

SANCTUARY ARMIDALE'S ROTATING CREDIT FUND

At the time when Sanctuary Armidale was established in 2003, following a visit from Sanctuary Coffs Harbour, there were people in African refugee camps who had access to 202 visas to come to Australia as humanitarian entrants but did not have any means of raising the air fare to travel here. To us this was equivalent to torture, to have won the rare lottery of a visa be allowed to come to Australia but not to be able to get on a plane. We therefore set to work to raise a core sum of money which could pay for the fares for each family on the understanding that Sanctuary would be repaid over a period of time, so that the following families could have their air fares paid and come to settle too.

As the years passed our system became well established. We committed to providing the air fares in advance so that new SHV 202 would be issued. The International Organization for Migration (IOM) actually purchased the fares, so that we got the benefit of their bulk deals, and we repaid them. We established a very simple one page contract in which the families agreed to repay their fares; Centrelink had established a deduction system whereby those in receipt of payments could agree to having a certain sum deducted each fortnight which we used. We built up a crucial ring-folder and stock of pamphlets, which laid out the latest information on all the steps needed to establish a family in Armidale from how to enrol children in school to how a vacuum cleaner works. Often graduate members of the Sanctuary Committee could not understand the official information, so we worked to develop plain English versions which we checked for accuracy with the agencies concerned. We became experts in the right to an interpreter and how to persuade agencies (especially in the medical sphere) to use them. We worked closely with a range of government contracted support services and in promoting humanitarian concerns with local businesses and NGOs. Because education was such an important issue we set up our own homework centre where volunteers could help children of all ages with their homework. We have always had more offers of help than we need (including excellent second hand furniture and hot meals) and because we are in a University town we can easily call upon people with expertise from social work lecturers to retired ESL teachers.

The Armidale community has always been very supportive, not just the groups who might be expected to be helpful, such as the churches, but also some of the more 'red-necked' sporting groups as well as more disadvantaged members of the community. Our Town Council agreed to accept our proposal to become an official Refugee Welcome Zone in 2005. Our Annual Human Rights Lecture both raises funds and spreads a human rights message, speakers have included Justice Kirby and Father Frank Brennan.

In total we have brought out some seventy people using this rotating credit fund. Only in two cases have there been unpaid debts, these were not directly related to the repayment of fares. Families are happy to repay because they know the money goes to bringing out other families. We could have brought out significantly more families, had the government been willing to grant visas to those we unsuccessfully sponsored to get a visa, but priority has gone to those

who already have families in Australia. This may build up communities, but is the opposite of being equitable from the view point of those without overseas relatives stuck in refugee camps. Sanctuary members are currently in the very unusual position of belonging to a NGO which no longer needs to raise funds because the rotating credit fund was so successful and because humanitarian visas are not available. Based on our experience, we are currently in discussions concerning the possibility of providing support for Syrian refugees and holders of 'SHEV' visas. Armidale is a good place to host refugees, the difficulty is to get officialdom in the capital cities to recognise this.

Our experience shows what a small group in a regional town can achieve. Had we been required to raise a significant sum (say \$30,000) for each humanitarian entrant it is unlikely that a rotating credit fund could have succeeded in the same way because of the need to raise a large sum up front and because the newcomers would not have been able to repay their loans. The maximum sum that we have lent to any one family is some \$12,000. We negotiated with each family the fortnightly rate at which they feel comfortable in repaying their loan. It needs to be understood that many adults feel profound guilt that they are living in relative comfort in Australia whilst their parents, siblings and friends are still confined in dire conditions in refugee camps, thus they will go without necessities such as winter heating so that they can send money back home. The economic success of the humanitarian entrants in Armidale has understandably been mixed. Some have left Armidale to get employment, others have made striking advances. Certainly both age at arrival and educational background play an important role in facilitating establishment in Australia. Our successes include holders of major basket-ball scholarships and quiet achievers who have made successful lives for themselves and their families in rural Australia.