



National Traveller

mabs

Money Advice & Budgeting Service



National Traveller MABS A year in review

2019

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

The Mission of National Traveller MABS is to work to reduce poverty, discrimination and the financial exclusion of Travellers in Ireland by effecting change in policy and in practice and by building Traveller inclusion and capability in partnership with the Traveller Community.

Welcome to the annual report of National Traveller MABS. The issue of financial exclusion is central to the work of National Traveller MABS and this year the team has worked hard to address the various ways that financial exclusion is experienced by Travellers. We have taken a three-pronged approach to our work in that we use community education & training, support and development which all feeds into our policy work. We have worked on issues of access to affordable credit, energy poverty and affordable accommodation while also working to ensure that Travellers feel comfortable accessing MABS services for support with debt or budgeting issues. Our work therefore has focused on making services more accessible, promoting MABS to the Traveller Community by ensuring that there is an understanding of what the service can deliver, and we have concentrated on developing communications tools to address this.

All our work is embedded within and for the Traveller community. The research that we carried out in relation to the Energy poverty as

experienced by Travellers living in mobile homes is an example of our work, and the evidence indicates the need for policy in this area as poor accommodation and massive levels of energy poverty are a major cause of financial exclusion.

Through our Community Education work, we made sure that MABS have an understanding of the issues that effecting Travellers and how this can be addressed, and we have developed resources which ensure that Travellers know how MABS can support.

I would like to thank the staff of National Traveller MABS and the board for their continued hard work and dedication. We are thankful for the support that we continue to enjoy and receive from our funder, the Citizens Information Board, along with our colleagues in MABS network. I would like to also commend our Traveller consultative forums who continue to work with us ensuring that our work is relevant and responds to the changing nature of financial exclusion as experienced by Travellers.

Executive summary

National Traveller MABS works in a number of ways to address the financial exclusion of Travellers. We work to equality proof MABS and help MABS services in becoming more accessible to Travellers. We engage in development work and build on it to support our policy activities. We work through community education processes to inform and support the Traveller community around financial matters

During 2019, we continued to work for the development of an equality framework within the MABS network. We also engaged in a number of initiatives to support MABS services becoming more accessible. We did this by developing accessible promotional materials, engaging with MABS services to support their

understanding of the financial issues experienced by Travellers and working with MABS services to deliver community education programmes for Travellers. As part of our development work and as a member of the Travellers in Prison Initiative we developed materials to assist and support families of Travellers in prison. This year our policy work continued to focus on quality affordable accommodation and our report into energy poverty among Travellers living in mobile homes. We highlighted the necessity for Travellers to have residential standard mobile homes and trailers. We continued to work with consultative groups to understand and respond to emerging issues of financial inclusion experienced by Travellers.



Launch of Report into Energy Poverty of Travellers Living in Mobile Homes - L to R – Bridget Collins Pavee Point, Angela Black CEO CIB and Nancy Collins Pavee Point

National Traveller MABS Strategic aims

To resource and support MABS/ CIS and Travellers so that Travellers receive an effective and culturally appropriate service

To build, maintain and develop effective partnership and relationships with relevant strategic stakeholders

To contribute to addressing the wider social, cultural and economic issues that cause Traveller Financial exclusion

To maintain and develop an organisation which is influential, sustainable, dynamic and open to learning



Contents

- Section 1 Our work within MABS
- Section 2 Our work with the Traveller Community
- Section 3 Our work on policy
- Section 4 Our networking
- Section 5 Organisational development



National Traveller MABS

Who we work with and why

Work with MABS services	Work with the Community	Work on policy issues
Promotion of equality / MABS accessibility to Travellers	Community education in the area of money management and financial literacy	Financial Inclusion of Travellers

What we do and our approach to our work

What we do	Our approach
Training Education Development Policy	Community education approaches Community development approaches Collaboration/networking with other actors



Michelle Kearns and Siobhan O'Donoghue pictured at the Energy Poverty Launch. Picture: Tommy Clancy

Ethnic Equality Monitoring

National Traveller MABS advocates for the introduction of a system of ethnic equality monitoring within MABS. As part of the development of such a system there is a need to develop an awareness and understanding of equality issues through training. Therefore prior to the introduction of a computer based system of ethnic equality monitoring there is a necessity to undertake equality training with personnel.

Equality Module for MABS / CIS staff

In 2019, we identified the need for a universal Equality Module for all MABS staff, to support services becoming more accessible to Travellers, and to support Ethnic Equality Monitoring.

