REFUGEES & MIGRANTS - AN OPPORTUNITY FOR HUMANITY
The B Team are a group of global leaders working together to redefine the role of business as a force for social, environmental and economic progress.

Our mission is to catalyse a movement of business leaders by driving a better way of doing business, for the wellbeing of people and the planet.

Our approach is to:

- Find business-based solutions and lead by example
- Grow and lead a movement by using our collective voice
- Drive long-lasting, systemic change

The team includes:

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REFUGEES ARE WELCOME - ALWAYS
The B Team urges the global business community to work in common cause to welcome refugees and migrants, to spread a unified message of acceptance and openness, and to provide support to help people to achieve safe, healthy and financially secure lives.

In 2015, more than 65 million men, women and children in the world - the equivalent of the population of the United Kingdom - were forced to abandon their communities due to conflict and persecution. Every minute, 24 people around the world flee their homes, jobs and schools in search of safety. Global conflicts, and in particular the ongoing war in Syria, account for more than half of the current surge in refugees. Longer-term, climate change, rising sea-levels, reduced access to safe drinking water, droughts and floods will be a growing source of displacement. Since 2008 an average of 22.5 million people have been displaced by climate or weather-related events.

This is about our common humanity. Immigrants and refugees are entitled to the same basic human rights as all people. Protecting their fundamental right to dignity, to free movement, to seek safe asylum, and to not be returned to the danger from which they fled, should never be in question.

But this is about much more than just providing food, shelter and a safe haven. We must also counter prejudice, hate and misconceptions, especially the idea that refugees and migrants are a burden on their host societies. Business can help these new neighbors be welcomed and treated with respect and dignity - in part by ensuring their equal treatment in the workplace.

Refugees and migrants deliver enormous social and economic benefits when they are welcomed with open arms and are able to work. Whole nations have built their economies on migration. Research from The TENT Foundation and The Open Political Economy Network, using IMF data, shows investing one euro in welcoming refugees can yield nearly two euros in economic benefits within five years.

As business leaders, we recognise the important role companies can and must play. In this report we’ve summarised eight ways companies can engage, and shine a spotlight on the work of companies already supporting refugees. We know that we all have a lot more to do, and hope that this report will support all of us on that journey. In the process of creating this report, we’ve been inspired and humbled by the many wonderful leaders and organisations who are leading the way.

We also are proud to stand alongside The Elders, whose recently released report on refugees and mass migration (http://theelders.org/article/challenge-lies-opportunity-how-world-must-respond-refugees-and-mass-migration) called for political will to ensure that responsibility is truly shared between countries and that the vulnerable are protected. We agree, and think more collaboration among partners - including government, business and civil society - is crucial.

One of our partners is The TENT Alliance - a platform where corporate leaders can leverage the support, ingenuity and dynamism of the world’s businesses to help end this crisis; others are also doing tremendous work in this area, and we encourage more companies to join them. It will take all of us.

The B Team calls on businesses everywhere to adopt the strategies and practices that support refugees and migrants, and which follow in this report.

We also encourage all of us to speak out, and remind the world refugees are no different from us. They are people with dreams, aspirations and fundamental human rights, including the right and need to work. More than just a marginalized population, refugees comprise millions of talented, hard-working people - teachers, farmers, lawyers, shopkeepers, students, parents and more.

Together, we can help to solve this global crisis by supporting relief efforts, and helping refugees regain control of their lives by integrating them into the economy as fast as possible. And, just as importantly, we must stand against the stigma and misinformation that dominates the debate by ensuring the conversation is based on facts, not fear.

Refugees are welcome.

The B Team Leaders
The B Team is honored to be working with the TENT Foundation, whose mission is to help forcibly displaced people, and the TENT Alliance in its quest to mobilize business leaders all over the world to support refugees and migrants. The TENT Foundation and Open Political Economy Network (OPEN), an international think-tank, recently produced a report titled *Refugees Work: A Humanitarian Investment that Yields Economic Dividends*, that puts forward the case for business and society to warmly embrace refugees and migrants. With thanks to the author of this report, Philippe Legrain, and TENT for the following article.

When nearly a million Vietnamese “boat people” fled their country in the late 1970s and early 1980s and sought refuge elsewhere, they were typically seen as a burden and often turned away. Eventually, many were allowed to settle in the United States. Most arrived speaking little or no English, with few assets or relevant job skills. Yet refugees from Vietnam now have a higher employment rate and greater average incomes than people born in the US, and they have played a key role in promoting trade and investment links with Vietnam.

Welcoming refugees is not only a humanitarian and legal obligation; it is an investment that can yield significant economic dividends. Indeed, investing one euro in refugee assistance can yield nearly two euros in economic benefits within five years, according to the recent study by TENT and OPEN.

Refugees contribute economically in many ways: as workers, entrepreneurs, innovators, taxpayers, consumers and investors. Their efforts can help create jobs, raise the productivity and wages of local workers, lift capital returns, stimulate international trade and investment, and boost innovation, enterprise and growth.

Welcoming refugees requires an initial investment, typically of public funds. This initial investment, which tends to be spent on local goods and services, acts like a fiscal stimulus that boosts economic growth, providing an immediate demand dividend.

Once refugees start working, they can provide seven further dividends. Some do dirty, difficult, relatively dangerous and dull (4D) jobs that locals dislike, such as farm work, cleaning offices and caring for the elderly, the area of fastest employment growth in advanced economies. This 4D dividend enables locals to do higher-skilled and better-paid jobs that they prefer.
Higher-skilled refugees (and refugees’ highly skilled children) can fill skills shortages and enhance locals’ productivity, thereby providing a deftness dividend. A third of recent refugees in Sweden are college or university graduates; two-thirds of those have skills that match graduate job vacancies. And Syrian nurses can enable Swedish doctors to provide better care to more patients.

