

National Traveller MABS

A year in review
The year the
Irish State
recognised
Traveller Ethnicity

Annual Review

2017



Launch of the Behaviour and Attitudes Research in the Morrison Hotel (photo by Tommy Clancy Photographer)

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 and development work

Promote

Money Management

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

Support

the Traveller Community and relevant services

National Traveller MABS acts as a support to the Traveller Community, MABS and Citizens Information Services to ensure ease of access for Travellers to these services. National Traveller MABS is funded and supported by the Citizens Information Board (CIB).

A message from the chairperson

2017 was a historic year for Travellers due to the Irish State's formal recognition of Traveller Ethnicity which occurred on a cold evening on the 1st of March. This came on foot of tremendous and unfailing efforts by Traveller women and men.

We expect that this recognition will translate into policies being implemented and lead to a targeting of resources that improve educational outcomes, health outcomes, and accommodation outcomes for Travellers in Ireland. We hope this recognition will lead to improvement in employment opportunities and alleviate the poverty experienced by many Travellers. We will continue to address issues in the area of financial exclusion.

This year has been another busy year for National Traveller MABS as we worked towards addressing the issues of accessing affordable saving and credit for the Traveller community.

Other work included:

- Completion and publication of research into how utility provision is administered and rents collected in Traveller specific accommodation in Fingal
- We worked with other National Traveller organisations to examine the financial needs of Travellers who are in prison and their families
- Following on from our research carried out in 2015, A Review of the National Traveller MABS Supported Caravan Loan Scheme, we continued to promote the need for access to credit for the purchase of caravans for long term living with the support of CIB. This gave rise to the Housing Agency's Review of the Scheme of Loans and Grants for the Purchase of Caravans commissioned by the Department of Housing, Planning and Local Government. National Traveller MABS participated in this review.
- We updated our website and continued to promote our work through our newsletters and submissions to various external publications
- We kept abreast of relevant social, economic and political changes nationally and internationally through our involvement on the boards and committees of various other organisations, and attendance at related conferences and events.
- We continued to monitor the roll out of the *It Makes Sense Loan* scheme as administered by Credit Unions in terms of the Traveller community access and take-up
- We saw the launch of the National Traveller Roma Inclusion Strategy (NTRIS) in 2017 and we continued to participate in the consultation process on this and we will continue to link in with the relevant committee on issues of financial exclusion



Photo: Tommy Clancy

Launch of the CFI Traveller Community Survey. Pictured Left to Right: Nancy Power (NTMABS) Bridgie Casey, (ITM) Ita Madden, (Cavan PHC), Damien Peelo, Maria Joyce, (NT Women's Forum)

- We supported the work of The Community Foundation of Ireland in undertaking an attitudinal survey amongst both the general population and Travellers, and this was launched in October 2017
- We welcomed on board two new staff members
- We welcomed the promotion of an Internal staff member to job-share the Coordinator position
- We said farewell to two very dedicated staff members

We are looking forward with optimism to the delivery of concrete measures to improve the lives of the Traveller community following on from the state's recognition of Travellers' ethnic identity.

As chairperson, I would like to thank staff- Nancy, Dermot, Sian, Michelle, Margaret and Temitope for

their continued dedication to the organisation in 2017. I would also like to thank all my colleagues on the board of management, members of the Consultative Forums for the continuing support they offer and their ongoing commitment. In addition, I thank the staff of MABS and the CISs who support us in our work to end financial exclusion faced by Travellers. Finally, I would like to thank Angela Black and her team in the Citizens Information Board for the support they have given and continue to give to National Traveller MABS.

Colin Thomson
Chairperson

Pillars upon which our work is based

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 experience financial exclusion and poverty. The financial issues that we seek to address include; access to basic low cost banking facilities, access to affordable and legal credit options, fuel poverty, and poor standard yet unaffordable accommodation. These issues in turn are associated with poor financial literacy, access to budgeting and financial advice, over reliance on legal and illegal money lending, over-indebtedness and insecure housing and homelessness.

