

Employability Forum



Counting on Success

**An initial review of work to support
Refugee Finance Professionals**



Employability Forum is grateful to the individuals and organisations who gave their time and expertise to contribute to this report, including:

Bridges Programme
City Parochial Foundation
Crouch Chapman
Institute of Chartered Accountants in England and Wales
Kenya Women's Association
KPMG
Olmec
Panel on Fair Access to the Professions
Refugee Council
Refugees into Jobs
Refugee Women's Association
Refugee Assessment and Guidance Unit at London Metropolitan University
Shpresa Programme (Hope)

Particular thanks to Mel Angbadjili and Yaminee Pande for their help in conducting interviews and collating data for this report.

For more information regarding Employability Forum or the work on Refugee Finance Professionals, please visit our website www.employabilityforum.co.uk or email us via: info@employabilityforum.co.uk



Table of Contents

Chapter	Page no.
Executive Summary	3
1. Introduction	7
2. Methodology	9
3. Findings	12
3.1. The client group	12
3.2. Service provision	13
3.3. Issues faced	15
3.4. The employer's perspective ...	21
3.5. Solutions and ways forward ...	23
4. Final notes	29
5. Glossary	30
6. Appendices	31

“To be a part of society, you need to work”

- Focus group participant



Executive Summary

This paper is the result of a scoping exercise undertaken with support from City Parochial Foundation to briefly assess the available numbers of refugee finance professionals, the support available to them to find relevant employment and the attitudes of employers to this group. This is the first time this study has been undertaken and has an inevitable focus on London where there is a longer history of supporting refugee professionals and a large refugee population.

The findings of the report indicate that there are a significant number of refugee finance professionals in the UK, who experience difficulties in accessing their former profession and whose skills would be useful to the UK economy.

During the period of the study, the UK went through an economic downturn and is now in a recession. This has changed the labour market context radically. Although the finance sector is very large and there are still employment opportunities, these will be much more competitive and in the short-term refugees are, more than ever, going to require tailored and high-quality support to succeed.

Establishing an evidence base

From our initial work with 6 voluntary sector organisations¹ we have identified 279 refugee finance professionals (RFPs), 250 of whom are in London. This is not the total number of RFPs in the UK, but a good indicator that they form a significantly large cohort within the existing refugee population.

Of these clients:

- The majority have come to the UK in the last 5 years.
- Only 16% are currently employed in the finance sector in the UK
- 90% are under 45 years of age.
- The sample was fairly evenly split between women (128) and men (151).
- There is a wide range of countries of origin, often reflected by the organisation they are seeking help from. e.g. Zimbabweans were a notable absence, but the data was supplied by a small number of organisations, with whom this population may not be in contact.
- Few (just 4%) are members of any of the professional bodies and only 24% have had their qualifications assessed for equivalency with UK qualifications by the National Recognition Information Centre (NARIC). Both of these results may in part be attributed to cost.
- 29% have not managed to gain relevant UK work experience. This means that over two-thirds of the clients have gained experience, but often only for relatively short periods of time. Almost all of this experience is at a low-level (e.g. cashier) and in the charity and public sectors.

¹ Bridges Programme, Refugee Council, Shpresa Programme (Hope), Kenyan Women's Association, Refugees into Jobs, Olmec.



- Some 56% have also gained UK qualifications. These range from bookkeeping through AAT (Association of Accounting Technicians) levels to part-qualification via ACCA (Association of Chartered Certified Accountants) and finance degrees.

Service provision

Work to identify where specific provision is available for refugee finance professionals is relatively new. The number of organisations delivering training for this population is far fewer than for refugee healthcare and education professionals. This is perhaps because the cohort of finance professionals in the UK has to date been unexplored, or perhaps because refugees also access training available in colleges rather than in agencies specifically supporting refugees.

It was not possible to engage with further education colleges or universities within this exercise, although one college has expressed an interest in developing tailored language support for RFPs. Closer working with the further education sector should be considered for any ongoing work to develop support for RFPs - in particular to explore how more English language courses might be contextualised for finance professionals and linked with other training elements such as advanced Excel or specific accounting packages.

While there are specific services available for refugee finance professionals, these can be hard to find. There is also limited partnership working. The organisations providing services are not necessarily aware of each others' provision and therefore are not in a position to refer clients to each other. It is assumed that the lack of coordination within the sector may well have an impact on the individual's progression and that increased awareness of other training opportunities and pathways would offer a quicker route into employment.

There is significant expertise within those organisations which identified themselves as providing help to refugee finance professionals – four of the seven organisations have been offering tailored support for over 3 years, with one offering help for over 10 years. In at least one of the organisations surveyed, refugee finance professionals were offered support as part of a larger project tailored for refugee professionals more generally.

There is a lack of funding to support specific initiatives on a sustainable basis.

Issues facing refugees

Many of the barriers facing refugee finance professionals are common to all refugees seeking employment in the UK, whether or not they come from a professional background. It is clear that some of the work being carried out to reduce barriers for healthcare and education professionals could also benefit refugee finance professionals.

The issues identified were:

- Lack of UK work experience and relevant references.
- Poor English language and communication skills.



- Lack of understanding on the part of employers of the overseas qualifications and experience of refugees, and confusion as to whether refugees are legally entitled to seek work in the UK.
- Difficulties gaining equivalency of qualifications through NARIC and lack of finance for re-qualification packages.
- Limited knowledge of applying for jobs and interview skills – particularly CV writing and self-marketing at interview.
- Lack of access to childcare.

Although the above can be applied more generally to refugees overall, it is the specific link to the finance sector that would increase the value of support on offer – e.g. information on routes into work in the finance sector and the relevant support available, English for finance, targeted help on how to best present your CV or yourself for a finance employer, training on packages used in the finance sector, mentoring that can link an employed finance professional with a refugee finance professional.

Feedback from the focus groups highlighted the difficulty in accessing relevant higher-level courses whilst accessing welfare benefits. In particular this affected those seeking to increase their knowledge of different accounting packages or gain professional qualifications such as ACCA (Association of Chartered Certified Accountants).

The employer's perspective

Most employers contacted through this exercise are unaware of refugee finance professionals, and are also not clear that this group has permission to work in the UK. An employer campaign is needed to raise awareness of the potential within this group. There is also some confusion about whether work to support refugee finance professionals should sit as a discrete project or as part of their wider diversity and inclusion programmes, where these exist.

There is a significant emphasis on the need for UK work experience and qualifications, and on high-level language and communication skills, particularly language relevant to finance. The latter is difficult to quantify and more work would need to be carried out with employers to link their requirements to the levels of language attained through courses. It is interesting to note that refugees consider finance to be an area that has more emphasis on numerical skills rather than communication.

Although there was interest in employing refugee finance professionals, employers were keen to highlight other contributions they could make. These include:

- clarifying pathways into the profession.
- on a peer-to-peer level, encouraging other employers to become involved.
- sharing information with other employers on how to assess the skills of applicants with unfamiliar or unconventional backgrounds.
- working with support agencies to inform the content of the training they plan to deliver and to better tailor this training to meet employer needs.
- participating in workshops with refugees to help with CV and interview training.
- offering work placement and mentoring opportunities.