Enterprising refugees start businesses that create wealth, employ locals, make the economy more dynamic and adaptable and boost international trade and investment. This dynamism dividend can be huge. Sergey Brin, who arrived in the US as a child refugee from the Soviet Union, co-founded Google, America’s second-most valuable company. In Britain, migrants are nearly twice as likely as locals to start a business and in Australia refugees are the most entrepreneurial migrants.

Thanks to their diverse perspectives and experiences, refugees and their children can help spark new ideas and technologies. People who have been uprooted from one culture and exposed to another tend to be more creative and studies show that diverse groups outperform like-minded experts at problem solving. This diversity dividend is substantial too: more than three in four patents generated in 2011 at the top-ten patent-producing US universities had at least one foreign-born inventor behind them.

Refugees, who on average tend to be in their early twenties, can also provide a demographic dividend to ageing societies with a shrinking working-age population, such as Germany’s, where the average age is 46. Dynamic young refugees complement older, more experienced local workers. They can also help pay for the swelling ranks of pensioners. And they support population numbers – and thus investment and growth.

Refugees can also provide a debt dividend. Studies by the Organization for Economic Co-operation and Development (OECD) show that migrants in general tend to be net contributors to public finances; in Australia refugees become so after 12 years. Better still, the taxes that refugees pay can help service and repay the huge public debts that have been incurred in many countries to provide benefits for the existing populations.

Last but not least, refugees provide a development dividend – to themselves, their children and their country of origin. Remittances to Liberia, a big refugee-sending country, amount to 18.5% of its GDP.
Refugees have plenty to contribute. But making the most of their capabilities requires good government policies. The US gives refugees some initial help, after which they are expected to fend for themselves. Sweden has traditionally provided refugees with generous social support, but made it hard for them to work. Some other EU countries tend to be stingy, while also stunting refugees’ prospects with high barriers to employment. Overall, the US is much more successful than European countries at getting refugees into work. Greater investment in refugees needs to be combined with better access to jobs.

Getting asylum seekers and refugees into work quickly reduces their reliance on public funds, ensures they are contributing their labor and taxes to the host economy, helps them adapt faster to life in their new society and lowers the chances that they will end up marginalised from the labor market and society.

To start working, asylum seekers and refugees need three things: the right to work, appropriate skills and job opportunities. But perversely many governments prevent asylum seekers from working while spending years to assess their asylum claims. Governments should process asylum claims quicker and meanwhile allow asylum seekers to work.

Skills are also crucial. Refugees’ education level and skills should swiftly be assessed to identify language and job training needs and better match them to employment opportunities. The recognition and conversion of foreign qualifications should also be streamlined. Training a refugee doctor to practise in the UK costs £25,000, a tenth of the cost of training a British one from scratch.

Skills aren’t much use without job opportunities. Refugees should be resettled in areas where there are jobs, not those where housing is cheap and employment scarce. Governments should vigorously enforce anti-discrimination laws. Opening up the labor market and making it easier to start a business is crucial. Looking to the future, ensuring refugee children don’t get left behind at school is vital.

Businesses and non-profits can do plenty too, including providing finance, education and social support. For businesses, helping refugees shouldn’t just be part of their corporate social responsibility (CSR) budget. Employing them is good for the bottom line too.

Investing in refugees can yield significant dividends for the businesses and organizations that employ them and the economy as a whole. They are not a burden to be shared or shirked; they are an opportunity to be welcomed.

About the author: Philippe Legrain is the founder of Open Political Economy Network (OPEN), a campaigning international think-tank (or platform for progress) on openness issues. He is also a Senior Visiting Fellow at the London School of Economics’ European institute and a columnist for Project Syndicate, Foreign Policy and CAPX. From 2011 to 2014 he was Economic Adviser to the President of the European Commission and head of the team providing President Barroso with strategic policy advice. Philippe is the author of four critically acclaimed books, notably Immigrants: your country needs them, which was shortlisted for the 2007 financial times business book of the year award.

www.opennetwork.net
THE OPPORTUNITY FOR SYSTEMIC SHIFTS

Whilst there is much business can do to contribute to the refugee and migrant crisis there are currently systemic challenges which can limit the role of business. The B Team believes business leaders can work with government and civil society organizations to help shape and improve some of these challenges. With thanks to Professor Alexander Betts for the following thoughts on four key systemic shifts that we all need to get behind.

THE GLOBAL FRAMEWORK

Business leaders can play a role in encouraging nations to agree a global framework to support refugees and migrants.

In theory, the global refugee regime is premised upon international cooperation. The preamble to the 1951 Refugee Convention makes clear that protection, assistance, and solutions for refugees are a reciprocal commitment and depend upon international cooperation. However, one of the biggest historical gaps in the refugee regime is that it does not set out any clear principles or mechanisms for responsibility-sharing. While states have a clearly defined obligation to admit refugees arriving at their territory, the obligation to contribute to support refugees on the territory of other states remains vague.

Consequently, responsibility for refugees has been de facto shaped by proximity. Countries close to conflict and crisis take the overwhelming majority of the world’s refugees. For example, just 10 countries host nearly 60% of the world’s refugees.

Historically, attempts to persuade distant developed countries to offer money or resettlement places to support refugees around the world have therefore had to be ad hoc.

The United Nations proposed Global Compact for Refugees and Global Compact for Migration seek to address this gap. However, they will need to be specific, with clear principles and concrete mechanisms to ensure that responsibilities are shared equitably in specific crisis situations.

What is needed is specific leadership that can work to ensure the Global Compact is actionable in relation to specific contexts.

DIGNITY OF WORK

In theory, much of the second half of the 1951 Refugee Convention is about autonomy.

Business leaders can work with governments to ensure the right policies are in place to speed up the process of refugees and migrants being allowed to work. In theory, much of the second half of the 1951 Refugee Convention is about autonomy.

The 1951 Convention provides for a series of socio-economic rights for refugees, including the right to work, freedom of movement, and education.

