

RefuAid

Hope. Resilience. Unity



Impact Report 23 - 24

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MISSION STATEMENT

RefuAid provides people who have fled their homes with tailored support to build independent and dignified lives in the UK.

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WHAT WE DO

At RefuAid, we provide people who have fled their homes with tailored support to build independent and dignified lives in the UK. All of our programmes have been shaped by the needs of our clients.

Language

In partnership with British Council accredited language schools, universities and exam providers across the UK, we support individuals to obtain the English language qualifications required for either higher education or professional re-accreditation. Tuition is entirely free for our students, and we support with travel costs, course materials and exam fees.

Re-accreditation

We provide tailored guidance on professional re-accreditation pathways and routes back into employment. In partnership with employers and professional bodies across various sectors, we offer bursaries, scholarships, membership waivers and professional networking opportunities.

Loan

We offer interest-free loan products for professional re-accreditation, housing and family reunification. Our lending processes are character-based, providing a lifeline to our clients, the majority of whom are excluded from mainstream financial products due to a lack of UK credit footprint.

Employability

In collaboration with businesses across the UK, we provide sector-specific pre-employment support to work-ready candidates. This includes employability days, mentoring, interview preparation and training, to improve confidence and prepare clients for the workplace.



Juhina, a doctor from Syria, first registered with RefuAid in September 2022. She studied General English with our fantastic partners at English Path, before studying OET at International House London, which she passed in June 2023.

Juhina then took out an interest-free Equal Access loan to cover the cost of her re-accreditation exams, courses and GMC registration fees.

In addition, she attended an employability day run by RefuAid and Guy's and St Thomas Trust, which gave her the confidence to successfully apply for a Senior Healthcare Assistant role at RefuAid's partner healthcare company HCA Healthcare, which she started at the beginning of 2024.



In order to continue with the next steps of her professional re-accreditation, including the PLAB exams and registration with the General Medical Council, Juhina took out an interest-free Equal Access loan. This covered the cost of her exams, courses and registration fees.

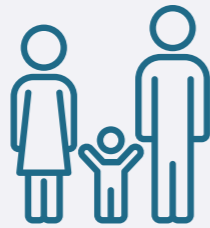
Whilst preparing for her PLAB exams, Juhina was keen to begin work within the NHS to gain experience in the sector. She attended an employability day run by RefuAid and Guy's and St Thomas Trust, where she was given insight into working within UK hospitals, how to apply for roles in the NHS and an opportunity to network with UK medical professionals. The event gave her the confidence to successfully apply for a Senior Healthcare Assistant role at RefuAid's partner healthcare company HCA Healthcare, which she started at the beginning of 2024.

“Juhina is the epitome of hard work and determination, making the most of every opportunity she possibly could. She has now passed her PLAB 1 and is preparing for her PLAB 2 exam, and feels well equipped to thrive in her future career within the NHS.”

OVERVIEW

67,337

applications for asylum in the UK in 2023 ↓ 17% less than 2022



3,253

People have been supported on a RefuAid programme since 2015.

→ **67%** of initial decisions made in 2023 were **grants of protection**

→ **2,198** applications for RefuAid's support between May 2023 and April 2024.

2,238

people given support with their English via our Language: A Gateway Programme.

Collectively, that's the equivalent of...

327,566 or **10,769**
days of studying / months of studying

On average, it takes someone **9 months** to graduate the programme

We've now lent a total of

£2,293,516.87



individuals supported into work commensurate with their skills and experiences.

Of those in work commensurate with their skills and experience, the average length of professional experience prior to arriving in the UK is **8 Years**



“RefuAid has profoundly influenced my educational path and personal growth. RefuAid provided me with comprehensive access to English learning materials online and funded my attendance at a university’s pre-session English program for 14 weeks—an incredible financial support. The thoughtful planning and modern technological approach to training made learning accessible and effective.

I am immensely grateful for all the support from RefuAid. The opportunities provided to improve my English and academic readiness have been invaluable, especially as a Ukrainian refugee, paving the way for my current and future successes. Now, as a successful student of International Marketing, I am grateful for these opportunities and look forward to making meaningful contributions to the international marketing industry.”

Yelena, a student from Ukraine who has gone on to pursue a degree in International Marketing at the University of Reading.