Recommendations:

1. Explore the potential for developing this work further with funders, employers, colleges, professional bodies and relevant Government departments, linking to commitments under national and regional skills strategies and refugee integration in particular. A draft copy of this report has been submitted to the Cabinet Office's Panel on Fair Access to the Professions.
2. Establish an evidence base in order to provide information on and track the progression of refugee finance professionals in the UK, their qualifications and experience - including data illustrating where blockages prevent progression into work.
3. A coordinated network of agencies supporting refugee finance professionals should be established in order to encourage cross-referral and the coordination of provision where possible. This might take on the 'hub' model as already used to support refugee teachers and healthcare professionals (See Appendix 1).
4. Within the Hub, develop a shared resource of services available for refugee finance professionals and clear information about employment pathways, possibly through a website.
5. Establish an employer awareness campaign to (a) highlight the potential within the refugee population, and (b) identify a group of employers willing to offer practical help to refugee finance professionals, linked to any development of a Hub or partnership on a regional basis.
6. Explore how employers might share best practice with each other on assessing the skills of individuals who present unconventional or unfamiliar qualifications and experience
7. Within the Hub, pilot both contextualised language training developed with employers and work experience/volunteering programmes to assist refugees into employment and to assist employers in understanding the skills and experience they possess.
8. Establish one-to-one mentoring opportunities linking accountants in employment with refugee finance professionals.



Introduction

1.1. Employability Forum

Employability Forum (EF) was established by the City Parochial Foundation to promote the employment of refugees and to dismantle the barriers facing refugees in the labour market. Its initial focus was on London but following the establishment of the National Refugee Integration Forum in 2001 it became a national organisation. In 2004 this remit was widened to include the integration of migrant workers.

Over its ten years of operation, Employability Forum has sought to influence the development of public policy for the integration of refugee and migrant skills into the workforce; to develop partnerships to support their integration; and to promote better understanding and recognition of the skills that newcomers bring to the UK.

As an organisation Employability Forum retains a strong focus on refugee professionals, in particular teachers, health professionals, engineers and finance professionals. It currently leads Opening Doors for Refugee Teachers, a DCSF-funded project to improve the employment opportunities for refugee teachers in England, which includes the development of a regional partnership or 'hub' in London and a national strategic Task Force. EF sits on the Project Board of a sister 'hub', the Refugee Health Professionals Programme and has been involved in establishing a strategy for refugee engineers with Olmec and other partners.

1.2. Background to the scoping exercise

The voluntary sector has been supporting refugee professionals into work over a long period of time. Employability Forum's records from its Advisory Board meetings document discussions about varying groups of professionals (including finance) from 2001 onwards. Since then significant work has been undertaken throughout the sector to provide coherent pathways for professionals from the health and education sectors to return to employment. These have latterly been developed around 'hubs' (specialist partnerships) and funding has been secured from Government to develop them further. Specialist pathways and hubs also form part of the vision for refugee integration in London and are outlined in the Mayor's draft strategy, 'London Enriched'.

Finance professionals remain, anecdotally, a large unemployed or underemployed cohort within the refugee population, although tailored provision to support them is difficult to find; is not coordinated; and there is no strong evidence base to indicate how many refugee finance professionals there are. Accountancy is seen by many refugees as a viable new career in the UK, in part because of the consistent demand for individuals with financial skills in the labour market and in part because of the perception that this area requires less fluency in English.

Following discussions with City Parochial Foundation and initial conversations with interested organisations, funding was secured to carry out a short scoping exercise to establish an estimated size of the refugee cohort, the issues and opportunities around employment, the current provision and capacity of organisations to support them and views of employers about the potential to recruit from this population.



The research methods are outlined in the next chapter and include:

- compiling an evidence base of refugee finance professionals in the UK, including the barriers they face in gaining employment.
- detailing the support available to these individuals from numerous organisations.
- exploring the views and experiences of individual refugee finance professionals on the issues they face and difficulties they have encountered.
- exploring the experience, views and opportunities from an employers perspective.

It is hoped that the findings from this study can contribute to effective discussions as to how refugee finance professionals can be best helped to rebuild their lives in the UK.

1.3. Definition of a Refugee Finance Professional

For the purposes of this report, a Refugee Finance Professional (RFP) is defined as:

- an individual who has been successful in their asylum application, with
- financial qualifications and experience from their home country or the UK, and
- who is now in search of, or already working in, an occupation in the finance sector.

The majority of these individuals will have experience in a similar area of work from their home country, but also includes those who have decided on a career change once given leave to remain in the UK. The possible occupations covered by this definition are wide ranging, from bookkeeping to chartered accountancy.



2. Methodology

Three methods were used to gather data on refugee finance professionals for this report. Organisations which had previously shown an interest in contributing to the research were approached with a number of questionnaires to complete in order to build a picture of the evidence base as well as of the services available. In addition, focus groups were held to gather more detailed information from individual refugees. Finally, discussions were held with a small sample of employers and the Institute of Chartered Accountants in England and Wales to gauge their perception of refugee jobseekers and any previous experience of recruiting from this population.

2.1. Evidence base

The Evidence Base questionnaire was completed by six organisations:

Bridges Programme (Glasgow)	Refugee Council (London)
Shpresa Programme (Hope) (London)	Kenyan Women's Association (London)
Refugees into Jobs (London)	Olmec (London)

A total of 22 questions aimed to establish an accurate picture of the refugee finance professionals registered with the agencies. We were interested in finding out:

- the demography of the client group.
- their qualifications and experiences from their home countries.
- their qualifications and experiences in the UK.
- what further services would be useful to them.

Prior to sending the questionnaire, some agencies expressed concern that they did not have the capacity to answer the questionnaire for all of their clients. Therefore, two agencies used sample populations to answer some of the questions. A total of 279 clients were identified across the organisations. It is possible that this represents some repetition, as clients may have accessed services at more than one organisation. However, it is also important to note that there is a likelihood that the number of refugee finance professionals at these organisations has been underestimated, as a number of agencies do not keep detailed records on clients as would allow them to easily provide this data.

2.2. Mapping support

The Mapping Support questionnaire was completed by telephone interview with seven organisations:

Refugee Council	Refugee Women's Association
Kenyan Women's Association	Olmec
Refugees into Jobs	Shpresa Programme (Hope)
Westminster Volunteer Centre	



This was designed to enable us to get a deeper understanding of the organisations working to help refugee finance professionals and a current picture of service provision. Areas of interest include:

- the support services on offer and eligibility of clients to access these.
- most successful aspects of their work.
- funding issues.
- referral to other organisations.
- future needs of clients and how this can be matched by service provision.

The returned questionnaires provided a significant amount of information related to the above issues. Many organisations provided detailed responses and all questions were completed by all respondents.

2.3. Focus groups

The focus groups were held in order to allow detailed conversations to take place with a number of refugee finance professionals. Focus groups were held with clients from four organisations:

Refugee Council
Olmec

Shpresa Programme (Hope)
Refugee Assessment & Guidance Unit (RAGU)

The total number of participants at the focus groups was 21 (with 10 women and 11 men). The top countries of origin were Somalia, Kosovo, Albania, Ethiopia, Eritrea and Sierra Leone. Participants varied in age from 22 to 55 years old. The refugees at the focus groups came from a variety of professional backgrounds in their home countries, ranging from account assistants to senior auditors, in both the private and public sectors. Many had gained significant experience at managerial level back home. More than half of the participants have gained UK qualifications in accounting or are in training to become qualified accountants.

The focus groups were particularly useful in gaining detailed answers to questions related to individual experience, difficulties and ideas for future work. This added a more personal aspect to the questionnaires described above. It also gave the alternative viewpoint of the individual refugee rather than the agency itself.

2.4. Analysis of the data

The questionnaire answers were coded in order to compile composite data on the experiences of the entire cohort. Individual organisations are generally not identified in our analysis of the statistics, unless it is to add to a point or showcase positive practice.

Focus group responses are included throughout the report and (un-attributed) quotes are used to emphasise some points.