However refugees typically lack the right to work in developing countries. In practice, with very few exceptions there is almost universal non-compliance with these rights, at least in most of the countries that host 86% of the world’s refugees.

The most significant exception to the limitation in developing countries on the right to work is Uganda, which has adopted a Self-Reliance Strategy, allowing refugees the rights to work and freedom of movement, with extremely positive outcomes.

Without a regulatory structure that allows refugees the right to work, there are limitations on the scope for business engagement with refugees in developing countries.

In contrast, even in countries where refugees are allowed to work, such as in Germany and elsewhere, refugees face huge challenges of economic integration. Even educated Syrians, for instance, are struggling to access work and employment rates are low.

A range of interesting projects have emerged to match Syrian refugees’ skills with employment opportunities (e.g. LinkedIn for Good’s Pilot in Sweden and Deloitte’s Connect for Purpose project).

What is needed is concerted advocacy and lobbying to promote the right to work for refugees around the world.
SPECIAL ECONOMIC ZONES

Business leaders can work with governments to establish special zones to enable people to have the chance to work / train and support the economic growth of the host country.

In Jordan, an economic experiment is underway to try to promote Syrian refugees’ access to the labor market while making refugee hosting a development opportunity for the host state.

Until now, Syrians in Jordan have faced severe restrictions on their right to work in the country, effectively facing a choice between the camps, urban destitution, and onward movement.

In April 2015, Oxford Professors Paul Collier and Alexander Betts brainstormed an idea to extend Jordan’s pre-existing development areas (Special Economic Zones ‘SEZ’s’) to Syrian refugees. They had discovered that just a 15-minute drive from the Za’atari refugee camp is the King Hussain bin Talal Development Area (KHBTDA), which although connected to the electricity grid and national road network, lacked both labor and investment.

Jordan, as a middle income country, is seeking to make the leap to manufacturing. So the proposition is to generate investment into the country’s SEZs and to create trade concessions in key sectors (the EU has done this for the garment sector) in exchange for Jordan allowing Syrian refugees to work (and receive training) alongside Jordanian nationals within the SEZs.

The scheme is being piloted at the local level by the UK Home Office to match resettled Syrian refugees with local authorities. But it could also be applied internationally to more effectively and efficiently distribute refugees across the European Union, for example.

A range of other interesting innovations are also being debated in the area of resettlement, notably Canada’s Private Sponsorship of Resettlement scheme which could potentially be replicated in other countries.

LABOR SHORTAGES AND SKILLS MATCHMAKING

Business leaders can partner with and support projects mapping labor needs and supporting the placement of refugees and migrants in relation to these, including private sponsorship schemes.

When refugees are resettled or relocated – across or within countries – we rarely ask them where they want to go, or assess their skills, family backgrounds etc. to see how well they might fit particular destinations or safe havens.

Academics Will Jones and Alex Teytelboym have developed a preference matching system for refugees in order to match refugees’ preferences with those of governments. The vehicle for this is a series of algorithms and a social enterprise called Refugees’ Say.

The initiative has been carried forward through the so-called Jordan Compact, negotiated by the UK, Jordan, the EU, and the World Bank. A number of firms including Asda and IKEA are involved.

About the author: Alexander Betts is Leopold Muller Professor of Forced Migration and International Affairs and a Fellow of Green-Templeton College at the University of Oxford, where he was previously the Hedley Bull Research Fellow in International Relations. He received his MPhil (in Development Studies, with Distinction) and DPhil (in International Relations) from the University of Oxford.
EIGHT WAYS FOR BUSINESSES TO GET INVOLVED

Businesses can act in a number of ways; through their own operations, by using their influencing power to create the right environment for the dignity of work and by using their voices to mobilise awareness and support.

Below are eight simple ways all business leaders can act now. This is followed by case studies highlighting practical examples.
Companies can support and help through their core operations, including internal procedures, hiring practices, training, sourcing policies and supply chains, as well as through the development of products and services appropriate for refugees.

More specifically (full illustration here):

- Uphold legal obligations to protect refugees.
- Apply design-thinking to develop low-cost materials, goods and services to address problems faced by displaced people.
- Develop sensible lending practices to spur entrepreneurship and small business ownership amongst refugees.
- Develop and pilot new technology and digital communications projects that help refugees rebuild their lives - enabling them to connect, learn and increase self-reliance.
- Audit supply chains to source products and services from vendors that employ refugees or support refugee relief organizations.
- Advocate for refugee-friendly supply chains.
- Identify current and future skills needed for the labor market, and design and implement appropriate training programs for your workforce and for refugees.
- Leverage analytical expertise to develop tools to measure the impact of humanitarian assistance programs.
- Develop a sabbatical program or paid time off for employees to volunteer their expertise with humanitarian-related organizations.
- Offer pragmatic access for refugees to education and scholarship, through free business and management-related classes and knowledge resources.

Points with a * have been reproduced in full or in part with thanks to the UN’s Business Action Pledge in Response to the Refugee Crisis.
CREATE JOBS

- Support Entrepreneurship – work with government, financial institutions, supply chains and your own investment portfolio to help support refugees and migrants in opening their own businesses.

- Establish internal policies, programs and hiring targets to employ refugees where it is legally permitted to do so.

- Provide skills and language training to newly employed refugees within the business.

- Talent Matchmaking – work with recruitment companies, digital agencies and government to help create marketplaces to connect refugees and migrants to work that matches their skills.

- Expand and develop apprenticeship and mentoring programs.

- Invest in jobs at the core of your company and throughout your supply chain – refugees and migrants offer new business opportunities that could help expand your company, look for ways to meet their needs through new products and services that will in turn create jobs.

- Work and provide jobs within Special Economic Zones (SEZs) – with a planned pilot in 2016, Jordan will grant 150,000 work permits to Syrian refugees. Those Syrians can find jobs alongside Jordanian nationals in five planned SEZs. Find out more here: Jordan’s Refugee Experiment.
Businesses can give financial contributions, relief items and strategic social investment support to NGOs, UN and multilateral agencies or to those directly affected in communities and/or contributing functional expertise through volunteering efforts.

