

HARD TIMES CALL FOR OPEN HEARTS

HOW YOU CAN HELP



QUAKER HOUSING TRUST

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PRACTICAL WITNESS SINCE 1967

QUAKERS HAVE LONG BEEN CLEAR ABOUT THE IMPORTANCE OF A *HOME* TO EACH INDIVIDUAL'S DEVELOPMENT AND THE HEALTH OF THE WIDER COMMUNITY.

QUAKER HOUSING TRUST WAS CREATED SO THAT FRIENDS CAN HELP PEOPLE WHO ARE PARTICULARLY VULNERABLE IN FINDING A SUITABLE HOME.

WE ARE A QUAKER BODY GIVING QUAKER MONEY ON BEHALF OF QUAKERS TO SOCIAL HOUSING PROJECTS WE BELIEVE FRIENDS WOULD WANT TO SUPPORT.

A UNIQUE NATIONAL PRACTICAL EXPRESSION OF THE QUAKER CONCERN ABOUT THE NEEDS OF BADLY HOUSED AND OTHERWISE HOMELESS PEOPLE IN BRITAIN.

HOW WE WORK IS AS IMPORTANT AS WHAT WE DO BECAUSE BOTH REFLECT THE REASON WE EXIST.

QUAKER HOUSING TRUST

Social housing is an important option for a secure home in the choices available to everyone.

By funding practical housing elements Quaker Housing Trust helps small housing projects provide real homes for people of all ages and with a wide range of needs.

The projects we support transform people's lives by providing a safe, appropriate and genuinely affordable place to live.

The work we do also actively reflects Friends' linked concerns about social justice, right use of resources, care for the environment and care for one another.

We receive no money from Britain Yearly Meeting central funds. Our income comes from individual Friends and their meetings, and repayment of the loans we make to social housing projects.

This booklet suggests ways in which you can use this unique Quaker housing charity to help make a positive difference.

We try always to use our very limited resources where they can make a genuine and positive difference. We particularly like helping small, local projects, often innovative and finding it hard to get funding elsewhere.

Our interest-free loans and grants to projects help them start up, develop and grow, and keep going during difficult times. We also have four grants for good practice and development.

Our funding preferences actively encourage housing projects that are:

- Helping individuals who are vulnerable at points of transition in their lives.
- Environment-friendly, energy-efficient, and meeting best possible space standards.
- Contributing to well-balanced and sustainable communities.

We use the Quaker business method in all our meetings, and every application is considered individually and on its own merits.

Even a small contribution to QHT goes a long way in supporting projects that are meeting real housing need.

Friends give us money which comes from many aspects of their lives, including:

- Reduction in interest payments when mortgage rates drop.
- Interest on a building society account.
- Interest on an existing Triodos Bank Quaker Social Housing Saver deposit account.
- Sale of an inherited property or its contents.
- The difference in sale and purchase price when moving home.
- Unwanted winter fuel allowance.
- Energy rebates in energy efficient homes.
- Commercial rent from property.
- Gifts to QHT in memory following the death of a friend or family member.
- Gifts from friends and family marking an anniversary such as a birthday, wedding or new home.
- Receiving a legacy.
- Making QHT a beneficiary in a will.
- Money received as expenses for voluntary work.

Local and area Quaker meetings can donate income from a variety of sources, such as:

- Gift Aid reclaimed by a meeting.
- Commercial rent earned on a property.
- Sale of a property or its contents.
- Receiving a legacy.
- Money set aside for regular donations to charities.

Many meetings choose QHT as the recipient of a special collection or appeal. We have a wide range of materials that you can use to support these and are happy to provide as many copies as you want. They include:

- QHT Gift Aid envelopes.
- Postcards – also make a colourful display.
- Information about projects funded by QHT – which can be tailored to the geographical area of your meeting.
- Schedule giving – some meetings offer the option collecting money from individual Friends and then passing it on to Quaker bodies on that person's behalf. Quaker Housing Trust should be on every meeting's Schedule: if not it can easily be added.

