

REFUAID 2020 - 2021



we

care

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RefuAid
Hope. Resilience. Unity

IMPACT REPORT

RefuAid is a restricted fund under the auspices
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www.refuaid.org

www.equalaccessloan.org

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Everyone on the planet deserves a place to call home, yet over 82.4 million people have been forced to flee their homes as a result of conflict, persecution or climate change. It is estimated that 1 in every 95 people throughout the world are now displaced, with fewer and fewer people able to ever return home.

Since 2010, the UK has granted protection to 146,816 people, all of whom have had to rebuild their lives. An additional 44,825 people were awaiting the verdict of their asylum claim at the end of March 2021.

People's priorities are resoundingly; to find somewhere safe and private to live with their families; 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 when hiring individuals who've been displaced. But despite the frequent disappointment, what persists is hope: to survive uncertainty and to see a future that lasts more than just a few days ahead.

Introduction

In recent years, global migration - and in particular forced displacement - has really come to the forefront of political dialogue and media platforms.

We are confronted with this on such a regular basis that it can be easy to become desensitized to the human impact of the disaster and suffering that lies behind every image, news report or political discussion.

The outbreak of the Covid-19 pandemic in 2020 has, in many ways, forced us to recognise our interconnectivity and reliance on working together more than ever before.

At RefuAid, as is the case with most organisations and sectors, we have had to adapt to the significant challenges we have faced over the last year; schools have closed, exams have been cancelled, jobs have been lost and recruitment has frozen across multiple sectors. These are issues that have impacted people across the globe, but that have had a hugely detrimental impact on those who have sought asylum in the UK and are already facing so many barriers to rebuilding their lives.

Despite this, we are so proud to have continued lending for re-qualification, expanded our language support and more recently developed comprehensive employment programmes that support refugee professionals back into work. We remain in awe of the versatility and resilience of our clients who continue to be committed to their goals and aspirations, despite the adversity they have faced.

Equal Access Programme Overviews

Language: A Gateway:

In partnership with private language schools and universities across the UK, RefuAid provide intensive language tuition courses. This 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 structured English language support, as well as the exams and qualifications needed to access university or employment.

Employment Support:

In 2020, we launched our Employment Programme, whereby we provide tailored guidance to professionals who are looking to re-enter the workforce. We work directly with employers to source paid positions and internships that are commensurate with the skills and experiences of RefuAid clients. In addition, we help with CV support, interview preparation and professional mentoring. This provides clients with an opportunity to gain experience, benchmark their skills and, most importantly, build a professional network and pathway for career progression.

Constant Casework:

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.

Equal Access Loan:

RefuAid launched the first and only nationwide loan scheme for refugees in 2017. The loan scheme provides support to those who have been granted refugee status and have full rights to remain and work in the UK. We offer interest free, character based loans of up to £10,000, for internationally trained refugees to pay for UK accreditation, re-qualification and training, enabling people to return to 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.

Family Reunification:

In 2019, in response to financial limitations of the British Red Cross' Family Reunification Programme, RefuAid began supporting families with the travel costs associated with family reunification. To ensure the sustainability of the programme, we have been lending the cost of reunification travel on our zero percent interest loan programme. Repayments received are then re-lent to support further families.



Covid-19

Understandably, the last year has been incredibly difficult for our clients, partners and the team. Jobs, education and personal circumstances were all thrown into uncertainty and people have had to face a lot of hardship. We are incredibly grateful to have continued our work and, in many cases, increased our provision for those who need us most.

Above all, we have been inspired by our clients who have been working at the forefront of the pandemic, taking up vital roles across various industries. Many of our clients are healthcare professionals, who have been saving lives, treating patients and supporting their NHS colleagues immeasurably.

RefuAid Clients & Covid-19

Dr Wafaa Alnasan arrived in the UK in 2017 with her family, having fled Syria due to the atrocities taking place.

A qualified anaesthetist, Dr Alnasan has extensive experience of intubation, managing airways and handling crisis situations. Skills which are incredibly valuable in any healthcare setting, but particularly so during the pandemic.

RefuAid supported Dr Alnasan with English language tuition and exam costs, as well as an Equal Access Loan to cover the cost of her UK re-accreditation. She has now passed all her exams and is fully qualified, working as a Specialist Registrar at a hospital in East London, on the frontlines in the fight against Covid-19. Dr Alnasan says:



“

I spent 10 hours daily studying, for two months, until I passed. It took me around 6 months to finish my medical exams, with the support of my husband and children - I couldn't have done it without them. Ultimately, we are back to our professions; I got my licence and have been registered with the General Medical Council, and am working in the UK.

”

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Setareh is a nurse from Iran, who arrived in the UK in 2009. After being supported on our language programme and achieving her OET language qualification, she went on to receive an Equal Access Loan to cover the cost of her re-qualification exams. Throughout the pandemic, Setareh worked as a Ward Administrator at a hospital in North London - all whilst still preparing for her re-qualification exams.



“

With regards to those days, I would say it was a unique experience, but we all did it. It was my main job to hold a bleep and communicate with site managers regarding bed management. I also had to attend two meetings with doctors and nurses in charge to update the team regarding the escalation and changes, or any potential discharges. I had lots of others, but due to the outbreak, the patients couldn't visit their loved ones, which was not only inconvenient but also very painful and heartbreaking; therefore, in addition to my current job I was answering phones, around 80-100 phones daily. Some of the relatives were very anxious, rude, and I had tried my best to calm them and give them reassurance. I knew how difficult it is for them not to visit their loved ones. Some days, we were really short of staff, and we had to assist each other as we could. Some of my colleagues were crying because of work pressures and I tried to give them some emotional support and ask them to call the helpline. Now, I just remembered how difficult it was.

I also had to study and become a registered nurse so I could help my society in a better way with my professional skills. I also had my husband and two children, and I had to look after them, they were not well during the pandemic, suffering from isolation and depression.

All in all, I tried my best to support people as I could. It doesn't matter if they were patients, ordinary people, friends or family.*

”

* Stock photography

Manal applied to RefuAid in January 2020, looking to sit her OET language exam in order to begin her medical requalification. She passed her OET in February and her Plab 1 exam in October 2020. At the beginning of 2021, Manal started work as a vaccinator within the NHS, supporting in the fight against the Covid-19 pandemic. She has now completed her requalification and is a fully registered doctor, currently training new vaccinators in Liverpool.



