RefuAid is a restricted fund under the auspices of Prism the Gift Fund charity no. (1099682)

@refuaid
www.refuaid.org
www.equalaccessloan.org
Everyone on the planet deserves a place to call home, yet over 70 million people have been forced to flee their homes as a result of conflict, persecution or climate change.

In 2018, 168,978 people who had been granted asylum, were in the process of rebuilding their lives, here in the UK.

People's priorities are resoundingly; to find somewhere safe and private to live; to provide any children with access to education and to be able to live independently by earning an income.

Job-seeking is full of distressing surprises for anyone with refugee status - from language barriers and a lack of support from the government, to exploitation, lack of access to finance and ignorance of employers. It is yet another form of limbo. But despite the frequent disappointment, what persists is hope: to survive uncertainty and to see a future that lasts more than a few days ahead.
RefuAid: The Equal Access Programme

Access to Professional, Structured Language Tuition:
In partnership with private language schools throughout the UK, RefuAid provide intensive language tuition courses. The RefuAid: Language A Gateway programme involves a collective of actors who have come together to provide a cost effective solution to the language barrier. The programme provides up to 32 hours a week of intensive English language support and the exams and qualifications needed to access university or employment.

The Equal Access Loan:
In September 2017, RefuAid launched the first (and only) nationwide loan scheme for refugees. The loan scheme provides support to those who have been granted refugee status and have full rights to remain and to work. We offer interest free, character based loans of up to £10,000, for internationally trained refugees to pay for UK accreditation, requalification, or training, enabling people to return to employment in their prior professional fields. Loans are assessed on a character basis harnessing the power of human relationships to provide lifelines for individuals with no alternative access to credit. Repayment plans are worked out on an individual basis with the applicant.

Employment Support:
RefuAid provide support on UK recruitment practises, signposting to recruitment agencies, discussing local workplaces, practices, norms, and expectations. Workshops and mentoring services are often provided by skilled volunteers who bring expertise and give participants direct access to hiring decision makers. RefuAid also work on clients’ CVs and interview preparation.

Paid Work Placements:
Over the course of 12 weeks, participants are given the opportunity to experience life in a UK workplace, benchmark their skills, and, most importantly, build a professional network. The RefuAid team continually monitor progress with the RefuAid clients and their managers, offering weekly checkins, mentoring, and assistance to convert placements into full-time employment.

Constant Casework Support:
RefuAid support all clients until they have reached their aspirations in the UK. This includes connecting clients with alternative support organisations in order to ensure their needs are met. RefuAid caseworkers advise clients on how to achieve their goals, including support with applying to university, providing connections to the right networks, and advising individuals on how to leverage their experience.
A LITTLE NOTE FROM THE CO-FOUNDERS

We live in terrifying times for anyone who is forced to flee their homes. Conflicts around the world are lasting longer than ever, climate is forcing people to abandon the home they’ve had for generations and the persecution of intelligence, religious belief, and sexuality increases.

Over the next few years, millions more people will be forced to migrate than ever before. Without tools in place to support forced migration, the death tolls we are witnessing in the Sahara, Mediterranean, Calais Jungle, Greek Islands, Libyan Slave Houses and a multitude of other locations, will increase day upon day as well as a polarisation of politics that is already leading us down a frightening path.

Since we started RefuAid, it has struck us so often how very alike we all are. Yes, there are different beliefs, languages and creativities that give us individualism as humans, but as a species we are all hungry to love, live safely with our loved ones and provide for ourselves. I’m yet to meet or hear of a person who does not want those very 3 things.

When we were first working in Greece, both Tamsyn and I believed the UK would be a ‘good’ place to claim asylum, that there would be a support system here that would want to nurture those who’d fled the worst of humanity and that saw no logic in preventing people from earning a living doing the job they loved. We were incredibly naïve. The current UK ‘integration’ strategy for refugees is failing across the board. The annual budget for government provided English language has been cut by over £100 million and without English language, those with asylum in the UK are cast aside, segregated and become increasingly depressed.

