



National Traveller MABS Annual Report 2013

Prepared for CIB

Strategy	Output (product of our work)	Outcome
<p>SP 1:</p> <p>Community Education:</p>	<p>Community Education Resource Development and promotion</p> <p><u>“Overcoming Illegal Debt”</u> Journalist and Broadcaster Vincent Browne launched the new community education resource “Overcoming Illegal Debt” on October 8th. The resource was developed by National Traveller MABS during 2013. Over 100 people attended the launch, with representation from MABS, Traveller organisations, CIS, CIB and related organisations. A viewing of the accompanying short film “A Deals A Deal” took place at the launch.</p> <p>As part of the development of the resource, NTMABS piloted the draft resource with a number of Traveller organisation. Additionally Ballymun MABS piloted the resource with St Margaret’s Training centre in Ballymun, Cork MABS piloted it with Cork Traveller Visibility Group and NTMABS piloted it with the Fingal Traveller group. The draft was evaluated by both participants and facilitators. Suggestions were considered and were reflected in the final publication.</p> <p>“Overcoming Illegal Debt” was distributed to all MABS offices. A number of Traveller organisations have expressed an interest in undertaking the new resource. This will form part of the 2014 community work plan.</p> <p><u>“The Cost of Moving”</u> NTMABS circulated the community education programme ‘The Cost of Moving’ to the Traveller Accommodation Departments of 30 Local Authorities (LA). This programme, designed by NTMABS and piloted in South County Dublin, comprises 4 sessions, all focused on supporting potential LA tenants in the transition to LA housing. We hope that the programme will be used by local authorities to ensure the delivery of culturally appropriate training. To date we have had one LA express an interest in the programme.</p> <p>Supporting MABS in community education:</p> <p>NTMABS facilitated a train the trainer programme for money advisors in Bray, Clondalkin and Cork in anticipation of these services undertaking community education with local Traveller groups. All 3 services facilitated “A Way of Life “programme in 2014, with support on hand from NTMABS.</p> <p>NTMABS promoted the community educations resource “Overcoming Illegal Debt” at region 1 CIB / MABS gathering. Participants viewed the film “A Deal’s a Deal”. It is anticipated that this will promote the delivery of community education within MABS to local Traveller groups.</p> <p>Dublin 12 MABS expressed an interest in delivering existing Community Education resources. NTMABS approached Longford, Mullingar and Leitrim</p>	<p>Increased –</p> <p>financial capability and literacy within the Trav. community</p> <p>understanding of MABS within the Trav. community</p> <p>input from local MABS and CIS into Trav. Comm.</p> <p>New Resource in CE arsenal for MABS services which deals with the issue of illegal moneylending</p>

	<p>MABS to offer support, following requests from local Traveller groups to undertake community education. It is anticipated that Community education will take place in these areas in early 2014.</p> <p>Promoting community education within the community</p> <p>NTMABS facilitated training with all staff of Ballyowen Meadows (a residential home for Traveller families in care), to enhance their understanding of the work of MABS. It is planned to work further with the staff of Ballyowen to ensure that a financial literacy element is included in their programme to support families back into the community. It is also envisaged that Ballyowen Meadows will develop future links with the local MABS service around Community Education.</p>																									
<p>SP 2:</p> <p>Local Area Development:</p>	<p>Key Worker Project: The Key Worker project was developed by NTMABS. It aims to up-skill Traveller Community Healthcare Workers locally to allow them to share information on money management and promote the use of MABS and the CIS in their work with clients. These Traveller Health Care workers are employed by the HSE and have agreed to take on the additional role of Key Worker (a term coined by NTMABS) on a voluntary basis.</p> <p>Up skilling of the Health Care workers includes the completion of a money management programme and a raised awareness of the work of MABS and the CIS. Key Worker projects are now in operation in Cork, Balbriggan and Wicklow. The existence of Key Workers in these 3 areas means that approx. 25 Traveller Women (Health Care Workers) are actively involved in the promotion of MABS and in expanding financial education within their community. When looking at the census figures for each of these areas, it would be anticipated that roughly 2,867 Travellers could potentially be targeted with this information (Census 2011)</p> <p>NTMABS encourage the Key Workers to log the referrals they make and feed it back quarterly to NTMABS. However returns are not always available due to the pressures of work on the Community Health Care Workers. Indicated below are figures received during 2013, however we anticipate that they underestimate the level of referrals made by the Key Workers.</p> <table border="1" data-bbox="219 1110 1760 1343"> <thead> <tr> <th><i>Location</i></th> <th>Referred to MABS</th> <th>Referred to CIS</th> <th>Refer to Disability fed.</th> <th>Direct support with forms</th> <th>Referral to VDP</th> <th>Referral to NTMABS for LGF</th> <th>Referral to Tech support</th> <th>Information sessions delivered</th> <th>Distribut.of info re. disability entitlements</th> <th>Distribut. of info. Re MABS and CIS</th> <th>Distribution of info. Re. dental entitlements</th> </tr> </thead> <tbody> <tr> <td><i>Wicklow</i></td> <td>80</td> <td>127</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>230</td> <td>230</td> <td>200</td> </tr> </tbody> </table>	<i>Location</i>	Referred to MABS	Referred to CIS	Refer to Disability fed.	Direct support with forms	Referral to VDP	Referral to NTMABS for LGF	Referral to Tech support	Information sessions delivered	Distribut.of info re. disability entitlements	Distribut. of info. Re MABS and CIS	Distribution of info. Re. dental entitlements	<i>Wicklow</i>	80	127							230	230	200	<p>Increased understanding within MABS of issues faced by Travellers.</p> <p>Increased profile of MABS within the Traveller community</p> <p>Increased financial literacy capacity within the Traveller community</p>
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<i>Wicklow</i>	80	127							230	230	200															