“

Coming to the UK from Yemen meant I had to start from point zero. It was a really painful process having to meet all the requirements - from getting the exact documents translated in the exact specific format to trying to communicate with various different organisations that don't really have clear instructions for someone in my exact situation; not to mention the financial burden of having to take various expensive exams. It was like a cloud of failure paralysing me. I felt like I was getting nowhere. A spark of hope was lit when I was connected with RefuAid.

Two years back I was almost hopeless, however, now, I finished the GMC licensing exams successfully, and I am part of the fight against this pandemic as a vaccinator with the NHS. This job gave me the opportunity to make a difference and to meet various people from different cultures. I have also recently started mentoring and training new vaccinators. RefuAid not only helped me on my journey financially, but also provided logistical and moral support. The staff are very friendly, and they kept me motivated to keep moving forward.

”

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Dr Hamad fled conflict in Syria and arrived in the UK in 2014. A qualified doctor with experience in cardiology, he was determined to return to work as soon as possible. Dr Hamad sat his English language exam with the support of RefuAid and went on to receive an Equal Access Loan to cover the cost of his UK accreditation exams. Having successfully passed all his exams and registered with the General Medical Council, Dr Hamad is now working as a doctor in A&E, in a hospital in Southampton.



“

During the pandemic, I worked as a doctor in A&E, COVID-19 wards and general medical department. Like most of the world, as we face the challenges of this pandemic and its impact on our hospitals and our daily lives, I have struggled with the feelings of despair, fear, and helplessness on occasion. We are indeed facing a global crisis and our lives are full of uncertainty. Yes, indeed, there may be a lot of valid reasons for us to be fearful and lose hope. However, I realised the importance of maintaining stability and optimism in the midst of the storm.

I also understood that hope is the key for us to cope. It decreases the stress and negative impact, enables us to carry on despite the hardship we face. Hope is even being used as a form of therapy and has demonstrated the ability to significantly decrease anxiety, stress, and depression. We can get through anything if we have hope. It comforts, inspires, supports, and motivates.

”

Impact on our Language Programme:

English language schools across the UK were forced to close their doors to face-to-face teaching in 2020, to protect their staff and students from the Covid-19 pandemic. Whilst many schools were quick to develop online learning platforms, others were unable to withstand the financial impact of the lockdown. We are incredibly sad to have lost 7 of our partner schools, who were unable to re-open once restrictions were eased.

Fortunately, the provision of online classes enabled us to support more students, as class capacities were increased in many instances. It also meant we could support those students who were previously unable to attend face-to-face lessons due to their location. As always, we are so grateful to our partner schools for extending their generosity to RefuAid students.

The cancellation of language exams also presented a huge challenge to our students, as many people were unsure if they would be able to sit their exam and receive their results in time to accept their university offer. It also meant that professional re-qualification pathways were delayed.

Thankfully, we worked closely with university admissions teams and online-proctored exam providers to ensure that students were able to meet their entry requirements and continue with their academic and professional goals. We also had an influx of volunteer tutors, many of whom were on furlough and were keen to continue teaching, so generously offered their time to RefuAid students.

Impact on our Loan Programme:

Re-qualification exams across all sectors were cancelled during the very first UK-wide lockdown. This meant that re-qualification pathways for most professions, including doctors and dentists, were disrupted and delayed.

With many people facing delays to recruitment, redundancy or furlough, this inevitably affected people's financial circumstances. As such, we worked with individuals to determine the best repayment plans for them, to ensure they did not face any additional financial pressures. In some circumstances, loan recipients temporarily suspended their repayments or repaid a smaller amount. We are proud to have maintained a repayment rate of 98.5% throughout the lockdown.

Impact on our Employment Programme:

In March 2020, following the outbreak of the Covid-19 pandemic, we were inundated with requests from over 400 refugee healthcare professionals who were desperate to help out. Many of these doctors had worked in high-pressure/low resource environments such as warzones, so had valuable qualifications, skills and experiences that would prove vital in our response to the pandemic. However, as most were at some stage of their re-accreditation and had not yet gained full UK registration, they were unable to work.

In collaboration with Health Education England, we worked hard to support the creation of a job role that would enable overseas-qualified doctors, who have not yet registered with the General Medical Council, to work in clinical positions within the NHS. The Medical Support Worker (MSW) role was established in April 2020 and meant that many of our clients could work under the direction of a senior doctor, performing a range of clinical duties and assisting in medical emergencies, despite not having full GMC registration. Many of RefuAid's re-qualifying doctors have taken up MSW positions, and we have vocally advocated for the position in our work alongside the Department of Health and Social Care.

We have also been working with NHS Trusts across the country to support the direct recruitment of GMC registered refugee doctors into roles that are commensurate with their qualifications and experiences. These partnerships enable our clients to find suitable jobs, whilst highlighting a pipeline of talent that NHS Trusts may otherwise have been unaware of. In addition to recruitment agreements with individual NHS Trusts, we are developing wraparound programmes with the NHS for refugee doctors. These programmes are designed to support cohorts of requalifying doctors into work via MSW and GMC registered roles, across multiple Trusts.

By working with NHS England and Improvement, Liverpool John Moores University and NHS Trusts around Merseyside, we have also created a programme to support refugee nurses back into practice. The nursing programme is designed to help overseas qualified refugee nurses back into practice in the NHS, both allowing them to return to their vocation, and ease the staffing shortages in the NHS. It works by providing holistic support throughout the process of sitting exams, gaining hands-on clinical experience, registering with the Nursing and Midwifery Council and gaining full-time employment within the NHS that is commensurate with the skills and experiences of each candidate. This programme has so far helped 34 nurses. 80% of the nurses who took part in this programme have now been offered Band 3 roles, and plans for further cohorts in 2022 are already underway.

We are proud to be able to support the NHS throughout the pressures of the pandemic and during the subsequent recovery period.

Impact on Family Reunification:

Understandably, there were significant challenges to family reunification throughout the pandemic, due to the cancellation of flights and the introduction of compulsory Covid testing and quarantine measures. The process is now more time consuming and expensive, but thankfully flights have now been reinstated, visa extensions have been granted and those arriving on family reunification visas are now exempt from hotel quarantine fees.

