ACTION AGAINST POVERTY SINCE 1867

QUAKER SOCIAL ACTION

ANNUAL REVIEW 2017

Who we are

Quaker Social Action is an independent UK charity working with people on low incomes to seek solutions to the issues affecting their lives.

From crisis support for those unable to afford funerals or furniture, to using a frontline experience to campaign for change and train other professionals; Quaker Social Action offer practical responses to poverty where and when people need them most.

www.quakersocialaction.org.uk

@QSA

150 years of practical action on poverty

> "Do not be content to see things as they are."
>
> Quaker Faith & Practice, 23:01

Quakers believe that their faith should translate into action. This is what compelled our founders to give direct support to individuals, families and communities living in the appalling deprivation of the Victorian East End in London, 1867.

For 150 years, Quaker Social Action has worked with people living in poverty to seek practical solutions to the issues affecting their lives. We've lived through some extremely difficult times, including two world wars and numerous recessions. We've also been present for a raft of improvements to the living conditions of ordinary people, such as the introduction of the National Health Service, the creation of the welfare state and the introduction of the minimum wage.

Today, our work is more diverse than ever and stretches far beyond our east London home. We directly support over 3,000 people a year and amplify our reach via the provision of online support, intensive training for professionals and by campaigning for social change.

Quaker Social Action is not a religious organisation, but an independent charity. Our services are open to all. Our work is constantly evolving with the shifting needs of the community around us, but our values remain constant in driving and inspiring action.

People are at the heart of what we do

Our purpose is, and has always been, to listen and respond to the needs of people living in poverty. To maximise personal agency. To 'do with' rather than 'do to'.

We achieve more by working with others

Partnering with others who can bring their own skills to the table enhances the support we offer. It also amplifies the reach of our activities by sharing what we know with organisations in other communities. Our financial capability programme has now trained 1,092 professionals from 485 organisations across the UK.

We're committed to measuring what works

Whether it's furnishing a home without going into debt or taking control of money management, our first step with any new project is to think about the difference we can make and how it can be measured. We need to be clear about the outcomes we set out to achieve and commit to learning from our experience along the way. Last year, an external evaluation of our This Way Up programme provided extensive feedback and reflection on specific success factors for participants.

We're creative and don't shy away from risk

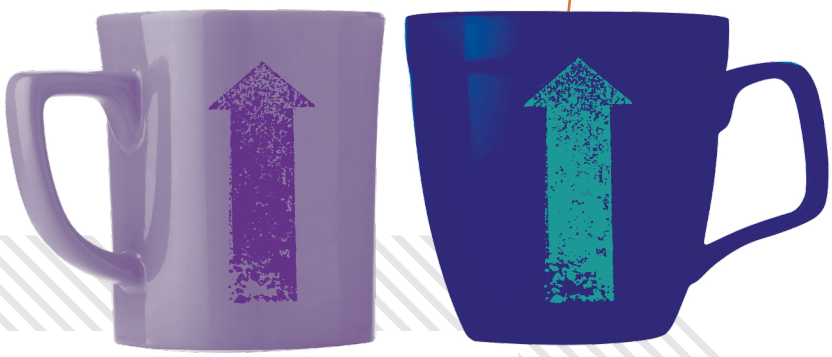
We want our work to be distinctive and pioneering. Many of our projects are the first of their kind, requiring a leap into the unknown. Our new Move On Up housing project is one example of this.

We speak truth to power

We're passionate about providing practical services for people in need. But how much better would it be if our work wasn't needed at all? Our unique perspective on funeral poverty led us to launch our first ever dedicated campaign – Fair Funerals.

MOVE ON UP

– A new housing project for young adult carers



In our 150th year we're proud to launch a very different kind of project from our other services. Move On Up will offer affordable shared accommodation for twelve 18–25 year olds across four properties in east London, providing each of them with the space and support they need to independently build and plan for their futures.

Why young adult carers?

There are estimated to be over 240,000 carers aged 18–24 in the UK providing crucial unpaid assistance to relatives affected by illness, disability, mental health issues or addiction. A quarter are responsible for 20 or more hours of care every week, leaving little time for anything else. Young adult carers are four times as likely as their peers to not be in education, employment or training and, until Move On Up, there was no dedicated supported housing option available to them in the UK.

> "I need my own space. To take care of me so I can take care of others better."
>
> Young adult carer

Putting people at the heart of our practical projects

Move On Up is not a one size fits all solution. Every young adult has a unique story. We will work with residents on a one-to-one basis to understand their ambitions and the options available to them.