In November, National Traveller MABS made a presentation to the MABS Conference in Croke Park to the workshop on money management education and financial inclusion. The title of the presentation was **Encouraging a more inclusive MABS service – an equality approach**. It explored using equality legislation to ensure a more inclusive service for all users. The workshop participants endorsed both Equality Training and the introduction of an ethnic equality monitoring system in MABS.

We have begun preliminary discussions on developing a module on equality and hope to continue this work in 2020.

Helping MABS services understand financial issues impacting on Travellers

Factsheets

National Travellers MABS has developed a number of publications that explore financial issues affecting Travellers. We disseminated these publications to all MABS staff. As part of helping services to understand some of the specific financial issues experienced by Travellers, we created a series of factsheets based on information gathered from previous research pieces. The aim of developing these factsheets is to help money advisors develop a broader understanding of financial exclusion of Travellers. In 2019, we developed factsheets on:

- Energy poverty among Travellers living in mobile homes and trailers
- Issues of personal finance in the Travelling community
- Traveller accommodation

We disseminated these factsheets to all MABS offices



Community Education Programmes

National Traveller MABS works with local MABS offices in the delivery of community education programmes to the Traveller community. This work enables us to build our relationships with local services, develop relationships between local services and the Traveller community and

support the delivery of quality financial education programmes for Travellers.

In 2019, we worked with three MABS services and three Traveller organisations to support the delivery of community education programmes for Travellers using both the **A Way of Life** and the **Overcoming Illegal Moneylending** resources.

Community Education programmes in 2019	
Location	Programme details
Carlow	In May 2019, we worked with Carlow MABS to deliver community education programme to staff of St Catherine's Traveller Project. The programme content followed a needs analysis undertaken with the support of St Catherine's. 10 participants completed the programme.
Offaly	In October 2019, a community education programme was delivered by Offaly MABS and facilitated by Offaly Traveller Movement. The programme content followed a needs analysis undertaken with the support of Offaly Traveller Movement. 6 participants completed the programme.
Mayo	Planning for this programme began in November. Castlebar MABS, Mayo Travellers, and National Traveller MABS undertook a needs analysis with a view to delivering the programme in 2020.

Promoting MABS to the Traveller Community

Developing accessible publications to promote National Traveller MABS and MABS – Design of a library of images

This project carried on from our community education work in 2018. Participants on the community education programmes identified the need to make publications more accessible and relevant to a Traveller audience. With this in mind we undertook a project to design a series of images that would make our publications easier to understand and more accessible to a

Traveller audience as well as being available to use in the promotion of MABS more generally. We worked with a focus group made up of two of our consultative groups (Clondalkin and Newcastle West), and with an artist. The focus group designed a library of over 50 images, which we can use in our promotional materials going forward.

Flier promoting MABS

The group working on the library of images also developed an easy-to-read flyer promoting MABS, which has received the NALA Plain English stamp. This flier is now in use across the MABS Services. The flier while designed for a Traveller audience is universal in that it is being used to promote MABS to a broader target group. This was broadly welcomed by MABS and used widely.

Resources to support families of Travellers in prison

National Traveller MABS is a member of the Travellers in Prison Initiative. Through our work with this group, we identified the need to develop specific resources to support families of Travellers in Prison. During 2019, we completed two resources; a guide for organisations working with families of Travellers in Prison and a flier for families that signpost services including MABS and Citizens Information Services. Ita Mangan, Chair of the Citizens Information Board launched these publications in November at the Travellers in prison networking event. These resources signpost families to both MABS and CIS services as well as other family support services.

Promoting the work of MABS to the Traveller community

We work on an ongoing basis with five consultative groups, we also work to build relationships between MABS services and

the local Traveller community. In the absence of a system of ethnic equality monitoring, which might identify areas where there are low numbers of Travellers using MABS services we have to rely on surveys and word of mouth to identify areas where we can support the building of local relationships between services and the promotion of MABS to the community.

This year we worked with both Sligo and Longford Traveller organisations and Sligo MABS to promote MABS and raise awareness of services in the local Community.

Sligo MABS/Sligo Travellers

We were approached by Sligo MABS for support in building the relationship. We supported a number of meetings between the two services which resulted in Sligo MABS delivering a community education input for local Travellers on entitlements. Both organisations have reported an improvement in awareness of the services provided by the other and an improved relationship and MABS in Sligo has had referrals because of this work.

Longford

This year we visited community development workers with Longford Development Company. We worked with them to make links with Longford MABS and support them building an understanding of the services provided by MABS.