UK Landscape

80 MILLION

FORCIBLY DISPLACED
PEOPLE ACROSS THE WORLD
ESTIMATED BY UNHCR

26,903

ASYLUM CLAIMS MADE
IN THE UK (YEAR ENDING
MARCH 2021). THIS IS A 24%
DECREASE FROM 2020

64,895

PEOPLE AWAITING A
DECISION ON THEIR ASYLUM
CLAIM AT THE BEGINNING
OF 2021. OF THIS, 72%
HAD BEEN WAITING FOR
MORE THAN 6 MONTHS
FOR A DECISION

£39.63

PER WEEK IS THE AMOUNT
ASYLUM SEEKERS RECEIVE
- THE EQUIVALENT OF JUST
OVER £5.50 PER DAY

5 IN 10,000

IN 2019, THERE WERE
AROUND 5 ASYLUM
APPLICATIONS FOR
EVERY 10,000 PEOPLE
LIVING IN THE UK

ONLY 823

REFUGEES WERE RESETTLED
IN THE UK IN 2020

Our year in numbers (May 20 - May 21):



£281,058

TOTAL AMOUNT DISBURSED
ON LOAN PROGRAMME



223

STUDENTS GRADUATED FROM LANGUAGE



98.5%

REPAYMENT RATE



34

NURSES ON PILOT NHS PROGRAMME



14

CURRENT EMPLOYMENT PARTNERS



19

FAMILIES REUNIFIED
(INCLUDING 25 CHILDREN)



185

TOTAL CLIENTS NOW IN WORK

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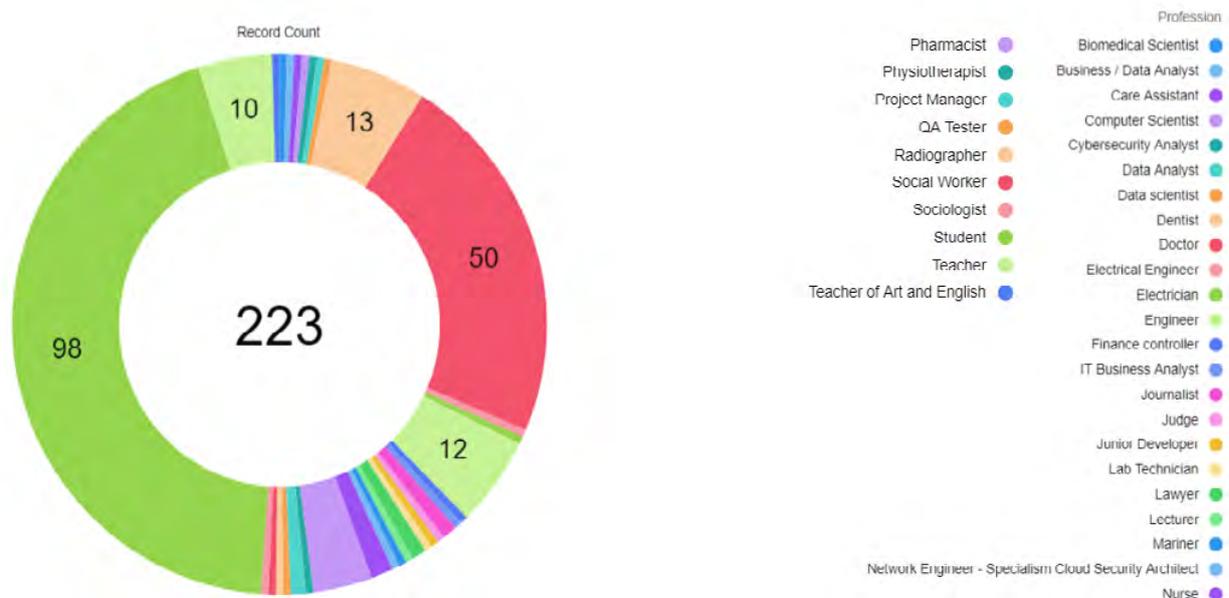


LANGUAGE: A Gateway Programme (May 20 - May 21)

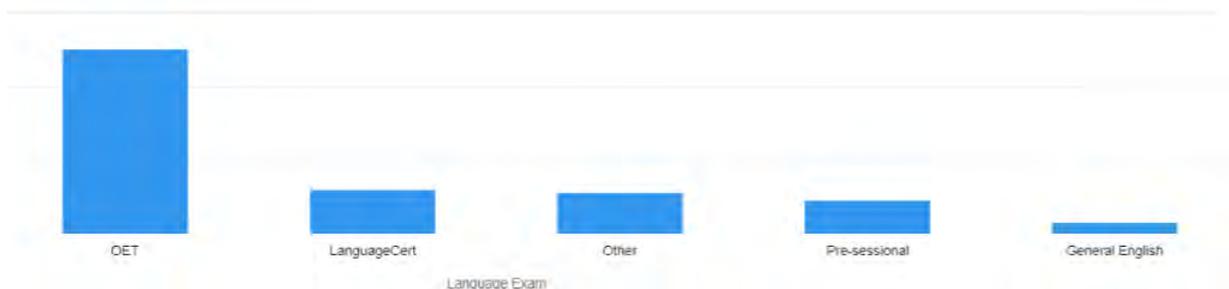


Number of students we supported on the RefuAid Language: A Gateway programme.

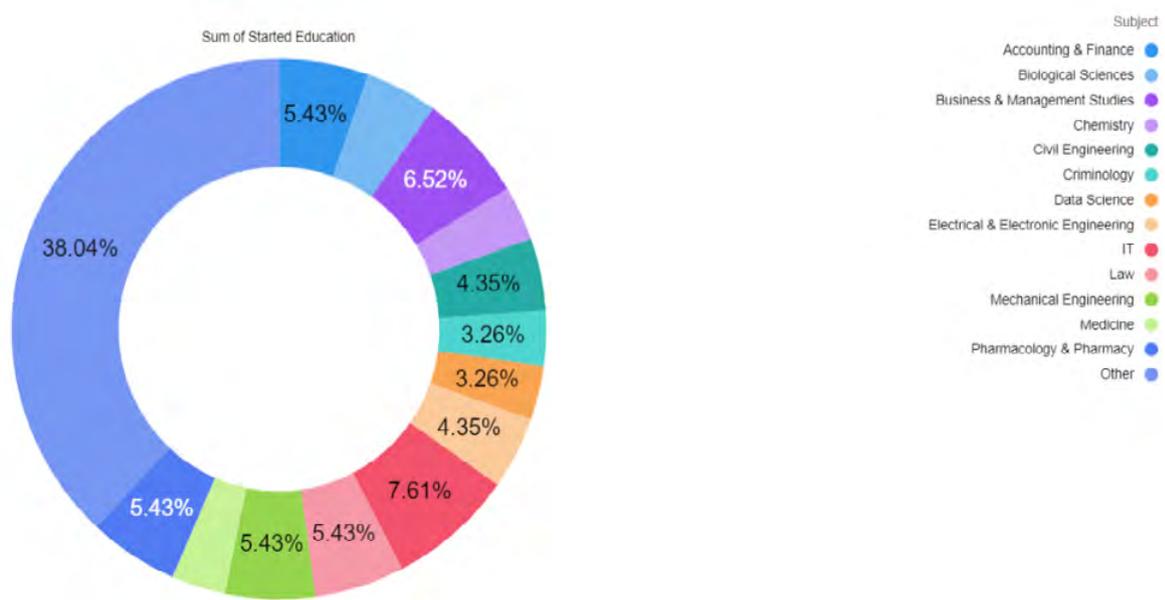
223 students graduated our language programme with the English language qualification needed to either attend university or pursue their professional aspirations



