

National Traveller MABS

**A year
in review.
Refocusing
for the
future.**

Annual Review 2014

The Role of National Traveller MABS is to:

Highlight

exclusion

National Traveller MABS highlights issues of over-indebtedness and exclusion from financial institutions, and makes appropriate responses through its research and policy work.

Empower

the Traveller community

National Traveller MABS establishes ways for the Traveller Community to access legal and affordable savings and credit and builds capacity within the community through its community education work.

Promote

money management

National Traveller MABS promotes alternative methods of money management through its project work.

Support

the Traveller community & MABS

National Traveller MABS acts as a support to both MABS and the Traveller community to ensure ease of access for Travellers to the service.

A year of review, planning and refocusing our efforts

National Traveller MABS is the leading advocate for the financial inclusion of Travellers in Ireland.

We work closely with other Traveller organisations that share similar values in relation to inclusion and equality for all.

My concern, as Chair of National Traveller MABS, is that Travellers experience poverty in significantly different ways. The European Anti-Poverty Network (Ireland) identified some key factors that put people at risk of being in poverty. Such factors, when examined beside statistics from the most recent Census 2011, reflect a stark picture—

- **Unemployment or having a low paid insecure job**
As the national labour force increased by over 120,000, the labour force among Travellers of nearly 10,000 experienced a 10% increase in unemployment to 84.3% (Census 2011)

- **Low levels of education and skills**
Travellers improved their education but still, Travellers are 5 times more likely to leave school by the age of 15 than those in the general population (Census 2011)
- **Large families and lone parent families tend to be at greater risk of poverty**
Over a quarter of Traveller households had 6 or more persons (Census 2011)
- **Gender – women are generally at higher risk of poverty than men**
At twice the level of the general population, 1 in 5 Traveller families are lone parent households (Census 2011)

- **Disability or ill-health**

The proportion of Travellers with disabilities is one third higher than that for the general population (Census 2011)

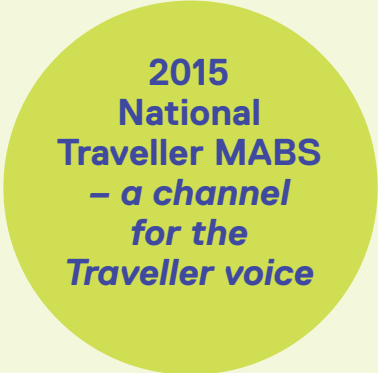
- **Living in a remote or very disadvantaged community where access to services is limited**

Traveller organisations have been speaking of a crisis in accommodation as renting from a local authority and from a private landlord increased while the number of Traveller households residing in caravans or mobile/temporary structures has halved (Census 2011)

- **Being a member of a minority ethnic group**

Although the Traveller community has still to be recognised officially as an ethnic group, they suffer from discrimination due to their separate identity.

Within this overall picture, National Traveller MABS approaches its mission from a perspective of community development with a commitment to human rights and equality. By working with the Traveller community, a culturally appropriate focus rather than an exclusive focus can help to achieve the goal of social inclusion which incorporates financial inclusion.



**2015
National
Traveller MABS
– a channel
for the
Traveller voice**

2014 a year of review and reflection

Within the context outlined above, a review of the role, structure and social inclusion remit of National Traveller MABS carried out in 2013 by Walsh and Harvey positioned us within the CIB framework to deliver on the financial inclusion of Travellers. A number of recommendations identified in the Review, helped shape our work plan in 2014—

To be more ambitious; particularly in developing a strategic role:

National Traveller MABS is a small organisation that is working in a rapidly changing economic, social and financial environment. In 2014, we changed the way we speak of National Traveller MABS. We are more conscious of developing our National Traveller MABS brand in a way that moves towards a greater consensus on our unique role, refocuses what we can do, and involves building relationships with other policy makers and European networks interested in our work.

To improve our media footprint:

National Traveller MABS recognises that it must make its case and convince others. Improving our media footprint is a part of an overall communication strategy that includes getting our message out clearly to our partners. Therefore in 2014, we developed our website and social media profile. The annual report will be a hub of the communications strategy where we report to our members and other stakeholders and set out the work ahead.

To develop leadership at the Board level to give greater voice on financial exclusion:

To empower the Traveller community in matters relating to financial inclusion, National Traveller MABS is providing a space for Travellers to voice their recommendations and concerns at a leadership level. To that end new directors were recruited and new sub-committees were established in 2014 to attend to and facilitate the work of governance and Traveller leadership.

