



Newsletter of National Traveller MABS

Issue 18, Winter 2020

Welcome

Welcome to the winter edition of the National Traveller MABS newsletter. We know that the last year has been a real struggle for people and we hope that this New Year brings better news.

We are happy to report that we have two new members of staff. Sian Crowley has left for pastures new and we have been lucky to be joined by Aoife Foley who steps into that role of National Community Education Worker. Michelle has taken up the role of Accommodation Policy Worker as there are some developments in this area, with the pilot for the preferential caravan loan scheme being rolled out in 5 areas. Denise Collins join us as our new national Development and Support worker. We welcome both Aoife and Denise on board and they are great additions to our team.

2020 has posed huge problems for people in the area of financial inclusion, and in the newsletter we take the time to bring you through what we have been working on. The pilot for the caravan preferential loan scheme is being rolled out and we want to ensure that Travellers are fully aware of what happens when you go for such a loan. We hope that Travellers involved in the pilot will link in directly with their local MABS offices who are there to support them. To also link in with National Traveller MABS so that we can monitor this pilot and look at how the accommodation needs of the community are being met and how it is working and where it can be improved. This can only be achieved if we have involvement from the families on the pilot scheme. This will help us to inform the relevant agencies in terms of caravans for long term living.

We commissioned Doctor Stuart Stamp undertake some research into what financial inclusion measures are in place and were delighted to have Senator Eileen Flynn to launch that report in December. We now wish to work with people towards the obvious need for a national financial inclusion strategy, to take people out of the hands of moneylenders and into local financial services.

Following from Budget 2021 we have updated our guide for services working with Traveller Families with a member in prison. We have developed leaflets following on from other changes in the budget, and we have some articles here which deal with some things which you should think about before borrowing.

We hope that 2021 is better for all of us, we will continue to work to try to improve conditions for Travellers in Ireland. We wish you all safe and better year for 2021.

Nancy & Dermot



Dermot Sreenan



Nancy Power



New Accommodation Policy Worker



My name is Michelle Kearns and I have recently moved into a new position in National Traveller MABS as Accommodation Policy Worker. Previously I was the National Support and Development Worker.

The Accommodation Project is a one-year project that will focus on finding out about Travellers' accommodation needs when it comes to trailers and mobiles. We will also be looking at best practice in the

area of caravan loan/rental schemes. Another part of the project is looking at what is available to buy on the market that will meet Travellers' needs. As part of this work, I will be looking at the new Preferential Caravan Loan Scheme that will be running in 5 local authority areas from early in 2021. As part of this project, I will link people into their local MABS to get advice and support. I will also be checking in with people who apply for the loan to see if the loan scheme works for them or not and talk to them about their experience of the scheme both positive and negative. We will use the information we gather to highlight what works for Travellers when it comes to Caravans Loans.

Preferential Caravan Loan Scheme

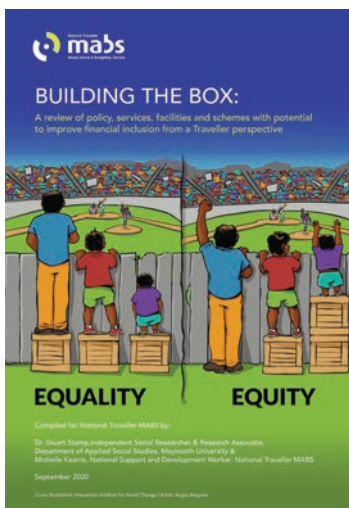
There is a new development starting in 2021. It is called the Pilot Preferential Caravan Loan Scheme. It follows on from the Caravan Loan Scheme that was/is available with county councils. It will be available in 5 areas including, Cork City, Dublin City, Kildare, Limerick and South County Dublin. I will be working with MABS in the areas where the loan is available to offer support and advice to Travellers considering taking out a loan. While details of the scheme are not yet finalised, we know that repayments of the loan will be calculated by using the family's income. The duration of the loan will be linked to the projected life of the mobile. At the end of the repayment period if, the family has made all the required payments and there is still a balance outstanding on the loan, the remainder of the loan will be written off

and the family will own the mobile. Taking out a loan for a caravan is a big financial decision and we are advising that people who apply for the loan should visit their local MABS to get budgeting advice and support.





Launch of National Traveller MABS report 'Building the Box', A review of policy, services, facilities and schemes with potential to improve financial inclusion from a Traveller perspective.



On December 15th 2020, Senator Eileen Flynn launched our report 'Building the Box' which reviews policies services and facilities that can improve the financial inclusion of Travellers. We undertook this piece to take stock of what is currently available to support financial inclusion and to inform our policy, community education and community development work. Dr Stuart Stamp,

authored the report which was undertaken during the summer of 2020. The report looks at basic bank accounts, payment facilities and access to credit detailing the financial inclusion potential for what is currently in operation and available for socially excluded groups including Travellers.

