

# National Traveller MABS

**A year  
in review**

**Small changes  
can have  
big impacts.**

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Annual Review 2015





National Traveller

**mabs**

Money Advice & Budgeting Service

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

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# 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

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# Promote

## Money Management

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

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# Support

## the Traveller Community and relevant services

National Traveller MABS acts as a support to the Traveller Community, MABS and the CIS to ensure ease of access for Travellers to these services.

# A message from the chairperson

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**2015 marked a milestone for National Traveller MABS as we celebrated our 10 year anniversary. The year allowed us to reflect on our past, and consider where we intend to go in the future.**

However, 2015 was overshadowed by the tragic loss of life in Carrickmines and our deepest sympathies go out to the family and extended families of those who died.

Since 2008, we have witnessed a country gripped by a financial crisis which focused mainly on over indebtedness. However, as an organisation, we have constantly highlighted that an equally critical issue exists- that is the lack of access for many to basic financial services such as savings and credit facilities. The road that many Travellers, and indeed other marginalised groups, have travelled over the past 10 years has been tough, dealing constantly with the challenges of both social and financial exclusion.

However, as we celebrate our 10th Anniversary, we wish to highlight the achievements we have been part of in 2015.

During 2015, National Traveller MABS continued to work in partnership with other Traveller organisations in campaigning for state recognition of Traveller ethnicity. While this recognition has still not been achieved, we were delighted with the decision by the CIB to accept our proposal for the introduction of ethnic monitoring within CIS services. Data gathered will inform policy at local and national level and ensure and inclusive and accessible service for all.

In January 2015, National Traveller MABS was awarded the Gold Star for service

excellence. This was awarded by the European Foundation for Quality Management (EFQM). I would like to take this opportunity to congratulate staff and board members for their work in obtaining this award.

In September, we launched our “Three Small Changes Campaign”. The campaign aimed to improve Travellers’ access to financial services. As part of the ‘Three Small Changes’ campaign, National Traveller MABS produced a number of short films, featuring contributions from Travellers throughout Ireland, which suggested possible small changes we can all make to improve our money management skills.

At the campaign launch, National Traveller MABS highlighted the challenges faced by Travellers in accessing mainstream financial services and called on government to implement a number of measures to tackle financial exclusion and address the plague of moneylenders amongst low-income groups. National Traveller MABS also highlighted the need for a state-funded personal micro-lending scheme that the financially excluded and those on low incomes could access easily.

We also called for greater consistency in relation to the provision of caravan loans by local authorities and called on the national government to insist on the provision of these loans in all local authority areas. While all local authorities are empowered to



provide loans to Travellers who live on halting sites for the purchase or upgrading of caravans, a survey carried out in 2015 by National Traveller MABS indicates that very few are currently doing so.

2015 also saw the publication of the report “A Review of the National Traveller MABS Supported Caravan Loan Guarantee Schemes”. This Scheme was designed to enable Travellers to access loans at reasonable rates from their local credit union for the upgrade, repair or replacement of a caravan that served as a family home. With a default rate of less than 5%, the findings of this 2015 review indicated that people on low incomes are credit worthy. Its success, National Traveller MABS determined, can be attributed to the partnerships established between local credit unions and MABS; the provision of money management advice to borrowers; easy repayment methods with deductions being taken directly from the borrower’s social welfare payment; and the option for borrowers to build savings in the Credit Union while making repayments. More importantly, there is evidence of people being enabled through this scheme to become independent in terms of accessing loans from the Credit Union without the need for further guarantees.

In September we launched our 2014 Annual report. The report laid out our

future commitment to addressing the issue of financial exclusion within the Traveller community. Speaking at the launch I stated that the real GOLD DUST of our work is the personal stories and experiences of the people we work with daily, most especially members of the Traveller community. Communicating such stories in the right manner, was, we believed, the key to really engage Travellers and partner organisations, and, in essence influence the change we were looking for. The 2014 Annual Review shows that National Traveller MABS worked tirelessly to achieve this and in doing so proved that “small changes can have big impacts”.

I would like to thank Nuala, Nancy, Liz, Dermot, Margaret and Temi for their continued dedication to the organisation in 2015. I would also like to thank all my colleagues on the board of management. The members of the Consultative Forum need special mention for their ongoing commitment to us. I would like to thank all Traveller organisations and MABS for working with us and Angela Black and her team in the CIB for the support they have given and continue to give to National Traveller MABS.

**Colin Thomson**  
**Chairperson**

# The Four Pillars we stand upon

National Traveller MABS is the leading advocate for the financial inclusion of Travellers in Ireland. As a Traveller specific service, we aim to improve the financial situation of many Travellers living in Ireland who live in debt, cannot access affordable credit, who rely on money lenders and are faced with financial exclusion.