2.5. Limitations of the study

This study does not purport to identify all refugee finance professionals living in the UK, indeed it may cover just a fraction of the whole. It only includes those who have sought help from the refugee organisations which have taken part. There are a number of possible reasons as to why other individuals have not sought help from these organisations, including that they:

- may have contacted other organisations not included in this review.
- may not be aware that the programmes exist.
- may have found employment without support.
- may have decided to take a non-finance related path.

However, we can view this report as offering a sample of refugee finance professionals from a range of backgrounds and who have gone through a multitude of experiences. The sample of 279 individuals provides a significant pool of data. The responses from seven organisations enable us to build a picture of the services available. In addition, the in-depth answers provided by the focus groups allow us to understand the experiences of individuals which is not available from the questionnaires. However, we must remember that this does only include a small sample of the overall population.

During the study it was not possible to consult with funders or colleges to assess the support offered to either organisations or refugee finance professionals themselves. Comments regarding funding are taken from interviews with voluntary sector organisations rather than funding bodies from either the statutory or independent sectors. While some specific training is available to refugee finance professionals it has been noted that support for this group is also offered within more generic employment training.

We believe that the results from this exercise allow us to draw some solid conclusions and that the suggested recommendations are based on sound evidence.



3. Findings

This section will detail the findings from the evidence base questionnaire, mapping support questionnaire and the focus groups. For ease of understanding, it is divided into the following sections:

- 3.1. The client group.
- 3.2. Service provision.
- 3.3. Issues faced.
- 3.4. Employer's perspective.
- 3.5. Solutions and ways forward.

3.1. The client group

Of the six evidence base questionnaires returned (see section 2.1.), a total of 279 refugee finance professionals were identified. As previously discussed, this is of course not the total number of refugee finance professionals in the UK, but a good indicator that they form a significantly large cohort within the refugee population. The majority of the clients surveyed are based in London, with slightly more men (151) than women (128).

The clients have arrived in Britain at various times. In most cases, the majority have arrived within the last 5 years, with most of the others arriving 5 to 10 years ago. Relatively few came to the UK before 10 years ago. In addition, over 90% are aged between 18 and 45, showing that they are of working age. Their countries of origin are wide-ranging and often reflected by the organisation they are seeking help from, including: Afghanistan; Albania; Bosnia-Herzegovina; Burundi; Chad; Congo; DR Congo; Eritrea; Ethiopia; Gambia; Kenya; Kosovo; Iran; Iraq; Pakistan; Rwanda; Somalia; Sudan; and Uganda.

The vast majority of clients (over 90%) have finance-related qualifications from their home countries, ranging from vocational to post-graduate level. However, there is more variation as to whether individuals have relevant work experience from their home countries. 50% had no relevant work experience from their home countries. However, this does mean that half of the cohort has experience, with a number having more than 10 years experience. As one agency said:

“Of the 25 clients who have worked in some form of financial services/accountancy, there is a total of 204 years of experience.”

The work experience that clients do have from their home countries is extremely wide ranging. There is no particular pattern emerging of area of work or type of work. The experience ranges widely across sectors (public, private and charities), but also with similar numbers having undertaken low, medium and high level accountancy work.

“At what level? From cashier to Head of Regional Finance in the former Soviet Union to Chief Accountant in an accountancy firm.”

Once in the UK, additional qualifications are often required to gain entry into work in the finance sector. Just over 56% of clients identified in this study have gained UK



qualifications. These range from bookkeeping to various levels of Association of Accounting Technician (AAT) to finance degrees, with many studying to further increase their qualification level. For example, of the 22 clients identified at one organisation, four clients have attained AAT Intermediate, a further four are at AAT Technician and four more have accounting degrees from the UK.

Just 16% of clients are currently employed in finance-related roles in the UK. 50% are unemployed. The remainder are involved in volunteering or work placements or have taken non-finance roles.

Of the sample, some 29% have not managed to gain relevant UK work experience. This means that over two-thirds of the clients *have gained* experience, but often only for relatively short periods of time. We can assume that many of these are work placements or short-term posts. Almost all of this experience is at a low-level (e.g. cashier) and in the charity and public sectors. The latter is to be expected, as placements and volunteering experiences are generally found in much greater numbers outside of the private sector. However, there are exceptions to this within organisations which run programmes specifically linked up to private-sector initiatives. e.g. the Bridges Programme in Glasgow has placed 7 clients in the last 12 months onto the Morgan Stanley Genesis Programme of advanced support for people wishing to access the financial services job market.

A minority (24%) of clients have had their qualifications assessed by NARIC. Opinion as to the quality of this assessment varied somewhat, with some organisations reasonably happy with the process but others feeling that the NARIC responses were below the expectations of the individual refugee clients.

Few of the clients have become members of professional financial bodies. Of those that have, they have joined a variety, including:

- At least 5 individuals are members of AAT (Association of Accounting Technicians);
- At least 3 are members of CIMA (Chartered Institute of Management Accountants);
- And 4 are members of ACCA (Association of Chartered Certified Accountants).

3.2. Service provision

There are a number of services available to help refugees into employment in the UK, from those given by refugee-specific organisations to mainstream providers such as Jobcentre Plus. This section will outline our findings on the *specialist* services available for refugee finance professionals (RFPs). The majority of this information is taken from the Mapping Support questionnaire, which asked detailed questions related to the service provision of seven organisations (see section 2.2.).

All seven of the surveyed organisations provide the following services to RFPs:

- Work experience / placements.
- Information, Advice and Guidance.
- Application / CV support.
- Mentoring.



In addition, 6 of the 7 organisations offer training in:

- Interview skills.
- Job search.

Fewer of the organisations provide training in more finance-specific areas. Thus, just two organisations provide training to gain accountancy qualifications. Additionally, three organisations give training in Sage, one in Excel and two in other accountancy software packages such as “Quickbooks”. Just one organisation provides lessons in “ESOL for Finance Professionals”.

It seems that in general organisations feel it is more beneficial to outsource some of the more specific training:

“We refer people to AAT or ACCA training as we don’t provide the training ourselves”.

Service provision has fluctuated significantly in relation to funding available. Thus, one respondent stated that:

“We did provide training in AAT to refugees but those services have stopped as there was no more funding”.

In general, the eligibility criteria for these services are not strict. Just two of the seven organisations ask for a certain level of English language (A-Level and Entry level 3). A further one service provider asks that individuals have good “communication skills”. Additionally, just two organisations ask for home country qualifications and two ask for home country experience. Two of the organisations ask for “some finance background”, but do not stipulate what this should be.

In general, UK qualifications are not required in order to access support. Just one organisation asks for UK qualifications *if* the client does not have any prior experience or qualifications from their home country. None of the organisations require clients to have UK work experience.

Most organisations do not impose strict eligibility criteria. The majority are able to help refugees and asylum seekers with permission to work, although one organisation is just restricted to refugees. Length of time in the UK is not a factor for eligibility. The funding for one organisation does restrict its work to a specific geographical area, but the others did not seem to be restricted in this way.

All organisations have been providing their services for some time. Three organisations have offered services for over 1 year, a further two organisations have offered services for over three years, one for over 5 years and another for over 10 years. This shows the significant levels of experience and expertise to be found in these organisations. It is important that this is taken into account when planning future services.