	<i>Balbriggan</i>	10	14		23	1	1	1	2				
	<i>Cork</i>	2											
	<p>Consultative committee – 3 groups met in 2013 to advise on-</p> <ul style="list-style-type: none"> • Handing over the Debt and Dying report to the community_ • NTMABS strategy for the coming 3 years_ • Draft “overcoming Illegal Debt” module including the “A Deals a Deal” short Film_ <p>A report on the work of the work of the Consultative Forum for 2013 will be prepared in early 2014</p>												
SP 3: Alternative Savings and Credit options:	<p>Levels of financial exclusion are significantly higher in Ireland than in 12 of the EU 15 countries. Despite the governments Financial Inclusion Strategy there are many members of our society who find it impossible to access independently, legal and affordable savings and credit. Because of this NTMABS has initiated a number of projects over the years in an attempt to respond to the needs of the Traveller community.</p> <p>North Circular Road Savings Club - This is a credit union savings club for the prisoners of Mountjoy Prison. It was initiated by National Traveller MABS in response a Traveller man’s admission that he repeatedly offended in order to access a warm room and bed in prison. He was homeless and did not have money to purchase a caravan or put a deposit on a flat. The savings club is operated by Mountjoy Prison and Phibsboro credit union. It is hoped participants will both begin a pattern of saving and build up savings, where upon release they may have necessary funds to begin a new life. The Savings scheme has been in existence for 2 years and NTMABS completed and circulated the final pilot report on the club in 2013. The report noted that membership exceeded our target and savings were regular and consistent. It recommended that, among other things, consideration should be given to allowing prisoners open individual credit union accounts, and that a replication of the Savings Club is undertaken in other prisons and with other credit unions. Michael Donnellan, Director General of the Prison Service, responded to the report in a letter to NTMABS, noting the “huge potential in the pilot project that you have undertaken and I thank you for your work and that of your organisation”.</p> <p>Arbour Hill Prison – NTMABS met with the Governor of Arbour Hill to discuss the possibility of beginning a savings scheme in this prison.in 2013. Additionally, a representative from the education centre was present. It was decided to actively promote the internal savings facility as opposed to full Credit Union membership.</p> <p>Clann Credo Loan Guarantee Scheme is a financial inclusion project financed by Clann credo and facilitated by National Traveller MABS. It was established in response to the need of many Travellers to access finance for the purchase of caravans for long term living. Unlike people who choose</p>												
	<p>Increased access for Travellers to financial services.</p> <p>Reduction in incidents of over indebtedness</p> <p>Increased awareness among financial institutions and government bodies of positive outcomes of such schemes</p>												

to live in houses, Travellers choosing to live in caravans cannot apply for a mortgage, cannot rent a caravan and cannot apply for a local authority caravan. Currently 11 families are availing of the Clann credo Loan Guarantee scheme which guarantees 50% of a person's credit union loan on a reducing balance. Loans are granted for the purchase and repair of caravans for long term living. Clann Credo are reviewing the scheme at present so the scheme is currently closed to new applicants. However two additional clients had joined their credit union in anticipation of the scheme opening up again.

