



National Traveller MABS

A year in review

*The first anniversary
of Traveller Ethnicity*

Annual Review

2018



*Irish Traveller Ethnicity Celebration, Royal Hospital Kilmainham,
March 15th 2018 (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

To mark the first anniversary of the State's recognition of Traveller ethnicity a celebration took place in the Royal Hospital in Kilmainham on 15th March 2018. President Michael D Higgins and his wife Sabina joined us in celebrating this occasion. National Traveller MABS were delighted to be part of the organising of the event. Travellers' contribution to all aspects of society, from arts, culture, song, sports and Traveller-run companies were represented and showcased the valuable work they are doing.

President Higgins said that ethnic recognition "has encouraged a confidence, that there is really nothing that Travellers can't do if obstacles are removed..." and like President Higgins we continue to work at removing obstacles that prevent the financial inclusion of Travellers.

With sadness we had to say farewell to our Chairperson, Colin Thomson, who has served on the board and as Chair of National Traveller MABS for the last number of years. We wish Colin all the best in his continuing work and future endeavours. I was pleased to be welcomed by the board of National Traveller MABS as the first Traveller Chair of the organisation.

A year on from ethnic recognition the struggle continues for many Travellers to escape poverty and we will continue to work to address issues in the context of financial exclusion and access to affordable credit.

2018 was another busy year for National Traveller MABS as we worked towards addressing the issues in various ways.

Our work included:

- Promoted '*It Makes Sense*' loans to our consultative groups and gathered feedback in relation to this.
- Carried out a small scale study on the Cost of Caravans and Trailers in February 2018 which led to further work in the area of accommodation costs and suitability of caravan loan scheme.
- Held a seminar looking at the findings of our report into the cost of mobiles and trailers. Report recommendations were endorsed by the community and we subsequently included the feedback into our position on affordable accommodation.
- Developing Trust Seminar: We produced a report which reviewed Community Education within the MABS network based on a survey we conducted back in 2016 and at a seminar in October we outlined a plan for positive engagement with Travellers and resources available to support this.
- In 2018 we saw the development of our three-year strategic plan, involving both staff and board, which will take our organisation forward over the next three years -> 2019-2021.



*Irish Traveller Ethnicity Celebration, Royal Hospital Kilmainham, March 15th 2018
(photo by Tommy Clancy photographer)*

- We commenced work on a peer led research into Energy Poverty as experienced by Travellers living in mobile homes/caravans.
- We commenced work on a library of images which can be used in future flyers and posters to promote the work of MABS and develop an understanding of what the service can do.
- We continued to work in the Travellers in Prison Initiative and commenced work on a guide for organisations working with families of Travellers in Prison. This guide highlights entitlements and financial supports.
- We updated our website and continued to promote our work through our newsletters and submissions to various external publications.
- Following the launch of the Behaviour and Attitudes survey in 2017 by the Community Foundation of Ireland, in 2018 National Traveller MABS participated in the regional meetings that promoted the findings. At these regional meetings National Traveller MABS promoted our Community Education work and the work of MABS in general.

As Chairperson, I would like to thank staff; Nancy, Dermot, Sian, Michelle, Margaret and Temitope for their continued dedication. 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 would like to thank the staff of MABS and the Citizen Information Services 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.

Bridgie Casey
Chairperson



Pillars upon which our work is based

National Traveller MABS is the leading advocate for the financial inclusion of Travellers in Ireland. We aim to improve the financial situation of many Travellers living in Ireland who experience financial exclusion and poverty. The financial issues include; access to basic low cost banking facilities, access to affordable and legal credit options, fuel poverty, and poor standard and unaffordable accommodation. These issues in turn are associated with 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 2018 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

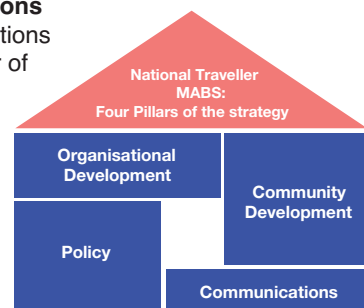
To ensure policies are developed, amended and implemented in line with the financial needs of Travellers

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 Primary Health Care Projects in Clondalkin, Wicklow, and Newcastle West.