LANGUAGE: A GATEWAY PROGRAMME

2023 - 2024



"In 2023, RefuAid's Language Programme continued to make significant strides in empowering refugees and asylum seekers by bridging language barriers and opening doors to higher education and employment. Through our collaboration with universities, private language schools, exam providers, volunteer tutors, and other institutions, we have provided tailored language support that meets the

unique needs of our students. Our graduates leave the programme with greater confidence and capability to integrate and thrive in their new communities. As we look ahead, we remain committed to expanding our reach and enhancing our support to ensure that every refugee and asylum seeker has the opportunity to achieve their full potential."

Ilaria Tarulli, RefuAid's Head of Language Programme

In total, we supported

819

students on this programme over the year. This is an **increase of 37%** from last year.

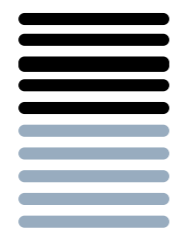


2023

2024

287 → **49%** increase from 2022-23 and the **highest number since the programme launched**

individuals graduated the programme this year



50%

of these were students returning to academia



50%

were professionals requiring re-accreditation



49

students were offered exam scholarships through our partners at Duolingo, OET, LangCert and KITE



24

students were offered full scholarships to attend university. Universities include University of Edinburgh, University of Bath, University of Leeds, and many more

298

of our Language: A Gateway Programme alumni students from previous years graduated their university course between 2023 and 2024



Most popular subjects include:

- Law
- Business
- Engineering
- IT/Tech

LANGUAGE PARTNERS

2023 - 2024

"I would like to take the chance to thank RefuAid for the support I got. You have done amazing work. The courses and the exam fund were crucial for me. I hope you carry on helping refugees, especially who need the first push forward."

Mohamed, a Dentist from Syria, who was supported on our Language: A Gateway programme in 2024 and is now preparing for his re-accreditation exams in order to register with the General Dental Council.

Our casework team



SET English: offered 3 months free access to their OET platform for a cohort of 25 Doctors and Nurses, in addition to their regular support during the year.



Pearson: offered 20 exam scholarships to RefuAid students.

"Pearson is the world's leading learning company, and we believe that every learning opportunity is a chance for a personal breakthrough. We have seen and heard great things about the RefuAid Language Programme through English UK and many of our Private Language School partners, so we were delighted to be able to start working together this year. We are proud to be a part of the journey to access higher education and career development opportunities, by providing access to PTE Academic for people who have sought asylum in the UK."

James Carmichael,
Pearson Country Manager,
UK & Ireland

Manchester Metropolitan University: have supported over 200 of our clients with English language tuition, including General English and IELTS preparation since 2018.



University of Leicester: 183 RefuAid students supported with either OET, Academic English or Pre-Sessional courses.

RE-ACCREDITATION PROGRAMME

2023 - 2024



“Through RefuAid’s re-accreditation programme, we offer bespoke pathway advice to individuals seeking to re-enter their professions in the UK. This enables participants to access re-accreditation training, ensuring they obtain the necessary qualifications to become UK work-ready.

Our interest-free loan, along with generous bursaries and scholarships from partners like Kaplan, CIPS and

CIPD, provides essential funding. Additionally, we facilitate course discounts, expert sector-specific advice, and qualification verification.

As a result, forcibly displaced individuals are registering with professional bodies and re-entering the workforce in roles that match their skills and experience, making valuable contributions to various sectors of the UK economy and society”

Bea Walker, RefuAid’s Senior Re-accreditation Caseworker



184

individuals received tailored re-accreditation support

in the form of:

- Bespoke learning plans
- Introduction to sector experts
- Partial or fully discounted professional membership
- Bursaries and scholarships for specific qualifications

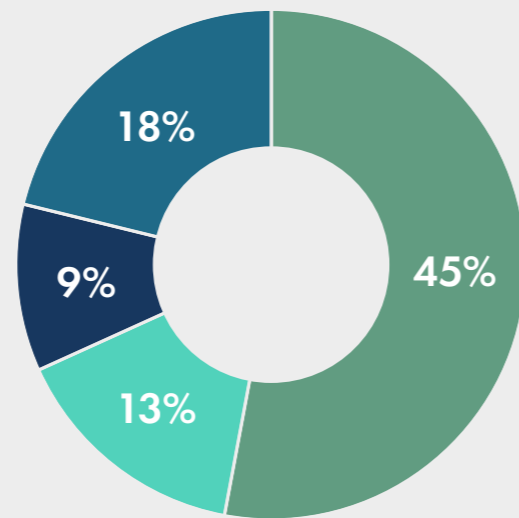
A huge thank you to some of our incredible partners, including:

CIPD Trust CIPD Trust: 9 clients have received full qualification bursaries and/or discounted CIPD membership.