Dublin City Council (DCC) Loan Guarantee Fund was established in response to the accommodation crisis for many Travellers living in the DCC region. Dublin City Council established the pilot on foot of a proposal made by National Traveller MABS. Once again DCC guarantee 50% of a individuals credit union loans for the purchase or repair of a caravan. The project is facilitated by NTMABS. Three loans were granted by different credit unions in the DCC area under this scheme in 2013– two in Ballymun and one in Ballyfermot. Two additional potential borrowers are saving with their credit union in anticipation of borrowing.

Wicklow County Council Loan Guarantee Scheme – According to the Wicklow local authorities' new Traveller Accommodation Programme, there are 231 families living in the Wicklow area (this includes Bray Town Council catchment area).¹ Similar to most local authorities, there is no provision for the purchase of caravans for Travellers living in the locality. In response to a proposal by National Traveller MABS, in 2013 Wicklow County Council established a loan guarantee fund similar to that operated in Dublin City Council. Wicklow MABS agreed to facilitate the scheme. Currently 1 credit union loan has been guaranteed under this scheme. 3 potential borrowers are saving with their credit union towards possible loans.

Parish loan scheme- The Parish Loan fund was established by the Parish of the Travelling People following a proposal by National Traveller MABS which drew attention to the need for many Travellers to access finance for unplanned expenses such as funerals and medical costs and for essential items such as deposits for a flat or the cost of receiving the sacraments such as communions and weddings. The Parish agreed to establish a small loan scheme. In 2013, 3 loans were granted for various purposes. All borrowers are repaying loans consistently. One of these borrowers has nearly completed the repayment.

Lending 4Change- is a micro finance programme aimed at supporting marginalised members of our community in establishing their own business. NTMABS has been supporting one Traveller women in her attempt to establish her own dress making business. Throughout 2013 we supported her at various stages regarding the development of her business.

¹ <http://www.wicklow.ie/apps/wicklowlowbeta/Housing/TAPlan14-18FinalDraft22Oct13.pdf>

<p>SP 4:</p> <p>Information</p>	<p>Website 2013 saw the redesign and upgrade of our website. This was undertaken in conjunction with the up-skilling of our Administrator to ensure that in future the website could be managed in house.</p> <p>The Tharie Times Newsletter -Two editions of The Tharie Times Newsletter were published and circulated to all MABS, CIS and CIB partners in 2013. This newsletter informs our partners of the work we are undertaking and the main issues affecting Travellers .</p> <p>National Traveller MABS News - Two editions of National Traveller MABS News were published and circulated to all Traveller organisations. This newsletter aims to raise awareness of financial issues impacting on Travellers by promoting MABS and the CIC and increasing financial capacity within the community.</p> <p>ITM E-zine- National Traveller MABS submitted regularly to the ITM E-zine in 2013. The E-zine is an online newsletter sent to all Traveller organisations nationally</p> <p>Parish Newsletter – The Parish of the Travelling People produce a regular newsletter for its parishioners. In 2013, the newsletter included a number of articles by National Traveller MABS on such topics as Illegal money Lending, the Debt and Dying report and the handing over of the report to the Traveller community by Archbishop Diarmuid Martin.</p> <p>The Voice of the Traveller is a quarterly magazine published by Travellers and sold in many retail outlets nationally. NTMABS submit regular articles to the publication. In 2013 articles appearing by NTMABS included a report on the seminar on Illegal moneylending and information of the Pay as you Go meters.</p> <p>The seminar on Illegal Moneylending hosted by NTMABS was reported in various media outlets such as DCTV, Kildare FM, Today FM, 98 FM, Q102 and FM104</p> <p>NUI Maynooth – NTMABS gave a presentation to students of Youth and Community Work on Travellers and the role of NTMABS</p>	<p>Increased 1)awareness among stakeholders of NTMABS & Travellers. 2) Increased knowledge of MABS, amongst Travellers</p>
<p>SP 5:</p> <p>Research and Policy and</p>	<p>Debt and Dying- The report was finalised in 2013. Both an executive summary and main report were published and widely circulated. The report was formally handed over to the Traveller Community by Archbishop Diarmuid Martin in November. The Archbishop began a community conversation on the issue surrounding death within the Traveller community. This conversation will continue nationally in 2014.</p> <p>NTMABS met with T.D Aodhán O Ríordáin regarding financial inclusion. He has agreed to approach the oireachtas sub committee on finance in the hope that they will agree to prepare a paper on illegal moneylending.</p>	<p>Traveller specific research to inform and help direct us in our strategy</p>