Participants in these programmes identified the need for a culturally-appropriate, easy to read flyer promoting MABS to the Traveller community. In late 2018, we began a consultation process with a Traveller focus group to develop culturally appropriate 'library of images' to use in our promotional materials, and to develop an accessible flyer.

Work also commenced on a short video aimed at promoting money management to young Travellers by creating a short online video to promote saving while using role models from within the Traveller Community.

Strengthening Community Education in MABS and the CIS

Throughout 2018, National Traveller MABS strengthened Community Education in MABS and CIS in four ways:

Outreach - In 2018, we attended three regional meetings supporting the roll-out of the findings of the 2017 Behaviour and Attitudes Survey of the Traveller Community, in Cork, Offaly, and Castlebar.

National Traveller MABS also promoted our community education work at these meetings.

Report and Development of CE in MABS -

In October, we published a report about community education and MABS, titled *Developing Trust*. The report was based on survey undertaken by National Traveller MABS in 2016. A launch event was held in the Ashling Hotel. The event was attended by staff from 20 MABS services, CIB, MABS ND, and representatives from Wicklow Traveller Primary Health Care Project, who had recently participated in MABS community education.

Access to Credit -

It Makes Sense loans – were presented to the consultative groups and feedback was taken in relation to what was the experience of Travellers locally when applying for these loans.

Ethnicity Celebration and Traveller Pride -

As one of the National organisations involved in organising the Celebration of Traveller Ethnicity, a landmark event hosted in Royal Hospital Kilmainham to celebrate the first anniversary of recognition of Traveller ethnicity. This committee was made up of representatives from all the national Traveller organisations, as well as Traveller activists, and a PR company. The day was a celebration of Traveller culture, and was attended by President Michael D Higgins.

Following on from this event National Traveller MABS continues to sit on the Traveller Pride Steering Committee, looking ahead to plan Traveller Pride events for 2019.

Building Capacity within the Community

Throughout 2018, National Traveller MABS contributed to developing capacity within the Traveller Community in three significant ways in order to improve access to services for Travellers:

The Key Worker Programme

In 2018 National Traveller MABS developed a proposal and submitted it to CIB to look at ways forwards to progress the Key Worker programme. There was ongoing consultation with the Traveller consultative groups to progress ways to look at key worker in establishing sustainable models of money management within the Traveller community.

Travellers in Prison Initiative (TPI)

National Traveller MABS participates in the Traveller Prison Initiative steering group (TPI). The Initiative works to support Traveller prisoners in all aspects of their prison life. In 2018, we facilitated one discussion session in a prison, and held two stalls at prison open days. We also commenced work on a Guide for Services for those groups working to support Traveller families with someone in prison.

Community Foundation for Ireland

We maintained representation on a steering committee stewarding funds made available to the Traveller community by the Community Foundation for Ireland. This steering committee developed and oversaw the criteria and process for applying to the CFI for grants.



Irish Traveller Ethnicity Celebration, Royal Hospital Kilmainham, March 15th 2018 (photo by Tommy Clancy photographer)

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:



Affordable Accommodation and Accessible Credit

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

In 2018 our work in this area focused on-

Cost of Accommodation

National Traveller MABS has worked in the area of affordable credit in accessing caravan loans through a number of schemes over the years with Clann Credo, Vincent de Paul and Dublin City Council. With the discontinuation of the availability of the Household Budget scheme for the repayment of such loans, our ability to assist and work in this area has ceased.

National Traveller MABS will continue to work with all the national and local Traveller organisations and stakeholders in addressing culturally appropriate affordable accommodation needs, and how this impacts directly on the financial exclusion.

In 2018, our policy work included:

- We undertook a study into the cost of caravans/mobile homes
- We published a response to the Housing Agency's 2018 *Review of Scheme of Loans and Grants For the Purchase of Caravans for Travellers*



- A seminar was held in the Ashling Hotel in June on Culturally Appropriate Affordable Accommodation for Travellers, at which we outlined policy developments which we want to see adopted.