2015 - a year where small changes will make a big difference

2014 has provided time to reflect, to review and to plan. 2015 is set to be a year of action on a number of fronts, establishing peer leadership with young Travellers, reaching out to MABS and seeking to influence policy in relation to access to credit.

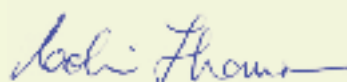
One way we will do this is by using communications in a more engaging, as well as strategic way. Plans are well advanced with a new campaign inviting key stakeholders will make '3 small changes' to facilitate greater financial inclusion for the Traveller community.

National Traveller MABS is committed to the financial inclusion of the Traveller Community in Ireland.

In identifying the actions to achieve our mission, we take into account the **10 Common Basic Principles for Traveller and Roma inclusion** promoted by the Members of State and the Commission of the EU. In line with that framework, a key learning confirmed in our review is that while we target specific challenges in relation to accessing credit and overcoming indebtedness for Travellers, it does not exclude problems that face many low-income groups in our society.

Our contention is that if we solve some of the problems faced by Travellers through changing key areas of policy and practice in relation to access to credit, we can contribute to building a fair and diverse society for all citizens.

Working with the Traveller Community, National Traveller MABS has the expertise and experience to make constructive practical suggestions that we know can work. What is needed is collaboration between the credit institutions, government departments and agencies to make some small changes that have the potential to transform the lives of many people in Ireland today.



**Colin Thomson,
Chairperson**



**National Traveller
MABS is committed
to the financial
inclusion of the
Traveller Community
in Ireland**



Our own organisation

Make small changes ...

**We put a
focus on key
initiatives to
achieve the
greatest impact
for the Traveller
community**

Go to page 17 for more on this.

Improving the financial situation of Travellers – the core of our work

Improving the financial situation of Travellers by ensuring that they have access to credit and to advice about managing their finances is a key consideration of National Traveller MABS. In 2013 National Traveller MABS was reviewed by Walsh and Harvey. The final report gave a comprehensive assessment of National Traveller MABS and identified 15 recommendations regarding the future direction of National Traveller MABS. Following this review, the board of National Traveller MABS agreed to put the focus for 2014 on building a framework for a new strategy.

Developing a strategy for the future

This strategy, one of the major pieces of work undertaken in 2014, was informed by:

The recommendations laid down in the review

The expert opinions of our board, staff, our consultative forum and partner organisations

Key critical external issues impacting on the Traveller community

The strategy is built on 4 pillars. National Traveller MABS have linked these 4 pillars with the five priority areas of our funder – the Citizens Information Board (CIB), to achieve a more cohesive and integrated approach.

100

100 – the number of Traveller families that will benefit from the commitment of Cavan MABS to facilitate money management training.



CIB: Five Priority Areas

Meeting Needs. Meeting the changing information, advice, advocacy and budgeting needs of citizens, particularly of marginalised and vulnerable groups and individuals.

Implement high quality service. Implement consistent, high quality service by CIB and our delivery partners.

Citizen at the centre. Work to develop and implement an integrated service delivery model that puts the citizen at the centre.

Flexible Responses. Lead the design and implementation of creative and flexible responses to meet emerging demands for information, advice, advocacy and budgeting support.

Measure. Measure the efficiency and effectiveness of our service delivery approach.

This approach has enabled National Traveller MABS to have a clearer focus on key areas of work to be pursued.

Community Development – empowering change from within

Our work in Community Development aims to increase confidence and knowledge amongst Travellers to access appropriate financial services and manage their finances effectively. In 2014, a number of initiatives were undertaken to advance this aim.



Consultative Forum

The Consultative Forum is a voluntary forum. It is made up of four established Traveller groups nationwide. The Forum advises National Traveller MABS on issues of finance of specific concern to the Traveller community.

A particular focus of the Forum in 2014 was looking at the feasibility of using social media as a way to reach out and engage with Travellers in a new way.



A survey on the use of social media was conducted to find out if this channel would be effective in providing information and advice to Travellers. The initial results indicate that Traveller use of social media is very high and this is an area that will be developed during 2015.

The Forum also looked at ways to engage young people and men in the future work of National Traveller MABS.

