

Business Advisers and Refugee Community Organisations

As a business adviser, you provide advice and support to new businesses, which is often crucial to their survival and success. When working with refugee clients, many of your existing skills will be relevant. However, knowledge about the special needs of refugees, and the support provided by Refugee Community Organisations (RCOs) will add greatly to the advice you can give.

This section:

- Describes the skills and roles of a business adviser when working with refugees
- Describes the roles of RCOs
- Describes how to start working with RCOs

Working with Refugees as a Business Adviser

Building relationships

With refugees as with other clients, professional confidentiality needs to be kept at all times. The client should understand that the information discussed will not be passed onto others without their consent. Refugees can often associate people or institutions with government, police or immigration bodies, and due to negative experiences, may tend to mistrust them. A business adviser should make it clear that he or she is not associated nor bound by these bodies.

The need to be culturally and gender sensitive

Refugees are looking for professional advice from a business adviser, but they may also have other more pressing problems with housing or education or legal issues. Support must be given within the professional realms of business advice; however, refugees often require an element of personal development that may include problems such as housing or legal issues. Indeed, while they may have business objectives on their mind, this can sometimes come second to more immediate and pressing concerns. You need to refer them to another organisation if these issues seem more immediate than the need to start a business. You can get more advice on these issues from local and national Refugee Community Organisations.

You should develop an understanding of the refugee's situation and an awareness of issues arising from their culture, faith, language and background.

For example, if they are a Muslim, they may have problems with the idea of lending, as this is not allowed by Islamic (Shariah) law – although some banks have now developed Shariah-compliant systems – see ‘Preparing for start up’ in the Self-help guides. Some of these problems may have created barriers for the client in the past, which you can help to overcome through guidance and knowledge of the business world in this country. A refugee may also have had negative experiences with authority that need to be talked through.

If you are unsure about what is the “right” means of communicating with certain groups, don’t be afraid to ask! As far as we know, no-one has been offended by the question “What is the right way to greet you?”

This understanding extends not only to culture and religion, it is also about gender. Men and women may have had very different experiences as refugees; women may or may not feel confident about being alone in a room with a male business adviser; they may be pressed for time because of childcare responsibilities or family commitments; or they may not be confident in speaking out, especially in English. You will need to be sensitive to these issues.

Professional development

In order to provide useful guidance and information, you must also take time to keep up-to-date on the available resources relating to refugees and business and legal, policy and economic changes. This is of particular relevance to refugees, as the legalities of asylum can change very fast, with a direct impact on the clients you may be working with.¹ The organisations recommended in the final section of this toolkit should be able to help you with this.

Always explain if you have to use Jargon

Refugees interested in setting up a business may not be familiar with the language of business in the UK. As an adviser, it is best to try and avoid jargon and to clearly explain it when it is used. This can start with words as common as “cheque”, so it is important to be aware of the language abilities of clients and their familiarity with the business culture in the UK.

The Role of Refugee Community Organisations (RCOs)

What RCOs Do

Refugee Community Organisations (RCOs) are part of the UK voluntary and community sector. A generally accepted definition of an RCO is a “voluntary or community organisation that is largely run by refugees and provides services to refugees and/or asylum-seekers”. Services can be diverse. RCOs are often set up in response to an unmet need, to provide advice, or language services, or simply as places for refugees to meet and talk. Some engage in strategic activities while others are very “hands-on”. Often RCOs will have members from

a specific country of origin, ethnic or linguistic group. They may also be women's organisations.

Their Role in Business Support

RCOs have not traditionally been seen as providers of business support, and indeed there are few who actively advertise business support among their services. However, their support in enterprise activities can be crucial. In the first instance, RCOs provide a channel between specific community groups and mainstream services. Staff in many RCOs spend a lot of their time advocating on behalf of their clients with mainstream organisations, such as housing services. As an intermediary between refugees and mainstream business services, RCOs can provide a crucial link.

As Advice Providers

A common activity amongst RCOs is providing advice. Many staff have experience dealing with mainstream services on behalf of their clients, and as such can provide a wide range of advice and advocacy about housing, immigration, education, employment and legal matters. Often advice is delivered in community languages, and complex issues explained and translated. As such, a key skill in working with specific communities is already present, and providing that RCO staff are well-equipped and trained to deliver advice, they can provide considerable service to their community. In practice, however, RCOs are often small and under resourced and can find taking on new services problematic, especially when they are dealing with other very urgent and pressing issues.

As Referrers

RCOs, where they have the knowledge, can act as referral agencies. By referral we mean that if a client presents with a particular type of question or problem, the RCO can appropriately refer to another organisation, and (hopefully) keep track of the success of that referral. These can be simple things such as who is the right contact to register with a doctor or dentist, or fairly complex queries, of which setting up a business would be one.

For a mainstream business advice service, working with RCOs is essential in order to provide the referral links, to train and resource advisers within RCOs and to provide the crucial link.

How to Find and Work with RCOs

RCOs can be hard to find, as often they are small and under resourced. Most RCOs will be members of their local refugee forum or known to it. The forum can be a good way of linking in with grassroots refugee organisations. Local authorities may be funding some RCOs and may be aware of others operating in their area, and may have specific refugee services. These can provide good links to finding RCOs. Otherwise, there are large umbrella bodies, often national,

which can be aware of RCOs and their activities. Such organisations include the Refugee Council, the Scottish Refugee Council, the Welsh Refugee Council, Refugee Action and the Refugee Housing Association.

Checklist

- Be aware of cultural differences
- Be aware of gender issues
- Keep up to date with changes in policy
- Avoid jargon where possible or explain it thoroughly
- Are there any other pressing issues such as housing or education?
- Find RCOs using local networks, or national organisations
- Be aware that RCOs are often small and under resourced

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¹ For example, recent changes in length of time granted to refugees (Temporary Leave to Remain), revisable at any time.