Housing is a fundamental requirement for a decent life, but Move On Up is about a lot more than just putting a roof over people's head.

Every resident will start their tenancy with a support plan. Step one is asking 'what do you want to achieve?' From there we will work together to get to grips with the options available to them in a secure space.

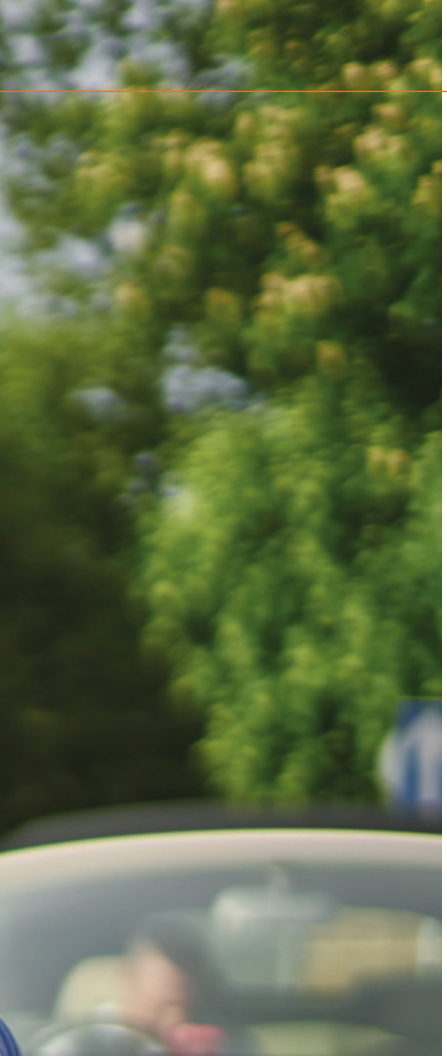
> "We like the idea of shared housing but also the idea of a member of staff looking out for us, supporting us with issues that arise. Someone to call for advice."
>
> Young adult carer

Developing Move On Up – a commitment to understanding, working with others and a willingness to take risks

The past three years have seen us building partnerships, growing our own expertise, demonstrating our worth to investors and planning how we would deliver a project in accordance with our own values and guiding principles. From the outset we've sought out strong partnerships with experts in their field; Commonweal Housing, Crisis, Quaker Homeless Action and the Carers Trust. This has culminated in £2.3 million of social investment to bring our plans to fruition.

The wider picture – an exemplar model

Although small in scale, our ambition is that Move On Up can provide an exemplar model of how a housing project can play its part in supporting the needs of young adult carers. An external evaluation, in place from the outset, will enable us to share what we learn throughout its course, encouraging and promoting the growth of services of this kind throughout the UK.



Reece's story

Reece is an 18 year old from South London. Since the age of 8 he has been looking after his nan. More recently, he has had to take care of his mum after kidney failure in 2015 left her bedbound. He has now moved out of home and into temporary social housing to get some space for himself. He juggles looking after his mum, his nan and his 4-year-old brother whilst taking on work experience, a part-time job and a childcare course at college.

> I've never really seen myself as a carer. I have just always been caring. That's just it.
>
> Reece

When mum's not well, I get up, get my brother dressed, take him to nursery and make sure mum has had her medication. Then I go to college until 3 and start my evening shift from 4 till 11 at night. As soon as I get home there'll be plenty to do and I won't get to sleep until 2.

For me, because I have been in the caring role for so long from such a young age, it's just become a huge part of my life. People will say to me 'do you want to come out?' and I'll say 'no, I'm caring for my mum.' It's become more of a situation where that's what I'm used it. It's kind of my life.

I live in a hostel in Orpington. It's temporary accommodation after moving out of my mum's after tension built up in our relationship. I want to find somewhere for me. With my own space. So that I can build my career and my dream home at the same time.

DOWN TO EARTH

– Practical support at a difficult time

For seven years Down to Earth has supported people struggling with basic funeral costs. We offer practical advice and guidance, working with people directly to secure affordable and meaningful funerals and to avoid debt afterwards.

The effect of funeral poverty

Losing a loved one is one of life's hardest journeys. We need space to grieve, but we're rushed into complicated, expensive decisions with a pressure to provide 'a good send-off'. The relentless increase in the cost of funerals is leaving those struggling on low incomes with unaffordable bills for even the most basic of funerals. One in seven are now facing debt (Royal London, 2017).