<p>SP 6: Equality in financial and related services</p>	<p>NTMABS hosted a seminar on illegal moneylending. The seminar was attended by over 100 people including representatives from the Traveller community, MABS, the CIB, An Garda Síochána, and social finance organisations. Speakers included Ms Sylva Langford Chair of the CIB), Aodhán O Riordan T.D, Detective Sergeant Ronan Joyce, Thomas Mc Cann of the Traveller Counselling service, Joe Nevin from Sligo MABS and Elizabeth foster from Inchicore Credit union. The seminar aimed to highlight the need for financial inclusion and raise awareness of the reasons why people turn to illegal moneylenders. It was widely agreed that the government response to the issue was essential with calls for an inter-departmental task force to liaise with organisations on the ground to address this issue. Aodhán O Ríordáin T.D offered his support and agreed to work with NTMABS in developing a proposal for the oireachtas finance sub-committee. It is expected that NTMABS will move forward on this issue by linking in with him and other organisation in an attempt to tackle this issue.</p> <p>National Traveller MABS have raised the issue of the need for ethnic monitoring within the CIB partner organisations. NTMABS began preparing a paper on this in 2013.</p> <p>Incitement to Hatred Training -NTMABS organised this training for MABS. It was facilitated by the Irish Traveller Movements legal Unit. In addition to NTMABS staff, staff from Ballyfermot and Clondalkin also attended. The training highlighted the need for more concrete legislation in this area.</p> <p>New Accredited training for money advisors (University of Ulster) - A new accredited training programme was introduced for money advisors in 2013. NTMABS was part of the Accreditation Working Group. Our role was to ensure that there was a focus on equality and diversity though out the course. The working group did not see the final draft programme. NTMABS wrote to MABSndI to look for clarification of whether the course encompassed the equality and diversity agenda. We were assured that it did.</p>	<p>Increased awareness among partners of financial exclusion and access services</p>
<p>SP 7: Organisational development</p>	<p>Staff Support and Supervision is undertaken by the Coordinators with staff. External supervision is available to staff and some staff members avail of it. Staff meetings are held monthly chair and minute taker are rotated. All staff submit weekly plans and reviews to coordinators.</p> <p>Service Level Agreement (SLA) The proposed SLA was amended and agreed by the board in October 2013</p> <p>Providing an integrated Service for the Traveller community- NTMABS met with the CIB on the proposal to pilot such a service. It was agreed to look at this following the upcoming review.</p> <p>Outcome focused framework to plan, implement and evaluate the work of NTMABS- Both staff and board of NTMABS undertook a series of facilitated session in the first half of 2013 to examine how we could build a more outcome focused strategy. The work involved examining our work to date, assessing its impact and prioritizing for the future. This process proved invaluable in focusing the team. We plan to combine findings from this process with the recommendations identified in the review carried out by the CIB.</p>	<p>Increased Traveller vis. at national policy level- Inclusion of Trav.agenda in strategic plan of CIB</p> <p>Recognition of NTMABS as key national organisation</p> <p>Ongoing professional development of staff</p>