Community Education Strategy Development

As recommended in the Review of National Traveller MABS's work, a Community Education Strategy was developed with four clear areas of work, set out below. Specific objectives for each area were set and specific actions were taken in 2014 to further these objectives:

1. Focus on Young Travellers
2. Breaking down the gender barrier/ gender inclusion
3. Strengthening Community Education within MABS and CIS
4. Strengthening local Community Education networks /links (Travellers/ MABS/CIS)

Focus on Young Travellers

To begin the process of ensuring that National Traveller MABS meets the needs of Young Travellers aged 14-20, a Youth Forum was held in Croke Park attended by over 40 young Travellers from around the country. The Forum was very successful in highlighting the particular concerns of young people. Having money to create work opportunities and to cover the cost of weddings emerged as major areas of concern. The participants advised that there was a need for more Traveller-focussed material on financial planning, budgeting and savings. The outcomes of the Forum will inform the work of National Traveller MABS in the coming year.

245

245 the number of Traveller families in Westmeath that will benefit from MABS delivering community education in the community

Breaking the Gender Barrier

It is recognised that Traveller men do not engage with organisations. In 2014 National Traveller MABS committed to work with other Traveller organisations to explore more effective ways to reach the Traveller men.

Strengthening Community Education

National Traveller MABS has successfully developed and refined its community-based education courses over the past number of years. In 2014 National Traveller MABS worked with Money Advisors as well as Traveller groups in Tipperary South, Roscommon, Cavan, Galway, Clondalkin, Mullingar and Longford, strengthening connections between MABS and Travellers as well as increasing the capacity of Travellers to manage their finances more effectively.

Over the next number of years the capacity of local MABS companies to take on any additional work, training and capacity building will be compromised as they become increasingly immersed in their role as intermediaries in the personal insolvency legislation. In addressing this, National Traveller MABS agreed to make this issue a priority by identifying obstacles that are preventing the provision of Community Education (CE) by local MABS and seeking to address these obstacles.

40

40 – the number of Young Traveller leaders from the four provinces who attended the Croke Park Youth Forum

Key Worker Programme

Work carried out by National Traveller MABS in 2012 showed that there was often a lack of trust and fear that exists within the Traveller community of institutions and organisations that are not familiar to the community. The importance of word of mouth as a powerful means of communication among Travellers was frequently mentioned.

To address this we set up a Traveller Key Worker Programme to support both the local MABS and the Traveller community in tackling issues of financial exclusion.

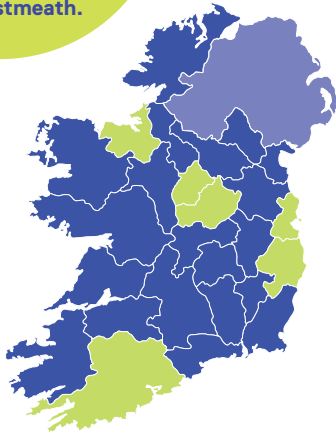
Key Workers are Traveller Community Health Care Workers who work within the community providing health advice and information. They are respected and trusted within the community. They have taken on the Key Worker role in a voluntary capacity, in addition to their main tasks, as there is no funding available to establish a stand-alone Key Worker Programme.

The role of the Key Worker is to raise awareness of MABS and other support services such as the CIS, and encourage Travellers to avail of such services if needed. Additionally they provide information on how to access basic financial services from providers such as banks and credit unions.

An evaluation of the Key Worker programme began in 2014. The first step was to dialogue with existing groups to identify the key questions that should be explored in the evaluation. When the evaluation has been completed in June 2015, it will inform the future direction of this programme.

35

In 2014 there were 35 Key Workers in the following 6 counties, Dublin, Wicklow, Sligo, Cork, Longford, and Westmeath.



Key Workers are members of the Traveller community

“I tell people who are struggling where they can get help. I am proud to be a key worker because this information is very important to get out.”

Policy – Advocating for Change

A core area of National Traveller MABS' work is to advocate for necessary changes at a policy level to ensure that public policy in the area of financial inclusion is developed, amended and implemented in line with the financial needs of Travellers. There are key strands to this work:



Networking

In 2014 National Traveller MABS joined the CIB/MABS Forum and the CIB/MABS Social Policy group. Membership has allowed National Traveller MABS to advocate for the needs of Travellers. Links have also been established with the Garda Bureau of Fraud Investigation, with input into their training programmes being provided by National Traveller MABS particularly in relation to issues relating to illegal moneylending within the Traveller community.