It finds that there are many initiatives that support or have the potential to support the financial inclusion of Travellers. It

explains which work best and how they might be improved from a Traveller perspective. However, it identifies the need the State to take a more coordinated and coherent approach through the development of a national financial inclusion strategy. The report is available on our website www.ntmabs.org.



'Building the Box' launch

Congratulations to Senator Eileen Flynn



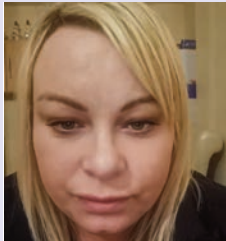
Congratulations to Senator Eileen Flynn, the first Traveller to be appointed to the Seanad. Senator Flynn was appointed as a nominee of the Taoiseach and took office in June 2020. In November 2020 Senator Flynn became the first Traveller to be elected to

chair the Joint Oireachtas Committee on Key Issues affecting the Traveller Community. Senator Flynn said she

looked forward to tackling some of the inequalities that impact on the Traveller community. The committee will consider physical and mental health including levels of suicide. It will also examine school completion rates and educational achievement. The committee will discuss the high level of Traveller unemployment which stands at 80%, along with access to housing and the high level of homelessness experienced by Irish Travellers. In November Senator Flynn was announced as part of BBC's 100 inspiring and influential women from around the world for 2020. We congratulate Senator Flynn on her achievements and wish her all the best with her work.



National Development and Support Worker



My name is Denise Collins. I am a member of the Traveller community I am based in County Cavan Ireland. I am currently employed as the National Development and Support Worker in National Traveller MABS based in Finglas Dublin.

My role as a National Development and Support Worker is to facilitate buildings of links between the local Travellers, MABS and other related service providers such as CIB. Such links will promote financial Inclusion by empowering the Travelling Community to access affordable savings, credit, and financial entitlement, and deal with over indebtedness by assessing mainstream services.

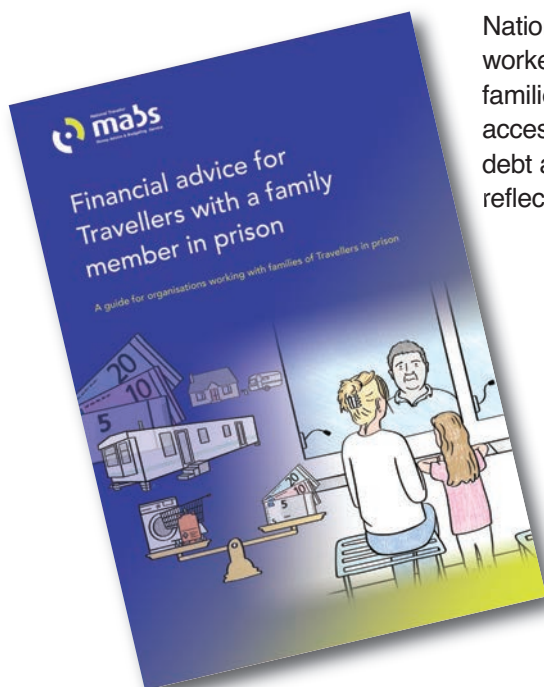
I am here to co-ordinate, organise and facilitate the building of links between local MABS services and related services providers such as CIS, local area partnerships and the

local Traveller Community, to participate in the development of strategy to promote MABS within the Traveller Community through media, exhibitions, and other appropriate channels and to support the Traveller Community in identifying ways in which MABS can best address the needs of the Traveller Community and supporting MABS in addressing the needs of the Traveller Community.

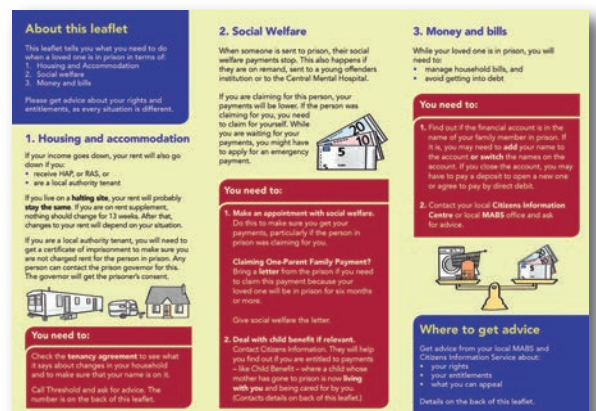
Our mission is to reduce poverty, discrimination, exclusion in Travellers by effecting change in policy and practice and by building Traveller inclusion and capability in partnership with the Traveller Community. Our vision foresees an inclusive Irish society where Travellers participate fully and equally in all aspects in today's society.