Some examples of priority areas:

- Provide financial and appropriate in-kind contributions to organizations that serve refugees – great examples we have seen include:
  - The Johnson & Johnson Family of Companies in Europe and the Middle East, as well as the Johnson & Johnson Corporate Citizenship Trust have been involved in multiple health interventions in supporting the plight of Syrian refugees. This work has included training paediatricians caring for refugees; donations of blankets, hygiene products and trauma equipment; as well as activating employee volunteers.
  - Airbnb provides travel credits for free accommodation for refugee relief workers serving with Mercy Corps, the International Rescue Committee and other non-profit organizations working with refugees in Greece, Serbia and the Former Yugoslav Republic of Macedonia.
  - Oliver Wyman provides pro bono consulting support to governments and charities particularly focused on refugee employment initiatives.

- Develop social impact bonds to leverage private investment in support of humanitarian issues (i.e. development of refugee infrastructure – electricity, housing etc).

- Engage in Private Sponsorship of Refugees programs that are being developed in a similar model to that running in Canada: Immigration, Refugees and Citizenship Canada.

- Support access to quality, affordable housing.

- Facilitate education for refugee children in host countries and when in transition.
Advocate for respectful societal and governmental action. The TENT Alliance and OPEN Refugees Work Report provides key areas/policies that businesses could seek to change:

- Governments need to get asylum seekers and refugees into work more quickly while their claims are being assessed, as happens in Sweden and Canada.
- On arrival – or even beforehand, if resettled from camps – refugees’ education level and skills should be assessed to help identify and provide their training needs and better match them to employment opportunities. Training and skills, where deficient, should then be provided.
- Refugees should be resettled in areas where there are jobs, not in areas where cheap housing is available and jobs aren’t.
- Governments should vigorously enforce anti-discrimination laws.
- Governments should cut through red tape that stifles enterprise.
- While government assistance for refugees ought to be generous, prompt and wide-ranging initially, open-ended welfare provision can have a negative impact.
- Looking to the future, ensuring refugee children don’t get left behind at school is vital.
- Businesses – above all, by employing refugees – and non-profits also have a vital role.

Businesses can raise awareness and understanding among employees about the situation of refugees (e.g. through inviting refugee organizations and refugees to present to their experiences to employees).

Businesses can promote the social integration of refugees by telling stories of staff, clients and suppliers that have been refugees.

Businesses can support and advocate for an end to the statelessness of the +8M people who are not considered as a national by any State under its law.

Businesses can share learnings and best practices with other companies on effective responses to the global refugee crisis.

Businesses can help communicate the growing refugee crisis through digital and traditional channels – changing attitudes, increasing engagement and encouraging greater support.
The current narrative focuses on refugees and migrants as a “challenge”, this needs to be changed to one of opportunity. Businesses can use their communications channels and convening power to start telling the stories that are not yet being told – about our extraordinary fellow human beings who can bring their talents to their new home country.

Please follow the below links for refugees’ stories:

- [www.refugee-action.org.uk/refugee Voices](http://www.refugee-action.org.uk/refugee Voices)
- [stories.unhcr.org/](http://stories.unhcr.org/)
- [www.refugeecouncil.org.uk/what_we_do/refugee_services/resettlement_programme/resettled_refugees_stories](http://www.refugeecouncil.org.uk/what_we_do/refugee_services/resettlement_programme/resettled_refugees_stories)
- [time.com/a-syrian-refugee-story/](http://time.com/a-syrian-refugee-story/)
- [www.rescue.org/page/famous-refugees](http://www.rescue.org/page/famous-refugees)
For the world to have 60 million displaced people, the system is clearly broken. As discussed in the previous section we need to work with governments, civil society and other business leaders to reinvent the system and ensure that there is a structured and tangible global support system for refugees and migrants and clear responsibilities for all to ensure it is adhered to.

We can’t do this by working in silos so business leaders need to come together to work with cross sector partners to help drive large scale change.
Personally lead by example and never accept the unacceptable. Stand up for refugees and migrants and call out unethical behaviour. Ensure that all refugees and migrants are treated with dignity and given equal opportunities.

As a TENT Alliance partner, your organization will be connected with other like-minded businesses, receive invitations to participate in convenings, and access a partners-only community to explore synergies, share best practices, and identify new opportunities to support forcibly displaced people.

Join The TENT Alliance here.
SHINING A LIGHT ON BUSINESSES WHO ARE LEADING BY EXAMPLE

Whilst there is much work to be done there are pioneering companies who are already embracing refugees and migrants and developing innovative ways to embrace the opportunities they bring. Here we wanted to highlight the work of just a few of those organizations who we can all learn and seek inspiration from.

Accenture

Around the world, Accenture – a leading global professional services company – is playing a large role in helping its clients and partners address the challenges refugees face. In 2013, The Office of the United Nations High Commissioner for Refugees (UNHCR) selected Accenture to design and build a breakthrough biometrics system to help quickly and accurately identify a constantly changing population of forcibly displaced people in its camps worldwide, often near war-torn regions.

In just six weeks – collaborating closely with UNHCR – Accenture configured a pilot Biometric Identity Management System (BIMS) tailored to the agency’s unique needs, leveraging its own Unique Identity Service Platform (UISP) software. The technology captures and stores fingerprints, iris data and facial images of individuals, providing undocumented refugees with their only personal identity record. Because it uses several biometric modalities, BIMS is more inclusive and accurate in matching an identity and de-duplicating multiple enrolment attempts. The system provides UNHCR with the flexibility to deploy it locally or remotely in high-risk areas, with Accenture providing support globally.

