



## Donor Report

Thank you for your donation to the Money A+E Community Fund  
Emergency Coronavirus Appeal.

### OUR COMMUNITIES HIT HARDEST

**Diverse Ethnic Communities\* (BAME)** have been disproportionately affected by Covid-19, and this is a financial as well as a health crisis for our communities.

Many have lost their income because of lay-offs, zero hours contracts or health issues. Individuals may not have savings to fall back on, or were already in debt after years of low pay and precarious employment.

Many have also been left at risk of poverty and homelessness because of **NRPF (No Recourse to Public Funds)** status. This status denies access to much of the state support that would normally provide a safety net in times of crisis.



### YOUR SUPPORT

26

Grants given

£14k<sub>+</sub>

Total raised



Grocery  
bills



Utility bills



Debts  
avoided



Stress + fear  
reduced

**Your support has enabled us to provide emergency grants covering food and utility bills for the most vulnerable.**

Our grants have supported individuals like care support worker Adelola\*\* and hospital cleaner Jessica\*\*, both of whom lost their income due to the crisis. Their stories are below.

### THE COVID-19 DEBT CRISIS

Demand for our services remains high as debts build up and household budgets remain stretched to their limit. We need to act now to stop a Covid Debt Crisis outliving the virus and limiting our communities' potential for generations to come.

Please consider sharing the [Appeal](#) or this [video](#) to your networks.

## ADELOLA'S STORY



Adelola\*\* is a support worker in a residential project in London and cares for individuals with severe mental illness. She loves her job, but she is struggling to get by on a wage of less than £8.80/hour and a zero hours contract.

A local foodbank eases the pressure on her budget a little and her landlord, a housing association, has been

understanding. But Adelola has accrued over £3,000 in rent arrears – which are now subject to a court order – and prior to the lockdown she was being frequently pursued by bailiffs for her Council tax debts.

Covid-19 has meant that the bailiffs have stayed away for now at least, and Adelola knows that she cannot be evicted. But the pandemic has decimated her income: her employer took the decision early on to 'lockdown' the residential project and use its permanent staff only. As a zero-hours worker, she is not entitled to any furlough pay.

Her adviser, Rosie, saw the need for Adelola to receive some income immediately and arranged for an emergency grant of £300 to cover her household expenses.

**'I'm in the tunnel but there is light at the end of it for me. As I move on, there is light.'**

[Read more of Adelola's story.](#)



## JESSICA'S STORY

Jessica\*\* works night shifts as a cleaner in a major London hospital. When the coronavirus outbreak hit, she was not provided with any PPE beyond some pairs of gloves – yet was expected to work next to Covid wards and to dispose of medical waste.

'That is taking a risk with my life', says Jessica, who is in her 50s and has an underlying health condition. She felt she had no other option than to quit her role.

Her agency did not provide any form of financial assistance, and she found herself wondering how she was going to pay for food, rent and bills. She started having sleepless nights, so intense were the feelings of isolation and stress that it caused.

**'It affected me. [I thought] what is going to happen, am I going to be on the street?'**

Jessica's Money Coach, Rosie, arranged for an emergency grant of £250 to be paid to her from the Money A+E Community Fund. 'I was very happy...when I got it I bought food', says Jessica, who also used the grant to cover her gas and electricity bills.

[Read more of Jessica's story.](#)

## OUR TERMINOLOGY

\*The term **Diverse Ethnic Communities (DEC)** refers to any and all ethnic communities.

We prefer to avoid terminology that uses colour to describe people, as this is not always accurate. We also prefer to avoid using continents to describe people, as this may group many culturally disparate people together. We believe that both of these options can lead to inaccurate labelling and stereotyping of people and communities.

We commit instead to describing people using their chosen nationality and/or country of origin wherever possible. We believe that this is more accurate and more respectful towards everyone with whom we work at Money A+E.

*\*\*Names have been changed*