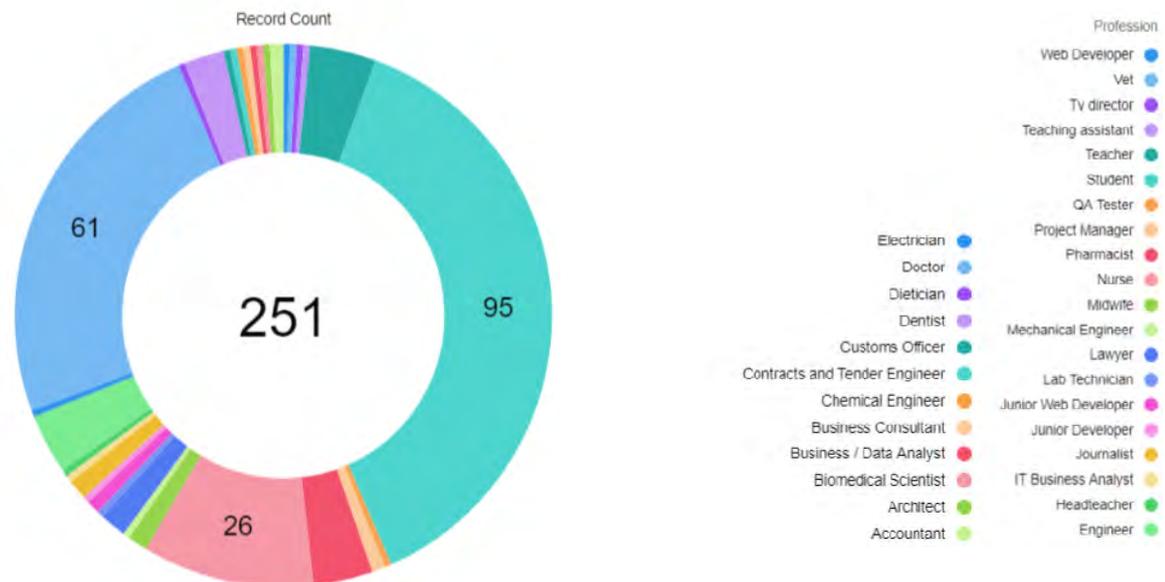
Of the 223 students who graduated, **63%** sat the IELTS exam in 2020, whilst **24%** required OET



98 students graduated the programme and went on to study at university



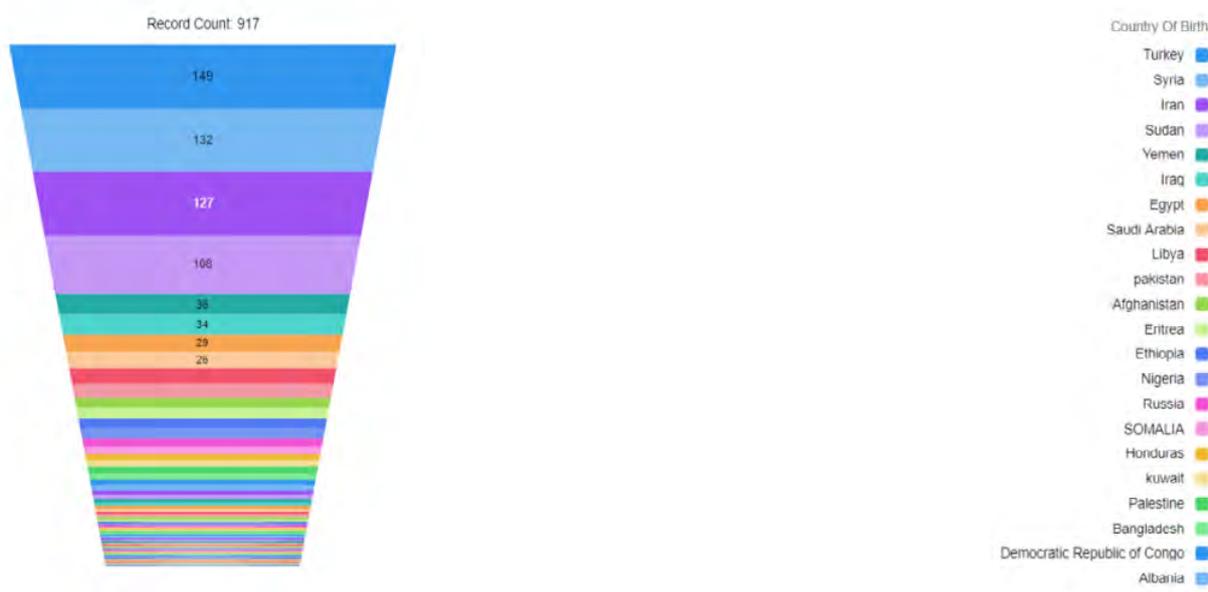
We welcomed 251 new students onto the programme



75
PARTNERS

We currently partner with 75 English language schools and universities, who provided up to 32 hours a week of OET and IELTS tuition.

919 people applied to us for support. The main nationality of applicants were Turkish, Syrian, Iranian and Sudanese



LANGUAGE: Testimonials

Afraa was part of the ground-breaking film For Sama and has been supported on RefuAid's Language: A Gateway Programme.

“

I came from a country full of war and destruction, my family suffered from injustice and bombing, but that did not deprive me the hope. I always had the hope that life's worth enough to start with anything new, so let me share my story with you. My name is Afraa Hashem, I am from Syria and I used to work as a primary school teacher and at the same time I was studying at the University English Literature Department. But when the revolution began in my country in 2011, I participated in it and this led to my arrest because of my political position and when I was liberated, I moved to live in areas that were under the control of the opposition. In late 2012 all schools were closed, so that led me to open the first alternative school in a local building in my city, and within days, this school became five schools and psychological support centres for children and women. I stayed in Aleppo for four years working in the field of education and protection because I believe that change in society begins in education. After the displacement, I started working with NGOS and continued until I got to London.