For 5 out of the 7 agencies, they state their target as to get clients into employment through secured work placements. These, in conjunction with the additional support services on offer, will lead to sustainable employment which will match their qualifications. For two of



the organisations, their aim is less in directly finding a job but rather in helping clients to build up their confidence. This is done through breaking psychological barriers and then with the support of a mentor. For example:

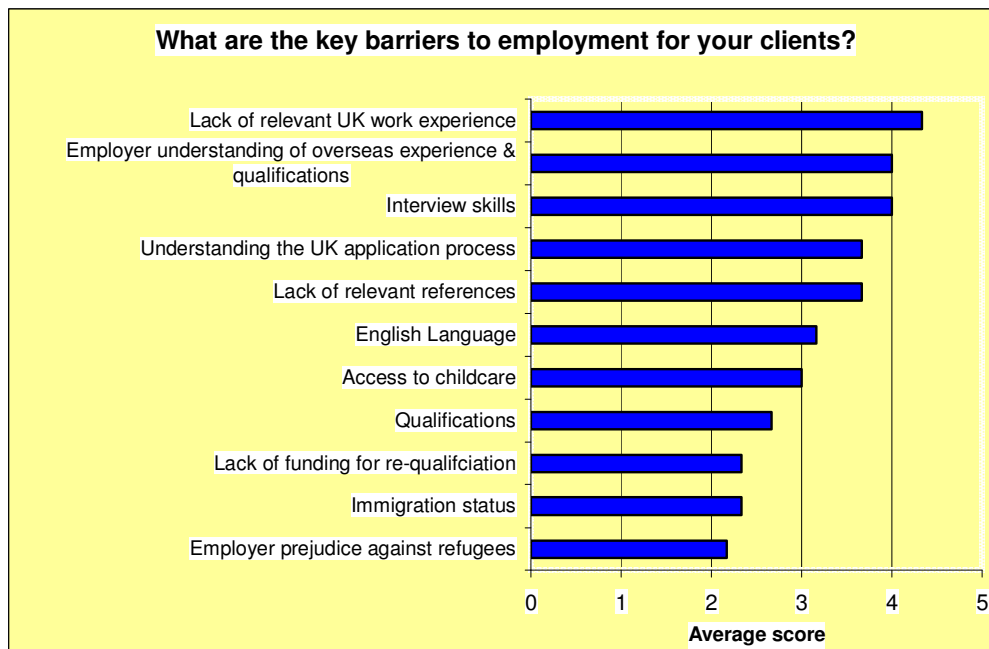
“One of our targets is to empower women, we help them to achieve their goals by providing the right guidance and employment support”.

Further, the mission of another organisation is:

“to enable refugees, asylum seekers and migrants with accountancy skills to gain confidence and then employment here in the UK. In this way they are able to participate fully in society”.

3.3. Issues faced

Question 17 of the evidence base questionnaire asked organisations *“What are the key barriers to employment for your clients?”* where 1 is low and 5 is high. The graph below indicates the average score given for each answer.



The above factors will be explored in more detail in this section. It is important to note that the scores given in the above graph indicate the thoughts of the agencies. In the following we will also include the thoughts of individual RFPs as discovered through the focus groups. These sometimes produce alternative ideas to those indicated in the graph.



Lack of UK work experience and relevant references

As can be seen from the graph, lack of UK work experience is seen as the biggest barrier to refugee employment by agencies. Additionally, this was also seen as the largest problem for participants at the focus groups. Work experience programmes are particularly important as they offer an opportunity for an individual to demonstrate the skills they gained overseas in a UK setting. This helps translate those skills for potential employers in the UK, in particular if the individual is able to gain a reference.

One individual stated that a recruitment agency had asked him to show at least 6 months of paid work experience in the UK before they would begin to help him to look for a job. Other focus group participants stated that employers continually request at least 2 to 3 years of UK work experience. Thus, work experience is understood by everyone to be very important. It can help with:

- gaining the experience required by employers.
- providing a reference from a UK employer.
- improving the confidence of individuals.
- giving refugees links to employers and other finance professionals.
- offering a “foot in the door” for refugees.
- improving English language knowledge, particularly of finance terminology.

The lack of UK work experience is often exacerbated by the long time spent waiting for a decision on one’s asylum claim. Individuals have been inactive and either out of the labour market – often for years – or in employment that is unrelated to finance purely because that is the only work that they could find. According to the focus group participants this is often misunderstood by employers as lack of motivation.

Linked to work experience is the importance of a reference from a UK employer. Refugees present employment applications showing unconventional backgrounds, with overseas qualifications and gaps in their experience. Employers can be reluctant to take on someone whose experience they are not sure of and who lacks the perceived security offered by a positive reference from a UK employer.

Work experience is usually undertaken on a voluntary basis. For those who are on benefits, welfare regulations limit the type of organisation they can access and also the roles that they can undertake. The latter is to ensure that volunteering is not used as a form of job substitution. This can make it challenging to organise work experience that will assist in validating someone’s overseas experience. In the education sector a portfolio approach has sometimes been used to build evidence of skills used in the UK context and this might be helpful for refugee finance professionals too.

Employer understanding of overseas experience and qualifications

In general, organisations recognise that employers do not understand overseas qualifications or experience. Additionally, focus group participants stated that employers are not interested in the experience people have gained from their home countries. They do not understand the



experience and assume that it is unrelated to work in the UK. However, refugees at the focus groups were adamant that accountancy and its concepts do *not* vary greatly between countries. In the UK, there may be some differences of systems (such as software packages), but the controls, reporting and principles are all the same. Additionally, the general experience of being in employment, e.g. team work and management, is the same.

Perceptions of employer prejudice

The consensus amongst a number of respondents was also that the problem goes deeper than lack of employer understanding. In fact, there is a perception that employers are prejudiced against refugees. Participants at the focus groups stated that when employers hear a foreign accent at interview, they immediately form a negative opinion. They felt that this was partly because employers have been influenced by negative images of refugees in the press. As one focus group participant said:

“Employers should test your accountancy skills, not your accent”.

Some individuals also thought that employers were keener to employ younger candidates who do not come with the ‘baggage’ that might accompany refugees. Women at the focus groups were particularly concerned that their age and family status was counting against them in accessing permanent employment.

Whilst it is certain that not all employers are prejudiced, the views expressed above clearly show the importance of improving the understanding of both employers and of refugee clients themselves. It is especially important – and this is underlined by the views above – that refugees are able to gain UK work experience in order to validate and make understandable their previous experience and existing skills.

Interview skills and Understanding the UK application process

These are two areas where some clients face significant difficulties. Some refugees are lacking basic job search skills, particularly CV writing. Most focus group participants stated that they had (incorrectly) assumed that the CVs they had used in their home countries could be used in the same format for the UK labour market. Some also commented that they were not initially aware that covering letters should be tailored to each individual job application or that CVs and application forms should reflect person and job specifications.

Training in interview skills is also helpful for clients, and a vital part of the job application process. Refugees need to learn how to “sell themselves”, which may not be a natural personality trait.

Most organisations offer advice to refugees on the job search process and this is clearly important. Two agencies stated that there is significant lack of understanding around a variety of mainstream services, including Jobcentre Plus (JCP). Finance jobs are often not advertised through JCP, but it is important for clients to attend meetings to discuss and confirm their benefit entitlements.



Some focus group participants stated that it is difficult to know where to look for jobs, and they have to search through newspapers, on the internet, etc. They feel that this is often a very random process. Lack of networks can therefore be a problem here:

“Some of it is who you know and who you have worked with”.

But others have been luckier:

“I have been at the right place and got the good advice at the right time from RAGU”.

English Language

Gaps in English language provision were cited as difficulties by three out of the seven organisations surveyed. Additionally, a need has been identified for “ESOL for finance professionals”. This kind of focussed ESOL (English for Speakers of Other Languages) is generally not available, as the demand has not been fully identified.

Focus group participants argued that an accountant is not required to have perfect English, as understanding of numbers is more important than understanding of words. But they agreed that good English can help with personal presentation and giving a positive impression at interview. Lack of perfect English has made many individuals feel less confident which can have a detrimental effect on their job prospects. It is important that agencies and refugees, in particular, realise that good English *is* important, and can make a very large difference to employers. Many finance professionals are *customer-facing* and this should be taken into account when individuals are considering the level of English they should achieve.