## So, how do we improve the financial situation of Travellers in Ireland?

To address this question, our 2015 work plan was built on the following 4 Pillars -

1. Community Development
2. Policy
3. Communications
4. Organisational Development

To ensure our work plan stayed focused on the needs of our Target Group and the demands and limitations of all stakeholders, we were cognisant of -

- The expert opinions of our board, staff, our Consultative Forum and partner organisations
- Key critical external issues impacting on the Traveller community
- Key current policy issues
- Available resources

Using the Citizens Information Board (CIB) strategy 2012-2015, we linked these pillars to their 5 main strategies:

- A. Meet the changing information, advice, advocacy and budgeting needs of citizens, particularly of marginalised and vulnerable groups and individuals - by connecting and responding.*
- B. Implement consistent, high quality service by CIB and our delivery partners – by providing services to a high standard.*

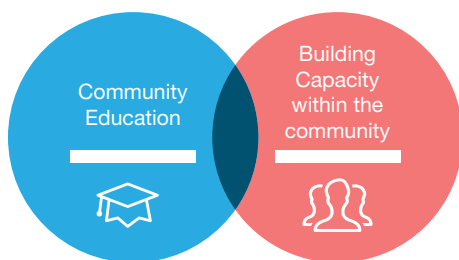
- C. Work to develop and implement an integrated service delivery model that puts the citizen at the centre – by organising to deliver.*
- D. Lead the design and implementation of creative and flexible responses to meet emerging demands for information, advice, advocacy and budgeting support - by creating and adding value.*
- E. Measure the efficiency and effectiveness of our service delivery approach - by demonstrating outcomes through feedback from users.*



# Community Development

Our work in Community Development aims to increase confidence and knowledge amongst Travellers to access appropriate financial services and manage their finances effectively.

In 2015 a number of initiatives were undertaken to advance this aim.



Travellers recounting their positive experience of saving. The film available on our YouTube channel is being used by youth groups nationwide.

## Strengthening Community Education in MABS and the CIS

National Traveller MABS, in partnership with Cork MABS and the Cork Primary Health Care Programme, produced a promotional film 'Three Small Changes' highlighting the positive working relationships between local MABS and Traveller groups. This film which promotes good work practice, is available on our YouTube channel. It will be used with groups nationally to showcase good working practice.

## Community Education

### Engaging Traveller Men

In 2015 National Traveller MABS carried out research on Traveller Men's experience of education both as youths and adults. It is anticipated that this report will be published in 2016 and will be used to promote discussions within the Traveller community on how best to engage Traveller men in community education.

### Promoting savings among young Travellers

In 2015 National Traveller MABS launched a media campaign to promote youth savings. The "Get Savings Campaign" included a short film featuring two young



# Building Capacity within the community

## The Key Worker Programme

The Key Worker Programme, is made up of 35 Primary Health Care Workers in 6 regions of Ireland. Key workers promote the use of MABS, the CIS and other finance related service providers in addition to their daily role as Traveller Community Health Care Workers within the community. In 2015 National Traveller MABS carried out an evaluation of the programme. While the evaluation will be published in 2016, preliminary findings show that Traveller face many challenges in accessing mainstream financial services and that financial stress impacts on mental and physical health. However the report also highlights that hearing from someone within your own community is a powerful means of learning. This method of communication is one organisations should use to gain the trust of the Traveller Community.



**4**

The number of local service that worked with National Traveller MABS in 2015 on Community Education initiatives



Key Workers are members of the Traveller community



Financial stress impacts on mental and physical health

**“The importance of word of mouth/ or hearing about’ something from another member of the Community is a powerful means for organisations to gain the trust of the Traveller Community.”**

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# Policy

National Traveller MABS advocates for necessary changes at 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 three key strands to this work:

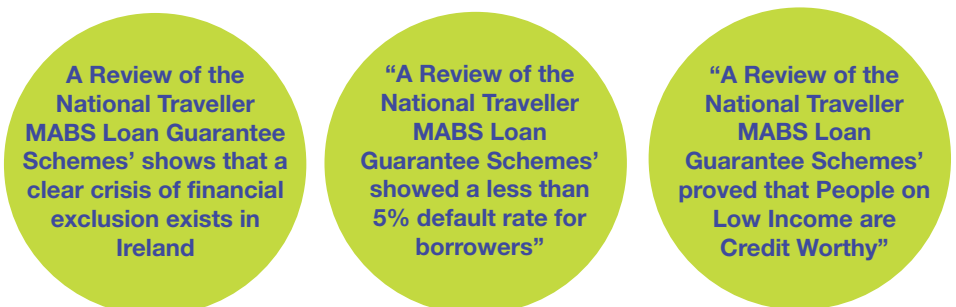


## Promoting access to legal and affordable Savings and Credit

In 2015 our work in this area focused on-

- ***The publication of 'A Review of the National Traveller MABS Loan Guarantee Schemes'***