BIMS has evolved quickly to deliver impressive outcomes. UNHCR has enrolled in its global databases 500,000 refugees in remote areas in Malawi, Thailand, India, and the Congo that often lack electricity and phone coverage, not to mention Internet connectivity. For refugees, the system gives them a permanent identity record. “I can be someone now,” explained one Chadian refugee. “I am registered globally with the UN and you’ll always know who I am.”

Accenture’s work with UNHCR is just one part of a larger role the company is playing around the world to help address the challenges refugees face. It is the consulting partner for the Partnership for Refugees – in support of the White House Call to Action – providing strategic consulting, project management and digital services to help increase private sector participation and response to the global refugee crisis. The company started a fast track employment pilot project in Finland to recognise skills and place refugees in roles with on-the-job learning, and also developed a Refugee Talent Hub in the Netherlands – a digital ecosystem to match skilled refugees with businesses seeking talent. In the U.S., Accenture is partnering with Upwardly Global, helping the nonprofit expand and enhance its jobs training program, and equip unemployed and under-employed immigrants and refugees with career skills.

Overall, the engagement of the private sector, especially large technology companies and mobile operators is critical to improving refugee wellbeing. These examples serve as proof points that organizations harnessing digital technologies can power change, helping advance the way they serve people more effectively and securely.

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Allianz

Allianz is working across the world supporting refugees in a number of different ways. In Germany, where more than 1m refugees arrived in 2015, Allianz Deutschland is working to provide opportunities for refugees.

Allianz Practice Days invite refugees to spend a day at the Allianz Deutschland headquarters to get a first impression of the work within an insurance company. These days have already resulted in 25 refugees being invited to apply for an internship at the headquarters. Other internship opportunities include a two week internship for high school students and 3-12 month internships for people entering the workforce. In total, Allianz Deutschland has offered internships to about 30 refugees so far.

Permanent access to the job market is difficult for refugees in Germany due to the requirement to be fluent in the language for the majority of positions. As such, Allianz employees volunteer to support refugee integration including joint leisure activities, job interview coaching and support in learning German. In Germany, refugees are able to study German through distance learning and Allianz employees are supporting this learning through answering questions, helping students practice and coaching and mentoring. On successful completion of the course, refugees can receive the certification necessary to enter the job market.

Allianz Deutschland also advocates taking a practical approach to dealing with this unprecedented refugee situation in terms of its core business – insurance cover – and offers local communities group policies for personal liability insurance for refugees and asylum seekers that are effective immediately.

In addition Allianz Deutschland has provided financial support to various aid agencies. They are also supporting accommodation efforts by providing a former training center as refugee accommodation for two years rent free. Refugees have also been given in-kind donations of clothes and supplies donated by Allianz employees.

On the other side of the world at Allianz Australia, an innovative partnership between Allianz Australia and Settlement Services International (SSI) will deliver new career opportunities and support for refugees and migrants who have settled in Australia.

Over the next two years Allianz will offer permanent placements for up to 10 SSI clients per year, with SSI identifying potential recruits and providing ongoing support. The first group of new employees includes three women and two men from Syria, Jordan, Lebanon and Vietnam, who came to Australia as refugees, asylum seekers and migrants. Their qualifications are in the areas of accounting, business management, community services, legal, and banking and insurance.

The scheme is designed to mirror the first year of Allianz’s successful graduate program and will include two job rotations in the company within the 12 months that align to the employees’ background, skills and experience. After the two rotations, Allianz will work with participants to identify a suitable permanent role.
Boston Consulting Group

The Boston Consulting Group (BCG) is a global management consulting firm and the world’s leading advisor on business strategy. More than 50 years ago, the founder, Bruce Henderson, challenged the organization to put forth ideas that would change the world.

BCG remains deeply committed to applying its talents and resources to address global challenges, focusing on topics that have an impact on some of the most underprivileged in society. Almost 14 percent of worldwide staff participate in about 300 Social Impact projects annually; many more join in a wide range of local volunteer activities.

The challenge of supporting and integrating the over 60 million people displaced from their homes due to conflict and persecution in 2015 requires action and innovation by the private and public sector alike. BCG joined The TENT Alliance in April 2016 to re-affirm its commitment to aid refugees around the world, building on years of experience across partnerships with the World Food Program (WFP), Save the Children, CARE, JOBLINGE, and the Norwegian Refugee Council (NRC), among others.

Over the last few years, BCG has partnered specifically in support of the refugee and migrant crisis affecting Europe to maximize the effectiveness of assistance, to design efficient and sustainable integration of refugees, particularly children, and to ensure the operational viability of critical public, private and social sector organizations:

- Collaborating with WFP, BCG is working with 4,000 families in Jordan and Lebanon to test the effectiveness of different assistance modalities to support Syrian refugees. The project is an important step forward for WFP and the broader humanitarian community to optimise the design of refugee assistance, as more than 500,000 refugees currently benefit from WFP assistance in each country.

- As over 1 million refugees arrived in Germany in 2015, BCG’s Germany and Austria offices began collaborating with several organizations, including BCG’s global Social Impact partner Save the Children, as well as CARE Germany, Deutschlandsstiftung Integration, and local German organizations such as EVA to help respond to the challenge of providing for and integrating the refugees. Activities included developing an assessment of needs concept, defining a housing strategy, introducing child-friendly spaces, and designing training models for optimal integration into schools and the work force.

- BCG’s JOBLINGE program, a BCG-founded and managed nonprofit that works with disadvantaged youth in Germany to provide job training, placement, and support, is also responding to the refugee crisis by expanding to support refugee youth, providing training and connections to employment opportunities. The adapted “Kompass” program is directed towards refugees between 18-25 years old primarily from regions like Syria, Iran, Iraq, and Eritrea. The current pilots are reaching 250 participants in five German cities and collaborating with 50 companies. Over time, the program will expand to the full JOBLINGE network of 18 locations and 1,700 companies.