Additionally, our current banking system means that those with asylum have no access to mainstream finance or guidance on financial processes in the UK, making people incredibly vulnerable to exploitation and therefore at high risk of falling into abject poverty. This inevitably has a hugely detrimental effect on an individual level, but it also means that as a country we have incredibly talented and resilient people – who would be an asset to any society – being prevented from joining communities, working, studying and contributing, all because of language and financial barriers. It means that we are living in a society where neurosurgeons are working as cab drivers, engineers are unemployed and aspiring teachers face a life of isolation.

We are so proud that as a result of our work and your support over the last year, over 400 people – who would otherwise be segregated from education and employment and the majority of whom would be reliant on government benefits – are now achieving their education and employment dreams, without the need for government assistance.

We’ve watched as lawyers working part time in Pizza Hut have gained placements at top city law firms; as a mother whose asylum claim took 10 years returned to work with her head held high; as a young man who’d seen his university seminar group slaughtered by ISIS found the bravery to continue his education here in the UK.

There’s a long way to go and many challenges to overcome over the next year, as we scale up our work to try and meet an ever-growing demand, but absolutely none of this would be possible without our team, our funders, partner schools, partner organisations and friends and family.

Thank you so very much for everything. I hope this report goes to show how important your support has been and will continue to be in the future.

All our love, Anna and Tamsyn xxx
THE UK LANDSCAPE

29,380
PEOPLE CLAIMED ASYLUM IN THE UK IN 2018

55%
REFUGEES IN THE UK EARN LESS PER WEEK THAN UK-BORN RESIDENTS

£37.50
PER WEEK IS THE AMOUNT OF MONEY GIVEN TO ASYLUM SEEKERS TO SURVIVE ON

168,978
PEOPLE ARE LIVING IN THE UK WITH ASYLUM APPROX.

1 IN EVERY 113
PEOPLE AROUND THE WORLD IS DISPLACED

£100MIL
THE AMOUNT THE GOVERNMENT HAVE CUT FROM ANNUAL FUNDING FOR ENGLISH LESSONS SINCE 2008

REFUAID'S ACHIEVEMENTS MAY 18 - MAY 19

£334,876
REFUAID MADE INTEREST FREE LOANS TOTALLING BETWEEN MAY ‘18 - MAY ‘19

52
PEOPLE FROM DIFFERENT COUNTRIES APPLIED TO REFUAID

£574,313
WE RAISED IN DONATIONS TO SUPPORT REFUAID’S WORK

100%
REPAYMENT RATE THERE WERE NO DEFAULTS ON LOAN REPAYMENTS DUE

128
REFUAID CLIENTS ARE RETURNING TO A CAREER IN HEALTHCARE

242
NEW STUDENTS WERE ENROLLED ON THE REFUAID: LANGUAGE A GATEWAY PROGRAMME
In the last year we have supported students on the RefuAid Language: A Gateway programme. Between May 2018 and May 2019 258 new students joined the RefuAid, Language: A Gateway programme at partner schools throughout the UK. 47 students who began school prior to May 2018 continued their English language studies.

Between May 2018 and May 2019 we partnered with 71 British Council accredited, English language schools who provide RefuAid students with up to 32 hours a week tuition.

We have also launched partnerships with 3 universities who are providing professional English language tuition to RefuAid students on their pre-sessional language courses and/or as part of MA TESOL courses. Manchester Metropolitan University has led the way in supporting access to English Language by providing 36 spaces for RefuAid students on their language programmes.
"WSE is proud to make a contribution to the wonderful work that RefuAid does. The students who come to us through RefuAid enrich the life of our school immeasurably." – Wimbledon School of English
NEW STUDENTS ON THE LANGUAGE PROGRAMME BETWEEN MAY '18 AND MAY '19

ENROLMENT STATUS OF LANGUAGE APPLICANTS BY CITY MAY 18 - MAY 19
IBRAHIM
28, Syrian, Ibrahim fled Syria partway through his engineering degree and needed a 6.5 IELTS to finish his studies. He has since gained a 6.5 and is now studying at university.