IPE ILE: 2 full scholarships issued for studying Teaching Arabic as a Foreign Language

CIPS CIPS: 1 full scholarship to study Level 5 Procurement and Supply.

Of the new loans made in 2023-24, professions include:



● Doctors ● Pharmacists
● Engineers ● Other

Remainder includes accountants, teachers, lawyers, plumbers, electricians, amongst others.



“Since I first contacted you a lot has changed for me. I was a commercial plumber in my country in Iran for many years and I wanted to become a gas engineer in the U.K.

I was studying a plumbing diploma level 2 already at college, and then you helped me to take a gas engineer course by giving me a loan, which was amazing. I couldn’t believe it when you accepted me.

I have now reached my dream and got my first job in the U.K. as a central heating engineer which I start on 10/6/2024.

I am so grateful for your help, because of RefuAid it has changed my life for the better and given me a really good start to my new life.”

Mo, a Plumber from Iran with over 9 years experience, took our an Equal Access Loan to cover the cost of his re-accreditation.

EQUAL ACCESS LOAN 2023 - 2024

In 2023, we successfully migrated our existing loan portfolio to our new loan administrators, Moneyline. As an appointed representative of Moneyline, RefuAid remain the creditor, with administrative and regulatory oversight from the Moneyline team.

This allows us to leverage their experience and expertise, as well as their sophisticated lending platform, whilst allowing us to focus on maximising our impact.

This partnership has allowed us to continue scaling our interest-free loans for the following products:



Professional Re-Accreditation



Family Reunification



Housing



“We are incredibly proud to partner with RefuAid in their mission to support those who have fled their homes

and have been displaced. Their tailored packages of support help refugees build independent, dignified lives in the UK, which is truly commendable. RefuAid’s commitment to financial inclusion perfectly aligns with our values as a Community Development Finance Institution, as such we felt it was so important to join forces to aid them in fulfilling their aims and objectives. This collaboration addresses a critical need and makes a real difference to their clients, and we are humbled to be part of reconnecting families and supporting refugees in their aspirations for a new, prosperous life in the UK. We look forward to continuing our successful partnership and seeing the positive outcomes for the communities we serve together.”

Shiona Crichton, CEO at Moneyline

EQUAL ACCESS LOAN PROFESSIONAL RE-ACCREDITATION 2023 - 2024

Our overall re-accreditation loan portfolio currently totals over **£2,100,000**

98.9%  **398** 
repayment rate on this programme | loans

As of May 2024, we have received **£921,823.72** in client repayments since September 2017 → That's the equivalent of **48%** of the funds lent → **70** loans have now been fully repaid

£4million

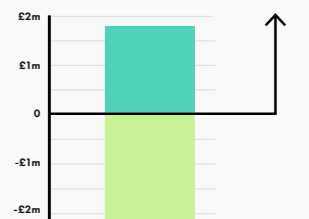
approximate net gain to the UK economy each year.

Prior to taking out an Equal Access Loan 70%

of loan clients were reliant on universal credit. This was costing the UK economy almost **£2.1 million per year.**

In contrast, once working 100%

of clients are paying tax and national insurance, amounting to almost **£1.8 million in additional national income.**

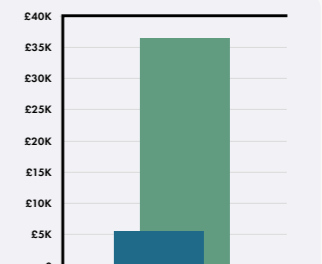


239

requaified loan recipients are now fully requaified and in work commensurate with their skills and experiences.

The average starting salary is **£36,041.**

In contrast, the average pre-loan salary is **£5,043.**



EQUAL ACCESS LOAN FAMILY REUNIFICATION 2023 - 2024

To date we have reunited

155 Families



This corresponds to a total of...