Ethnic Monitoring

Ethnic monitoring is the proactive gathering and use of data by service providers to ensure that services offered are inclusive. National Traveller MABS has made a submission to CIB advocating for the need to introduce ethnic monitoring within the CIB Framework. The implementation of an effective ethnic monitoring process within all CIB service delivery partners will ensure that target groups that are not being reached are identified and strategies are put in place to address the gaps in service provision. National Traveller MABS will be reviewing progress on this important and complex issue in the coming years.

Access to legal and affordable savings and credit

Lough Payment Scheme

2014 saw the decision by the Department of Social Protection to end the Lough Payment Scheme. The Lough Payment Scheme was a component of the Household Budget scheme¹. The Lough Payment Scheme was used by many MABS' clients to pay non local authority and utility creditors. The ending of the scheme caused a lot of distress for many Travellers who relied on the scheme to access legal and affordable credit. This has left many with no alternative to the illegal moneylenders.

In 2014 National Traveller MABS developed a position paper on the ending of the Lough Payment Scheme and circulated it widely. Going forward National Traveller MABS will continue to work with others to develop an effective system to provide legal and affordable credit.

Local Authority Caravan loans

We began a mapping exercise in 2014 of the number of local authorities providing caravan loans nationally. This is due to be completed by June 2015.

1. The Household Budget Scheme (HBS) is facilitated by An Post in partnership with the Department of Social Protection. The facility is used to pay local authority rents and utility companies such as Bord Gáis, Electric Ireland, Airtricity and Eircom. The facility is free and is available to anyone who is in receipt of a social welfare payment. Money is deducted at source and sent by the Department of Social Protection to the elected service provider. It is an excellent way of managing on a low income and managing your weekly household budget.

Young Travellers

“If I was in that situation I would learn to save money, also get educated so that I can get a job so I can get money to pay for funerals, communions and weddings.”

Make small changes ...

**A key target for
the future of
our campaign
is to get young
Travellers
saving.**

Go to page 17 for more on this.

Communications

A clear and concise communications strategy is a key pillar of the work of National Traveller MABS. During 2014 National Traveller MABS explored how we currently communicate with stakeholders. We committed to increasing visibility, presenting our message in a more positive way and having clear key messages.

National Traveller MABS' website www.ntmabs.org has been redeveloped to assist in this objective and we have begun to use social media in a more strategic way to connect and engage with our stakeholders.

During 2014, we published two newsletters twice yearly. For the Traveller community we produced and distributed 1,500 copies of *The National Traveller MABS Newsletter*. For MABS, the CIS and the CIB we produced 1,500 copies of *The Tharie Times*. We made regular contributions to external publications such as the ITM Ezine, Parish of the Travelling People newsletter and *The Travellers Times*. Additionally we contributed articles on funeral debt to the *Traveller Voice* (previously called *The Voice of the Traveller*). This publication distributes in excess of over 30,000 copies per issue.

The annual report has been revised and redeveloped to give a clear account of our work so that we are held accountable and can refer to it next year to chart our success.

3,500

Over 3,500 visits were made to the new website during the year

Cork Traveller Visibility Group (TVG), Traveller Community Health Workers, TVG Health Programme Team



Organisational Development

Developing an expert, cohesive and focused organisation has been a key concern during 2014. Areas developed as part of our strategy during 2014 include:

Developing Capacity of Board

We welcomed 6 new board members (3 representatives from the Traveller community, with additional representation from the areas of Social policy, Social Finance and Law).



Staff Development

Staff supervision was undertaken regularly by the Coordinator. National Traveller MABS undertook training in 2014, including:

1. Diversity awareness training
2. HSE Men's Health Training (ENGAGE)
3. Public speaking

Quality Management

EFQM is a European model of quality management for organisations that was introduced to MABS by the CIB. It seeks to promote good governance and service delivery. National Traveller MABS has worked towards the achievement of the Gold Star Award in 2014. We hope to be awarded it in 2015.

Ensuring an expert, cohesive and focused organisation is a key target

Looking towards the future

2014 was a year of review, of taking stock, of consulting with our stakeholders on the best way forward to achieve our aim of improving the financial situation of Travellers. There are many challenges which our new strategy will address in a systematic and sustainable way, by involving all of the stakeholders in the process.

A key finding of the review was the need for National Traveller MABS to be more visible and more strategic in what it does. There is a realisation that, in a challenging environment, small changes can have big impacts.