In 2015, National Traveller MABS published a report entitled 'A Review of the National Traveller MABS Loan Guarantee Schemes'. The report highlighted the success of a number of loan guarantee funds that National Traveller MABS facilitated. The report was widely circulated and is being used by National Traveller MABS and the CIB to inform policy decisions regarding the provision of credit to purchase caravans for long term living.





- **Mapping Local Authority caravan loans nationally**

National Traveller MABS undertook a national mapping exercise in 2015 to identify the availability of local authority caravan loans nationally. Over 50 % of local authorities do not provide caravan loans to residents on local authority halting sites. National Traveller MABS continues to share the findings of this exercise with relevant bodies in our mission to ensure that all Travellers living in local authority halting sites have access to legal and affordable credit to purchase caravans for long term living.

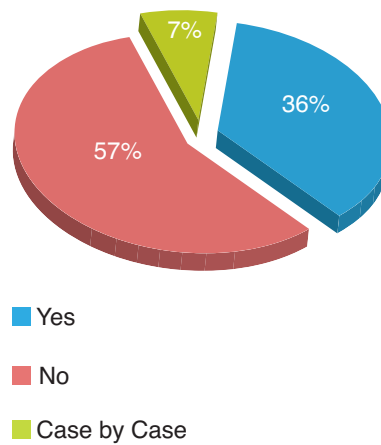
- **“It Makes Sense “ credit union micro loans**

National Traveller MABS worked closely with the Social Finance Foundation regarding the pilot credit union personal micro lending scheme. The ‘It makes sense Loan’ scheme took place in 2015. We promoted the scheme within the Traveller community and on our website, Facebook page and twitter account.

- **Working with the Garda Bureau of Fraud Investigation**

National Traveller MABS facilitated a training session for new recruits at a Garda Bureau of Fraud Investigation. This is the second time that National Traveller MABS has delivered such training which raises awareness of the problem of illegal moneylending within the Traveller community.

Provision of Caravan Loans



## Supporting Inclusion

- **Ethnic monitoring**

Ethnic monitoring is the proactive gathering and use of data by service providers to ensure that the services offered are inclusive. In 2015, National Traveller MABS was successful in campaigning for the introduction of ethnic monitoring within the Citizens Information Service. The data gathered will be used to ensure the CIS is inclusive and meets the needs of all ethnicities. Data gathered will also inform policy at local and national level and help in the development of appropriate education and information resources when needed. It is anticipated that a similar method of ethnic monitoring will be included in the Client Management System currently being developed for MABS.

- **Policy Submissions**

-The National Traveller MABS **Pre-Budget Submission** for 2016 highlighted the need for access to affordable credit for those on low incomes.

National Traveller MABS made a **submission to the National Traveller**

**and Roma Inclusion Strategy** which focused on the importance of access to savings and credit for Travellers.

## Developing Networks

By maintaining links with key policy groups in 2015, National Traveller MABS ensured that the Traveller voice is heard in relation to financial inclusion. National Traveller MABS were represented on the following committees -

- The Traveller Prison Initiative (TPI) – Funded by the St Stephens Green Trust, the TPI is working towards improving conditions for Traveller prisoners and their families.
- MABS Forum and MABS Social Policy Forum
- Social Policy Network
- Traveller Attitudinal Research group
- Irish Traveller Movement Accommodation Working Group
- LIR Anti-Racism Training
- Traveller Pride Committee



# Communication

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Following on from recommendations made in our 2014 Annual report, National Traveller MABS focussed in 2015, on improving our social media usage in an attempt to share our message with as many Travellers and Traveller groups as possible.



## Website

The website of National Traveller MABS – [www.ntmabs.org](http://www.ntmabs.org) – was regularly updated in 2015. All publications, latest news and regular updates on our projects are uploaded to the website. We had 4,830 visitors to our website in 2015, up from 3,500 in 2014.

## YouTube

National Traveller MABS set up its own YouTube channel in 2015. All our audio and visual work, including the “Get Savings promotional film” can be accessed here.