Good general communication skills are also important. Coming from different cultures, refugees realise that they may need to adapt their working and communication practices. Help and advice from organisations is therefore important here.

Access to childcare

Personal difficulties in general were identified as barriers by refugees in the focus groups, and childcare can be a particularly difficult issue. A significant number of participants have young children and it is sometimes a struggle to find childcare. They often do not have an extended family with them in the UK and they are unable to afford quality childcare provision. This makes it even more difficult to manage having a career and a family.

Other issues identified included housing and finance difficulties. Navigating the benefits system can be complex and time-consuming. This is an issue to be addressed both by agencies and by Jobcentres. Additionally, the hurdles individuals have had to overcome in claiming asylum can add to their emotional troubles.



Qualifications and lack of finance for re-qualification

Many refugees gained qualifications in their home countries, but these are often not recognised in the UK. As mentioned previously, some organisations are unhappy with the NARIC process of assessing overseas qualifications and converting them to British ones. In these cases, re-training may be required, which can be a difficult process for individuals who feel that they should not be obliged to earn more qualifications.

Unfortunately there are often financial difficulties for refugees who need to re-train. Four of the seven organisations surveyed stated that more practical (and affordable) training is therefore needed for refugee finance professionals. This raises the possibility of offering student loans or grants for individuals. In particular, practical training is not widely available in areas such as advanced Excel, despite the significant need for this, which is very difficult to find outside of a corporate training setting (where one day of Advanced Excel training can cost at least £300).

Immigration status

Despite being mentioned as a barrier by agencies, immigration status has not emerged as an important issue for many. The majority of clients being helped by agencies are refugees or asylum seekers with the right to work. The agencies do not – and cannot – help individuals without the right to work.

However, there is an understanding that individuals who have gone through the asylum process are likely to have faced emotional difficulties and these must be treated with sensitivity by agencies. Although refugees have received a positive decision on their asylum claim, leave to remain in the UK (and therefore also their permission to work) is initially only granted for five years. Uncertainty over immigration status and what might happen at the end of the five-years is an additional worry for clients.

There also needs to be an acknowledgement of the length of time it takes for an individual to ‘find their feet’ in the UK. The time taken to find housing, learn the language and so on eats into the time that they have been granted to remain in the UK, so that when an individual is able to seek work they may have much less time remaining. Agencies have raised the issue that employers are reluctant to consider those applicants who are over half-way through their leave to remain. This may arise from a lack of understanding that the leave to remain can be extended and a perception that the potential employee would soon lose their permission to work in the UK.

Two additional issues that were not covered in the initial questionnaire but which were raised repeatedly by refugee support agencies are Networking and Funding:

Networking between refugee organisations & with refugee finance professionals

Two of the seven organisations surveyed stated directly that there is not enough partnership working currently taking place between the different organisations helping refugee finance professionals. Only three organisations refer clients to other refugee agencies. This shows a



significant lack of contact between organisations. They will often only refer clients to mainstream service providers such as training colleges, without realising the potential of referring within the sector. Organisations do not know what other organisations are doing and there is limited partnership working. One agency stated that they would be keen to engage with other organisations who could provide work placements, particularly in the private and public sector as the agency is already able to offer limited placements within a charity environment.

Thus, more networking is required, both of agencies but also for individual RFPs who might otherwise just stay within their communities. Many RFPs seem to be unaware of the services available to them. Focus group participants stated that lack of networking is a major problem, as most jobs are not advertised through newspapers and many of their friends found their jobs via family members or friends. Many focus group participants had not heard of the other agencies which could provide support for them as finance professionals. They were keen that this information should be made more widely available. Thus, one individual stated that:

“I went to a library and I picked up a leaflet randomly that I found. That’s how I got to know about RAGU. I am pretty sure that a lot of refugees out there do not know about these services”.

One agency suggested that organisations have limited funding and are therefore actually scared of advertising their services too widely as they would not be able to deal with the number of clients this would attract.

Funding for refugee organisations

Funding is often a difficult issue for refugee support organisations. All organisations surveyed for this study agreed that funding has been difficult. Part of the reason for this is that the ‘groundwork’ on RFP work is only just being started. Thus, a larger evidence base exists for professions such as teaching or health, and this evidence base needs to be expanded to include RFPs too. Organisations have not carried out evaluations of their services and so have less support for applications to funders.

Organisations feel that funding is particularly difficult to access for this group for a number of reasons, including:

- Home Office support does not identify RFPs as individuals in need of specific support, so it is harder to persuade funders that this is the case.
- the specific support that is most helpful and necessary, such as work placements, is poorly funded.
- funders might be more reluctant to support small organisations, which are often the ones providing help to RFPs. A significant amount of the work is currently carried out on a voluntary basis.
- a robust evidence base is not in place.

Finally, organisations feel that funding for the voluntary sector is currently stretched, and so the ‘business case’ for helping RFPs needs to be made.



It is important to note that the above is the perspective of the voluntary organisations and not of funding bodies. The lack of sector-specific coordination and the nature of small organisations mean that few funding applications have yet been made purely for this group. Further discussion should therefore be carried out with funders to gauge how best they could support work with Refugee Finance Professionals.

3.4. The employer's perspective

The following is based on discussions and meetings with the accountancy firms KPMG and Crouch Chapman, as well as the Institute of Chartered Accountants in England and Wales. Crouch Chapman also facilitated a discussion with a group of accountancy practices who support charities.

This was intended to give a snapshot of employer attitudes towards refugee finance professionals, rather than to give a comprehensive overview of work to date to support refugee finance professionals.

The finance sector in the UK is very large, and for further work it would be useful to incorporate the experience of the public sector (in particular local authorities and the health sector) and larger charities as well as wider representation from the private sector.

Economic downturn

This scoping exercise began just as the economic downturn hit the UK. Discussions with employers have indicated that although there will be fewer vacancies in the future, a key focus will be on identifying, employing and retaining skilled individuals. The level at which people are recruited will vary across the accountancy sector, for example graduate recruitment will continue, but is likely to be scaled back by 20% across the industry. Some of the larger companies are freezing recruitment at levels above graduate entry to focus their ability on retaining their current staff, while smaller practices are still looking to recruit those who are fully or part-qualified. This means that in the coming months, there is likely to be much more competition for existing vacancies, and that refugee finance professionals may need to adjust their expectations in line with the opportunities in the current labour market.

Experience of employing refugees

Most of the employers consulted were unaware of having employed a refugee in the past or of the existing potential amongst refugee jobseekers. However this does not mean that they have not employed any, but rather that their systems do not monitor refugee status, although they do often monitor ethnicity. Two employers had engaged with the Employability Forum and Refugee Council on specific exercises to widen their recruitment to include refugee candidates.

Another employer, KPMG, noted the difficulty of offering work experience to refugee finance professionals. National Minimum Wage legislation means that it is illegal for UK



private sector employers to offer unpaid work placements. Therefore, all work placements other than clearly defined exceptions must be paid. This is problematic for refugees who are in receipt of benefit payments as KPMG placements are not appropriate for approval as part of a job trial scheme which could secure national agreement from Jobcentre Plus. Opportunities for volunteering are also prescribed by benefits regulations which restrict those receiving payments to voluntary work in the charity or not for profit sectors.

Where possible, it was felt that working on employment programmes with a coordinated network supporting refugee finance professionals would be more beneficial than a number of individual agencies. This might be piloted within the current regulations and targeting charities and public sector bodies who are able to offer voluntary work experience to refugee jobseekers.