Section: 2

Our work with Travellers - Working with Travellers on financial inclusion issues

Work with Consultative Groups

Consultative group is the term we use for Traveller Primary Healthcare Projects that have agreed to act as a consultation mechanism for National Traveller MABS. These groups are made up of Traveller primary healthcare workers. We meet each group a minimum of twice a year. We work with five groups based in Clondalkin, (Dublin), Fingal, (Dublin), Navan, (Meath), Newcastle West, (Limerick) and Wicklow town.

In general, the aim of our work with consultative groups is to:

- Understand financial inclusion issues as they are experienced by Travellers on the ground
- Identify new and emerging issues in the area of financial inclusion
- Proof our work, get feedback on work and to ensure that it is addressing needs on the ground
- Work with these groups to build relationships with the local MABS and CIS

The objectives for our work with consultative groups during 2019 were:

- Dissemination of findings of energy poverty research



Group picture from the Launch of the leaflet in Limerick during Traveller Pride 2019



Group picture of Traveller Pride award winners and presenters, 2019, pic. Tommy Clancy.

- Disseminating the prison booklet for families to be promoted by the local group
- Developing the library of images with groups in Clondalkin and Newcastle West
- Promotion of the “It Makes Sense Loans”
- Promoting of savings options with groups
- Consulting on local financial inclusion issues
- Building good relationships between NTMABS and the groups, and between the groups and the local services of MABS and CIS

Exchange House Ireland, Minceirs Whiden (all Traveller council). This work is important in terms of supporting Traveller organisations in their work in the community, but also developing our understanding of the issues arising, and promoting our work and the services of both MABS and Citizens Information Services.

Work with Consultative groups 2019

Board Support Traveller organisations

This year we continued to support Traveller organisations and our staff acted as board members to St Margaret’s Traveller Project in Ballymun and Tallaght Travellers Community Development Projects. Meath Traveller workshop, National Traveller Mental Network,

Clondalkin Traveller Development Group

During the year we also:

- Linked with the group to identify emerging issues for Travellers

- disseminated our research report findings on energy poverty in mobile homes
- promoted the “It Makes Sense Loans”
- disseminated the guide for organisations working with families of Travellers in Prison and the fliers for families
- gave advise on individual cases presenting to the organisation

Fingal Traveller Development Group

Implementation of findings of the report into the payment of rent and utilities in Traveller specific accommodation in Fingal.

Previously we have undertaken research into the payment of rent and utilities in Traveller specific accommodation in the Fingal area. The Primary Health Care workers based in Fingal identified the need for this research. Early in 2019, we sought to work with Fingal Primary Health Care Worker to use the findings to influence the local authority to implement the research findings. In March, we met with the chair of the Fingal LTACC and in April, at his request we presented the findings of our research report and the preliminary findings of our report into energy poverty to the Fingal Local Traveller Accommodation Committee. We also made a submission to the consultation process for the Fingal Local Traveller Accommodation Programme 2019-2024. Subsequently, some of our recommendations in the area of the payment of utilities were incorporated into the Fingal TAP.

In May, we highlighted this work with Fingal primary healthcare workers and advised that that they liaise with the Traveller representatives on the LTACC to monitor the implementation of the TAP actions relating to the payment of utilities.

Promoting MABS

In September, we organised for Swords MABS staff to visit with the primary healthcare staff. This was in order to strengthen the local relationships between the services. The outcome of this is a planned work on community education in 2020 delivered by Swords MABS to the Primary Healthcare Workers.

During the course of the year we also:

- disseminated our research report findings on energy poverty in mobile homes
- promoted the ‘It Makes Sense Loans’
- disseminated the guide for organisations working with families of Travellers in Prison and the fliers for families
- gave advise on individual cases presenting to the organisation

Navan Primary Healthcare Project

During 2019, we visited Navan on a number of occasions. Navan has highlighted specific issues with the payments of rents and utilities in Traveller specific accommodation. We will follow up in 2020 with this issue. The main work with Navan Primary Healthcare Project was in promoting MABS and dissemination of our research and new resources.

During the course of the year we:

- disseminated our research report findings on Energy Poverty in mobile homes
- promoted the ‘It Makes Sense Loans’
- disseminated the guide for organisations working with families of Travellers in Prison and the fliers for families
- gave advise on individual cases presenting to the organisation

Newcastle West Primary Health Care Project

Library of images work

This year the Newcastle West Primary Healthcare Project in conjunction with Clondalkin assisted us with the development of a library of images to help in making our resources and communications more accessible to Travellers. They also assisted in development of a flier that promotes MABS to Travellers.

We also supported the work of Newcastle West Primary Healthcare Project by attending the event they organised around mental health and suicide.