Contributions to QHT's work can be made in a variety of ways, described below. If you make any donation under Gift Aid, please also send the completed form in this booklet directly to us.

Bank transfer: Also known as BACS. This transfers funds directly from your bank account to ours. You can use it for one-off or regular payments. The QHT bank details you need to do this are on the next page.

Charity voucher: CAF (Charities Aid Foundation) is probably the best known, but there are others available. Make it payable to 'Quaker Housing Trust' and send it direct to us.

Cheque: Make it payable to 'Quaker Housing Trust' and send it direct to us.

Giving in memory: You can ask for QHT to be the beneficiary of a funeral/memorial meeting. Ask your funeral director to organise a collection or suggest that people donate directly to QHT.

Legacy: Anyone who wishes to make a gift in a legacy by deed, will or codicil is advised to consult a solicitor. If you want to support the work of QHT in this way, we can offer notes to help with the wording. Ask our secretary for a copy.

Online: You can do this through our website www.qht.org.uk. This facility is managed for us by CAF Bank. You can use it to pay by debit and credit cards and set up direct debit payments.

PAYE: (Pay As You Earn), also called Payroll Giving, is a way to give money to charity without paying tax on it. It is paid from the donor's wages or pension via a scheme operated by their employer.

Standing order: You can instruct your bank to pay a set amount to our bank account on a regular basis, such as once a month. You can do this by using the form in this booklet.

Triodos bank Quaker Social Housing Saver:

Existing account holders can opt to have interest on their account paid annually to QHT by the bank.

Schedule giving: QHT should be on every meeting's Schedule, but if not you can ask that it be added.

Gift Aid: UK tax payers can increase the value of a donation if it is made under Gift Aid. This allows QHT to reclaim 25% from HMRC at no extra cost to you. Simply complete the form in this booklet and send it directly to us.

Donation by BACS

You can donate by bank transfer (BACS) directly from your bank account to ours. So that we can identify your donation when it reaches our account, please ask your bank to tag the payment with your name. You can complete this form and **give it to your bank**.

I would like to donate to Quaker Housing Trust the amount of:

£20 £50 £100 £500 £1000

Other £

QHT bank details

CAF Bank, Quaker Housing Trust Limited
Account number: 00016171 Sort code: 40-52-40

If you make this donation under Gift Aid, please also send the completed declaration form in this booklet directly to us.



Donation by standing order

You can use this form to set up a standing order to QHT. Just fill in the details and **give the form to your bank**. If you make this donation under Gift Aid, please also send the completed declaration form in this booklet.

I would like to donate to Quaker Housing Trust the amount of £

and in words

Please pay the indicated amount to Quaker Housing Trust on the date specified and then on each month / quarter / year / otheruntil further notice.

My bank details

Name:

Account no:

Sort code:

QHT bank details

CAF Bank, Quaker Housing Trust Limited
Account number: 00016171 Sort code: 40-52-40

Signature:

Date:



Gift Aid declaration

To Gift Aid your donation, tick the boxes below as applicable and then **send the form direct to QHT.**

This donation is for:

£20 £50 £100 £500 £1000

Other £

It is:

- a single donation made by cheque or voucher
- a single donation made by BACS
- a standing order for a payment to be made every month / quarter / year / other

I am a UK taxpayer and understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

I want to Gift Aid my donation of £..... and any donations I make in the future or have made in the past four years to Quaker Housing Trust [Registered Charity 254704].

I consent to giving QHT my UK residential address for the purpose of being identified as a UK taxpayer so that QHT can claim the tax benefit from HM Revenue & Customs. QHT will make no other use of this information without my consent. I understand that QHT keeps gift aid declaration records for six years from the end of the accounting period they relate to.

Name

Address

.....

Email

Signature

Date

Please notify Quaker Housing Trust if you:

- want to cancel this declaration
- change your name or home address
- no longer pay sufficient tax on your income and/or capital gains.