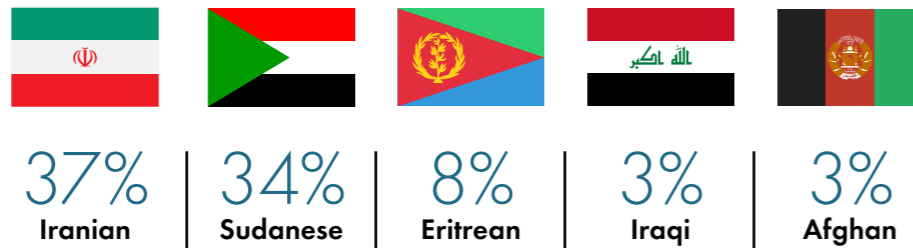
311 individuals] 157 adults] 154 children



→ with a repayment rate of

92.2%

Main nationalities of families reunited:



A huge thank you to our partners at Together Now, for offering advice, guidance and casework to families in need of reunification support.

"Without the loan I couldn't see my family and had a financial problem. My family [was] in the hard situation before they came to the UK. We separated for a long time but we are happy living together. In the future I will support my son and my wife and help them to

improve their English to find a job and also living better in the UK."
A, from Iran, borrowed £1,400 to pay for flights for his wife and 7 year old son, who he had not seen in years. Having been reunited, they're now focusing on their future together in the UK

EQUAL ACCESS LOAN HOUSING 2023 - 2024

In 2023, we began seeing an increasing number of clients facing huge issues with housing; from short-notice Home Office evictions to competitive private rental markets, it was clear there was need for more support in accessing stable accommodation. One of the many barriers individuals were facing was simply access to affordable finance, in order to put down deposits and furnish properties appropriately.

We have therefore piloted a small scale trial of interest-free housing loans, providing the upfront capital for people to secure private tenancies and ensure their accommodation is adequately furnished.

13



Individuals have taken out an Equal Access Housing Loan to date

The average loan amount is **3,753.85** with the average monthly repayment of **£97.75**

69% of housing loan recipients are already repaying

with the remaining 31% still on their allocated repayment break

We have not yet had any defaults or missed payments on this programme.



A huge thank you to our partners at RootsMove, for offering advice, guidance and casework to individuals and families in need of housing support.

"I want to say a big thank you for setting me up and giving me and my son a place to call home. I have a roof over my head, a comfy space and food on my table. I thank God for you, I would still be struggling by now, but I'm lucky enough to get a soft landing, thanks to RefuAid. Thank you so much."

Prior to taking out an Equal Access Housing Loan, Sara* and her young son were sofa surfing at her brothers house, with limited space. The housing loan enabled her to pay the deposit and purchase some furniture, including beds and a sofa. They're now living independently and Mercy can continue her work as a Healthcare Assistant within the NHS, without worrying about her living situation. *name changed

EMPLOYABILITY PROGRAMME

2023 - 2024



"RefuAid's Employability Programme is all about partnering with UK businesses to help work-ready clients find full-time jobs that match their skills and experience. We're grateful to work with amazing employment partners across sectors such as tech, engineering, law, and finance to offer mentorship and sector-specific insight days, which really help clients to build essential soft skills and tap into professional networks. This work is so important because it brings diverse skills, knowledge and perspectives to the UK workforce, making our society more inclusive."

Maisie Dolman, RefuAid's Employability Lead



"I'm very grateful for the support and time of my mentor. They even provided support outside the scheduled hours when I needed it the most. For example, he helped prepare the information requested by BP about my experience. It was an eye-opening experience regarding English work culture and different methods of articulating my experience and skills for very specific requests. Additionally, he shared a couple of very important contacts and introduced me to people in the industry, which allowed me to expand my network and gain even more valuable information from these contacts. I felt like I was speaking to a friend who was not only a very professional person but who also motivated me to move forward. I'm glad that RefuAid offered me the opportunity to participate in such an amazing program."

Andrii, an experienced Finance Portfolio Manager from Ukraine, took part in RefuAid's mentoring programme in collaboration with PwC. Andrii also led our Lunch and Learn with OVO Energy, sharing his experience of mentoring and returning to work.



"[The Gowling Employability Day] helped me gain a deeper understanding of networking strategies and how to effectively connect with professionals in the legal sector. Additionally, I gained valuable insights into crafting compelling job applications and refining my elevator pitch. The event also provided practical guidance on re-qualifying in the UK legal sector and improving interview skills. The personalised feedback received during the CV clinic was particularly beneficial, and I appreciated the opportunity to participate in mock interviews. Overall, the event significantly boosted my confidence and preparedness to pursue career opportunities in the legal field."