"My name is Ibrahim and I am from Syria in the Middle-East. I came to the UK in 2015 and I have recently started a ten-week IELTS preparation course studying on the RefuAid language programme at Celtic English Academy. I hope to develop my English so that I can achieve a 6.5 in IELTS and then apply to go to university to continue my studies and become qualified as a mechanical engineer."

RASSINA
23, Syrian, Rassina fled Syria before being able to join university, dreams of becoming a pharmacist and has just completed her first year at university as a result of gaining the required English Language qualification.

"I believe the importance of English language is the same as the colours that are required to fill a painting. Without colours the painting still exists but a colourful world is always better than a colourless universe. In addition, the better your English language the more doors open to you. Ultimately, I will be always thankful to RefuAid to spread my wing for making my dream come true. I will work hard to achieve it and become a pharmacist."

EMMA
35, Libyan, Emma fled Libya in 2014 after experiencing unimaginable sexual violence. Emma has now gained the English language qualification she needs to requalify.

"I feel that I have a backbone now, that I am not alone, moreover I've got my IELTS exam as well as RefuAid accepted to give me loan to carry on my requalification and the amazing news that I will be able to register with General Dental Council. I've promised myself when I finish my career as a dentist in the UK to dedicate my life to helping people that are in the same situation as I was. Thank you RefuAid, I am telling you if am happy and can fight for my future today this is because of you."
THE EQUAL ACCESS LOAN

Between May 2018 and May 2019 RefuAid made requalification loans totalling: £334,876

and received £20,427 in loan repayments.

As of yet we’ve had ZERO defaults on repayments.

The average loan amount for between May 2018 and May 2019 was: £57,774

68% of Loan Applicants between May 18 and May 19 were fully dependent on benefits prior to requalifying. The remaining 32% were underemployed in 'survival' jobs.

The average income once clients have completed their re-accreditation is: £38,200
Client Testimonials

SARA
33, Iranian, Sara fled Iran due to persecution in 2017 and arrived in the UK. She has taken out a loan of £7736 on the RefuAid Equal Access Loan programme to cover the cost of requalifying as a Dentist.

"Being a refugee means you have to start your life from zero, everything that you know is gone; your family and friends, your possessions, things you're familiar with, even your identity; whatever you once you thought YOU ARE, they simply don't exist anymore, and you need to redefine yourself, finding who you are, and gather some pieces of “you “ that you still have, and mending it with new ideas. Dentistry wasn’t a job for me, it was a dream that I grew up with, a mission, part of what makes me, me. But I almost had nothing, no savings and I didn’t know anybody to ask them for help, the registration path seemed impossible to me. Until someone introduced Refuaid to me, they guided me through every step, and gave me hope. I remember when Johnny called me and told me my loan request has been approved, I was beyond happy, that day for the first time I felt a heavy weight lift my shoulders. Because of you I could see a future, I have now set up a practice place and I am retraining myself."

ABDUL
30, Abdul is from Pakistan, Abdul was subject to horrific treatment in his home country. He is a qualified lawyer and desperate to return to work after years of under-employment in the UK so took out a RefuAid: Equal Access Loan.

"From stocking shelves and working night shifts in retail to working at a global law firm in the city of London - the long lost dream of re-entering the legal profession was turned into reality by way of a loan provided by RefuAid. The loan did more than just assist in paying my course fees for the Legal Practice Course – it restored my self-confidence and enabled me to think positively about my future in the UK. I spent years doing jobs such as leafleting, home removals and customer service just to keep my head above water and pay bills. I never imagined that as a refugee I would be able to work as a lawyer again, but thanks to RefuAid, I am almost done with my degree and looking forward to working as a solicitor. Coming across RefuAid was a stroke of good luck and I will forever be grateful for the loan and the unwavering support provided by RefuAid".
Between May 2018 and May 2019 we lent to 58 New Refuaid clients who required funds to requalify and return to work.

