatic experience. She was put in touch with Homestore and started putting basic essentials back together. "From the beginning, I said to myself that I have to find a way to rebuild our life."

"I went over to Homestore and got a beautiful, solid John Lewis mattress. Oh my gosh, I am sleeping like a baby now. Once I'm asleep for the night, I am conked out."

The family will soon move back into their old house. The good news brings with it painful memories of the night of the fire. However, Sandra is feeling positive.

"I've got a beautiful table. When I bought it I was thinking, this is going to help my children just settle, settle back into that house. It's helped me to see that oh, I've got a fresh start now. I'm not just going to this house where this traumatic thing has happened to me, I'm going back in there with a new look on life."

MONEY



As consumers, we face a daily barrage of advertising messages, tempting our impulses and pressuring us to spend more than we need to.

Factor in a backdrop of benefits freezes - turning millions towards credit to keep up with day-to-day living costs - and it is difficult to imagine putting money aside when living on a low income. So when something unexpected comes along, perhaps a bereavement or spell of unemployment, there is limited resilience to deal with the financial consequences. This sort of life event can trigger a spiral of difficulty that leads people towards debt.



—
MADE
OF
MONEY
—

Made of Money workshops are a space where people can share their hopes, fears and aspirations around money. We know that it can be an uncomfortable and complicated subject, so Made of Money provides fun and practical sessions, encouraging our participants to delve into the factors that might sit behind their money habits. This might include their early childhood experiences, the influence of family members or their moods and emotions on any given day.

Our workshops are focused on providing the tools and knowledge to help people feel more confident in their financial decision making, so that they are ready for whatever comes next.

DEMI'S STORY

Demi participated in a Made of Money course, run in partnership with Optivo Housing in Croydon. She had just got back into part-time work after a long period of illness that became a disability.

"It was a struggle adjusting financially to the whole situation, so it felt like a good opportunity to get back on track," she told us.

In the course, Demi discussed setting aside time to go through all the household finances and making a weekly plan. "Now I write down everything and ensure I don't leave bills unopened. With my illness, I can get overwhelmed very quickly. Having that time and space to think about money has made a big difference to my wellbeing."

"I feel a lot more confident. It's possible to manage things and not let them get out of control. You've got to address things and have a plan in place."

“

Before I got sick, I was a single mum, just ticking over, but I never had to think too hard about having enough money to go to the shop. But when I lost my job that changed a lot. I just couldn't cope.

”

IN NUMBERS 2018/19

112

sessions

212

participants

22%

increase in participants planning their spending more closely

32%

of participants said they spoke to their children more about the household budget



“

Before I did the shopping without thinking about it. A lot of my shopping was because of what the kids asked for. Now I buy what I need, I don't just fill my fridge. I manage my finances better than I used to.

”

Get Set participant

—
GET
SET
—

GET SET – EXPLORING FAMILY FINANCES

Between the ages of 7 and 11, children start to develop the financial values and norms they will carry into adult life. They also begin to understand the persuasive nature of advertising, will have made purchases online and can grasp concepts of budgeting and saving for the future. With this comes a critical opportunity to help children begin to shape positive money habits that last a lifetime.

This year we ran Get Set, an innovative project focused on improving financial wellbeing for families with children in this age group. We worked alongside parents in Islington to help them improve confidence and communication, and explore how best to involve their children in family finances. Our unique approach combined one-to-one support sessions with group discussion, where parents could share experiences and build confidence by learning from one another.

WHAT DID GET SET FIND?

Control

A fifth of parents said they felt more able to control their finances

Communication

Almost half of parents started talking to their children about their budget for the first time

Confidence

40% of parents improved their planning and budgeting



COMMUNITY

Within the UK's most deprived and neglected communities are skilled and passionate people who, by coming together around common interests, have the power to make positive lasting change.

But communities today are up against significant barriers. Years of austerity have decimated local services, and many inner-city areas are facing large-scale redevelopment. Finding ways to assert local influence is a challenge when community space and connection is scarce.



—
**ABERFELDY
 BIG
 LOCAL**
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In 2018, QSA became the 'local trusted organisation' for Aberfeldy Big Local, one of 150 initiatives funded by Local Trust across England. Residents from the Aberfeldy estate in Poplar, Tower Hamlets, are coming together to invest £1 million into the community in order to address its needs and make it a better place to live.