I reached out to RefuAid and they registered me at International House school to help me strengthen my English and apply for the IELTS exam.

I heard about a scholarship of TESOL at Hull University, so I applied for it and... finally they sent me an unconditional offer. I hope I will break the stereotype of refugees so I could be an idol of the Syrian refugees that came this country to start a fair life to study, work and give their best to the country who guaranteed us and gave us new opportunities to start over.

”

LANGUAGE: Testimonials

Student testimonial:

“

Finally, I cannot forget to thank RefuAid. Thank you so much for providing me with such an amazing tutor. Thank you for the OET scholarship you have given me. Through this scholarship, I was able to sit the exam and thankfully pass it. Passing OET was a main requirement for the Medical Support Worker role that I am currently holding at the Royal London Hospital. Without this scholarship I might have missed such a once-in-lifetime opportunity. Thank you for everything you have done/been doing for Refugee doctors.

”



**Manchester
Metropolitan
University**

School testimonial: Manchester Metropolitan University

“

Manchester Metropolitan University's Language Centre are proud to be partnered with RefuAid. Since collaborating in 2018, the University has provided free English Language programmes to more than 80 students, supporting them on their journey to higher education or employment. The University's programmes have aimed to develop students' academic English, exam preparation for both IELTS and OET, as well create a sense of community in the classroom and on campus. Manchester Metropolitan University is recognised as a sector leader in widening access to higher education, encouraging the inclusivity of disadvantaged students, and so our partnership with RefuAid is a key programme to support and encourage those from backgrounds who do not usually enter higher education.

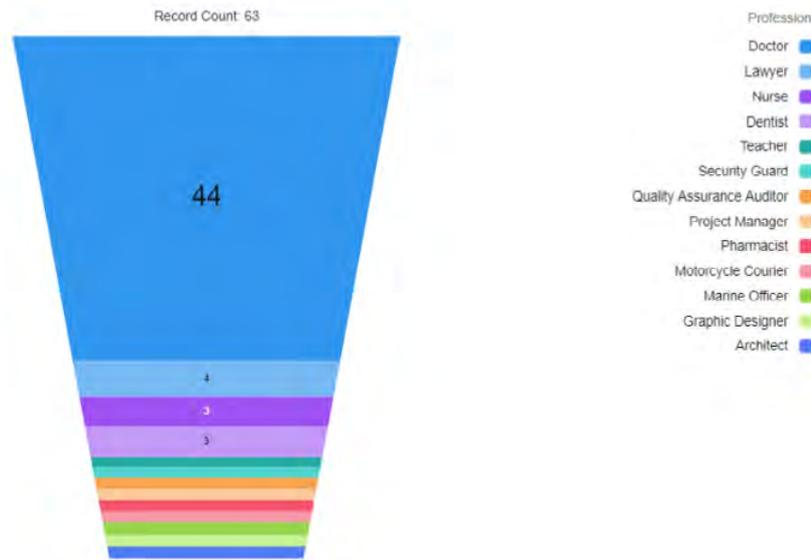
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LOAN: The Equal Access Loan Programme

Between May 20 and May 21, we made **63** re-qualification loans totalling **£281,058**. Since the beginning of the loan programme **we have made a total of £1,153,948 in loans to 196 people**

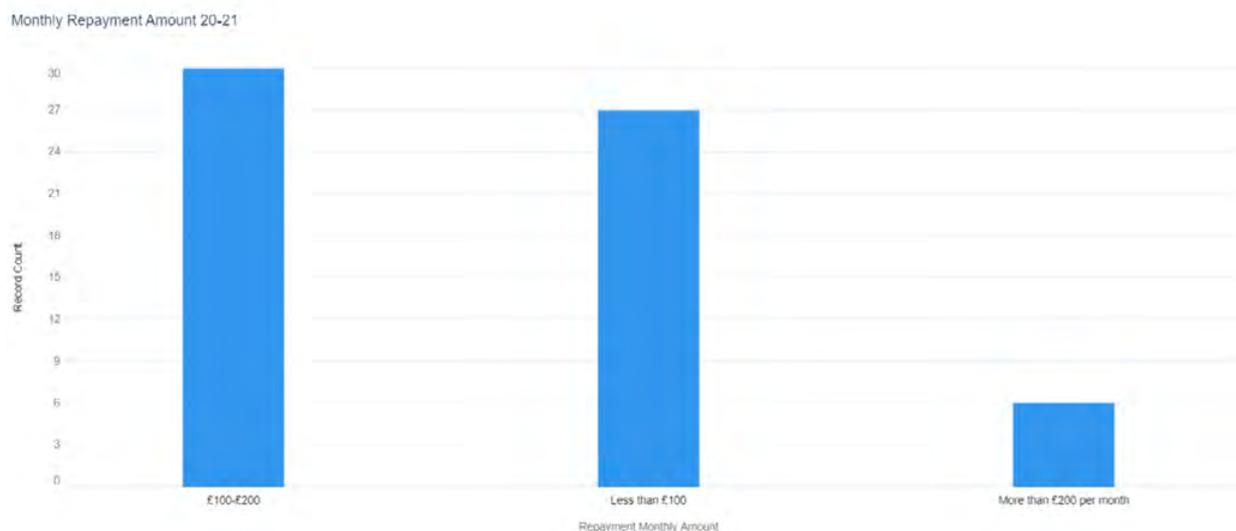


£1 MILLION
MILESTONE ACHIEVED
IN FEBRUARY 2021 FOR
LENDING SINCE THE
PROGRAMME BEGAN

£121,888.70
RECEIVED IN REPAYMENTS
FROM EQUAL ACCESS
LOANS BETWEEN MAY
2020 AND MAY 2021

£4461
THE AVERAGE
LOAN AMOUNT

The average monthly repayment agreement was **£117.43**





Were dependent on state benefits prior to re-qualifying. The remainder were underemployed in "survival jobs".

Is the average annual salary of those who were employed in survival jobs.



Is the average starting salary of clients who have taken out a RefuAid loan, completed their re-accreditation and started work.