RefuAid client who attended the Gowling Employability Day in April 2024.



268

clients were supported on our Employability Programme. This included →

8



corporate employability days, run by our fantastic partners at **Gowling, CIPD Trust, Oliver Wyman, BP, Close Brothers and PwC.**

79



clients supported with one-to-one sector specific mentoring, with partners including **Arup, CIPD Trust, Kier, PageGroup, PwC and Refugee Action.**

Main sectors include engineering, tech and HR.



90%

of **RefuAid** clients surveyed said their employability support improved their confidence significantly.

100%

of **RefuAid** clients surveyed rated their employability day as very good or excellent.

CIPD Trust

The CIPD Trust leverages the skills and expertise of the people's profession in order to tackle barriers to work and create inclusive workplaces.

Together, RefuAid and the CIPD Trust have:



Awarded

6

RefuAid clients with full bursaries for CIPD qualifications

Provided

6

clients with discounted CIPD membership

Provided advice to

44

individuals on how to navigate gaps in their career

Supported

11

individuals with mentorship from experienced CIPD HR professionals



"We've really enjoyed building our partnership with RefuAid and are delighted to have been able to bring new talent into CIPD membership and the HR profession more widely within the UK. The advocacy and advice they have provided around supporting displaced workers has been an invaluable resource for us to share with our network of employers."

Sally Eley, Head of CIPD Trust



"The most fabulous highlight about studying was gaining self-confidence to deal with different business areas. I must admit that the mission was not that easy, sometimes I felt very distressed, and demotivated but what kept me going further is the esteem of this valuable course itself and the power that it gives a person to undergo and deal with different matters in a professional career. I have lived in many different countries so far, and worked in numerous companies with different people in changing environments and have seen poor HR practices. I knew it was key to build expertise to establish a better environment for employees, help companies achieve what it is meant to achieve by practicing HR inclusively and strategically, to thrive in this mission. With completing this course, tools are in place to help me go further with my goals. CIPD membership gives me professional recognition and together with the CIPD Trust it fosters my professional network."

Aissa, an HR professional with over 3 years experience, received a CIPD bursary at the end of 2023. He has since completed his qualification and is looking for full time opportunities within HR. Aissa joined us at CIPD's Festival of Work 2024, providing valuable insights into the barriers of returning to work.

HEALTHCARE PROGRAMME

2023 - 2024



"At a time when the UK urgently needs healthcare professionals, our healthcare programme has been instrumental in meeting this demand by empowering and preparing healthcare workers from forced migration backgrounds. This initiative enables them to re-enter the UK workforce, utilizing their skills and experience to their fullest potential."

We have collaborated with various trusts and healthcare companies across the UK to provide re-accreditation advice, career guidance, and medical placements. We are grateful to our partners for their support of our job-ready healthcare professionals and their investment in those undergoing re-accreditation. This collaboration better prepares individuals to succeed in UK healthcare, contributing to a diverse and effective workforce"

Bex Nield, RefuAid's Healthcare Partnerships Lead

In 2023 we launched our tailored Healthcare Programme, aimed at establishing partnerships with NHS Trusts and healthcare providers across the country, to facilitate training and employment for RefuAid clients.



Support provided this year includes:

88

RefuAid clients supported

4

healthcare specific employability days. Topics covered include interview preparation, NHS induction, guidance on applying for GMC registered roles

These were run by our fantastic partners at



"During a point of my life when I had just undergone huge change and was confused and insecure about how to get back on track, RefuAid came to my help and guided me with navigating my way back to employability. Thanks to HCA and their support, I was able to get back my confidence and let go of my insecurities, ultimately leading to me successfully finding my first job in the NHS."

Nooshin, a Cardiologist from Iran, joined RefuAid and HCA Healthcare's employability day in July 2023, after which she successfully secured a Clinical Attachment.

Wider Impact

Clinical Attachments:

Clinical attachments are unpaid work experience, usually for a set period of time, and are a useful way for international medical graduates to get a taste of the working lives of doctors and other health care professionals in the UK. This is hugely beneficial for those who requalifying.

Following our employability events with HCA Healthcare and NHS trust Guy's and St Thomas, we were delighted to have been offered clinical attachments for eligible RefuAid attendees.