The average loan repayment is £179 per month.

We currently have 331 people on the waiting list for an Equal Access loan.
“Having claimed asylum made me realise that there are many rivers and bridges to cross to become re-established again in a foreign land; with not much hope of returning to my homeland sooner than I thought. I must admit that my family and I felt a great sense of achievement when we qualified for refugee status. Albeit, we did not realise that it came with its own challenges of huge financial responsibility against imminent unemployment.

I wish to say that I am one of the fortunate ones who have been supported to navigate through various rivers and bridges and have landed safe-to-shore. Amongst the major navigators was RefuAid who provided me with an interest-free-loan to retrain in my profession. This retraining profiled my CV out there on the job market, and later on RefuAid recommended me for a job opportunity.

Today, yet again, I consider myself as one of a few fortunate ones to break through the barriers of unemployment owing to the stigma attached to my status, into now working for a world class organisation. RefuAid is a very unique organisation that goes out of their way, over and above their original intention, to owing a duty of care towards their clients, in relentlessly supporting them to secure employment, where possible. I have never knew that such organisations existed in my whole entire life until I came across them. The staff are just amazing and indescribable.

I am now recommending them to some people I know who have unfortunately found themselves in a similar situation as mine. Thank you, a million times, to RefuAid and their staff.”

Pru is an auditor from Zambia. It took Pru and her family 10 years to receive their asylum in the UK. Pru borrowed £8,588.16 to cover the cost of gaining her UK accreditation and is repaying over 48 months. Since receiving the loan and as a result of RefuAid’s support Pru is now working in her previous career.
In the last year we’ve welcomed 7 new staff members to the RefuAid team. RefuAid is now a team of 10!

Anna James
Co-Founder

Tammy Browne
Co-Founder

Jeremy Saltic (A-Saibe)
Equal Access Loan Programme

Kate Higgins
Team Coordinator

Nash Furay
Employment and RefuAid Action Lead

Zeinab Aboutek
Language UK Programme

Hekeem Ulusow
Language UK Programme

Emma Weinstein
Sheffield Language UK Programme

Mohib Ullah
Language UK Programme

Farah AlHaddad
Language UK Programme
"It has been quite a long journey to get to where I’m now. I came from Syria with no knowledge of the English language, this was the most difficult challenge facing me in the UK. Through RefuAid everything became intelligible, through the support from this unique organisation which believes in their client’s abilities, no matter what their background, religion or colour. They apply their principles as “every human deserves to reach their dreams” and they create and help build the road to their dreams.

I got my law degree in 2009 but unfortunately, because of the war, I was unable to work. The war destroyed everything, but it could not break my determination and persistence.

The only work I could find when I arrived in the UK was unsociable hours at a pizza restaurant, I was away from law, but law was in my heart, in my blood, everywhere around me. My glimmer of hope became RefuAid, they told me they could help me with my English language and returning to work as a lawyer, they opened a bright door.

Getting a language place with them and doing the IELTS exam and then getting a placement at a law firm would not have happened without RefuAid. Every time my mind was in a fog and I had to ask for support, I was like a ship in middle of sea and when I almost drowned, they were there to lend a helping hand.

Working with top Law firm like Weil Gotshal & Manges and its atmosphere and magnificent offices is really unconceivable, it is a golden opportunity that I had never expected as a refugee in the UK. I’m owed RefuAid longevity.