As with the other consultative groups we also:

- disseminated our research report findings on energy poverty in mobile homes
- promoted the 'It Makes Sense Loans'
- disseminated the guide for organisations working with families of Travellers in Prison and the fliers for families
- gave advice on individual cases presenting to the organisation

Co Wicklow Primary Healthcare Project

Energy poverty research

Early in the year Wicklow Primary Health Care Project facilitated site visits to inform our research work into energy poverty amongst Travellers living in mobile homes and trailers. The group has previously been involved in the data collection element of the energy poverty research.

Casework

The Primary Healthcare Project referred a number of families with issues around accommodation and caravan loans to our offices this year. We linked these clients with the local MABS and CIS where necessary.

As with the other groups we

- disseminated our research report findings on Energy Poverty in mobile homes
- promoted the 'It Makes Sense Loans'
- disseminated the guide for organisations working with families of Travellers in Prison and the fliers for families
- gave advise on individual cases presenting to the organisation

Engaging with young Travellers

The making a short film targeting young Travellers.

This year we completed a short film promoting budgeting and saving to young Travellers, titled 'My Money', in June. In August we screened the film with the Community Employment group in Exchange House.

We also met with the Parish of the Travelling People to explore working with them on pre-marriage courses.

Section: 3

Policy Work - Our work on financial inclusion policy issues

Research into energy poverty amongst Travellers living in mobile homes and trailers

Finalising and launching of the report

As part of our ongoing work on accommodation and on energy poverty, we continued our research project into energy poverty amongst Travellers living in mobile homes and trailers in 2019. The research was designed and data collected during 2018. During the first quarter of 2019, we finalised the report and developed recommendations both for the Department of Employment Affairs and Social Protection and for the Department of Housing Planning. The research was an action research project and so there was ongoing work with the research steering group (made up of Traveller primary healthcare workers and community development workers).

Dissemination of the report's findings

The report was finalised and we worked with the steering group to launch the report. This involved working in particular with Offaly

Traveller Movement who have supported the work of the steering group. They gave an input during the launch of the report. Angela Black, CEO of the Citizens Information Board launched the report in June.

We undertook this research to inform our work in the area of affordable accommodation and energy poverty. During the second part of the year, we disseminated the report widely using it to inform our policy submissions and to support local Traveller organisations in their engagement with Local Traveller Consultative Committees. We developed a factsheet on energy poverty that was circulated to all local Traveller organisations, and is available on our website.

https://www.mabs.ie/downloads/reports_submissions/MABS_Energy_Poverty_Report_2019.pdf

The report has a number of recommendations. The recommendations regarding increased or additional social welfare payments involve action by Department of Employment Affairs and Social Protection and also by Traveller organisations. One recommendation is that some families may be eligible for payments under section 198 (1) of the Consolidation Act

and Article 38 of S.I. 412 of 2007. This is what we have termed an exceptional supplement payment and is at the discretion of Department of Employment Affairs and Social Protection's (DEASP) representatives, who used to be known as Community Welfare Officers. Those recommendations around improving access to energy efficient accommodation relate to actions to be undertaken by the Department of Housing Planning and Local Government as well as action by county councils.

Therefore, we circulated the research reports to:

- T.D's that are involved in work on accommodation, climate action and social protection including ministers, junior ministers, committee members and opposition spokespeople
- Local Traveller Accommodation Consultative Committees
- Local Traveller organisations
- County Managers
- Social Inclusion Departments in County Councils
- Other social policy organisations
- Climate Justice Organisations
- The National Traveller Accommodation Consultative Committee
- Government Departments and sections responsible for fuel poverty and energy efficient accommodation

As well as circulating the research report, we also gave presentations to:

- Fingal LTACC
- The Accommodation Working group of the Irish Traveller Movement (with representatives from a wide variety of local Traveller Organisations

- An event organised by Pavee Point for climate justice organisations
- Age Action Energy Poverty Conference in Croke Park – Together we Thrive, October 21st

The report has also informed our policy submissions to various consultation processes.

Policy work/submissions

National Traveller MABS uses its research to inform our policy work and our inputs into various government consultation processes. During 2019, we inputted into the following processes:

- Attended consultation process of the Review of the Traveller Accommodation Act hosted by the Housing Agency
- Submission made to the Fingal Traveller Accommodation Programme Consultation Process
- Submission to the Joint Committee on Issues Effecting Travellers in area of health and financial inclusion
- Submission to the Seanad Public Consultation; Committee on a more Equitable Ireland for Travellers
- Submission to Consultation process on the Review of the National Action Plan for Social Inclusion
- Pre-budget Submission

Casework/strategic case

National Traveller MABS does not do client work, we are sometimes contacted by agencies around financial issues and Travellers and made referral. We offer information, support and referral. There were 23 cases/queries during 2019.