Aberfeldy is home to around 4,000 people. Many of them refer to the area as their 'village' because of its close-knit community and strong identity. Over the coming years it faces major transformation, with several regeneration projects bringing in thousands of new homes.

Aberfeldy Big Local is bringing the best out of talented local people, helping seed brilliant new ideas and providing a

platform for them to raise their voice. Through the Community Chest initiative, residents have been given funding to get new projects off the ground, this might be a singing group or a healthy eating class. The funding has also been fundamental in supporting the development of spaces and clubs that sit at the heart of community, including the new local pub and tea room, and the expansion of Aberfeldy Football Club.

We bring a deep understanding of the power of people coming together to make positive change, and are proud to work alongside the Aberfeldy community as they take on this rare and precious opportunity.

Our unique experience and enthusiasm provides the community with careful oversight in the management of the funding and a sounding board for new ideas on how to spend it.

QSA'S ROLE

QSA has worked with communities in east London for over 150 years, enabling people to seek solutions to the issues that affect their lives.



THE TOMMY

“

It's a big working class area. The community has changed over the years but it's very friendly. Obviously it has its problems like everywhere else, but it's a good place where everyone knows each other.

”

Wayne



Wayne's story

Wayne has lived on Aberfeldy Street all his life. His dad, Rob, moved into the area to work on the docks over 50 years ago.

“At the moment we’re seeing a lot of redevelopment. Many houses are being demolished to build new flats. As a result, me and my dad are probably going to have to move out of the area. My roots are here, our friends, our doctor, our local pub.”

Wayne sits on the Aberfeldy Partnership board and works at Tommy’s Tea Room, a community café, funded by Big Local, that provides free tea, coffee, cake and sandwiches to the community. “Over the year we’ve been open, we’ve discovered that about 70% of the people who come in are on their own. Of that group, I’d say half are facing some sort of challenge – social, mental or emotional. We’re providing a safe, warm environment for people to come in and not feel judged. If they want to talk, we’ll listen.”

For Wayne, Aberfeldy Big Local has given him and his neighbours a voice. “With the new flats going up, we’re expecting the Aberfeldy population to jump up, which will no doubt have a massive impact on the community. What we’re trying to do is ensure that residents are involved in the discussion. We are going to the developers and asking them how they are going to replace the important community spaces that are being dismantled.”



WELLBEING

Living on a low income affects living standards, health and wellbeing.

After covering housing costs and other bills, a limited income can push us to compromise on essentials such as heating or food. The pressure to provide with limited and insecure work can build stress and uncertainty, making it hard to budget or plan ahead.



—
THIS
WAY
UP
—

IN NUMBERS 2018/19

35

participants

49%

average increase on the
World Health Organisation
Wellbeing Index

When going through a difficult time such as ill health, family breakdown or long-term unemployment, it can be difficult to remain hopeful and find ways to move forward in life. Access to services to help build up skills and inner resources to get back on track can be both out of reach and totally unaffordable.

This Way Up works exclusively with east Londoners on low incomes who are feeling stuck and in need of support to pick themselves up. Our professional life coaches work on an intensive one-to-one basis with each individual on the course, focusing on the issues they are facing and making a plan for tackling them. Over a six-week period, our unique approach also involves group mindfulness

sessions with other participants and previous attendees who come back to volunteer. These tools aim to help people build their sense of self-awareness and emotional resilience whilst motivating them as they take steps forward with their personal goals.

KAMAL'S STORY

Kamal had a particularly "bad year" while facing anxiety and depression, and wanted to find new ways of challenging himself. Although he tried a number of avenues to change his life, such as AA, it was only when he found our This Way Up course that he felt he was moving forward:

"I never knew about meditation and had never done meditation, so it really helped me.

Anything that was going through my mind I almost felt like I could clear it off by basically

meditating, so instead of letting my mind wander all the time, just connecting, be at the present."

As well as the meditation, he also found the life-coaching sessions to be really helpful: "It was really amazing, because then you can talk with someone more. With the group it's safe, but I think when you do it one-to-one you can go more in depth... You feel more comfortable because you can talk about anything you want really."

Since completing the course and despite his anxiety Kamal feels more "relaxed and calm." He has been inspired by the programme to volunteer to help facilitate the mindfulness group in the next This Way Up course, helping teach others the tools he has learned.