Nationality of loan recipients in 20-21



Number of people currently on the waiting list for an Equal Access Loan

LOAN: Testimonial *

Dr T - Dr T is an Oncologist from Iran, with extensive experience in cancer research and treatments. RefuAid supported Dr T with his English language qualification and then with a RefuAid Equal Access Loan. He is now working as a Clinical Oncologist Registrar.

“

Thanks very much for your help to get this loan. I've tried many banks and foundations to give me a tax-free loan before; yours was by far the most useful, memorable and very easy to get it. I was quite impressed about the simple, easy and supportive interview with you.

I really rate RefuAid, they have made the process effortless and took the time to listen to my requirements and help me with my finances. They were quick to understand what I wanted from the loan because they took their time to listen to me.

This loan helped me to pay for my medical qualification examinations which were too expensive. Moreover, this loan helped me



to pay for courses, accommodation, registration fees and travel in order to get registration with the GMC to work as a doctor in the UK. Without this loan, I would never have finished my courses and examinations to reach my goal in the UK.

Thanks so much for your help and making me stand up again after many years of struggling. I will never ever forget you.

”

Dr A is a Junior Doctor from Syria, with over 3 years experience in both surgery and psychiatry. RefuAid supported Dr A on both the language and loan programme. He has since passed Plab 1 and took up a role as a Medical Support Worker in Warwickshire, whilst preparing for his Plab 2 exam.

“

Being a member of RefuAid family through my PLAB journey, to get my qualifications granted as a doctor in the UK, it's such an honour and a privilege one can get in a lifetime. The priceless support I've got so far financially, mentally and emotionally has gone beyond a relationship between a charity and its clients; it is a family with all the possible meanings of this word. I am very grateful for that and always will be.

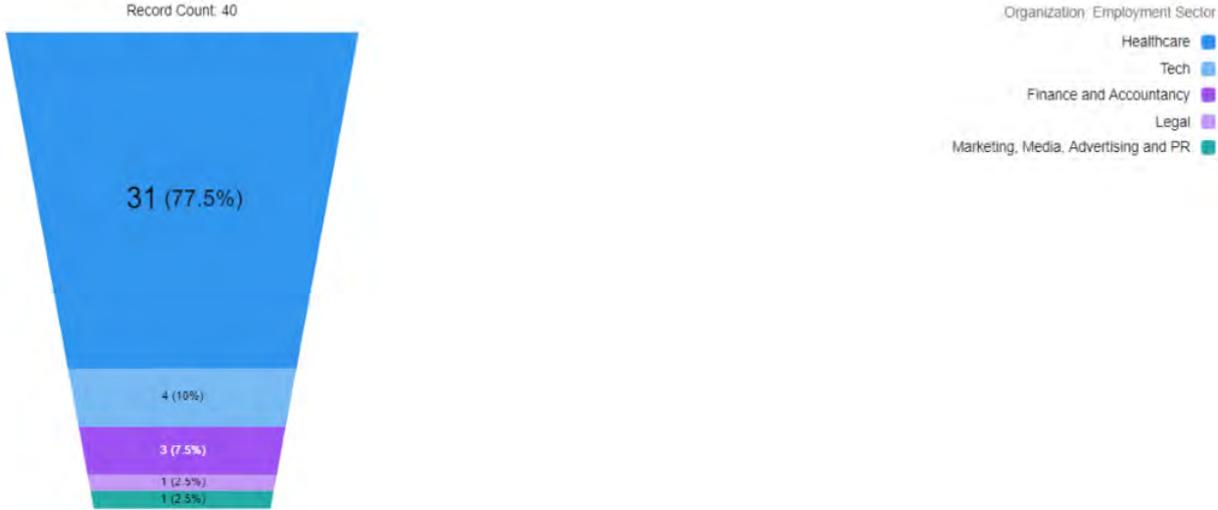
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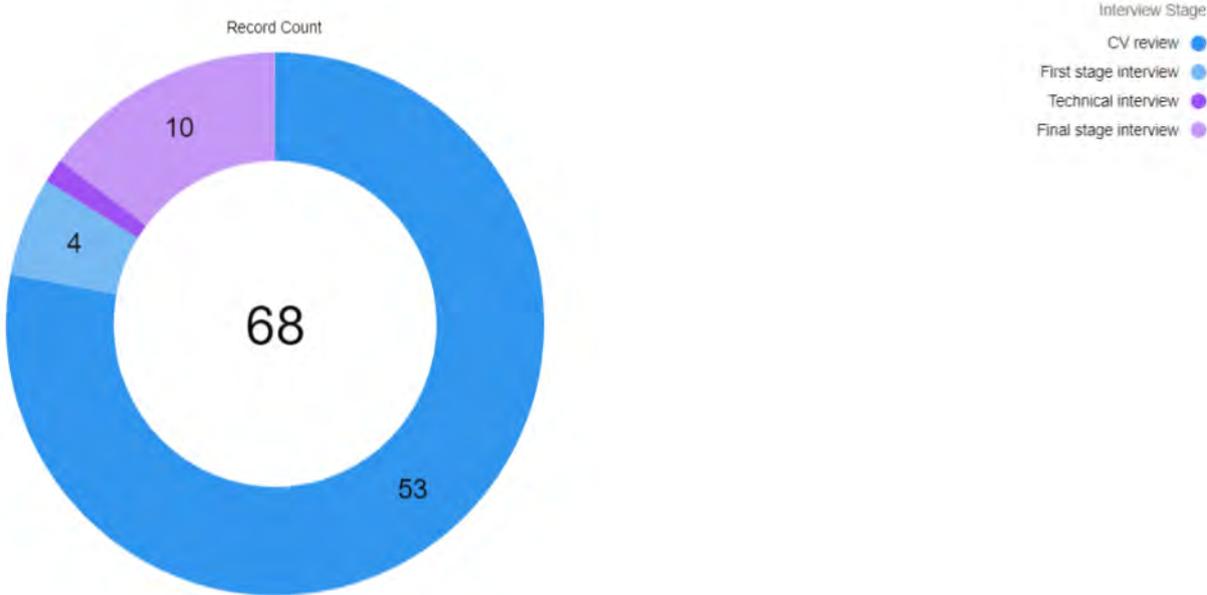


EMPLOYMENT: Programme

Since the start of the employment programme, we have supported **40** individuals into work placements with a RefuAid employment partner. **78%** of these were in the healthcare sector, with the remaining sectors being tech, engineering, law, marketing and finance.



In addition to the candidates we have placed, we are currently supporting an additional **68** professionals in the early stages of recruitment selection



At the end of 2020, we established a partnership with NHS England & NHS Improvement and Liverpool John Moores University.