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

To address this question, our 2017 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 Forums and partner organisations
- Key critical external issues impacting on the Traveller community
- Key current policy issues
- Available resources

[The Pillars on which our work is based link directly to CIB Strategy 2015-2018:](#)

The CIB 2015-2018 Strategic Priorities are

Priority A: Provide high quality consistent services to citizens, supported by robust quality assurance mechanisms

Priority B: Revise the structures of CISs and MABS to better serve the citizen by improving management structures and governance, management of resources and the delivery of consistent high quality services

Priority C: Provide targeted interventions to support the needs of our citizens in very vulnerable situations through specialist services

Priority D: Improve awareness of the range of services provided by CIB and our delivery services particularly with regard to accessibility of services to citizens

Priority E: Highlight issues of concern so that policy and administration of public services is continually enhanced

Priority F: Continue to develop our people - staff, volunteers, board members - through appropriate supports. A particular emphasis on the key role of volunteering will form part of our ongoing strategy.

4 Pillars which National Traveller MABS works from

National Traveller MABS Main Pillars

Pillar 1 Community Development

To increase confidence and knowledge amongst Travellers to access appropriate financial services and manage their finances effectively

Pillar 2 Policy

To ensure policies are developed, amended and implemented in line with the financial needs of Travellers

Pillar 3 Communications

Develop a communications strategy as a key pillar of our work

Pillar 4 Organisational Development

Develop an expert, cohesive, focused organisation



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.

Community Education

We continued to train and support MABS services to facilitate Community Education based on the needs of Travellers in their area. Successful programmes were completed by both the Primary Health Care Teams in Meath who linked in with Meath MABS, and Dublin North East MABS supporting training of staff based in TravAct in Coolock.

Strengthening Community Education in MABS

Throughout 2017, National Traveller MABS strengthened Community Education in MABS and CIS in four ways:

- 1. Outreach** - In 2017 we promoted the *It Makes Sense Loan* with various Traveller organisation and through our consultative forums established existing levels of engagement with the loans by Travellers.
- 2. Research** - National Traveller MABS published research into how utility provision is administered and rents collected in Traveller specific accommodation in Fingal. We participated on the steering group of the Community Foundation of Ireland's National Traveller survey which was published and launched in October 2017.

The following recommendations arose out of our research into utility provision in Fingal:

- **Include Travellers as a vulnerable group**

The report explained that the term 'vulnerable group' in the Irish context is limited to medical interpretations. It recommended that this be broadened to include the Traveller community, and that Travellers are included in the definitions issued by the Commission for Energy Regulation. The report further recommended that National Traveller MABS joins other civil society organisations to take up this issue with the Commission and seeks explanations as to why (1) notice was not taken of the earlier MABS representations to the Commission and (2) why Ireland has not been brought into line with the European norm, which includes a wide definition of vulnerability with such measures as a social tariff.

- **Address fuel poverty through specific initiatives that:**

1. Identify the costs for families (of different sizes and type) of running a caravan (including the percentage of the families' income spent on rent, light and heat).
2. Identify how caravans could be made more energy efficient (e.g. insulation with the application of green technologies, such as wind and solar), undertaken with the Traveller economy and social enterprises.
3. Tests the use of district heating systems as well as the block buying of fuel for Traveller sites.

3. **On-going Support** - National Traveller MABS facilitates Community Education programmes within the MABS network in order to increase cultural awareness and knowledge on Traveller issues. In 2017, we trained and assisted both Meath MABS and Dublin North East MABS to facilitate community education programmes with the local Traveller Primary Health Care Projects, along with the workers of the local Traveller support group.
4. **Innovation** - National Traveller MABS began a process to examine the need for a money management resource programme to be

introduced to Travellers in prisons through the Travellers in Prison Initiative, to provide money management skills to prisoners and their families.

We met with the Elizabeth Finn Foundation in terms of seeking ways for Travellers to avail of the Turn2us Response Fund, and subsequently had staff trained in how to apply to this fund.