Language ability

One of the key concerns about employing refugees was around their language ability and communication skills. Employability Forum worked with a London charity to widen its recruitment for a Finance Manager to include candidates with a refugee background. Of the applicants shortlisted for interview none were successful. Feedback to all was that their communication skills were, on the basis of that interview, insufficient to interpret the information they would be required to produce for non-finance managers.

Finance is a sector where a high premium is placed on the ability to communicate the implications of the figures that are produced, and this premium increases with level of seniority. This is at odds with refugees' own perceptions of the need for lesser language skills compared to numerical skills. It is clear that tailored, work-focused language for finance professionals would be helpful in accessing relevant vacancies.

Alternatives to direct employment

Within the current climate, both employers and the Institute of Chartered Accountants in England and Wales (ICAEW) were keen to highlight that direct employment should not be the only reason for engaging with them. There are clear advantages in relationships with employers who can:

- raise awareness of the potential resource within the existing UK refugee population.
- work with professional bodies and on a peer-to-peer level to clarify pathways into the profession and the specific requirements at each stage.
- encourage other employers to become involved with refugee finance professionals.
- share information with other employers about how to assess someone who presents an application with an unconventional background.
- help to tailor work focused training programmes to better meet employer needs.
- access employee engagement programmes to help refugees, for example by exploring opportunities through Corporate Social Responsibility initiatives or those such as KPMG's Flexible Futures programme.
- increase mentoring opportunities for refugees, in particular one-to-one mentoring.



Focus group outcomes

A focus group discussion was held with representatives of 12 accountancy practices which specialise in providing finance support to charities. This was led by Crouch Chapman. An outline of the scoping exercise was given, and an explanation of the overall aim to explore ways of matching demand for competent finance professionals to refugees with appropriate skills.

Key comments from the group were:

- There was some difficulty in grasping the concept that refugees were available with the right to work. This was a surprise to them and they had no idea that such a resource was available.
- Their recruitment was normally arranged through agencies and, as small practices, they were not set up to run recruitment programmes like the larger firms (e.g. KPMG, PricewaterhouseCoopers).
- They considered potential staff would need pre-employment training and this was a block in their acceptance of refugees as potential employees.
- They considered that other agencies should deliver refugee candidates with some technical UK accounting knowledge, e.g. vocabulary and UK accounting/auditing standards.
- There was some concern that refugee employees would initially expect the same levels of pay whilst requiring greater support from their employer to adjust to their post.

3.5. Solutions and ways forward

It is clear that refugee finance professionals are keen to return to their careers once given the right to work and reside in the UK. All focus group participants were enthusiastic about the prospect of working in their chosen field. It is also important to note that finance is an area which attracts refugees who previously worked in different roles. Thus, accountancy and related work is considered to be a relatively safe job, with good prospects and good pay. Additionally, participants at the focus groups thought that becoming an accountant does not necessarily require a high level of English language knowledge. One focus group participant was a teacher back home. Once in the UK he realised that it would be difficult to return to teaching with his level of English and the need to re-qualify. He therefore turned to accountancy, in which he also had some experience. As he said:

*“Figures are easier to communicate than teaching,
numbers are the same wherever you are.”*

However, this study has shown that in fact good English is fundamental to becoming a successful finance professional. We must ensure that individuals realise that a good level of English *is* important and in addition we must ensure that this provision is available to them, by working with colleges at a regional and local level.



From the questionnaires and focus groups carried out it is clear that more work needs to be done to help refugee finance professionals succeed in the UK. This section will outline some of the key changes that need to take place based on the research. There is no doubt, however, that more work needs to be done. This could be in the form of a strategy to bring together the ideas in this study, with ideas for future development.

Cohesion of service provision and creation of a clearer pathway

As stated earlier, there is currently not enough joining-up of services between refugee organisations. If this work is to move forward, it is vital that these organisations are better connected. Indeed, the importance of better linking up of the different agencies working on these issues was stressed by all agencies. Greater interaction and sharing of learning is required by voluntary sector agencies, but also by mainstream providers, Jobcentre Plus, Refugee Community Organisations and Colleges. If agencies are linked, then they can provide the appropriate signposting. As one respondent said:

“There is a need for a proper package of support, so that if someone comes to me I will be able to direct them to whichever organisation is most appropriate to help in an efficient way”.

Focus group participants felt that information on services available is not well advertised. Services or refugee agencies are often found randomly or by word of mouth. Therefore, organisations should look at how best to disseminate details of their work. Focus group participants agreed that it would be helpful to use Refugee Community Organisations as a channel for information on services for refugees. A healthy network for information is vital. One suggestion was that all new refugees should be given a leaflet by the Home Office detailing where they can get information on their chosen profession, as well as more general information. Or this information could be stored together in one easy-to-access place. Focus group participants were keen to be listed on a database whereby they could be contacted with relevant job vacancies and information by organisations. They suggested that a database containing CVs of refugee finance professionals could be created for employers to access.

Finally, it is important that a lead organisation is established to manage this work and partnerships duly developed. The general trend of questionnaire responses suggested that this work should stay within the voluntary sector for now, as it has good awareness of the issues and a history of engagement with this client group.

Specific programmes led by the voluntary sector

The voluntary sector refugee agencies are uniquely placed to help refugee finance professionals in a flexible and innovative manner. They are already in contact with the clients who need help and they have a history of providing services. However, it is important that they are closely linked with colleges, employers and other agencies. Whilst services such as official re-qualification can be carried out in the mainstream, many services can be provided from within the voluntary sector:



(a) High quality information, advice and guidance (IAG) and job search skills

Organisations can provide clear guidance on the sometimes complex paths to employment. Advice and guidance therefore needs to be relevant, up to date and easily available. This can be organised within the voluntary sector, which is the natural home for such work.

Focus Group participants felt that there is a need for personal development programmes for refugee finance professionals, to tackle the difficulties they face, including language, confidence, motivation, etc.

Specific employment support with job search skills is very helpful for clients who are relatively new to the UK. This was cited as a key success area by three of the surveyed organisations. Employment and interview preparation sessions with private sector finance companies have proven very useful and should be continued.

(b) Work placements

Six of the seven organisations surveyed stated that there is a gap in provision of work placements and work experience opportunities. The consensus at the focus groups was that a structured work placement is the key to helping refugees into employment. It is therefore vital that appropriate, tailored placements are available for individuals who need to gain UK work experience.

Placements through Olmec were highly praised by focus group participants as offering excellent opportunities and a very practical solution to difficulties. Two of the seven organisations which responded to the Mapping Provision questionnaire stated that work placements had been some of the most successful aspects of their work. It is helpful for the refugees to be located inside larger organisations where follow-on jobs are likely to be available. Also, refugees were keen that placements should be available in both the public and private sector.

It can be difficult, however, to provide placements as they require significant investment of time and energy. Additionally, it is vital that follow-on work is also provided. Some refugees were concerned that volunteering does not necessarily lead to permanent employment. Voluntary roles and placements sometimes involve low-skill duties with little responsibility, so it is important that they are well managed.

This work needs to be balanced with the obligations placed on individuals in receipt of Jobcentre Plus benefits. One individual at a focus group had faced problems with getting Jobseekers Allowance whilst on a work placement. There are many cases of individuals facing difficulties with Jobcentre Plus with regards re-training. There are particular problems of combining access to Jobseekers Allowance with a placement or volunteering in *private sector* companies.

(c) Mentoring

Three of the seven organisations surveyed identified mentoring as one of the most successful aspects of their work. One programme, in its first year of running a mentoring scheme, placed 8 out of 10 clients directly into employment. Mentoring from UK finance



professionals provides refugees with details of recruitment processes, application support, and job search support. As one organisation stated “this is an active way of looking for a job”.