Our focus for 2015 is therefore to have a clear communications strategy to advance our aims. This approach allows us to involve our major stakeholders – the Traveller Community, MABS, the credit institutions and Government Departments and agencies – in a way that touches on the four pillars of our strategy. These four pillars - **Community Development, Policy, Communications, and Organisational Development** form the core of our programmes and initiatives. Our proposed campaign, based on the idea of **Three Small Changes** is designed to do just that. An outline of the proposed campaign is set out in the following section.



Small changes
can have big
impacts

Make small changes, see bigger change happen

2015 will be a busy and exciting year, a year in which National Traveller MABS will initiate small changes that have the potential to make a big impact on improving the financial situation of Travellers – our constant and consistent aim.

In 2015, we intend to invite our key stakeholders to make small changes in the way they work to improve the financial situation of Travellers. We will work with stakeholders, facilitating them to consider what specific, concrete small changes they can make that would make a difference.

We will use a range of communication media – video, audio, social media, print and personal presentations – to record and demonstrate what can be done and to demonstrate how the changes made can be replicated among each of our stakeholder groups. The resources created from this programme will then be widely distributed for use in training and in advocating for further change.



Focusing on specific stakeholders

1. For Young Travellers our campaign is *Get Saving*. We will work with a number of young Travellers who will lead the way and show through their own stories how saving benefited them.

2. For MABS we will work with local Money Advisors. They will speak ‘peer to peer’ using video, audio or other means, communicating with their colleagues about their experience of proactively working with Travellers.

3. For Government Departments and state agencies we will work with other organisations towards the establishment of an inclusive personal micro-lending scheme by drawing on our experience of facilitating loan guarantee schemes with the financially excluded.

4. For our own organisation National Traveller MABS will bring the strands of our work and strategy together to be more effective in what we do: we will make small changes that direct our efforts more strategically and effectively.



Government Departments and state agencies

Make small changes ...

**we can show
that social
lending
schemes work
for people on
low income.**

Go to page 17 for more on this.

Income and Expenditure Account for the year ended 31 December 2014

	Notes	2014 €	2013 €
Income	2	316,916	298,482
Administrative expenses		<u>(332,409)</u>	<u>(322,109)</u>
Deficit on ordinary activities before Taxation	3	(15,493)	(23,627)
Tax on deficit on ordinary activities	4	<u>-</u>	<u>-</u>
Deficit for the year	9	<u>(15,493)</u>	<u>(23,627)</u>

The income and expenditure account has been prepared on the basis that all the operations are continuing operations.

There are no recognised surpluses and deficits other than those passing through the income and expenditure account.

Approved by the board on 20 April 2015

Colin Thomson Ronan Headon
Director Director

Income and Expenditure Account for the year ended 31 December 2014

	Notes	2014		2013	
		€	€	€	€
Fixed Assets					
Tangible Assets	5		1,601		1,949
Current Assets					
Debtors	6	3,191		13,482	
Cash at bank and in hand		<u>22,742</u>		<u>24,940</u>	
		25,933		(5,121)	
Creditors: amounts falling due within one year	7	<u>(7,778)</u>		<u>(5,121)</u>	
Net current assets			18,155		33,301
Total assets less current liabilities			<u>19,756</u>		<u>32,250</u>
Capital and reserves					
Income and expenditure account	9		<u>19,756</u>		<u>32,250</u>
Total funds	10		<u>19,756</u>		<u>32,250</u>

Approved by the board and authorised for issue on 20 April 2015

Colin Thomson Ronan Headon
Director Director

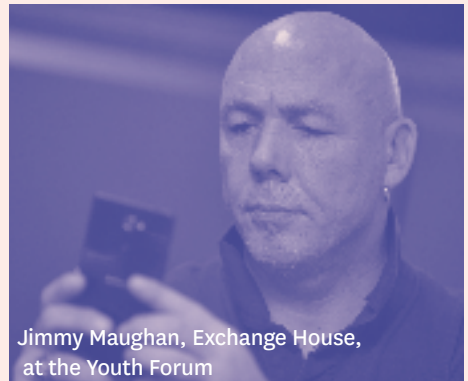
The year in Review



Working with Cork TVG men's group



Teresa Mc Carthy, Carlow,
at the Youth Forum



Jimmy Maughan, Exchange House,
at the Youth Forum



Longford PHC money
management presentation



Roscommon MABS and PHC group



Mullingar PHC money management presentation



National Traveller MABS
Unit 2, North Park
North Road
Finglas
Dublin 11
Tel: 0761 07 2230
Fax: 01 864 8511

www.ntmabs.org