Through this partnership, we developed a comprehensive re-qualification programme for refugee nurses to return to work within the NHS. We have since supported 34 nurses with clinical assessments, interview preparation and training nursing positions, as well as structured support with registering with the NMC. We are now hoping to replicate this programme across the UK and a subsequent cohort of 20 nurses is planned for early 2022.



Of those who have been offered roles, 77% are working as Senior Healthcare Professionals (Band 3).



The average starting salary, with a view to progressing fairly quickly, pending formal exams such as the OSCEs.

“NHSEI have been working with RefuAid since December 2020 on the development of a Nursing Support Programme for UK based refugees who have previously trained as nurses in their countries of origin.

It has been a learning experience for us all – but we could not have done it without the Steve, Kate, Mohib and their teams working in true partnership with us. They have been true professionals at every stage of our journey, both in terms of their knowledge and experience in this area and also in their interactions with the nurses and all the other stakeholders involved with this programme.

They have been proactive and flexible at all times and have managed to show compassion and respect for the nurses whilst recognising the business needs of NHS organisations; going the extra mile whenever required. They are changing lives and I am personally very proud to be associated with them.”

Kim Doherty
NHSEI



We have been short-listed for the Global Good Community Partnership award 2021.



EMPLOYMENT: Testimonial*

Sara is a student from Syria, who had dreams of studying Finance and Accountancy at University. She applied to RefuAid in 2018, in order to prepare for her IELTS language exam. Having successfully passed this and secured her place at Cardiff University, Sara started her studies in 2019. RefuAid supported Sara with an internship in the finance sector as part of her course.

“

I am grateful to know RefuAid, as they are supporting me since I started to apply for universities to help me improve my English. They offered me a teacher to help me improve my English and they also linked me to another organisation to get additional support which was amazing, as I was able to achieve the results I needed in IELTS and enrol in University.

During my second year at University I was planning to do a placement/internship to get some work experience and RefuAid was the first organisation that came to my mind as they always help refugees and



support them and I am so delighted for reaching them, they have helped me to find an internship this summer and their support did not stop here, they offered me a nice place with lovely people to live in during my internship for free. It's an amazing organisation, they are very keen to help and support refugees to rebuild their future and that's exactly what they have done to me, RefuAid were basically my second family.

”

EMPLOYMENT: Testimonial*

Nima is a qualified nurse from Burma, who arrived in the UK in 2019 and dreamt of returning to the career he loved. In 2021, Nima joined the nursing programme created by RefuAid, NHSEI and Liverpool John Moores University. He was given the opportunity to improve his English language skills, refresh his clinical skills and is now working as a Senior Healthcare Assistant at Liverpool Heart & Chest Hospital, as he works his way through his requalification exams.



“

I was an asylum seeker when I was searching for a nursing job in the UK. I spent two years studying the nursing process, and volunteered in different organisations such as Red Cross and Plymouth Hope. I got very frustrated and disappointed when I saw it will take me a very long journey to get back to my profession. I wanted to volunteer in the hospital to understand the English culture, hospital environment and healthcare providers' interaction, so I applied to Derriford Hospital to volunteer but due to Covid I wasn't allowed to volunteer. My fear was if it takes so long I'll forget everything I learned and practiced as a registered nurse.

Then, RefuAid contacted me [to ask if] I want to work with NHS. I became so excited and very delighted. My family was afraid for me because of Covid but I was never

bothered, I just wanted to be in my field. And now I'm working in Liverpool Heart and Chest Hospital, away from my family, and living independently. I just wanted to volunteer for free to know and understand before becoming a registered nurse as I already know becoming a nurse is a huge responsibility. So I'm very glad now to be one of the NHS workers. My next plan is to practice for the OET test and pass it, then the OSCE and CBT tests to get [my registration] as now I feel more competent and confident than before.

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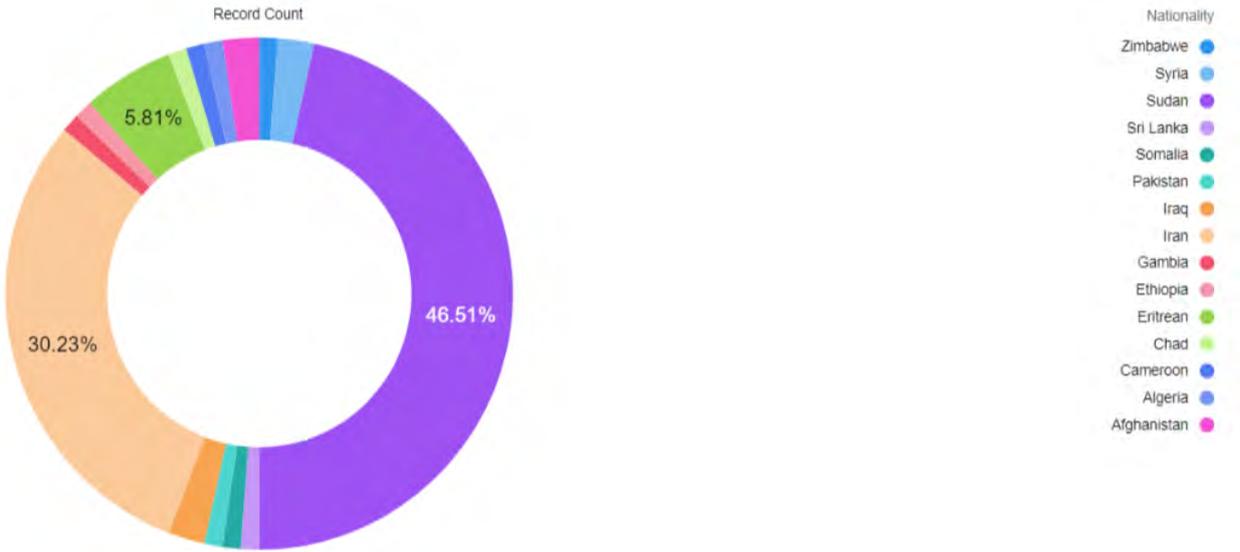