Participants at the focus groups agreed with this, stating that mentoring could provide a very helpful opportunity. One participant had been given a mentor who was a British accountant who had been very helpful in providing careers advice. He had also offered help with job applications and networks and the refugee had successfully found employment with this help. A mentor who works as an accountant can therefore help with general skills but also with the specifics required to succeed in the finance world.

International experience also bears out the importance of mentoring. KVINFO², a Danish programme which matches female refugee professionals with Danes from a similar profession has had considerable success in achieving employment outcomes. The mentor acts as a navigator within an unfamiliar system and offers informal support from their own experience.

(d) Language support

The language barrier can be a key issue and therefore needs to be tackled early and fully. Specifically, the provision of finance-specific language can help individuals who otherwise are happy with their level of English. Only one of the seven organisations surveyed stated that the provision of ESOL has been a successful aspect of their work.

Employers have highlighted how essential communication skills are in succeeding at interview and in working in the finance sector. However information on the specific levels of language they require, or the range of vocabulary is hard to find. In most cases this is based on assumptions of language levels that would be demonstrated by a native speaker and as such is difficult to quantify.

It would be very useful to develop language training in either colleges or in refugee support agencies in partnership with employers so that the key skills they require are incorporated into the course content. This should build on the experiences of refugee organisations.

(e) Access to finance-specific training

Although the refugee agencies cannot provide full re-qualification training, they can provide some shorter training courses. These courses were seen as being very successful by five out of the seven organisations surveyed. The training on offer varies widely, but is generally finance-focussed. This included training in accountancy software packages for example. Advanced Excel is a very important skill for individuals to have and this should be explored further within organisations. One organisation suggested that this training is best offered by finance consultants who can come to the agency – its programme has a 50% of success rate of people getting into employment and 50% going on to study for finance qualifications.

In general the practical training available from private companies is prohibitively expensive, at some £2,000 per candidate. Training that offers advanced Excel skills can cost from £300

² For more information about the KVINFO mentoring scheme: www.kvinfo.dk



per day. Focus group participants argued that it is not possible for individuals on benefits to pay for this kind of training.

Jobcentre Plus has referred a large number of refugee clients to what is generally considered as inappropriate training. Focus group participants knew of people who had been put onto 6-month full-time English and basic IT training, despite the fact that they already had reasonable English and good IT skills. Their time and Jobcentre Plus' money would have been better spent giving professional help aimed specifically at those wanting a career in finance.

Engagement with employers

All agencies surveyed agreed that there is currently a gap in work with employers. In general, employers are seen to be lacking in awareness of the issues faced by refugees. Focus group participants agreed that employer engagement is very important. Employers could be encouraged to:

- provide work placements.
- provide mentors for individuals.
- provide finance and job training for refugees.
- learn more about refugee clients and their skills.

Focus group attendees thought that it would be easier to engage with the public sector rather than with 'corporates' on this issue. One contributor felt that a programme run with a leading private sector accountancy firm had not been as successful as anticipated due to a lack of involvement from high level representatives. Therefore, interest from all levels of management must be secured in order to make the links a success. The example of refugee doctors and the links made with local hospitals and the NHS was highlighted as a good model to learn from.

Additional suggestions included the voluntary sector acting as an employment agency to employers, offering refugee finance professionals as employees. Employers might be keener on dealing with what they perceive as employment agencies rather than charities. Or refugees could be provided with bursaries to give to the employer as encouragement to support the refugee placement. One focus group participant thought that this model had already worked well for social workers and could be expanded.

It will be important to share positive stories of refugee successes with employers, to counteract negative assumptions. Refugee "achiever" stories can be collected. Agencies could run events where finance directors can meet with refugee finance professionals to discuss these issues. Case studies of successful refugee accountants could also be used to promote the employment of refugees in the sector. Employers need to understand the benefits brought to them by employing refugees.

Participants at one focus group suggested that employers should be encouraged to work with refugees as part of their corporate social responsibility programmes and to ensure equal access to employment opportunities from hard-to-reach communities.



Organise funding

It is important that funders are fully involved in discussions to determine how this work is taken forward. There was not sufficient resource to fully include consultation with them for this exercise, but ongoing work must take funder views into consideration.

All agencies agree that funding poses a real challenge. As described earlier, organisations have tended not to access funding for specific refugee finance projects. This may be due to a reluctance on the part of funders, but also perhaps because organisations have not yet fully engaged on this issue themselves. It is important that a strong case is built up to justify the need for the funding.

This is also linked to the need to better coordinate initiatives supporting refugee finance professionals, so that referral between agencies is increased and funding is directed at gaps in provision.

Evidence base

It is important to note that this is an initial attempt to gauge the population of refugee finance professionals and that there is little coordination of data or of service provision. There is a need for more research to be carried out on the refugee finance professional population. The evidence gathered from this report is from a small number of organisations. Other agencies were approached, and have cohorts of refugee finance professionals registered with them, but were not able to participate due to constraints on their resources. An improved evidence base would be able to map the training need of clients, the spectrum of qualifications of clients and identify models of success. A more robust evidence base will allow for better informed funding proposals.

A robust evidence base could begin on a regional basis, e.g. London, before widening out nationally. This requires some resource to enable better data collection and better partnership working of various organisations. A framework for this already exists and is in use by organisations supporting refugee education and health professionals. It could be adapted for this sector at minimal cost.



4. Final notes

It is important to recognise that the current economic situation will have an adverse impact on this client group. The finance profession is facing difficulties as a whole and this is very likely to affect the employability of refugee clients. However, we also need to realise that refugee finance professionals come to the UK with many skills and these are currently being wasted. This is at odds with Government's commitment both to increasing the skill levels in the UK workforce and to providing fair access to the professions for those coming from disadvantaged backgrounds.

The UK is predicted to come out of the recession during 2010 and at that point the investment made now will reap rewards. We also should recognise that the finance sector is *very large* in the UK and vacancies are still regularly advertised.

Refugees are a group historically vulnerable to becoming unemployed at times of recession and it is important that we guard against this with appropriate targeted action. The recommendations given in the Executive Summary of this report provide a solid basis for this action.



5. Glossary

AAT Association of Accounting Technicians

ACCA Association of Chartered Certified Accountants

ACA Associate of the Institute of Chartered Accountants in England and Wales

CIMA Chartered Institute of Management Accountants

ESOL English for Speakers of Other Languages

ICAEW Institute of Chartered Accountants in England and Wales

JCP Jobcentre Plus

NARIC National Recognition Information Centre (for assessing overseas qualifications)

RFP Refugee Finance Professional



6. Appendices

Appendix 1: Establishing Hubs to support refugee professionals

The following is intended as an explanation of what a ‘Hub’ is, based on the experience of Opening Doors for Refugee Teachers and work with the Refugee Healthcare Professionals Programme.

Refugee professionals typically need to follow a specific pathway to return to their profession in the UK. Provision for refugee professionals is often fragmented and uncoordinated, which makes navigating the pathway to employment difficult. The health and education sectors are piloting ‘hubs’ as a mechanism to coordinate³, commission and tailor specialised services for refugees. The overall aim of each Hub is to increase the integration of refugees into the sector’s workforce. This model could be extended to other sectors, e.g. finance and engineering.

The benefits of establishing a Hub around a specific profession are that it:

- establishes a partnership which is an authority on its particular sector, and therefore can act at a strategic level to develop future services;
- can present its work in such a way that it is simply articulated and understood externally;
- offers a coordinated approach to engaging with employers at a regional and national level;
- collates and analyses data across organisations;
- shares good practice and learning.