We also worked on the issue of the introduction of Ethnic Monitoring into MABS services.



Jacinta Brack, Joint Coordinator of National Traveller Survey, Nancy Power National Traveller MABS, Brigid Casey ITM, Ita Madden Cavan Travellers Primary Health Care Project, Damien Peelo Joint Coordinator of National Traveller Survey at the Launch of Behaviour and Attitudes research in the Morrison Hotel. (Photo by Tommy Clancy photographer)

Building Capacity within the community

Throughout 2017, National Traveller MABS contributed to developing capacity in the Traveller community in three significant ways in order to improve access to services and provide for Travellers interests to be heard:

The Key Worker Programme

National Traveller MABS developed a proposal and submitted it to CIB to look at ways forwards to progress the Key Worker programme. There is ongoing consultation with the Traveller consultative groups to progress ways to look at establishing sustainable models of money management within the Traveller community.

National Traveller Survey

National Traveller MABS participated on the steering group of the Behaviours and Attitudes Survey of the Traveller community; and attitudes to Travellers and Minority Groups among Irish adults.

In October 2017 the research was launched. There were a range of research findings that will inform the work of National Traveller MABS into the future including; the fact that 12% of Travellers have used moneylenders while 10% have used a MABS service. These figures drop to 4% currently using a money lender while 3% are accessing MABS.

Travellers in Prison Initiative (TPI)

Due to its expertise and experience in money management for prisoners, National Traveller MABS participated in the Traveller Prison Initiative steering group (TPI). The initiative works to support Traveller prisoners in all aspects of their prison life. We facilitated a number of sessions to look at ways to increase Traveller Prisoners access to money management education while in prison.



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

- Access to affordable and legal credit
- Access to banks and financial intuitions

In 2017 our work in this area focused on-

Local Authority Caravan Loans

Over the last number of years National Traveller MABS worked to re-establish a loan guarantee for Travellers seeking to buy caravans for long term living.

In this work we have been supported by CIB. We will also continue to work with all the relevant national Traveller organisations and stakeholders to address the issues of Traveller accommodation and standards, and how they directly impact on financial exclusion. This area needs to be addressed within a policy framework.

- With the support of CIB we advocated for an internal review of *The Scheme of Loans and Grants for the purchase of caravans by Travellers*.
- This review was undertaken by the Housing Agency during 2017 and National Traveller MABS work in the area of Caravan Loans was included in the review.



National Traveller MABS continues to work with CIB on the possibility of introducing a central MABS Caravan Loan Guarantee Fund to support Travellers when accessing credit union loans to purchase caravans for long term living.

National Traveller MABS put forward a submission on the final National Traveller and Roma Inclusion Strategy. CIB also supported recommendations for changes in these areas in a submission to the strategy seeking to work on the following areas:

- Employment
- Financial inclusion and access to affordable credit
- Ethnic equality monitoring

In 2017 National Traveller MABS commissioned research into the provision of utilities and rent collection for Travellers in the Fingal area and this illustrated how fuel poverty adversely impacts Travellers

Mainstream Credit

National Traveller MABS continued to promote the *It Makes Sense* Credit Union personal micro loans, and we continued to promote affordable and legal savings and lending structures. We do this by meeting other organisations and consultative groups and also through articles in our newsletters, other media, along with social media as in Facebook, our website and Twitter.

Inclusion

Ethnicity Monitoring in MABS and CISs – National Traveller MABS is working with CIB to develop mechanisms to facilitate ethnicity equality monitoring within the MABS services. Currently CIB uses an ‘ethnicity question’ in the CISs data gathering system. This is part of ‘ethnic equality monitoring’. The aim of this is to monitor the level of Travellers accessing the CISs and MABS services. This provides services with information about access to services for ethnic minority groups along with the capacity to track outcomes and highlight the need for specific policy developments.