## Printed Media

National Traveller MABS published and distributed two bi-annual newsletters in 2015– **The Tharie Times** is aimed at MABS and CIS readers and **The Newsletter of National Traveller MABS** is aimed at Travellers and Traveller Groups. Feedback from readers was very positive in 2015-

*“Thank you for emailing the Tharie Times and well done to all involved in its production. It contains some very interesting and informative articles.....  
.Best regards, Jerry Doyle, Co-ordinator, Kerry MABS”*

*“Congratulations on another excellent publication – huge amount of work being done by NTMABS which the rest of us often take for granted.....Karl Cronin, Co-ordinator, Cavan MABS”*

All newsletters are available on our website

## Social Media

In 2015 National Traveller MABS carried out a survey amongst Traveller Community Health Care workers to assess the importance of social media when

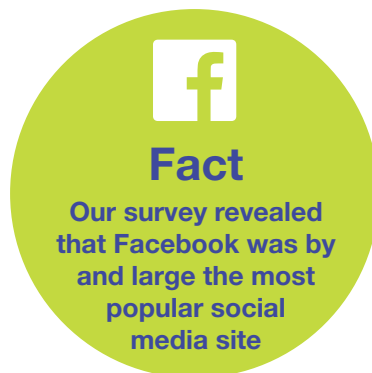
communicating with the Traveller community. The survey indicated that much like the population at large, Travellers use of social media to access information has dramatically increased over the last 5 years. Building on this information, National Traveller MABS focused on maintaining a vibrant social media presence in 2015.

We began updating our Facebook page and Twitter account weekly with important and useful articles. The number of ‘likes’ on our Facebook page increased dramatically in 2015. This shows that the information that we are sharing is being accessed by an increasing number of people.

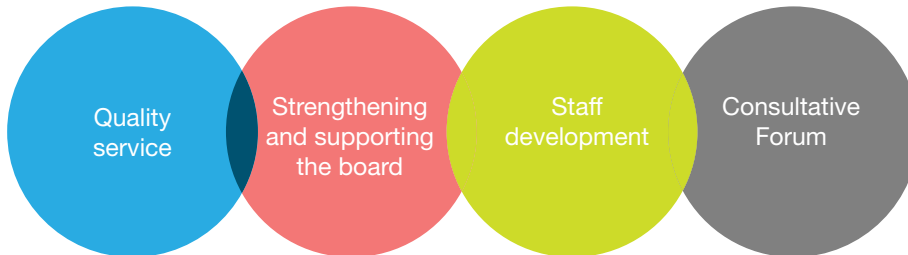
National Traveller MABS contributes weekly to the ITM electronic magazine. This is circulated to all Traveller organisations and provides us with a positive platform to share up to date information on rights and entitlements with the Traveller community.

## Annual Report

Our Annual Report was revised and redeveloped in 2015 and the 2014 Annual Report was launched at our 10 year anniversary celebration in September. The report gave a clear account of our work and will be referred to in the coming years to ensure that we remain accountable and focused.



# Organisational Development



**2015 was an important year for National Traveller MABS. We celebrated our 10 year anniversary and received the EFQM Gold Star Award for quality service. Alongside this, we took immediate action to comply with changes in relation to the Charities Act and Companies Act. This ensured we were fully compliant with all requirements necessary to function as an organisation.**

In 2015 we focused on the following in order to maintain a highly skilled, unified and attentive organisation.

the establishment of a number of expert sub committees. These guide and oversee the organisation on various projects.

## Quality service

In order to ensure we provided the highest standard of service to our target group, work practices were reviewed in 2015 and sent to all staff and management. Working to ensure that we had efficient and effective policies, procedures and recording structures in place, we were awarded the Gold Star Service Excellence Quality Mark

## Staff Development

In 2015, all staff were provided with updated staff handbooks. Staff support and supervision was made available and external support was also offered. Staff meetings were held monthly and this gave staff an opportunity to share information and support each other.

## Strengthening and supporting the board of Management

The board of management of National Traveller MABS comprises of 9 individuals, all of whom give their time and knowledge to National Traveller MABS pro bono. The expertise of the board has enabled

## Consultative Forum

The work of National Traveller MABS is guided by input from our Consultative Forum. The Forum is made up of Traveller Women from 4 Primary Health Care groups nationwide. In 2015 their input and support to us when evaluating the Key Worker programme was invaluable.

# Looking to 2016

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2015 will be remembered for our 10 year anniversary, for the launch of our “Three Small Changes” campaign and for the findings from our publication “A Review of National Traveller MABS Supported Caravan Loan Guarantee Schemes”.

In addition, the awarding of our Gold Star Award for service excellence, and the success of the Social Finance Foundation backed, credit union pilot personal lending scheme, “It Makes Sense Loans” has left us with much to maintain and build on in 2016.