Hubs are built around existing programmes where possible, with providers working within the same region being encouraged to work together. They are managed by neutral, non-delivery organisations which provide coordination and which link the delivery organisations to strategic bodies at a regional and national level, thereby influencing national policy development. It is recognised that specialist provision cannot be universal. Clients at a distance from ‘hubs’ should be supported to travel to appropriate provision.

Key outcomes from the use of this model have been:

1. creating specialist regional partnerships that bring together expertise and commitment to shared principles and guidelines;
2. establishing a basis on which to share data effectively and track client progress (e.g. through building a shared ‘Hub’ database);
3. mapping existing provision, highlighting gaps and reducing duplication of services;
4. commissioning tailored provision to meet the needs of identified client cohorts;
5. increasing referral between organisations to accelerate progression into work;
6. developing a clear pathway from advice and guidance through training and into work;
7. coordinating employer engagement with a view to maximising employment outcomes;
8. monitoring employment outcomes across a region;
9. highlighting issues that need to be taken forward at a strategic level for the benefit of the entire partnership.

³ The Refugee Health Professionals Programme managed by NHS Employers and the London Hub managed by Employability Forum through Opening Doors for Refugee Teachers.



Appendix 2 – Establishing an Evidence Base (Questionnaire)

1. Name and location of organisation
2. How many refugee finance professionals are registered with you in total?
3. Please indicate which questions you are answering using a sample number of clients?
(If you are not using a sample, please leave blank)
4. Where are they based?
 - a. London
 - b. Other (please specify)
5. How many are
 - a. Male ?
 - b. Female ?
6. How long ago did they arrive in the UK?
 - a. Arrived 10+ years ago
 - b. 5-10 years ago
 - c. 0-5 years ago
7. What are the 5 top countries of origin amongst your finance clients?
 - a.
 - b.
 - c.
 - d.
 - e.
8. What is the age range: a) 18-30 b) 31- 45 c) 46-60 d) over 60
9. How many have relevant qualifications from their home country (please state their highest qualification only)
 - a. At vocational level?
 - b. At degree level?
 - c. At post-graduate level?
 - d. No relevant qualifications (accountancy is a career change)
10. How much relevant work experience do clients have from their home countries?
 - a. None
 - b. Less than 1 year
 - c. 1-2 years
 - d. 2-5 years
 - e. 5-10 years
 - f. 10+ years



11. (i) At what level did they gain this experience?
- High (e.g. Accountant)
 - Medium (e.g. Finance Officer)
 - Low (e.g. Cashier)
- (ii) Where did they gain their experience? [Please state the numbers for each option]
- a) Charity sector b) Public sector c) Private sector
12. (i) How many of your clients have UK finance qualifications?
- (ii) What are your clients UK finance qualifications?
- None
 - Finance Module through BA in Business Administration
 - Bookkeeper
 - AAT Foundation
 - AAT Intermediate
 - AAT Accounting Diploma (L4)
 - AAT Technician (L4)
 - HNC Accounting
 - HND Accounting
 - Accounting degree
 - ACCA part-qualified (needing employment to finalise)
 - ACCA
 - ACA part-qualified (to what level?)
 - ACA qualified
 - CIMA
 - Taxation Technician
 - CIPFA
 - Access to business
 - HND business
 - Master's degree
 - Others
13. How many are currently:
- Employed in a related finance field?
 - Employed in a non-financial field?
 - Unemployed?
 - Volunteering/ work placement?
 - Not known/no recent contact?
- 14 How much relevant UK work experience have clients gained?
- None
 - 1 month
 - 1-3 months
 - 3-6 months
 - 6-12 months
 - 12-24 months



g. More than 24 months

15. At what level?

- a. High (e.g. Accountant)
- b. Medium (Finance Officer)
- c. Low (Cashier)

16. Where have they gained their experience? [Please state the numbers for each option]

- a) Charity sector
- b) Public sector
- c) Private sector

17. What are the key barriers to employment for your clients?
(Please score 1 to 5: where 1 is low and 5 is high)

- a) Language
- b) Lack of relevant references
- c) Qualifications
- d) Lack of relevant UK work-experience
- e) Interview Skills
- f) Lack of funding for re-qualification
- g) Access to childcare
- h) Immigration status
- i) Employer prejudice against refugees
- j) Understanding the UK application process
- k) Employer understanding of overseas experience and qualifications
- l) Other (please specify)

18. How many have had their qualifications assessed by NARIC?

19. How accurate have NARIC responses been?

20. How many clients are members of professional financial bodies in the UK?

21. Which professional financial bodies have they joined?

22. Is there anything else you would like to add?



Appendix 3 – Mapping Support Services for RFPs

1. Name of organisation: _____

2. What support services do/did you offer for refugee finance professionals?

<input type="checkbox"/> English Language	<input type="checkbox"/> Work experience/ placements
<input type="checkbox"/> ESOL for Finance Professionals	<input type="checkbox"/> Information, advice and guidance
<input type="checkbox"/> Accountancy qualifications	<input type="checkbox"/> Job search
<i>Accountancy specific IT training :</i>	<input type="checkbox"/> Application / CV support
<input type="checkbox"/> Sage	<input type="checkbox"/> Interview skills
<input type="checkbox"/> Excel (Advanced / Basic)	<input type="checkbox"/> Mentoring
<input type="checkbox"/> IT other _____ (please specify)	Other _____

3. What are the eligibility criteria for refugee finance professionals to access your services for the following : (e.g. English language level - IELTS 6)

English language level _____	Home country experience _____
UK qualifications _____	Length of time in UK _____
UK work experience _____	Immigration status _____
Home country qualifications _____	Others _____

4. How long have you provided these services?

<input type="checkbox"/> Less than 6 months
<input type="checkbox"/> 6 months to 1 year
<input type="checkbox"/> Over 1 year
<input type="checkbox"/> Not currently providing services, but have done in the past (please state when)
Other _____

5. What are the targets for your services? _____

6. What do you feel have been the most successful aspects of your work with finance professionals and why? (including services you have offered in the past)

7. What are the challenges in obtaining funding for this kind of work?

8. Where do you think there is currently a gap in provision?



9. How could that be addressed and who should lead on this?

10. Do you refer clients to any other organisations that offer support for refugee finance professionals? If so please can you specify the organisation name, contact details and the provision available?

11. Are you aware of any evaluations of your services or research on supporting finance professionals? (please list)

12. Are these publicly available and, if yes, how could we access them?

13. Is there anything else you would like to add?



Appendix 4 – Focus Group Questions

1. Were you an accountant before you came to the UK?
2. If yes, what do you find are the key differences here? What was your experience overseas?
3. If not, what made you decide to become an accountant here?
4. From your point of view, what are the main barriers for Refugee finance professionals to employment in the UK?

(It would be useful if you could also think of the best ways to overcome these barriers, eg if volunteering helps or would having a mentor who was also an accountant be useful?)

5. Do you think that the services available are well advertised and well known to Refugee finance professionals or Refugee communities?

(What are the best ways to advertise the services or support available to Refugee finance professionals?)

6. How should services for refugee finance professionals be best developed with employers?
7. How did/ do you find the job search process? What were the main difficulties?

(It would be helpful if you could consider the steps you took, what support you were given, how you found and applied for your job?)

8. If you are working, are there any issues that you are facing now that you are in employment? Where do you get advice about career development?
9. What was most helpful to you in finding or looking for a finance job?

(This could include any personal factors)

10. What other support would be useful?

(Volunteering, mentoring, work experience, guidance, or others)

11. What advice would you give to other refugees who want to work in finance?
12. Is there anything else you would like to add?