- Working with the Norwegian Refugee Council (NRC)—the local Social Impact partner of BCG’s Oslo office and a leading humanitarian organization with over 5,000 humanitarian workers across more than 25 countries—BCG deployed consultants to support a major organizational restructuring of both NRC’s headquarters and country offices as well as to identify and address key challenges related to donor requirements. Insights inform how donors and NGOs can better coordinate efforts to maximize humanitarian impact.

BCG
Google

Google gave more than $12M through Google.org to support innovative solutions to connectivity, access to information and education for refugees and enabled employees to volunteer their time and skills to help. To respond to the urgent need to support humanitarian relief organizations in the fall of 2015, Google launched a global public matching campaign which raised 10 million Euros for Doctors Without Borders, International Rescue Committee, Save the Children and the UNHCR.

A team of Google employees worked with the International Rescue Committee to build RefugeeInfo.eu, a mobile portal for humanitarian organizations to provide refugees with reliable information including asylum registration, access to medical assistance and lodging. The organizations are able to update the website in real time and it is now live in 18 different locations in Greece, Italy, Germany and the Balkans. Googlers also helped Mercy Corps develop Translation Cards, an app that allows field workers to communicate across languages more easily.

Google.org gave a grant to NetHope to enable the deployment of WiFi in refugee camps and transit points in Greece and in the Western Balkans. A team of network engineers from Google volunteered to help with the installation on the ground. NetHope estimates that the roll out has helped more than 300,000 refugees connect to the Internet enabling them to access vital information and stay in touch with their families.

To support access to education for refugees, Google.org gave grants to Libraries without Borders for their Ideas Box project and to Kiron, a social start-up delivering higher education for refugees based on online and offline learning, enabling them to bring their program from Germany to Turkey and Jordan. Based on a pilot run by Google engineers with non-profit organizations in Germany, Google.org gave a grant to NetHope to launch Project Reconnect, an initiative to equip NGOs with Chromebooks to give refugees easier access to education and language training.

IKEA

IKEA, the global home furnishing retailer, supports the inclusion of refugees and migrants in their adopted countries.

“Our vision is to create a better everyday life for the many people and being inclusive is a part of who we are,” says Steve Howard, Chief Sustainability Officer at IKEA Group.

In Europe and Canada, many IKEA co-workers have dedicated their own time and resources to help municipalities and local organizations create better conditions for arriving refugees.

IKEA has donated essential items to refugee organizations, such as IKEA beds, mattresses and children’s products. In addition, the company has earmarked money for an IKEA Refugee Support Fund which it hopes will ease the many hardships experienced by displaced people.

IKEA stores in countries like Germany, Norway, Sweden and Switzerland have started long-term programs that help refugees gain work experience, develop new skills and learn to integrate with local cultures.

Together with the IKEA Foundation, IKEA customers and co-workers have supported refugee communities in, for example, Bangladesh, Ethiopia and Jordan. The Foundation’s Brighter Lives for Refugees campaign has raised a total of €30.8 million to help the United Nations Refugee Agency (UNHCR) bring light and renewable energy to refugee camps across Asia, Africa and the Middle East.

The money is being used to provide 160,000 solar lanterns, 4,000 street lights, a solar farm and 60 biogas plants, as well as improving schools and health centres in refugee camps. This has made the camps safer, better places for the children and families who live there. “We do this because we believe in people. Providing equal opportunities for all is the right thing to do,” says Steve Howard.
LinkedIn

Welcome Talent is an initiative within LinkedIn For Good ("LIFG"), the social impact arm of LinkedIn. LIFG’s mission is to connect underserved communities to economic opportunity by providing them with the network, skills, and opportunities they need to succeed. LIFG leverages LinkedIn’s core assets – its global platform of over 450 million+ members, purpose-driven employees, and product portfolio to drive global impact.

In February 2016, LinkedIn launched its first pilot initiative in Sweden, Welcome Talent, to help address the refugee crisis. Leveraging the LinkedIn platform and a new WT microsite, LinkedIn created an entry point to connect newly settled refugees with employers who have committed to hiring refugees. The site has information, resources and case studies to help refugees create optimal profiles. To date, more than 1,000 WT jobs have been posted from companies including Coca Cola, Swedbank, Spotify, Ericsson and Microsoft. The WT initiative, to connect refugees to employment opportunities, directly aligns with LIFG’s overarching mission.

To support the refugee population on how to use LinkedIn, LIFG created training materials in Swedish, Arabic and English. These are shared on the Welcome Talent microsite and distributed through its outreach efforts in Sweden.

LinkedIn decided to pilot in Sweden because at the time of program launch, on a per capita basis, Sweden was taking in more refugees (200,000+) than any other country. In addition, the refugees who were being taken into Sweden tended to be educated, and in many cases, filling a skills gap in the country. Additionally, LinkedIn has a strong regional presence and the ideal platform to help address the challenges of refugees seeking employment. WT is a multi-sector initiative; LinkedIn partnered with the Swedish Migration Board, universities and the private sector to connect refugees to internships.

The team continues to monitor the success of the program by tracking the number of refugees reached, number of trainings completed, and the number of impacted hires. LinkedIn is also collecting stories from refugees who have found jobs through its program and exploring ways to share these inspirational stories more broadly. The team is also beginning to see interest in this initiative from global media outlets (Forbes, Reuters).

Additionally, LinkedIn is a proud member of The TENT Alliance which aims to bring the private sector together to address the refugee crisis.

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MasterCard

Mastercard & Mercy Corps Digital Cash Program provides refugees with mobility, flexibility and dignity.

When an Iraqi man traveling with his wife and young children passed through a refugee camp in Presevo, Serbia in February, they were running for their lives. Like many, they were fleeing their homeland in the wake of instability and violence. From Presevo the family moved on to Germany where they were able to use a MasterCard prepaid card they had received at the camp to purchase ferry-boat tickets to Holland in order to meet family members who lived there.

This is one way in which Mastercard is working with partners such as Mercy Corps to provide assistance to refugees at one of the most difficult times in their lives.