2016 will be another busy year for National Traveller MABS as we strive to achieve our aim of ending financial exclusion and improving access to affordable savings and credit for Travellers. This we will work towards by initiating small changes which have the potential to make a big impact. While continuing our engagement with Traveller groups both nationally and locally while continuing to support MABS and CIS’, we also aim:

- **For the Traveller community** - To complete and launch the findings of the Key Worker evaluation and continue to examine with Primary Health Care groups best ways to progress the programme into 2016/2017.
- **For Traveller Men** - To launch the findings of our research into Traveller men and education and host a national conference bringing together Traveller men and relevant stakeholders. This conference will look at developing a model for re-engaging Traveller men in both education and training.
- **For Young Travellers** - To continue to work on the Get Savings Campaign to encourage young Travellers to build a savings habit.
- **For MABS** - To carry out a survey within MABS to identify the how we can better support money advisors when facilitating community education in their locality.
- **For CIS** - To partner with the Advocacy team in Clondalkin CIS and explore ways that the CIS can better engage with local Traveller Community
- **For Government Department and State Agencies** - To remember the tragedy of Carrickmines by working with other organisations towards the establishment of a state backed caravan loan scheme.
- **For our own organisation**- To maintain the momentum of 2015 by retaining our Gold Star award for excellence and remaining focused on the key question we need to address- How can we improve the financial situation of Travellers?

# Income and Expenditure Account

for the year ended 31 December 2015

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**NATIONAL TRAVELLER MONEY ADVICE AND BUDGETING SERVICE  
(MABS) LIMITED  
(A COMPANY LIMITED BY GUARANTEE AND NOT HAVING A SHARE  
CAPITAL)  
INCOME AND EXPENDITURE ACCOUNT  
FOR THE YEAR ENDED 31 DECEMBER 2015**

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		2015	2014
	Notes	€	€
Income	3	322,916	316,916
Administrative expenses		(318,820)	(332,410)
<b>Surplus/(deficit) before taxation</b>		<b>4,096</b>	<b>(15,494)</b>
Taxation	6	-	-
<b>Surplus/(deficit) for the financial year</b>	<b>13</b>	<b>4,096</b>	<b>(15,494)</b>
<b>Total comprehensive income/(deficit) for the year</b>		<b>4,096</b>	<b>(15,494)</b>

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The Income and Expenditure Account has been prepared on the basis that all operations are continuing operations.



# Income and Expenditure Account

for the year ended 31 December 2015

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**NATIONAL TRAVELLER MONEY ADVICE AND BUDGETING SERVICE  
(MABS) LIMITED**  
**(A COMPANY LIMITED BY GUARANTEE AND NOT HAVING A SHARE  
CAPITAL)**  
**BALANCE SHEET**  
*AS AT 31 DECEMBER 2015*

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	Notes	2015 €	€	2014 €	€
<b>Fixed assets</b>					
Tangible assets	7		609		1,601
<b>Current assets</b>					
Debtors	9	3,191		3,191	
Cash at bank and in hand		26,730		22,741	
		<u>29,921</u>		<u>25,932</u>	
<b>Creditors: amounts falling due within one year</b>	10	<u>(6,678)</u>		<u>(7,778)</u>	
<b>Net current assets</b>			<u>23,243</u>		<u>18,154</u>
<b>Total assets less current liabilities</b>			<u>23,852</u>		<u>19,755</u>
<b>Reserves</b>					
Income and expenditure account	13		<u>23,852</u>		<u>19,755</u>

The financial statements were approved by the board of directors and authorised for issue on 27 May 2016 and are signed on its behalf by:

Colin Thomson  
Director

Ronan Headon  
Director

Company Registration No. 395431

# The year in Review



# Our Team

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Nuala Ní Ghabhann	Joint Coordinator
Nancy Power	Joint Coordinator
Liz Daly	National Support and Development Worker
Dermot Sreenan	National Education Worker
Margaret Collins	Administrator
Temitope Animashaun	Finance Administrator

# Board of Management

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Colin Thomson	Chairperson, Programme Manager, Crosscare
John Hanley	Senior Social, Worker Dublin City Council
Suzie McCarthy	PHC Co-ordinator, Fingal Travellers Organisation
Lena Lawrence	Health Care Worker, Fingal Travellers Organisation
Ronan Headon	Finance Director, Social Finance Foundation
Catherine Joyce	Manager, Blanchardstown Traveller Dev. Group
Bridget Quilligan	Member, Director, ITM
Rebecca Keatinge	Solicitor, Mercy Law
Geralyn McGarry	Social Policy & Research Manager, CIB



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