This includes:

05 clinical attachments for doctors post OET at HCA Healthcare. All of these have now been filled.

15 clinical attachments at Guy's and St Thomas, with a commitment to creating an ongoing clinical placement for eligible RefuAid doctors at the Trust.



"Our partnership with RefuAid is crucial as it helps qualified doctors from refugee backgrounds to rebuild their medical careers in the UK. This collaboration not only helps to address NHS workforce shortages but enriches our hospitals with doctors who bring diverse perspectives and experiences, ultimately leading to better patient care and outcomes."

Daghni Rajasingam, Deputy Medical Director, Guy's & St Thomas' NHS Foundation Trust.

Pharmacists:

In 2023, we worked closely with the General Pharmaceutical Council and pharmacy training providers to expand the support available to refugee pharmacists.

A combination of very few course providers, unprecedented demand, and limited spaces meant that access to OSPAP (the re-accreditation course for overseas qualified pharmacists) was incredibly limited. This was exacerbating skills shortages across the sector, as well as time out of practice for many RefuAid clients.

We're thrilled to have worked with the amazing teams at both Aston University and the University of Sunderland to create 10 priority spaces each for refugee applicants applying to take OSPAP.



"Working with RefuAid, we initiated priority places for Refugees on our Overseas Pharmacist Assessment Programme at Aston University. This fits in with our wider commitments as a University of Sanctuary and the work on our Inclusion Strategy"

Pharmacist Assessment Programme at Aston University. This fits in with our wider commitments as a University of Sanctuary and the work on our Inclusion Strategy"

Rabia Ahmed, Associate Dean, People Culture and Inclusion (College of Health and Life Sciences) Programme Director OSPAP and MPharm Stage 4 Lead -School of Pharmacy. **Senior Teaching Fellow**



“My experience with RefuAid has been amazing. From the moment I arrived in the UK, RefuAid has been a source of support throughout my academic and professional journey. RefuAid provided me with the financial opportunity to pass the IELTS exam, which was a crucial step in gaining admission to one of the top universities in the UK—Loughborough University. This achievement would not have been possible without their generous support. But their assistance did not stop there. RefuAid also offered numerous opportunities to help me secure a placement. Through their invitations to attend employability days with Close Brothers and PwC, I gained invaluable tips and insights on how to secure a placement. These sessions were incredibly beneficial and played a significant role in my success. With RefuAid’s unwavering support, I have secured a placement at Aldi Head Office and will be starting this July. RefuAid was the only charity that came back to me, and their commitment to helping individuals like me achieve their dreams is truly remarkable. I have met other people that received lots of help from RefuAid and changed their lives for the better. RefuAid makes a difference in the world for sure. I am grateful for their support and highly recommend RefuAid to anyone seeking help. Thank you, RefuAid, for your outstanding support and for making a significant difference in my life as well.”

Anna, a Business student from Ukraine, studied on RefuAid’s Language: A Gateway Programme. After passing her IELTS she secured a Sanctuary Scholarship at the University of Loughborough to study Business and Management. She is currently interning at Aldi and looking forward to her future.



“Today I want to extend a huge thank you to RefuAid. I used to live in Kharkiv with my children and worked as a Consultant Rheumatologist before the war broke out. I also had the privilege of serving as a PhD Associate Professor at one of Ukraine’s top universities for almost 15 years. But then, my world turned upside down.

I arrived here in the UK with nothing but despair. I began to survey my surroundings and explore my options, only to find that I couldn’t practice medicine until I gained an equivalent UK qualification. The cost of re-accreditation was prohibitively expensive, and my English skills, while not terrible, were not sufficient for the exams.

Thankfully, I discovered RefuAid.

Their words of encouragement, “We are here to support you, and we will help you,” meant the world to me. Their amazing team organised a preparation course for me and sponsored my OET exam. True to their word, they went above and beyond to assist me in my journey.

After obtaining my GMC registration, RefuAid helped to arrange a clinical attachment for me at one of the best private hospitals. **Tomorrow will be my first day in the NHS as a doctor**, and I am also in training for a role in a private hospital. My life is starting to become stable again, and all of this would have been impossible without RefuAid’s support. Their constant guidance and encouragement were invaluable to my success.”

Dr Inna graduated RefuAid’s language programme in 2023, and has since been supported with a Clinical Attachment, employability support and GMC registration. She is now working at the Lewisham and Greenwich NHS Trust.



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