“

I never knew about meditation and had never done meditation, so it really helped me.

”

—
**BAGS
OF
TASTE**
—

After a long day, finding the time and energy to prepare a full meal from scratch can be too much to handle. It might also seem unnecessary, given the vast availability of low cost convenience food that hits the spot and takes little effort to put together.

Bags of Taste works with people in or at risk of food poverty in Tower Hamlets. It is focused on breaking down the barriers that are stopping people from cooking at home. Participants put together a selection of tasty meals using fresh and healthy ingredients, costing less than £1 per portion. We do everything we can to build a relaxed, fun and sociable atmosphere. The morning starts with a demonstration and ends with everyone sitting down together to try out what they have made, including our fantastic volunteers. People are encouraged to try the ingredients again in the week and have the chance to buy a bag of ingredients to take home.

FOOD POVERTY

Food poverty is recognised by the Department of Health as the inability to afford, or have access to, food to make up a healthy diet.

A recent study by the Social Market Foundation found that nearly a third of respondents reported lack of money was the biggest barrier to eating healthily (29%) followed by lack of time to cook (22%). In the same study it was found that 18% reported not knowing how to cook a healthy meal.

“
For a long time I'd been on ready meals from the supermarket for convenience really, I knew it wasn't healthy. I was working 12 hour shifts and I just didn't have the time or energy when I got back home.

Andy

”

IN NUMBERS 2018/19

90

attendees

16

classes run

83%

of students feel more confident preparing food at home

Andy's story

Bags of Taste gave Andy a nudge to get back into cooking.

“There is a fantastic social aspect to the sessions. It’s not just a demonstration then getting your head down and getting on with it. It was very engaging and light hearted. It really feels like it’s

a community thing where you sit down and you eat with the people you cooked with. I was looking forward to coming back to the next one.”

Andy has gained some basic skills and is trying out new recipes as much as possible,

cooking for himself three to four times a week and picking up “fresh and healthy” ingredients from the local market.

“I am saving a bit of money too, but that’s not the main thing – it’s enriching and rewarding making your own food.”



SHARING OUR LEARNING

Our innovative practical projects draw up important insights and learning that we look to share with others when it is clear it has the potential to bring benefit to communities outside of our own.

This cornerstone of our mission stands behind our campaigning on funeral poverty, our housing project for young adult carers and our training courses for professionals.



IN NUMBERS 2018/19

11

training sessions run

90

individuals trained

TRAINING FOR PROFESSIONALS

Over the last decade QSA has provided distinctive training courses designed from our frontline experience of delivering practical projects.

The courses aim to enhance the skills of frontline professionals who support people living on low incomes struggling with particular issues. Currently, we focus on building confidence to engage with clients on two difficult and sometimes taboo issues – money and death.

Our training offerings draw upon longstanding experience, but are also constantly evolving in light of new insights from our work and the changing needs we respond to.

SPEAKING TRUTH TO POWER ON FUNERAL POVERTY

When we launched our support service Down to Earth in 2010, little was known of the specific issues faced by those struggling with funeral costs, or the structural injustices that sat behind funeral poverty.

Our insights had put QSA in a position of influence and responsibility – encouraging us to share first-hand experiences and to call for change based on the alarming practices of funeral directors and the inadequate and ineffectual support provided by government.

Between 2014 and 2018, we ran the Fair Funerals campaign, successfully putting funeral poverty on the map and bringing about a host of positive changes. In the past year, we have continued to use our platform to influence government policy and industry practice, working with our partners to apply pressure and bring about breakthrough changes.

HOUSING FOR YOUNG ADULT CARERS – AN UNREALISED NEED

In 2017, we launched our project Move On Up and became the first organisation in the UK to provide supportive and affordable housing specifically for young adult carers.

Move On Up is small in scale, with an evaluation throughout by the Learning and Work Institute to build evidence and understanding of the housing needs of the young adult carers we're supporting. We hope that the project can provide an exemplary model of how to support this overlooked group with a view to sharing our learning to influence policy and practice.

Early findings show that it is addressing a distinct need, and is enabling young adult carers to make effective transitions towards independence.

"I've gained confidence. The project has got me here, it's helped me to understand what it is like living on my own and with other people." Tahir, former Move On Up tenant.