> "The undertaker wanted a payment in advance, but I didn't have enough. The hospital was telling me to hurry up because I couldn't leave my husband in the mortuary. I felt like I was going mad."
>
> Down to Earth client

Choosing, arranging and paying a funeral is a difficult and often confusing process. We're vulnerable to feeling rushed and willing to accept what we're told – in 2016, only 6% of people received a quote from more than one funeral director (Royal London, 2017). Taking on debt, even to a family member or friend, will take a heavy toll on our ability to move on and for those on a low income, it might stay with them for years to come.

How Down to Earth helps

Whether it's before or after a funeral has taken place, bereaved people can obtain confidential, expert guidance from our team. After listening to our client's hopes and fears, we seek out the most appropriate option together, factoring in any eligibility for financial support. We set out to ensure our clients are paying a fair price whilst adding dignity and a personal touch to the service.

> "You helped me 100%. Now I have no money worries, I can start grieving for my mother."
>
> Down to Earth client

Many people will also come to us after a funeral has already taken place, hoping to have received support from the state, but finding this falls woefully short of the cost. At this point, we can guide them in accessing the available state and charitable funds, decreasing or even wiping out debt.

Supporting people when they need it most

As funeral poverty rises, we're finding innovative and effective ways to boost our capacity. Over the last three years the number of people we have been able to support has trebled. Given that 75% of them are based outside of London, this small project has a significant national reach.

People can save up to £2,000 by comparing the prices of two or three different funerals directors. A seemingly simple bit of advice, but only effective if someone receives it in time. We've improved and expanded on the resources and guidance we have available online, covering a wide range of issues around funerals and funeral debt. We have also launched our training programme for professionals, ensuring they can offer it to people in their communities.

> "Before this, I didn't know the facts about the actual costs and the choices available to people."
>
> Training participant, Macmillan Cancer Support

In numbers

978
people supported this year

100%
of the applications for state support we made were successful, compared with the national average of 59%

£1,915
saved on average against initial quotes

Sharon's story

Sharon's husband passed away after a long battle with chronic kidney failure. Her energy had been focused on his complicated care requirements, so his sudden death left her struggling to know what to do next. She was passed information about Down to Earth the day after he died.

"I was not in a position to make any decisions at that time. I would have said yes to whatever had to be offered. Down to Earth removed my worries at a moment that I couldn't carry anymore.

They found me some fantastic funeral directors, and helped me negotiate the price – they did everything. No one could say that my husband didn't go with dignity.

I was able to do what I wanted to do and have no regrets to be sadder than I was supposed to be. I had space to grieve, properly.

"No one could say that my husband didn't go with dignity.

Sharon

FAIR FUNERALS CAMPAIGN

– Using seven years of learning to tackle the root causes of funeral poverty

What is funeral poverty?

The average price of a funeral has more than doubled in the last decade (Sunlife, 2016), with those in poverty facing an average debt of £1,680 (Royal London, 2017). A bereavement can take us by surprise, but we need to organise and pay for a funeral almost immediately. The minimal support from the state, and a lack of transparency and consumer confidence has left one in seven people experiencing serious financial concern after a bereavement (Royal London, 2017).

Our campaigns approach

For seven years, our Down to Earth team have supported people directly in planning affordable funerals and avoiding debt. We launched Fair Funerals three years ago as the first ever QSA campaign, because we could see some clear ways to address funeral poverty at a more structural and fundamental level.

Our campaign focuses on pressuring the government to take action; working with the funeral industry to improve practices and transparency; and driving public awareness of the issue. Through collaboration, experience and the sharing of real life stories, we have been able to push the issue into the spotlight, and towards our overall ambition of ensuring that everyone has the opportunity to access an affordable and meaningful funeral.

FAIR FUNERALS

Working with funeral directors to improve transparency, one step at a time

It can be difficult to act like an astute consumer after a bereavement. The idea of spending time 'shopping around' is likely to be unbearable and as a result, little competitive pressure is exerted on funeral directors.

We have championed the rights of these vulnerable consumers and have been pushing the funeral industry for greater transparency. Our Fair Funerals Pledge is a simple and realistic agreement; we ask funeral directors to recognise the difficulties that people on low incomes face when organising a funeral and to agree to ensure they are being open and transparent with their pricing, making their most affordable options available and accessible from the outset.

The Funeral Poverty Alliance

The impact of the campaign has been amplified by convening an alliance of 50 other organisations with an interest in this area, such as Macmillan Cancer Support, the Church of Scotland and the National Council of Palliative Care.

