

NORTHERN BEACHES REFUGEE SANCTUARY LTD

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Welcome to the NBRs Winter 2020 Newsletter

With Covid 19 we have seen many changes in Australia and these have affected our work. We were very busy until the middle of March. It looked like we would help a record number of refugees this year. We helped 341 people (mostly from Iraq and Syria) in the last six months bringing our total to 7050.

Then the borders closed, and we were unable to assist anyone. We have three families in transit. We paid the airfares for them but the airport in Beirut closed trapping them in Lebanon. Two of the families were due to leave Beirut only 45 minutes after the airport closed. It was very sad and clearly devastating for the families. We will rebook the flights as soon as they are allowed to travel.

Currently only Australian citizens and permanent residents are allowed fly to Australia. There is some debate on whether refugees, who have been granted a Special Humanitarian Visa are permanent residents. We have had different advice recently and are waiting for clarification.

We are still getting the repayments of the outstanding loans and over the last two months we have built up the bank balance. We receive about \$75,000 per month in repayments from outstanding loans. We don't know what the future holds, but it would seem very unlikely that we will see refugees travelling to Australia much before the end of the year. If they are allowed to travel, we will help them.

We are in a good financial position currently. We are very grateful for the donations we have received but don't need donations at this time. We don't want to ask for money just to have it sit in the bank account. We haven't had any new applications for loans in two months suggesting that new visas aren't been issued.

We expect that we will have some loan defaults due to people losing their jobs. At this stage we would expect the loss to be less than for the previous year but higher than our long-term average. We would also expect the losses in the next year to be lower than the long-term average.

One of the recent people we assisted was (I will call her) Janet. (We had helped her when she came to Australia.)

It was a difficult case. Janet was a victim of trafficking. She became pregnant and gave birth to a son. (I will call him John) She was traumatized and ashamed. Life was difficult when she arrived. She suffered some health problems and did not have a good relationship with her mother. As her health improved, she wanted to bring John to Australia. His situation was difficult as he lived in poverty without access to education. Janet left John with a family member and sent money to support him. She was an unmarried mother which in her homeland was shameful. John was not on her application when she came to Australia. Her history of abduction and trafficking was. That made it easier for the application to be resolved.

We assisted her by recommending good legal help as well as emotional support during the application process. She was working so could pay for the application fee and the legal costs. The process took nearly two years. It was stressful. She carried a lot of guilt and anger. She was a victim. It was not her fault but that does not stop the feelings she experienced. She was wonderfully well supported by her medical case workers. She was worried that the application would be rejected or that John would fail the medical requirements. There were lots of happy tears when the visa was granted. We helped with the airfares and he has now arrived in Sydney. Janet is a different person. She does not call so often and when she does the voice is full of laughter, something that I hardly ever heard in the last few years. I am constantly surprised by the strength and courage of refugees and their resilience in dealing with terrible trauma. Janet is one of these. She is a wonderful young woman; a loving mother who has fought to overcome some terrible events in her life that would have crushed most of us. She has survived and is living her life. I am genuinely in awe of her strength.

At the close of this financial year it is good to look at some of the numbers. Our first family arrived in June 2003. We have helped 7050 refugees come to Australia. They have come from 47 countries. We have lent over \$9,000,000. This year we have lent \$700,000. Approx 2% of our loans end in default. We have assets of about \$940,000. We have about \$140,000 in the bank. (we normally have only the next airfare!) Our only expenses have been Centrelink deduction fees currently about \$3,000 per year plus loan defaults. This year it costs us about \$40 per person that we help. A wonderful result for such a modest cost.

The members of the committee are volunteers. No one has received any payment.

I am very grateful to the board and members, most of whom have been on the committee for many years. They provide support and leadership as well as accountability.

I would also like to thank Klaus our auditor who has supported us for many years. He is also a volunteer.

I would like to thank all those who have supported us so generously both this year and in the past, without your donations we could not have helped so many refugees.

David Addington
31/05/20