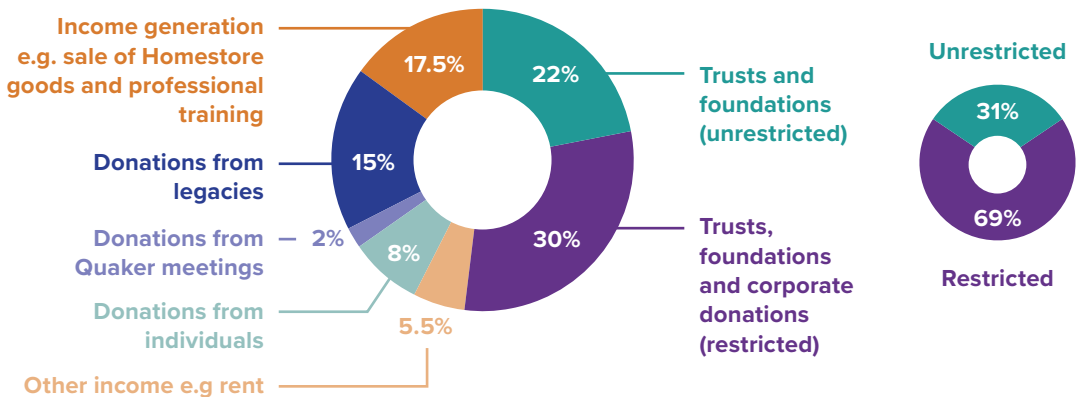
OUR FINANCES

In the financial year ending 31 March 2019, QSA's income of £1,208,675 exceeded expenditure of £1,156,014 giving a surplus of £52,661. This is an excellent result and we are particularly pleased that the proportion of unrestricted funding (69%) was even higher than in the previous year (56%). Unrestricted income enables QSA to be flexible and independent in responding to the needs that we see.

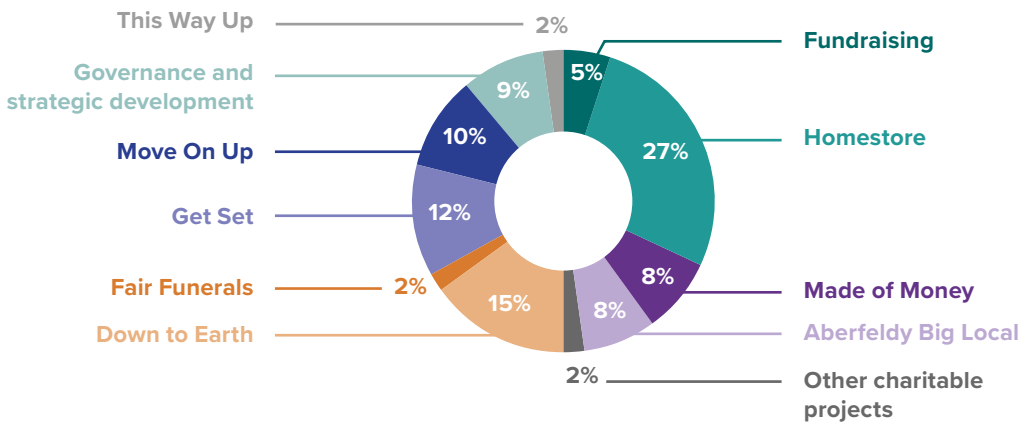
Notwithstanding the positive financial outturn for 2018/19, we are conscious that without two large windfalls (one legacy and one donation via a supporter's charitable trust) totalling £320,000, QSA would have ended the year with a significant deficit. Therefore we are continuing efforts to

maximise income across all income categories; in particular we will shortly be recruiting for a dedicated fundraising officer who will focus on fundraising income from individuals, growing QSA's donor base, and supporting other individuals to fundraise in aid of QSA.

At 31 March 2019, QSA's reserves sat at £870,722, consisting of £293,637 in restricted funds and £577,085 in unrestricted funds. As a multi-purpose charity, with a diverse set of activities and a wide range of funding sources, we believe the retention of a healthy level of reserves is essential to be able to confidently plan ahead, and trustees felt that the current reserves position is acceptable.



Our expenditure



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

Director: Judith Moran
Chair of Trustees: Peter Rivers

Design by Effusion



Support our practical projects by making a regular or single donation:

quakersocialaction.org.uk/donate

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