> "I hope that we can all pay tribute to Quaker Social Action which, along with the Funeral Poverty Alliance, is dedicated both to raising the profile of funeral poverty as a social justice issue requiring the attention of government decision makers and to ensuring that the public and the funeral industry alike are aware of the options available and the wider challenges."
>
> Patricia Gibson MP, during a Westminster debate on funeral poverty in June 2016

This year...

- 1,135 new funeral directors signed our enhanced pledge, 35% of the industry now promise to ensure that their most affordable options are available online
- The NAFD, the industry association representing 3,700 funerals homes UK wide, agree their members will have some form of pricing on display and easily accessible by 2020
- We partnered with Co-operative Funeralcare, who run over 1000 funeral homes across the UK, to educate their staff in implementing our pledge and helping people to find affordable funerals

Raising public awareness: starting a difficult conversation

Death and money make for an uncomfortable conversation. Something to be avoided even. We inevitably see a poor public awareness of the true value of a funeral and the options available to people. By putting out a wide range of information and asking our spokespeople to tell their stories, we're changing this.

We've successfully placed stories far and wide in regional and national media; online, in print and on television. We contributed to three prime time consumer awareness documentaries; BBC X-Ray in Wales, BBC Inside Out London and ITV Tonight – the latter two becoming the first programmes to exclusively talk about funeral poverty. Our media work focuses on solutions too, promoting and encouraging the actions people can take themselves to prevent funeral poverty.

Pushing funeral poverty up the parliamentary agenda

The Social Fund Funeral Payment is a government grant for people in need of support to cover basic funeral costs for a family member. In 2015–16 the average payout only covered 38% of this.

Together with the Alliance, our campaign is pressuring the government to take notice and action on the devastating financial effects of funerals by raising the grant and developing a plan to tackle rising costs.

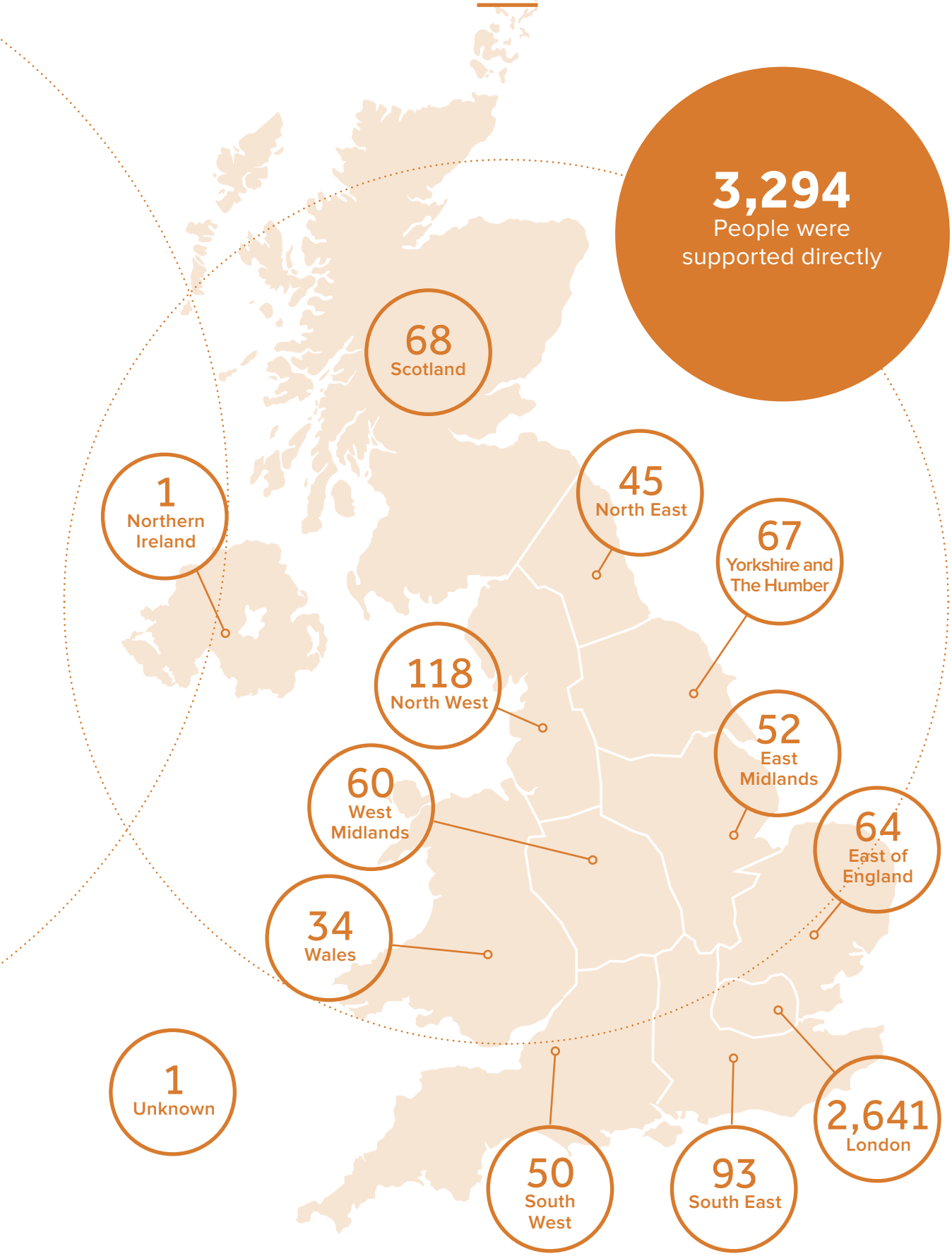
This year...