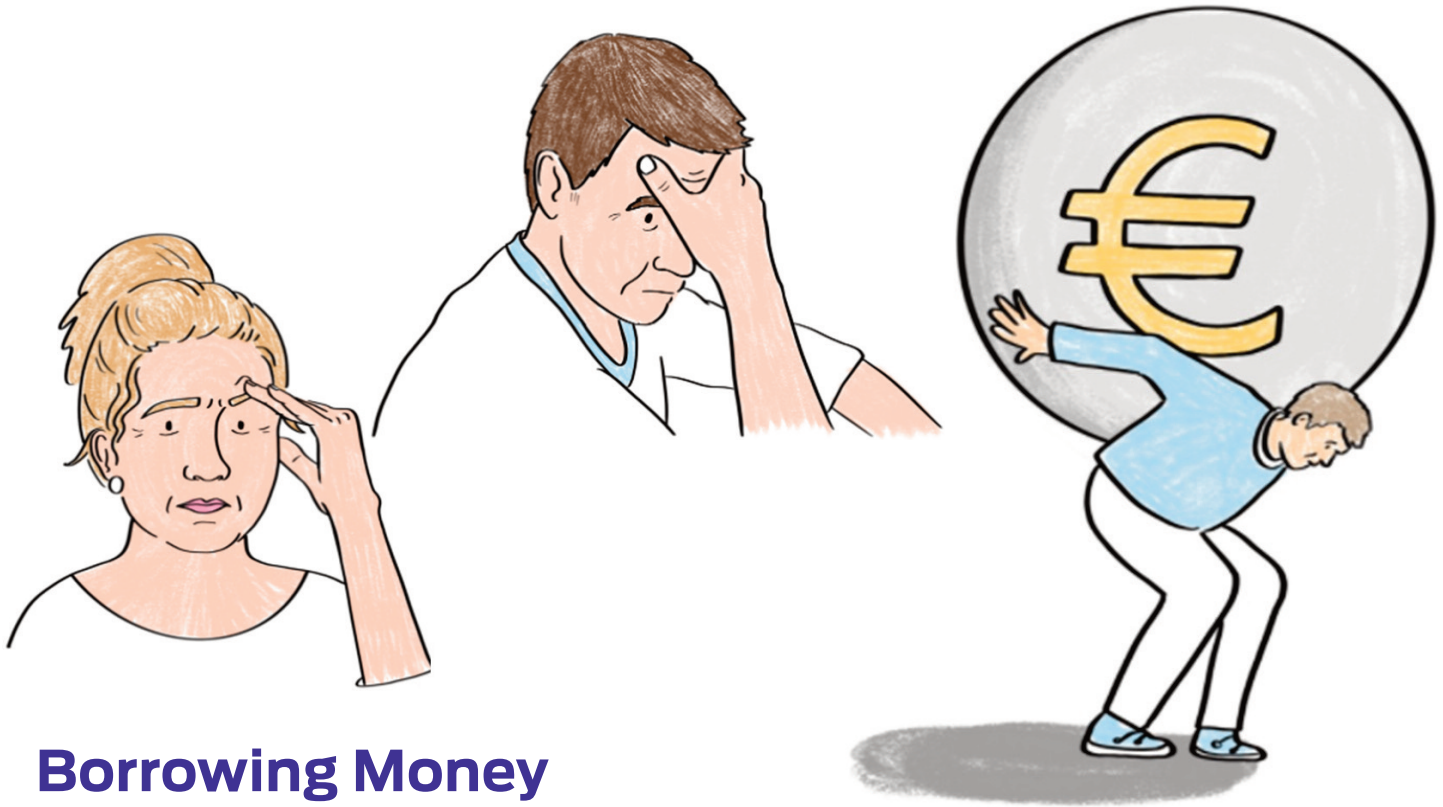
If I can help in any way don't hesitate to contact me at 0861381871, or at denise_collins@mabs.ie

Financial Advice for Travellers with a Family Member in Prison, A guide for organisations working with families of Travellers in prison 2021



National Traveller MABS is a member of the Travellers in Prison Initiative and worked with TPI members to develop a resource for organisations working with families of Travellers in prison. The resource is a guide to assist families in accessing their welfare and tax entitlements. It also describes the budgeting and debt advice supports available from MABS offices. The guide has been updated to reflect the changes introduced in Budget 2021 and is available on www.ntmabs.org.





Borrowing Money

This year, due to Covid, money is tight for many people. There are many different types of lenders offering loans. At first glance borrowing to pay for something seems like an easy idea, buy now and pay later. But it is important to remember that borrowing comes at a cost and you have to pay back more than you borrow particularly if you borrow from a moneylender. You should only take out a loan if you know you can pay it back.

There are a number of questions you should ask yourself if you are considering borrowing.

Do I need to borrow?