	<p>Review of NTMABS The CIB carried out a review of NTMABS in the second half of 2013. Both board and staff worked closely with the reviewers. The final draft was presented to the steering committee (comprising CIB and NTMABS) in December. The review has identified clear recommendations which NTMABS are eager to consider.</p> <p>Confidentiality Policy The MABS confidentiality policy was reviewed and agreed by staff and board.</p> <p>Proposed CIB work plan template- This was discussed with Seán in the CIB. It was accepted that it was not suitable for NTMABS and it was agreed that NTMABS would draft a reporting template</p> <p>Financial controls requirements- The new CIB financial control requirements were accepted by the board and implemented in 2013.</p> <p>Professional development- Further studies were undertaken by 2 staff members- Liz graduated with a BA in Community and Family studies while Dermot completed his 2nd year towards a BA in Training and Education .Various staff undertook in service training in Suicide Awareness (ASIST), Social Policy, Personal Insolvency, Incitement to Hatred and Website development.</p>	
<p>Statistics related to project work (SP3) and Support and Development work (SP2)</p>	<p>Although we do not deal directly with individuals the numbers contacting us regarding debt and credit continues to grow. While some of these are dealt with over the phone, in some instances, files are set up and individual casework is undertaken. Such casework mainly relates to clients availing of the various finance schemes NTMABS facilitate.</p> <p>In 2013 NTMABS dealt with 51 new cases The three tables below indicate -</p> <ol style="list-style-type: none"> 1. Where referrals came from (organisation and geographically), 2. Organisations and supports that NTMABS link the clients into and 3. The issues that bring the clients to us. <p>Over 50% of cases relate to a need to access legal and affordable credit. In these instances, NTMABS works alongside other organisations involved in access to credit projects (identified in Strategic Priority 3), in both supporting the project, partner organisations and the individual in ensuring the success of the initiative.</p> <p>As indicated in Table 1 below, where possible we link people into, or request assistance from, the local MABS, CIS and other relevant bodies.</p>	<p>Building networks</p> <p>Ensuring accessibility to the most vulnerable</p> <p>Promoting MABS and credit unions</p>

Table 1

Number	Issues related to –	Referred to
15	Credit to purchase caravan	The local Credit union, local MABS, NTMABS - supported by Clann Credo, DCC and Wicklow Igf's
3	Request for MABS session to be delivered	local MABS, NTMABS
13	Legal debt/Utilities/Arrears	local MABS, local CIS's
2	Illegal moneylending	local CU, local servcies
6	Social Welfare	ITM Solicitor, CIS, MABS, Ciara Murray, CWO
2	Financial support from Charitable orgs	The Parish of the Travelling people, VDP hostel - supported by NTMABS
3	Accommodation issues	Supported by NTMABS, Parish of the Trav People
2	Access to Credit for wedding	MABS, CU
1	Credit union query	Backt to CU, NTMABS
1	School costs	Back to Arklow MABS, CU
1	Support from MABS	MABS
2	Funeral Costs	Parish of the Travelling People, CWO, CU
51	Total	

Table 2

Referred by	Number		Location	Number
Traveller organisations	24		Dublin	31
Self	11		Wicklow	7
Local Authority	3		Cork	4
Charitable orgs	1		Longford	2
MABS	8		Laois	1
Mental Health services	4		Louth	1

Table 3

			Offaly	1	
			Meath	2	
			Limerick	1	
			Unknown	1	
			Total	51	

Networking	<p><u>Participated on /In</u></p> <ul style="list-style-type: none"> • MABS regional meetings, MABS national workers day, National meeting of MABS Coordinators • NEC executive committee • ITM Accommodation Policy Group • National Traveller Womens’ Forum – participated in the development of their new strategic plan • Traveller Pride Planning committee & Traveller Pride Awards committee • Department of Education National Consultative Committee on a Traveller Education Strategy • Social Policy Network meeting • LIR Board of Management Meeting • Interagency conference organised by the Social Inclusion Division of DSP- NTMABS had a stand in addition to attending the conference <p><u>Attended</u></p> <ul style="list-style-type: none"> • Balbriggan Primary Health Care Open Day • Traveller Pride Review • Irish Traveller Movement AGM • Launch of <i>Travelling to Wellbeing</i> (Mental Health programme), Exchange House • Launch of <i>Inspiring Traveller Women Booklet</i>- both Nancy Power and Margaret Collins featured in this. • Exchange House Education Awards. • MABS confidentiality Policy Briefing • Information briefing on INTREO • European Consumer Debt Network Conference • Irish Social Policy conference on <i>Child Income Support Policy in Ireland</i> • Irish Penal reform Trust event re women in prison • Seminar on the need for ethnic monitoring in service provision hosted by Pavee Point • Recording Racism conference –organised by the European Network Against Racism • Common cents conference hosted by Clann Credo • Launch of Integration Centres “ Recording Racism in Ireland”
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