- We initiated and fed into four parliamentary debates on funeral poverty
- Our campaign provided evidence for and was heavily referenced in the Work and Pensions Select Committee Inquiry into funeral poverty. We successfully requested for a working group to follow up on the recommendations made
- In partnership with Carolyn Harris MP and cancer charity CLIC Sargent, the Alliance called for the introduction of a child funeral fund, calling to end the crippling financial burden on families at the most difficult time. We received unwavering support from MPs, press and the public alike. Seven councils scrapped their fees, Co-Operative Funeralcare dropped charges for 16 and 17 year olds and the Welsh Government decided to remove all child funeral fees
- We attended a series of meetings with the Department for Work and Pensions, providing detailed recommendations for improving and increasing the Social Fund Funeral Payment
- Our team fed into the Scottish Government's consultation on the design of their new funeral payment. We arranged for Fair Funerals campaign spokesperson, Billy Cargill, to speak at a national conference about his personal experience

> "You've certainly succeeded in bringing this issue to the attention of government."
>
> Caroline Nokes, Minister for Welfare Delivery

Our Impact

From the Victorian East End in 1867 to a charity with national reach...


3,294
People were supported directly
68
Scotland
1
Northern Ireland
45
North East
67
Yorkshire and The Humber
118
North West
52
East Midlands
60
West Midlands
64
East of England
34
Wales
1
Unknown
50
South West
93
South East
2,641
London

HOMESTORE

– Quality, affordable furniture for east Londoners

For nearly thirty years, Homestore has provided quality, used furniture exclusively and affordably to local people struggling to provide the basics for their homes.

Life without furniture

An estimated 1 in 10 people on low incomes struggle to afford furniture (Guardian, 2017).

If you're struggling to get by, even local charity shops can be too expensive, leaving the only affordable high street option so called "rent-to-own" furniture. Although you might be able to have a bed or a sofa now, interest rates of up to 94% mean monthly repayments could continue for years down the line (BBC, 2015).

> "I lost my old property and belongings and didn't have much money with me and I have to support my kids. I cannot claim benefits because I am an asylum seeker so we just can't afford furniture."
>
> Homestore customer

Furniture from one family to another

Homestore is a huge logistical exercise, with our two vans out on the road all day picking up donated furniture from local households and delivering purchased items to our customers. With just under 2,000 customers each year, the staff and volunteers in our showroom are always busy with calls and customers.

Membership is exclusively for individuals or families on low incomes and lasts for a year. In some cases people will come to us in a state of emergency after being rehoused, in others, people will save up over time for those purchases which will help them to make their house a home. Prices are kept as low as possible, and are annually reviewed to ensure we are the most affordable option on the market. On average, our customers are paying a third of the cheapest alternative available.

> "As a customer who had fallen on bad times, I was not made to feel ashamed of having to buy secondhand furniture. I did not feel judged and have always been treated in the same way that I would be had I gone (elsewhere)."
>
> Homestore customer

Quality, affordable furniture

Providing durable products means confidence in planning for the future. We ensure that all of our donations are in a suitable condition for sale and will provide years of usage.

> "I bought a table and for the kids I bought a bookshelf. It's very important to me that my children have a lot of books."
>
> Homestore customer

Our year – A growing demand among working households

Last year 1,948 members accessed a choice of essentials, good quality furniture and new white goods from Homestore.