Mercy Corps launched a pilot program in partnership with Mastercard and the Serbian Ministry of Labor to distribute prepaid cards to eligible refugees traveling through Serbia. Families received cards with a value of about $235 (210 Euros), and individuals approximately $78 (70 Euros). The money could be used to make purchases that help meet immediate needs or be used at a later time. It was the first such program in the region to use an international digital payment mechanism to help the tens of thousands of refugees and migrants seeking haven in Europe.

The key aim of the MasterCard digital cash assistance program is to provide the capacity for people to act independently. Mercy Corps believes cash assistance is the most rapid, efficient and dignified manner of providing humanitarian aid. It gives people the ability to spend money on what they need – anywhere throughout the world – with dignity and more control. These kinds of programs also infuse money into the economy and markets of the communities that are hosting refugees.

During the pilot, approximately $75,000 (66,900 Euros) was distributed to nearly 400 Syrian, Iraqi and Afghan families and individuals. Within the first month, more than $59,000 (52,957 Euros) was spent on such items as transportation, food, medications and lodging. Many recipients also used their prepaid Mastercard to withdraw cash at automated teller machines.

Based on the success of the program in Serbia, Mercy Corps has launched a complementary program in Greece providing assistance to refugees to cover their basic needs and allow them to live with dignity. This program is run on the islands of Lesvos and Leros, as well as on the mainland in Greece, providing support to nearly 2,000 refugees.

Refugee First Response Centre

The Refugee First Response Center (RFRC) is a mobile health clinic housed in a 20 or 30 foot shipping container.

The concept was conceived, customised and installed by Harald Neidhardt, founder of event and media company MLOVE, and Mirko Bass, an executive at US tech multinational Cisco, in just 6 weeks. RFRC provides ad hoc video translation services that connect doctors & patients with 750+ live interpreters who are fluent in 50+ languages.

More than 1 Million refugees have entered Germany since August 2015, many of them urgently need medical care after weeks spent travelling but effective treatment can be difficult as they do not speak German. The pilot has already been hugely successful: providing constant access to translators who are versed in medical terminology, completing 5,000+ sessions in its first pilot unit in just 5 months, creating significant savings in operational costs, simplifying processes, causing treatment rooms to be less cramped and that, if a patient wants privacy, the camera on the computer screen can be turned off.

Neidhardt and Bass have worked on RFRC with the University Medical Center Hamburg-Eppendorf (UKE), on the location of a refugee reception center supervised by the Red Cross of Germany, and in collaboration with the health department of the Free and Hanseatic City of Hamburg. RFRC has been developed in partnerships with MLOVE, Cisco, avodaq and SAVD - an interpreting service based in Vienna that works with hundreds of translators.

Ten RFRCs are being deployed in Hamburg and the Dorit und Alexander Otto Stiftung charity donated 900,000 Euros to the city of Hamburg to help acquire these 10 more centres, with the city agreeing to cover the running costs. There are plans to scale to 100x units to deploy health services like medical aid, translation and “telemedicine” at refugee hot spots closer to the Syrian border and beyond, so doctors can share X-rays, access specialist services remotely and diagnose ailments by video conference, allowing the centres to be deployed in remote locations.

RFRC was recently nominated for a prize for working in disaster resilience by the Singularity University Global Summit in San Francisco.
Unilever

Unilever is a global company with over 400 brands, operations in nearly 100 countries and sales in nearly every country in the world. Since the days of their founders they have been a company that has been making lives better by addressing social issues of the time through their business. In 2010 they launched the Unilever Sustainable Living Plan with a vision of making ‘sustainable living commonplace’.

As part of this ethos, they have created a Disaster and Emergency strategy that is driven by both a social and a business case. From natural disasters and health pandemics to political and social instability, millions of people are impacted by disasters and emergencies every year. Preparing for and responding to disasters and emergencies as well as supporting rehabilitation efforts delivers positive social impact and minimises risks to their business.

Over the last three years, Unilever has provided support to Global and Local NGOs in an effort to improve health and wellbeing and enhance livelihoods of refugees in the Middle East and Europe. Through a combination of product donations, provision of skills & expertise, employee donations, financial support and partnership grants, Unilever has contributed over €1.7 million to tackle the refugee crisis.

In 2016, at the World Humanitarian Summit, UNGA and The Clinton Global Initiative they advocated strongly for a global framework that includes a clear way for businesses to engage in the refugee crisis by highlighting the wide array of sustainable business solutions that Unilever has mobilised in developed and emerging markets and the various initiatives that they have underway addressing the Syrian Refugee Crisis.

On the ground they are activating support locally across Europe and the Middle East. For example, in Greece they are working with the Radcliffe Foundation to supporting an initiative that houses refugees in a rehabilitated clothing factory by providing essential products, infrastructure to improve their nutrition, health and wellbeing and ensuring they have access to the major UN agencies operating in the country. In Lebanon they are initiating a project with WFP to provide refugees with shop-keeping training and providing them with opportunities to practice their newly acquired skills in WFP-contracted shops whilst increasing their capacity. In Germany, they are working extensively with the Red Cross, mobilising employees skills, expertise and time to provide a wide range of support to help refugees settle in Germany.

As well as this they have supported Save the Children through corporate and employee donations to support child focused projects in Za’atari. They furthered their support by providing their communications expertise through a partnership with The Sunday Times and Save the Children on its Syria appeal which raised almost £2 million from the public.

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Since 2012, The UPS Foundation has partnered with United Nations agencies and NGOs in providing aid in response to the Refugee Crisis in the Middle East, Africa and now in Europe. The scope of the aid has included a combination of donated supply chain and logistics services, transportation, human capital expertise, and financial contributions. UPS is committed to continuing its support of its partners in addition to serving as the UN High Commission for Refugees’ Emergency Standby Partner, providing its multi-faceted portfolio of aid to assist in maintaining the health, welfare, and dignity of its beneficiaries and the communities responding to this crisis.