National Traveller MABS has developed a series of proposals to inform policy on the provision of culturally appropriate affordable accommodation for Travellers. At the heart of these proposals is the provision of residential standard mobile homes and trailers on a rent or rent to buy basis. This would alleviate the financial hardship caused by families having to access credit to buy poor quality accommodation. It would also impact on energy poverty for people living in mobile homes.

Mainstream Credit

It Makes Sense Loans

During 2018, following on from a short survey undertaken in 2017 about the *It Makes Sense* Loans; we promoted the *It Makes Sense* Loans to the community via our newsletters, and other publications such as Traveller Voice and the Parish Magazine. We also visited a number of Traveller organisations to promote the loans in North Cork, and our consultative groups in Clondalkin, Navan, Wicklow, Newcastle West and Balbriggan.


Our experience is that the *It Makes Sense* Loan is not available to everyone in a standardised way, there are also issues in terms of people having to

pay for identification so as to set up a credit union account and other issues like proof of address which may exclude very vulnerable families who are living in unauthorised sites or are sharing bays. We have identified the need to explore additional routes to affordable credit.

Inclusion

Ethnic Monitoring of MABS and CISs

National Traveller MABS alongside other national Traveller organisations saw the importance of the State recognising Traveller ethnicity. National Traveller MABS is working with CIB to develop mechanisms to facilitate ethnicity equality monitoring within the MABS services. Currently CIB uses an 'ethnic 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.



In 2018 National Traveller MABS commenced peer led research into Energy Poverty experienced by Travellers living in caravans and mobile homes. The findings from this research to be published in 2019.



Clondalkin Travellers Primary Health Care Project receive their certificates of completion of money management community education with Dublin 10 & 20 MABS and Clondalkin MABS, September 2018 (photo by Tommy Clancy photographer)



Sian Crowley National Traveller MABS, Belinda McGreal North Galway MABS, Carol Crowley Dublin South MABS, Michelle Kearns National Traveller MABS, Geralyn McGarry Citizens Information Board (photo by Tommy Clancy photographer)



Photo from the launch of A Small Scale Study into the cost of Mobile Homes/Trailers for the Purpose of Social Housing for Travellers, Ashling Hotel, June 2018

Communication



National Traveller MABS communication strategy covers:

Communication with the Traveller Community

- Communication with MABS and CISs
- Communication with Financial Institutions
- Communication with 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 is 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 in an increasing access to these services by Travellers

In 2018, we used a variety of means to communicate with the Traveller community, including through our ongoing meetings with our consultative forums, our Facebook, Twitter, and website and through production of our bi-annual newsletter developed specially for communication with the community, *Newsletter of National Traveller MABS*.

Communication with MABS and CISs

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

- raise awareness of the work of National Traveller MABS
- promote the services to the Traveller community in their area
- build good relationships between MABS and CISs services to support the process in referring Travellers to local services
- create an awareness of the specific financial exclusion experienced by Travellers to create a more culturally appropriate service

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.

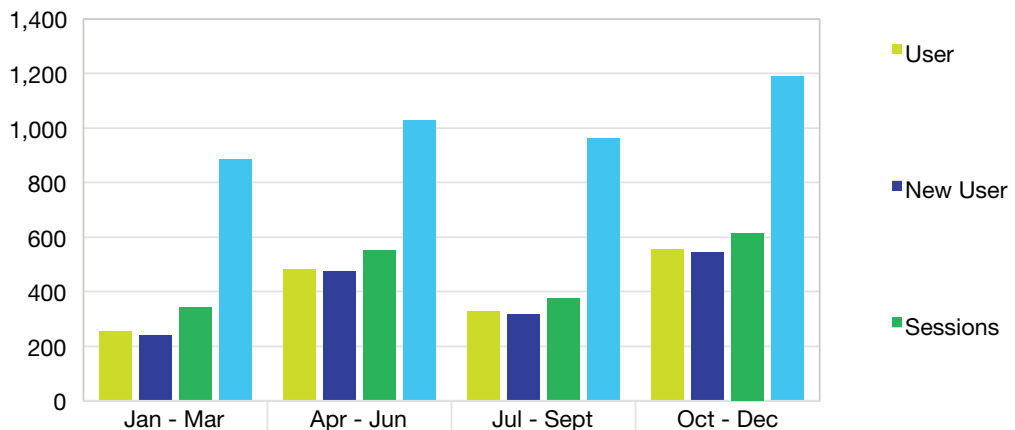
Communications with State Agencies

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

National Traveller MABS attended the National Social Inclusion Forum hosted by the Department of Social Protection and at that we had a stall outlining the work that we do.