In 2016, the Joseph Rowntree Foundation reported that one in eight workers are now living in poverty. We have seen this for ourselves. Hackney and Tower Hamlets are both consistently ranked as having some of the highest levels of deprivation in the country and we have found that over a quarter of our customers are in some form of work. To make it easier for them to access us, we are starting to open on Saturdays.

In numbers... 2016/17

1,948
customers. 29,368 since 1989

6,708
items of furniture collected from 2,542 households

82
volunteers providing 9,318 hours of support

Jaspreet's story

Jaspreet and her two children were put into temporary accommodation in Newham after being forced to suddenly leave her family home. Jaspreet hadn't had any time to prepare or save. On arrival, all they found in the flat was a fridge freezer and a cooker.

“I've got little ones so I need to have something hard-wearing. I have a baby daughter and my son is two and a half.

I would have really struggled if I'd had to go to normal branded shops. Having Homestore, it's really affordable. I needed a sofa, for when you have people over, when my mum visits, where is she going to sit otherwise? It's little things like that, that made the move easier for me, helping me get back into a routine. It makes it better for the children too when I feel easier, they can relax.

I'm still a member so I'm looking out for furniture I can use when I get moved into a bigger place. They said it would be a while in temporary accommodation. I know I just have to wait, there's nothing else to do.

“I've got little ones so I need to have something hard-wearing. I have a baby daughter and my son is two and a half.

Jaspreet

THIS WAY UP

– Taking charge to plan for the future

This Way Up supports people trying to find their way back after their circumstances have left them stranded, and just about coping. We provide the space for them to plan for their future through individual life coaching and build their resilience through group mindfulness sessions.

The pressure of life on a low income

When you're living close to the margins, the energy required to simply get by means planning for the future can feel impossible. Uncontrollable debts or the threat of insecure, temporary housing can take a heavy toll on your mental wellbeing and resilience, leaving you feeling stuck.

> "There's a lack of control and a constant battle to remain human."
>
> This Way Up Participant

It can be hard to know how to move beyond this and to find the courage to seek out support. But even then, if you're on a low income, you may find state support severely limited and private help beyond your reach.

> "I was lacking a lot of personal skills and confidence, there were a lot of things I struggled with, I felt very lost in the world."
>
> This Way Up Participant

Why life coaching and mindfulness?

Life coaching and mindfulness are both grounded in the belief that individuals are the experts in their own lives. This Way Up supports people in a gentle but focused way to build a better understanding of their mind and how their emotions direct it. Over the course of an intensive 6 week programme, This Way Up participants have the time, space and practical tools to reflect on their experiences and build a positive plan for the future.

> "Everyone is different. And has different issues. I was struggling, I couldn't get anything moving in my life. It's small steps. Small changes."
>
> This Way Up Participant

Life coaching starts with no specific agenda, so participants work through a process of getting clear about who they are, what matters to them and what they want from life.

The mindfulness sessions complete this by supporting participants to train their mind to deal more effectively with the everyday challenges of real life, helping the brain to think more clearly and positively when dealing with stress. A group environment offers a chance to compare experiences, to realise you're not alone, to share coping mechanisms and comradery.

This year

To offer even more encouragement and support, this year's participants were joined by previous attendees, who helped to run the course. This enabled attendees to see the steps others had taken before them, to the extent that they had volunteered their time to help others going through the same struggles.

"You get ideas because someone else is thinking differently or they have a better approach to something. People opened up and after the third session, I started to open up. I've helped others and they've helped me."

This Way Up Participant

2016/17 in numbers

38
people supported across two courses

147
supported since 2012

100%
found the life coaching and mindfulness helpful to them

98%
making real progress in their mental health and confidence, after scoring themselves against the World Health Organisation wellbeing index

> This Way Up gave me the realisation that yes, I can take that next step.
>
> Fatima

Fatima's story

After a difficult relationship breakdown, Fatima arrived in London having to start again. She had to create a new life for herself, reconnecting with distant family members, finding a new home and finding herself a job. Her confidence was rock bottom.

> I was at the point of wondering if I was ever going to be able to work again. Am I going to move on, or am I going to accept that I don't have the confidence? This Way Up gave me the realisation that yes, I can take that next step.

A lot of things had happened to me where I really wasn't feeling very good in myself. I didn't think I could achieve anything like going back to work again. That affected my quality of life – I was very worried about my finances.

Through the course, I learnt to manage my emotions and gain my confidence. It's hard to put words on it. It's going back to your own experiences, based on your own intuition and your own self-knowledge. Your own self-awareness of things that have worked in the past for you.