National Traveller MABS along with other national Traveller organisations saw the importance of the State recognising Traveller ethnicity. This historic event was hugely significant for Travellers in that it signalled a change in the relationship between the state and Travellers. While it is largely symbolic, it was a proud moment for the community in that the state formally noted an end to a denial of Traveller identity and policies that sought to suppress, undermine and destroy Traveller culture. It is hoped that it will translate into concrete measures that will result in equal outcomes for Travellers in the areas of health, education, employment and housing.

Case Work – active caseloads of Household Budget users continue to be managed.

Networking

National Traveller MABS is a member of the steering group of Traveller Pride and supports its activities.



All winners and presenters with Brenda Donohue and Minister David Stanton at Traveller Pride Awards 2017 (photo by Tommy Clancy photographer)

Communication



National Traveller MABS communication strategy covers our communication with the following:

- the Traveller Community
- Financial Institutions
- State Agencies

Communication with the Traveller Community

The objective of our communication strategy with the Traveller Community is to:

- listen to the presenting financial needs of the community, which will inform our policy work

- understand how the issues of financial exclusion are impacting on the community and devise ways of creating inclusive mechanisms to address these issues
- promote affordable legal low cost credit to the community
- create an awareness of the work of MABS and CISs so as to support an increase in access to these services by the community

In 2017 we used a variety of means to communicate with the Traveller community, including through our ongoing meetings with our consultative forums, our Facebook and website and through production of our bi-annual Newsletter developed specially for communication with the community.

Communication with MABS and CISs

The objective of our communication strategy with MABS and CISs is to

- Create an awareness in the services of the work of National Traveller MABS
- promote the idea of services targeting the Traveller community in their area
- building good relationships with services to support the process of referring Travellers to local services
- create an awareness of the specific financial exclusion experienced by Travellers to create a more culturally appropriate service

This work was undertaken in a variety of ways; through our visits to services, through the production of a bi-annual newsletter 'Tharie Times'

and through direct contact with local services. We also use Facebook and our website.

Communication with Financial Institutions

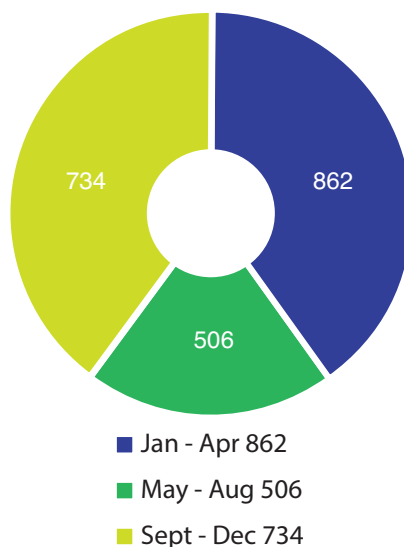
The objective of our communication strategy with Financial Institutions is to create awareness of the specific financial exclusion needs of Travellers. In 2017, we focused on building good relationships with Credit Unions offering the 'It Makes Sense Loans' by making connections with the company supporting the roll out of these loans nationally.

Communications with State Agencies

The objective of our communication strategy with state agencies is to highlight the specific financial inclusion needs of Travellers.

Web Access

- In 2017, 2,049 new users accessed the website of National Traveller MABS. December saw a peak in users with 244 accessing the website in one day. The total number of sessions within the date range for 2017 was 2,607. (A session is a time period where the user is actively engaged with the website).
- 57 of these sessions were accessed through our Facebook page and 10 through Twitter.
- Ireland accounted for 987 users with 710 coming from Dublin.
- 487 visits came from the Citizens Information Board supported public facing services.



Submissions

A submission was made following the publication of the National Traveller and Roma Inclusion Strategy (NTRIS) seeking to work on issues around employment and work, access to affordable credit, and seeking the introduction of ethnic equality monitoring.

An addendum to a pre-budget submission from Dublin 10 & 20 MABS on Fuel Poverty was prepared in October 2017.