Take some time to work out your personal budget – use the free online budget tool at www.mabs.ie to help you. Ask yourself what are you borrowing for? Could I save for this rather than borrowing? Do I need it and do I need it now?

Can I afford to borrow?

Look at your budget, do you have enough income to cover your repayments? How much will the loan cost to pay back? How long will you be making repayments for? Have you allowed for emergency spending?

Am I being rushed into a decision?

Always take your time when considering borrowing, it is a big decision to make. There is also a lot of paperwork involved in borrowing, take your time and ask questions if you need to. You can also get independent advice from MABS.

Have I considered other options?

Could you borrow from another low cost lender? Does your local credit union offer micro credit loans such as the 'It Makes Sense' loan? Talk to them today and find out.

What happens if I cannot repay the loan?

Even the best budgeter can run into trouble with repayments. It is important to sit down and look at your budget to see how much you can afford to repay and then contact your loan provider to see if you can reach an agreement with regard to your repayments. You should also get independent advice from MABS.

Remember it is an offence for a moneylender to demand payment of debt in a way that alarms, distresses or humiliates you.



National Education Worker



My name is Aoife Foley and I have recently taken up the position of National Education Worker with National Traveller MABS. Before joining NTMABS I worked in adult & community education and have a background in human rights law.

The role of national education worker involves working with Traveller organisations to identify community education needs related to financial inclusion and money matters and facilitating workshops with Traveller organisations, MABS, and other relevant

organisations. It involves promoting MABS and other support services through community education and developing culturally appropriate community education resources and materials related to financial inclusion and money matters. NTMABS community education programme facilitates the Traveller community to develop knowledge of and skills in money matters through a participatory, democratic process thereby empowering Travellers to financially plan and seek solutions to existing financial problems.

If you would like further information please don't hesitate to get in touch with me on 0867013239 or aoife_foley@mabs.ie

Online Shopping – Know your rights

2020 has seen more and more of us shopping online and it is important to know that you are protected by consumer rights while shopping online and even more important to know what these rights are and how to use them.

The Consumer Rights Directive (CRD) is applied to businesses across the European Union. It covers any items you buy or services you sign up to online, over the phone, at your doorstep or by post.

You are not protected by these laws if you buy something from a business that is located outside the European Union, or from another person rather than a business.

These laws do not apply to financial services, (like banking or insurance), or package travel offers.

You have the right to clear and correct information before you buy

This includes:

- the name and correct contact information of the business,
- a description of what you are buying,

- the price including tax,
- delivery costs,
- information about how to cancel your order or return it if you change your mind,
- valid confirmation of your order (after you buy), either in a letter or an email.





You have the right to cancel/change your mind

You have 14 days, called a cooling off period, to decide if you want to cancel your order.

If you have bought items the 14 days begins on the day you received them. If you have signed up for a service the 14 days begin the date the contract started.

If you decide to cancel the order because you have changed your mind then you must pay the return postage costs.

It is important to know that there are exclusions to the cooling off period including food, personalised items, gaming or lottery services, underwear, cosmetics, earrings, tickets for concerts or sporting events, holiday reservations and car rental.

You have the right to return something that is faulty

If you receive an item that is faulty or damaged you should contact the seller immediately and request a refund or replacement.

If you have to return a faulty item that you bought from an EU based website then the business has to pay for the shipping costs.

You have the right to a refund if your goods are not delivered

You should receive your items within 30 days of purchasing them online. If the goods do not arrive within 30 days, you should contact the business. You can arrange another delivery date or cancel the order. If you cancel the order you have the right to receive a full refund within 14 days.

Digital Downloads

Digital downloads, (App store purchases, iTunes, YouTube) are not considered a service or a good. If you want to download something within 14 days of buying it, you will have to give your approval that by doing this you lose the right to cancel.

Brexit

As of the 1st January 2021, the UK is no longer part of the EU. This means that if you buy anything online from a UK based seller your consumer rights have changed.

Your 14-day cancellation period under the Consumer Rights Directive may no longer be valid if you try to cancel your order after 31 December 2020.





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If you bought something from a UK-based business before 31 December 2020 and the product develops a fault or if it is not delivered, you may not have access to redress. However, you should still make a complaint to the business.

From the 1st January 2021 the UK will be outside the EU and you will have to pay VAT on purchases from the UK. When you buy from a business outside the EU, you pay Value Added Tax (VAT) if the value of the items plus shipping is €22 or more. VAT must be paid on imported items at the same rate that applies in Ireland for similar goods. Depending on what you purchase you may also have to pay customs duty, excise duty, anti-dumping duty and countervailing duty.

Remember

Just because a website ends in .ie it does not mean that the business is based in Ireland. Always check the 'contact' or 'terms and conditions' page to see where the company is based.

For more information about your consumer rights, including Brexit updates, see www.ccpc.ie