After a while I was ready to go for job interviews. I had a coaching and mindfulness session an hour before a job interview. It was natural. It was very powerful. It calmed my nerves, I could manage my reactions and emotions and I felt grounded. The interview was very positive, and I was offered the job.

MADE OF MONEY

– Taking the fear out of money

Growing up, everyone has a different experience of money. Our values and behavior around it are often very innate and very difficult to talk about. Made of Money supports people on low incomes to explore these issues, particularly parents who are faced with the twin challenges of managing on a tight budget and raising financially confident children. We aim to elicit long-term, positive behavioral change in people's lives at a time when 44% of parents do not feel confident about managing money (Money Advice Service, 2016).

Families and money

Bringing up a family is an isolating experience when you're struggling on a low income. The pressures of providing and planning for the future are often overwhelming. In 2017, 17% of adults are said to be worried about their food supplies running out before they have enough money to buy more (The Guardian, 2017).

Whether it's online or out shopping, children are relentlessly targeted by brands fully aware of their influence on their parents. Starting constructive conversations early on has a positive impact on the household's welfare and children's future habits. But it can be incredibly difficult to know where to start.

We work with parents to unlock and encourage communication, getting them to think about how their own attitudes towards money might be influencing their children. Using games, we break down the complexities around saving, spending and borrowing, enabling parents to go away with a renewed confidence in their ability to understand their household finances and talk about them constructively as a family.

Our emotions and money

A spending decision is often driven by our mood at a particular moment – whether it's celebrating something exciting or perhaps trying to distract ourselves from something sad.

From week one, participants are encouraged to keep a spending diary. Here they note down not just what they purchase and how much it costs, but also what they are thinking and feeling when they buy it. Recording these emotions can have a profound impact in helping people to understand their decisions and become more aware of the psychological pressures that surround spending.

Sharing our learning and developing projects in areas of need

Over the last decade, we have taken the basic model of Made of Money and adapted it for different needs or new geographical areas. This year is no exception.

We've delivered a new pilot within Tower Hamlets called Abacus, delivered in partnership with the Tower Hamlets Educational Business Partnership and supported by volunteers from 20 different Lloyds companies. Our content has been broadened to include a wider range of knowledge about money out in the world, tax, interest and insurance.

> "Life feels so much more balanced and the negative feelings of being ashamed, fearful, stressed, of never having enough and being out of control are now gone."
>
> Parent who attended the Made of Money course

Individual and family workshops 2016/17

136
sessions run

780
attendees trained

311
families trained

Amina's story

Amina and her husband both worked and, like many of us assumed the pay cheques would keep coming. However, after her husband became ill, and Amina had to leave work to care for him full time, debts mounted up. As a mother of three young children, she was struggling to cope.

"I couldn't tell anyone. I didn't want to tell anyone in my family or anywhere. My dad always worked his whole life. I always thought I'm never going to claim benefits or go to the job centre.

There were a good few months when we were not managing and I went into severe depression.

When I went to the first Made of Money session I felt like I really didn't want to talk about money. Nobody knew my financial situation. I knew I needed to do something to help myself.

We talked about spending within our means. All that made so much sense. I started fixing things and actually acknowledging the finances. I talked to the bank, and you know what, they were really good.

The beautiful bit is what has happened with the kids. Now I say, "this is how much we have to spend on what we need", I show them a ten pound note. "This is how much we've got left, and this is how much we need to spend. After that if there's anything left you can decide what to do with it." My eldest always says, "we're going to save it." My boy wants to spend it. My youngest is great, "we can do a little spending, and a little saving." And they usually go with her.

Made of Money training for professionals

Since 2007, we've been training others in the delivery of this unique and interactive approach to financial capability, expanding the reach of our work to communities outside of our own. We have now trained 1,197 people from 540 organisations from across the UK.

Moneytalk Camden North

We're also in the second and final year of our Moneytalk Camden North project.

We've introduced a financial capability approach to organisations who already support North Camden's most financially vulnerable households. We're on target to leave the legacy we planned; a trained up and confident group of 50 professionals who can pass our learning on within their own communities. To date, facilitators have already trained 220 Camden residents.

Fardowsa's story, The Winch

Fardowsa is a youth worker and mentor at The Winch in North Camden, an organisation that works with young people and families to improve their chances in life. She took part in a two-day professional workshop, gaining a practical set of skills and resources from our team with which she can better support her mentees to gain confidence with money, budgeting and financial capability.