Web Access

Google Analytics Audience Overview 2018



User	256	482	327	554
New User	241	474	319	543
Sessions	343	551	376	614
Page Views	887	1,030	963	1,191

Submissions

In 2018 we made the following submissions

- Response to the Housing Agencies Review of Scheme of Loans and Grants for the Purchase of Caravans for Travellers
- Submission to South Dublin County Council Consultation Process on Traveller Accommodation Programme
- Submission to Dun Laoghaire Rathdown Consultation for Traveller Accommodation Programmes
- Submission for inclusion in Pavee Point health planning process

Mental Health

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

Savings

Promoting savings among Travellers by

- Continually updating social media- weekly updates on Facebook /Twitter
- Continually seek other avenues to promote the savings among Travellers
- 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, via Facebook
- Building on the *Three Small Changes* Campaign by seeking to encourage saving among young Travellers within the community.



TravAct Primary Health Care Project receive their certificates of completion of money management community education with North Dublin MABS, May 2018

Organisational Development

Training took place over the year by the staff in relation to GDPR, Governance, MABS training, NALA Plain English training, Advanced Facilitation skills, PAYE Modernisation Action plan, and Addiction Studies. In addition, both the board of management, co-ordinators and staff developed and outlined a new three-year strategy from 2019 – 2021.

Our Team



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

Bridgie Casey

John Hanley

Ronan Headon

Suzie McCarthy

Lena Lawrence

Jules Mc Donagh

Rebecca Keatinge

Geralyn McGarry

Programme Manager, Crosscare

Irish Traveller Movement

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

Income and Expenditure Account

for the year ended 31 December 2018

NATIONALTRAVELLER MONEY AND ADVICE 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 2018

	2018	2017
	€	€
Income	308,576	309,600
Administrative expenses	<u>(287,128)</u>	<u>(238,527)</u>
	21,448	71,073
(Deficit)/surplus before taxation		
Taxation	—	—
	<u>21,448</u>	<u>71,073</u>
(Deficit)/surplus for the financial year		
	<u>21,448</u>	<u>71,073</u>
Total comprehensive income/ (deficit) for the year	<u>21,448</u>	<u>71,073</u>

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

Balance Sheet

for the year ended 31 December 2018

NATIONAL TRAVELLER MONEY ADVICE BUDGETING SERVICE

(MABS) LIMITED

(A COMPANY LIMITED BY GUARANTEE AND NOT HAVING A SHARE CAPITAL)

BALANCE SHEET

as at 31 DECEMBER 2018

	2018	2017
	€	€
Fixed assets		
Tangible assets	212	703
Currents assets		
Debtors	3,191	3,191
Cash at bank and in hand	<u>123,058</u>	<u>91,447</u>
	126,249	94,638
Creditors: amount falling due within one year	<u>(15,236)</u>	<u>(5,564)</u>
Net current assets	<u>111,013</u>	<u>89,074</u>
Total assets less current liabilities	<u>111,225</u>	<u>89,777</u>
Reserves		
Income and expenditure account	<u>111,225</u>	<u>89,777</u>

The financial statements were approved by the board of directors and authorised on 3rd May 2019 and signed on its behalf by:

Bridget Casey
Director

Ronan Headon
Director

Company Registration No. 395431

Photographs from National Traveller Events



(Photos by Tommy Clancy photographer)



*Irish Traveller Ethnicity Celebration, Royal Hospital Kilmainham, March 15th 2017
(photos by Tommy Clancy photographer)*



National Traveller

mabs

Money Advice & Budgeting Service

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