Requesting a receipt for your donation to QHT

We are happy to send you a receipt for your donation. Just let us know:

- if you have made your donation by BACS or standing order,
- if you would like the receipt by post or by email,
- and your name and postal or email address.

You can contact us by telephone, email or post.

QHT will make no other use of this information without your consent.

More information about what we do and how we do it, is available from a variety of sources.

- Our website.
- Our annual report to Yearly Meeting, published in Documents in Advance.
- Our trustees are always happy to talk about the work QHT does on behalf of Friends. We may not be able to meet every invitation to talk to your meeting or event, but please do ask us.
- Our secretary can send you the up-to-date list of projects we have funded in the current year, or in your area.
- Our annual accounts are available on the Charity Commission website and from our secretary.

QHT privacy notice

We receive personal information from donors so that we can acknowledge their financial contribution to our work. This is generally in the form of contact details given in a covering letter or email from the donor.

We collect personal information from donors who are making a financial contribution under Gift Aid, so that we can claim the tax benefit from HM Revenue & Customs. This information is collected through forms completed by the donor.

Using HMRC guidance, we keep gift aid declaration records for six years from the end of the accounting period they relate to. This applies to gift aid declaration forms, envelopes, and other forms of gift aid declarations.

A full copy of our Privacy Policy is available via our website and our secretary.

There are a number of other ways in which you could promote the Quaker concern on housing: some are described below.

- Suggest to a local social housing project you know that it contact QHT to see if we can help with funding or with one of our grants for good practice and development.
- Ask local social housing projects what other kind of practical help you and/or your meeting could offer them.
- If you have a Quaker property that could be turned into social housing, we can help you to explore the possibilities.
- Explore what a Quaker vision of a just housing policy could look like.
- Explore the history and nature of the Quaker concern on housing.
- Tell other housing networks about us.
- Do some local lobbying to raise awareness of housing need in your area.

QHT has a number of publications to help you explore the Quaker concern. They are free of charge and available via our website and our secretary.

Housing: Our Spiritual Concern – ‘Advices and queries’ on why housing is such an important element in creating a compassionate society. A6 booklet.

Principles for a Just Housing Policy – A ‘check list’ against basic Quaker principles for evaluating housing policies. A6 booklet.

Housing: A Tested Concern – A brief history of the housing concern in Britain Yearly Meeting since the 1900s. A5 booklet.

Observations & Challenges – Quotations and questions illustrating QHT’s practical witness to the housing concern. Two sets of six post-able postcards. Colour.

Pressing problems: practical responses – an outline of our work as Yearly Meeting’s housing charity. A6 booklet.

Practical responses – A map showing all the projects supported by QHT 1968-2018. A2 poster.

About QHT

Quaker Housing Trust is a committee of the Yearly Meeting of the Religious Society of Friends (Quakers) in Britain. The 12 trustees are appointed by Meeting for Sufferings. [*Quaker faith & practice* 8.15] QHT is a separately registered charity [No. 254704] and a company limited by guarantee registered in England [No. 00924311]

The trustees are all unpaid volunteers. Britain Yearly Meeting provides the half-time staffing as a reflection of Yearly Meeting's concern for housing issues in its corporate work. This means that almost all our income goes into social housing projects. We work across the whole of Britain Yearly Meeting: England, Scotland, Wales the Channel Islands and the Isle of Man.

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Quaker Housing Trust

Friends House

173-177 Euston Road

London NW1 2BJ

E: involveme@qht.org.uk

T: 020 7663 1036

W: www.qht.org.uk

Images in this publication are taken from the *Observations & Challenges* series of postcards.

THE HOUSING CONCERN
"IS DRIVEN BY OUR BELIEF
THAT ALL ARE EQUALLY
CHILDREN OF GOD AND
OUR EXPERIENCE THAT A
HOME IS ESSENTIAL FOR OUR
SPIRITUAL WELLBEING NOT
JUST FOR OUR PHYSICAL
AND MENTAL HEALTH."

Minute 24, Yearly Meeting 2015

QUAKER
HOUSING
TRUST