Training & Community Education

Two of the local MABS' Money Advisors undertook training for delivery and facilitation of money management training entailed in the 'A Way of Life' money management programme along with the 'Overcoming Illegal Debt' module. This was carried out with Meath MABS and Dublin North East MABS. Subsequently the Meath local Traveller Primary Health Care Project undertook the community education sessions on money management and established a good working relationship with the local service. Similarly the workers of TravAct, an organisation of Travellers

and settled people working towards the inclusion of Travellers in Irish society, has facilitated sessions with Dublin North East MABS.

Mental Health

National Traveller MABS sits on the steering group of the National Traveller Mental Health Network.

Savings

Promoting savings among Travellers – by

1. Continually updating social media - weekly updates on Facebook /Twitter
2. Continually seek other avenues to promote savings among Travellers.
3. Promote affordable and legal savings and lending structures via face to face and media networks and supporting the *It Makes Sense Loans* micro-credit campaign.
4. Build The Three Small Changes Campaign by continuing to encourage saving among young Travellers within the community.



Meath Traveller Primary Health Care workers completed money management training with local MABS

Back row: L-R Primary Health Care Workers Nathanya McDonagh, Lisa McDonagh, Mary Joyce, Mary Joyce, Sharon Nevin, Eileen Gilsean, and Michael Laffey of Meath MABS.

Front Row L-R: Brigid Collins, Michelle Kearns of National Traveller MABS, Patricia Marley of Meath MABS, and Julie Power- missing from the photos is Pauline Doyle.

Organisational Development

Our Team

In 2017 we saw the promotion of an internal member of staff to Job share the Co-ordinator position, Dermot Sreenan. We also welcomed two new additional staff members, Michelle Kearns as National Development/Support Worker and Sian Crowley as National Education Worker.



Dermot Sreenan
Job-share
Joint Coordinator Position



Nancy Power
Job-share
Joint Coordinator Position



Sian Crowley
National Education
Worker



Michelle Kearns
National Development Worker



Temitope Animashaun Financial Administrator and
Margaret Collins Administrator

Board of Management

Colin Thomson Chairperson
John Hanley
Ronan Headon
Suzie McCarthy
Lena Lawrence
Jules Mc Donagh

Rebecca Keatinge
Geralyn McGarry
Bridgie Casey

Programme Manager, Crosscare
Senior Social, Worker Dublin City Council
Finance Director, Social Finance Foundation
Co-ordinator, Dublin North East Traveller PHC
Health Care Worker, Dublin North East Traveller PHC
Research and Information Officer, Exchange House
Ireland, National Traveller Services
Solicitor, Mercy Law Centre
Social Policy & Research Manager, Citizens Information Board
Accommodation Officer Irish Traveller Movement

Income and Expenditure Account

for the year ended 31 December 2017

NATIONAL TRAVELLER MONEY AND 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 2017

	2017	2016
	€	€
Income	309,600	309,680
Administrative expenses	<u>(238,527)</u>	<u>(314,828)</u>
(Deficit)/surplus before taxation	<u>71,073</u>	<u>(5,148)</u>
Taxation	–	–
(Deficit)/surplus for the financial year	<u>71,073</u>	<u>(5,148)</u>
Total comprehensive income/ (deficit) for the year	<u>71,073</u>	<u>(5,148)</u>

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 2017

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 2017

	2017	2016
	€	€
Fixed assets		
Tangible assets	703	592
Currents assets		
Debtors	3,191	3,191
Cash at bank and in hand	<u>91,447</u>	<u>21,219</u>
	94,638	24,410
Creditors: amount falling due within one year	<u>(5,564)</u>	<u>(6,298)</u>
Net current assets	<u>89,074</u>	<u>18,112</u>
Total assets less current liabilities	<u>89,777</u>	<u>18,704</u>
Reserves		
Income and expenditure account	<u>89,777</u>	<u>18,704</u>

The financial statements were approved by the board of directors and authorised on 16th May 2018 and signed on its behalf by:

Colin Thomson
Director

Ronan Headon
Director

Company Registration No. 395431



ITM AGM Tullamore



Meath Traveller Primary Health Care workers completed money management training with local MABS



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