UPS has worked with more than 15 partners delivering aid to refugees in Europe including donating $5 million from 2012 to 2016. During this time, the company transported over 368 million tons of relief supplies along with 1,000 solar lanterns, 31,000 blankets, 200,000 winter clothing kits and 400 million tons of food to more than 16 countries. Over 100 UPS staff volunteers have provided more than 3,000 hours of volunteer support.

UPS is a founding member of the UNHCR Innovation Circle that introduced the UPS Relief Link program enhancing last-mile tracking of relief supplies to ensure equitable distribution of food and non-food items. Skilled UPS logisticsians assess capacities of ports, roads and airports among key supply lines as part of the World Food Program’s Logistics Emergency Team. UPS also worked with the Salvation Army in Leipzig, Germany, to optimise their warehouse built for the distribution of relief supplies for refugees.

UPS continues working to support refugees in South Sudan. In the month of August alone, the company organised four in-kind flights for UNICEF delivering ready-to-eat therapeutic food which provides a steady supply of nutrients to the refugees. UPS also coordinated a flight containing 211,200 packages of high-energy biscuits for the World Food Program to feed approximately 45,000 to 50,000 refugees/internally displaced persons for 5 days. Additionally, the company worked with UNHCR to transport 53 shipping containers containing 651 metric tons of relief supplies including family tents, plastic sheeting for shelter, blankets, mosquito netting, and sleeping mats to over 120,000 beneficiaries in South Sudan. UPS also loaned a Fleet Manager from the U.S. for 6 months to work with UNHCR, observing and optimising their fleet in Kenya.

Western Union

Western Union has a long history of supporting issues related to migration, refugees, and humanitarian crisis. In 2013, Western Union drew early attention to the needs of young Syrian refugees through a multi-year consumer fundraising campaign to benefit UNICEF. In 2015, the company expanded its efforts to support humanitarian relief for refugees throughout the Middle East & Europe, taking a 360° approach by engaging a variety of assets and audiences, including its core operations, corporate voice, marketing and customer engagement programs, employee volunteerism, business partnerships, corporate giving, and support from the Western Union Foundation. Western Union designed a three-pronged approach, designed to address short-, medium- and long-term needs that were identified through hands-on field research.

Western Union products have enabled NGO staff from Oxfam, IRC and others to send humanitarian payments from their desktops directly to programs in the field – including to refugees and fieldworkers. Western Union is offering zero-fee and reduced fee promotions to support the refugee community.

In 2015, The Western Union Foundation with the support of The Western Union Company provided more than $600,000 in philanthropic contributions to numerous charitable organizations serving refugee populations throughout the Middle East and Europe, including longtime partners Save the Children, Mercy Corps, and the Red Cross. Western Union also contributed ten US cents per transaction for all consumer-to-consumer transactions originated within the European Union, giving more than $400,000. In 2016, The Western Union Foundation has committed to giving more than $500,000 in humanitarian assistance, raising additional funds from business partners and employees to deliver critical support.

Western Union has matched employee contributions 2:1, and Western Union employees in Europe have participated in hands-on volunteer efforts, collecting donations, handing out supplies, even babysitting the children of refugees so the parents could attend classes. Employees are working with NGOs to teach a full year of Italian and German to roughly 1,000 new refugees – a camp-full. They have worked with Caritas to create two homes for unaccompanied refugee children, and to provide language skills and education.

Western Union has made it easy for customers to make a difference through the MyWU customer loyalty program, which enabled Western Union customers to redeem their loyalty points to support the refugee crisis both in France and Germany, with Western Union matching their donations. Western Union actively promoted points donation via SMS and email, and used social media to provide transparent updates on progress and encourage others to join in. Earlier this year, Western Union donated more than 10,000 Euros thanks to the generosity of loyalty members.
For more case studies, please follow these links:

**Airbnb:** [https://www.airbnb.co.uk/support-refugees](https://www.airbnb.co.uk/support-refugees)

**Bayern Munich:** [http://www.bbc.co.uk/sport/football/34142261](http://www.bbc.co.uk/sport/football/34142261)


**Daimler:** [https://www.daimler.com/sustainability/society/fluechtlingshilfe-en/](https://www.daimler.com/sustainability/society/fluechtlingshilfe-en/)


**Kirkland & Ellis LLP:** [http://tentalliance.org/partners/kirkland-ellis/](http://tentalliance.org/partners/kirkland-ellis/)

**Microsoft:** [http://blogs.microsoft.com/on-the-issues/2016/06/20/technology-delivers-hope-to-refugees/#sm.0001tly3iltjdf721631mm8x7qbs](http://blogs.microsoft.com/on-the-issues/2016/06/20/technology-delivers-hope-to-refugees/#sm.0001tly3iltjdf721631mm8x7qbs)


**Salesforce:** [http://tentalliance.org/partners/salesforce/](http://tentalliance.org/partners/salesforce/)


**Vodafone:** [https://www.vodafone.com/content/index/media/vodafone-group-releases/2015/vodafone-foundation-instant-classroom.html](https://www.vodafone.com/content/index/media/vodafone-group-releases/2015/vodafone-foundation-instant-classroom.html)

Additional information in this report was taken from the following sources:

- [http://www.tent.org/#situation](http://www.tent.org/#situation)
We look forward to working together to welcome refugees and migrants, to spread a unified message of tolerance and openness, and to provide support to help people to achieve safe, healthy and financially secure lives.

We can all use the tools within this document to act, in collaboration with others through platforms such as The TENT Alliance.

Thanks to all of the wonderful leaders and organizations who are leading the way as a shining example to all of us.

A note of recognition to all the refugees and migrants who have suffered through the loss of their homes, work, communities and at times their lives or the lives of loved ones. We all need to do better to give you the support you deserve as part of our common humanity.

REFUGEES ARE WELCOME. ALWAYS.
THE B TEAM