Thanks from the depth of my heart, Will"
**FINANCIALS**

**REFUAILD CONSOLIDATED FINANCES 1st May 2018 – 30th April 2019**

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<tr>
<th>Balance Brought Forward</th>
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<td><strong>INCOME</strong></td>
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<tr>
<td>Unrestricted</td>
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<td>Refugee Access Loan</td>
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<td>Language Project UK</td>
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<td>Reunification</td>
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<td>Earthquake Relief Lombok</td>
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<tr>
<td>Language Project Greece</td>
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<td>Uganda – P4T</td>
<td>£6,570.00</td>
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<td><strong>UK</strong></td>
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<tr>
<td>Emergency</td>
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<td>Language Project UK</td>
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<td>Refugee Access Loan</td>
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<td>Events</td>
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<td>Fundraising and marketing</td>
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<td>General Project Expenses</td>
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<td>Staff Travel</td>
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<td>Office Expenses (Software, Stationary, Communications)</td>
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<td><strong>TOTAL SPENDING</strong></td>
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<td>£102,277.27</td>
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<td>£654,972.28</td>
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**BALANCE 30/04/2019:** £107,604.04

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**A NOTE ON ADDITIONAL & EMERGENCY PROGRAMMES:**

Whilst our main focus is, and will always remain, access to education and employment for those with and seeking-asylum in the UK, we also pride ourselves on being responsive and thinking outside of the box when needed. We remain a funder of an incredible language programme in Greece, which in the last year has supported over 300 refugee students to gain English language qualifications. We have also provided funds to an education programme in Uganda and support for displaced people in Lombok, Indonesia. The funds for these projects were raised via crowd-funding and from specific donors and do not take away funding from our main programmes.
**NEXT STEPS**

Over the next year our priorities are:

**SCALING UP THE LANGUAGE PROGRAMME**
We currently have over 730 people on the waiting list for a space on the Language: A Gateway programme. All individuals who, without access to this programme, are unable to continue achieving their education or employment aspirations. In recent months we have had multiple schools and universities expressing an interest in partnering with RefuAid on the language programme and are aiming over the next year to scale up to the programme to support over 400 students.

**SECURING 0% SOCIAL INVESTMENT TO GROW OUR LOAN PROGRAMME**
We need considerable amounts of capital to scale up the loan programme to meet demand over the next few years. RefuAid believe that the loan capital needs can and should be covered by 0% social investment and that by doing this we would be able to access the amounts needed to scale up the loan programme.

**WORK PLACEMENT PROGRAMME**
In June 2019 we are launching a work placement programme which will provide RefuAid clients with 12-week paid work placements with partner employers. We have found many of our clients face difficulties accessing the job market without any UK recognised work experience to discuss in interviews etc. Partner employers will also pay a fee to RefuAid which, once the programme has grown, has the capacity to become a reliable revenue stream for RefuAid.

**FAMILY REUNIFICATION LOANS**
Family reunification and employment opportunities for refugees throughout the UK are intrinsically linked. Put simply, without your immediate family safe and reunited with you it is impossible to work. Without access to legal aid or traditional lines of credit many refugees throughout the UK lack the required funding to reunify their families. Over the next year RefuAid will be exploring the possibility of launching a family reunification loan product.

**OUR CURRENT WAITING LIST (AS OF JUNE ’19)**

- London: 120
- Manchester: 33
- Liverpool: 33
- Cardiff: 33
- Birmingham: 32
- Belfast: 33
- Nottingham: 33
- Oxford: 33
- Glasgow: 33
- Sheffield: 33
- Salford: 33
- Newcastle: 33
- Leicester: 33
- Bristol: 33
- Bolton: 33
- Newport: 33
- Bradford: 33
- Wigan: 33
- Rochdale: 33
- Leeds: 33
- Coventry: 33
- Edinburgh: 33
- Swansea: 33
- Stockton on Tees: 33
- Preston: 33
- Derby: 33
- Wolverhampton: 33

**BUDGET**

In order to continue our work, scale up our existing programmes and successfully launch the work placement programme we need to raise £1,052,205 for the year May 2019 - 2020 and £1,423,996 for the year May 2020 - May 2021.
we want
to life
like another
people in
the world