> The Made of Money content is fantastic for breaking the ice and getting people talking.
>
> Fardowsa

Some of the young people we work with are kicked out of school, some are homeless and some are mentally unstable; facing a rough time in life. It varies. Every case is different and their needs are different.

I have always kind of incorporated budgeting into my work. I believe it is a very important part of a young person's development. It's something I feel passionately about.

Talking about money for the first time, that in itself is an uncomfortable subject for people sometimes. They don't want to tell you how they budget, it's private. The Made of Money content is fantastic for breaking the ice and getting people talking. After this the young people start to see the advice and information as actual stuff that they'd like to know and be a part of it.

Statement of financial activities
(incorporating an income and expenditure account) for the year ended 31 March 2017

	2017			2016		
	Unrestricted	Restricted	Total	Unrestricted	Restricted	Total
Income from:						
Donations and legacies	326,897	23,214	**350,111**	337,424	4,313	341,737
Charitable activities						
– Homestore	148,726	46,461	**195,187**	170,316	35,500	205,816
– Made of Money	23,630	88,363	**111,993**	102,771	121,037	223,808
– Quids in	–	–	**–**	–	7,339	7,339
– Moneytalk Bournemouth	–	–	**–**	–	80,868	80,868
– Moneytalk Camden North	–	26,180	**26,180**	–	25,080	25,080
– Down to Earth	–	59,883	**59,883**	–	64,950	64,950
– Fair Funerals	–	49,832	**49,832**	–	28,082	28,082
– Move on Up	30	212,030	**212,030**	–	–	–
Investments	2,394	–	**2,394**	4,506	–	4,506
Other income	46	–	**46**	15,453	–	15,453
Total income	501,723	505,933	**1,007,656**	630,470	367,169	997,639
Expenditure on:						
Raising funds	59,020	–	**59,020**	51,139	–	51,139
Charitable activities						
– Homestore	292,167	47,029	**339,196**	320,393	39,197	359,590
– Made of Money	98,282	135,019	**233,301**	130,924	121,197	252,121
– Quids in	–	–	**–**	–	4,123	4,123
– Moneytalk Bournemouth	–	–	**–**	–	107,751	107,751
– Moneytalk Camden North	7,460	16,959	**24,419**	–	5,105	5,105
– This Way Up	2,333	25,000	**27,333**	–	28,386	28,386
– Down to Earth	160,876	59,883	**220,759**	116,758	65,776	182,534
– Fair Funerals	64,252	49,832	**114,084**	65,301	28,280	93,581
– Other charitable projects	10,429	16,209	**26,638**	–	17,987	17,987
Total expenditure	694,819	349,931	**1,044,750**	684,515	417,802	1,102,317
Net income / (expenditure) before net gains / (losses) on investments	(193,096)	156,002	**(37,094)**	(54,045)	(50,633)	(104,678)
Net gains / (losses) on investments	635	–	**635**	759	–	759
Net income / (expenditure) for the year	(192,461)	156,002	**(36,459)**	(53,286)	(50,633)	(103,919)
Transfers between funds	(104,185)	104,185	**–**	(62,716)	62,716	–
Net movement in funds	(296,646)	260,187	**(36,459)**	(116,002)	12,083	(103,919)
Reconciliation of funds:						
Total funds brought forward	1,054,744	102,949	**1,157,693**	1,170,746	90,866	1,261,612
Total funds carried forward	758,098	363,136	**1,121,234**	1,054,744	102,949	1,157,693

This financial information has been extracted from the full audited financial statements approved by the trustees on 19th September 2017 and available to view on the Charity Commission website.

Balance sheet as at 31 March 2017

	2017	2016
Fixed assets		
Tangible assets	143,196	131,505
Investments	8,237	7,602
	151,433	139,107
Current assets		
Stock	2,782	3,467
Debtors	273,119	70,749
Cash and cash equivalents	765,577	974,700
	1,041,478	1,048,916
Liabilities		
Creditors: amounts falling due within one year	71,677	30,330
Net current assets	**969,801**	1,018,586
Total net assets / (liabilities)	**1,121,234**	1,157,693
The funds of the charity:		
Restricted income funds	363,136	102,949
Unrestricted income funds		
– Designated funds	740,855	1,050,452
– General funds	17,243	4,292
Total unrestricted funds	758,098	1,054,744
Total charity funds	**1,121,234**	1,157,693

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

Director: Judith Moran
Chair of Trustees: David Robson

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