FAMILY REUNIFICATION: Programme

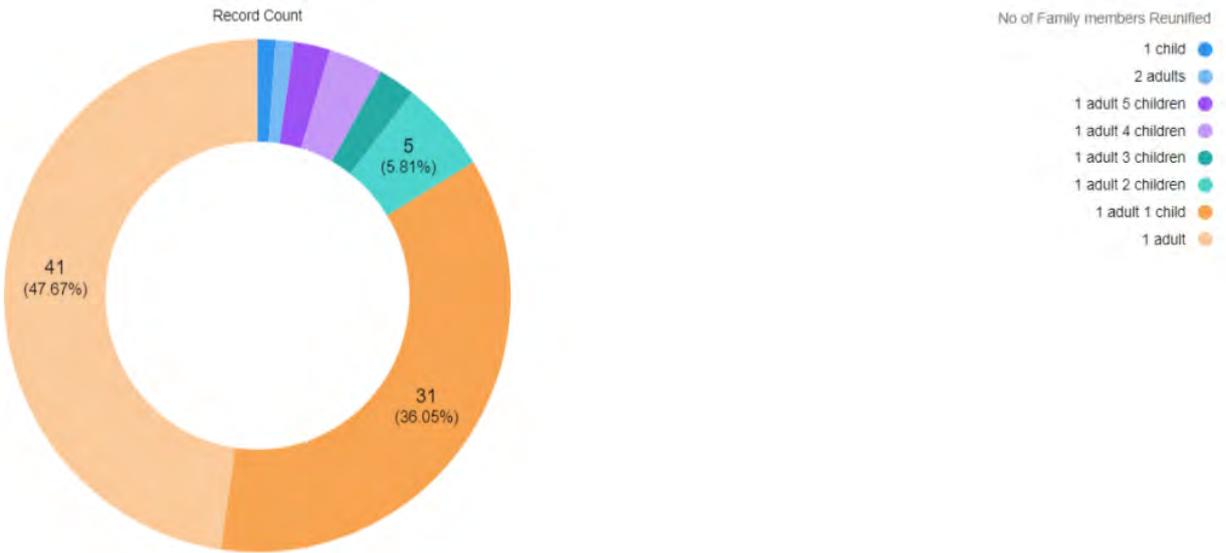


Total amount lent,
to 86 families.

46% of the families we have lent to are Sudanese, 29% are from Iran.



In total, we have helped to reunify **70** children and **86** adults with their family members in the UK.



£19,588.44
REPAYMENTS

**Amount received in repayments
from Family Reunification loans,
between May 20 and May 21.**

The RefuAid Team



Anna Jones

Co-Founder



Tamsyn Brewster

Co-Founder



Kate Higgins

Director of Operations



Mohib Ullah

Language Lead



Alessandra Anzante

Language Caseworker



Sarah Llewellyn

Language Caseworker



Millie Shoebridge

Language Caseworker



Steve Duffy

Recruitment Lead



Finan Tretheway

Candidate
Resourcer and
Admissions Officer



Maisie Dolman

Loan Lead



Bex Nield

Loan Caseworker

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Financials

REFUAID CONSOLIDATED FINANCES 1st May 2020 – 30th April 2021

Income	Unrestricted	Restricted
Unrestricted	£672,120.09	
Core		£1,288.46
Language Project UK		£42,320.59
Refugee Access Loan		£60,800.00
Reunification		£26,145.00
Placement		£55,000.00
Totals	£672,120.09	£184,265.59
Total Income		£856,385.68

Expenditure	Project	Overheads
Overseas Projects	£2,133.60	
UK Projects	£395,666.77	
Refugee Access Loan		
Finance and Admin		£45,600.00
Management Wages		£100,566.30
Events/Fundraising/Marketing		£1,000.00
Staff Expenses		£2,300.93
Office Expenses		£6,999.93
Totals	£397,800.37	£156,467.16
Total Expenditure		£554,267.53

Loans	Social Investment
Loans Recieved	£610,000.00
Loan Repayments Made to Investors	£35,000.00

Next steps

After a difficult year adapting to our changing world during COVID lockdowns, the team have remained determined to support as many people as possible and adapt where needed to do so.

The biggest adaption came on the language programme with a huge shift in implementation as schools closed to online learning and utilising furloughed staff as tutors. Regardless of this huge change we supported more students than ever. The loan programme adapted to extend repayment terms and where needed suspend repayments, investors were supportive with Comic Relief and Joseph Rowntree extending their investment repayments by 12 months. We retained over a 98% repayment rate due to these reschedules, higher than all high street banks over the same period. Steve joined to head up the placement programme in March 2020 and over the year adapted to focus predominantly on healthcare roles for doctors, nurses and pharmacists to fill. We had huge success with the nursing pilot in Liverpool as one example of this. Funders initially reached out to help us adapt to the changing programmes, with 2 donors covering the costs of laptops and Mi-Fi devices so students could continue their language learning from home.

Although the team faced challenges with furlough and working from home, the collaboration and level of teamwork was amazing throughout the year and we currently have the most effective, collaborative team to date. There has been a marked improvement in communication across teams, largely down to the appointment of Team Leads to manage and oversee the daily operation of each programme.

Following a turbulent period and looking to the year ahead our aim is to stabilise and continue the loan and language teams, with a focus on resuming and re-filling as many school spaces as is possible on the language programme and for loan continuing to ensure loan repayments and navigate new applications as exams begin to pick up.

We will continue to invest in the placement programme in the hopes of growing employment partners and increasing revenue via successful placements. Over the next year, our priorities are:

Scaling up the employment programme:

We plan to continue outreach within key sectors such as engineering, tech and healthcare, in order to support more qualified individuals in accessing the job market at a level that is commensurate with their skills, experience and qualifications. Partner employers also pay a fee to RefuAid which, as the programme continues to develop, will gradually become a reliable revenue stream for RefuAid.

Securing additional grant funding and 0% social investment to continue the growth of our loan programme:

We have found that 0% social investment is by far the most sustainable way of maintaining and scaling up the Equal Access Loan Programme. In order to utilise the 0% social investment secured, we will also need to retain a healthy pipeline of grant funding to cover the overheads of the programme. We aim to raise more loan capital throughout the year in order to meet demand and scale up the programme.

Next steps

Expanding our Language Programme partnerships:

We currently have over 1,500 people on the waiting list for a space on the Language: A Gateway programme. These are individuals who, without access to structured language support, will be unable to continue working towards their educational or professional goals. In order to meet this demand, we will continue to partner with private language schools, online providers and universities throughout the year, thereby expanding our reach and enabling us to support as many students as possible. Based on current capacity, we aim to support 335 students across the financial year of 2021- 2022.

A huge thank you to all RefuAid partners; donors, investors, employment partners, schools, clients and supporters. We would not be able to achieve any of this without you.