Nature of queries	
Query Type	No of case
Accommodation	15
Social Welfare –access to entitlements	4
Issues around lough payments scheme	2
Outstanding debts	1
Access to opening a savings account	1



Pictured at the launch of the guide for services working with Traveller Families with a member in prison, L – R, Nancy Power, Michelle Kearns, Ita Mangan Chair of the Board of CIB. Pic. Tommy Clancy

Section: 4



Our networking

National Traveller MABS engages in a range of networking activities to support and enhance our work, the aim of this networking is:

- To build relationships that support our policy work
- To gain a better understanding of the issues impacting on the financial inclusion of Travellers
- To support initiatives that enhance the lives of Travellers

Traveller Pride Committee

National Traveller MABS participate in the National Traveller Pride Committee. All National Traveller organisations are

represented on this committee. Since 2018, we act as secretary to the committee. This is an annual event where Travellers come together to celebrate Traveller pride within the community and promoting its diversity culture and this opportunity to be proud of themselves as a community. Local Traveller Projects are also involved and some project participates in the week long celebrations.

Community Foundation for Ireland Traveller Steering Committee

National Traveller MABS sit on the Community Foundation for Ireland Grant Steering Committee. The original purpose of this steering committee was to oversee their

grants facility for Traveller groups. In CFI's report back to the committee on the grant scheme in 2018, CFI reported that they had not received a high number of applications for the grants. They proposed two alternatives: that we recruit a consultant to assist Traveller organisations in making better applications to the CFI, or that we consider transferring the remaining funding to the recruitment of a Specialist Solicitor Working on Strategic Cases in FLAC. After deliberation, the committee decided to recruit the Specialist Solicitor. A working group to support the work of this specialist will be established 2020.

Community Education Sector

We maintain links with community education initiatives in order to stay connected to current debates in community education and maintain best practice. This involves attending AONTAS Community Education Network meetings and participating in the Three Pillar Group. The Three Pillar Group is made up of AEOs, CEFA, academics, and services. It is working on developing a national charter for community education in Ireland. The group is also looking at the possibility of hosting a European conference on Community Education in Maynooth University in 2021 with funding from Erasmus+ through Léargas.



National Education Achievement Awards 2019 hosted by Exchange House Ireland pic. Tommy Clancy

Income and Expenditure Account

for the year ended 31 December 2019

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 2019

	2019	2018
	€	€
Income	250,000	308,576
Administrative expenses	<u>(309,366)</u>	<u>(287,128)</u>
(Deficit)/surplus before taxation	(59,366)	21,448
Taxation	<u>—</u>	<u>—</u>
(Deficit)/surplus for the financial year	<u>(59,366)</u>	<u>21,448</u>
Total comprehensive income/ (deficit) for the year	<u><u>(59,366)</u></u>	<u><u>21,448</u></u>

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

Balance Sheet

for the year ended 31 December 2019

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 2019

	2019		2018	
	€	€	€	€
Fixed assets				
Tangible assets				212
Currents assets				
Debtors	4,053		3,191	
Cash at bank and in hand	<u>63,233</u>		<u>123,058</u>	
	67,286		126,249	
Creditors: amount falling due within one year	<u>(15,427)</u>		<u>(15,236)</u>	
Net current assets		<u>51,859</u>		<u>111,013</u>
Total assets less current liabilities		<u>51,859</u>		<u>111,225</u>
Reserves				
Income and expenditure account		<u>51,859</u>		<u>111,225</u>

The financial statements were approved by the board of directors and authorised for issue on 22nd July 2020 are signed on its behalf by:

Bridget Casey
Director

Margaret Concannon
Director

Company Registration No. 395431

Section: 5

Board of Management of National Traveller MABS 2019

Board of management

Bridget Casey - (Chairperson) Co-ordinator - CENA Culturally Appropriate Homes

Lena Lawrence - Health Care Worker North East Traveller PHC

Jules McDonagh - Resource & Information Officer - Exchange House Ireland, National Traveller Services

Patrick Reilly - Mental Health Worker - Pavee Point

Margaret Concannon - (Treasurer) Head of Credit - Social Finance Ireland

Noel Fitzgerald - (Vice-Chair) Independent Organisational and Community Consultant

Siobhan O'Donoghue - Solicitor Community Law & Mediation

Caoimhe Kerins - Adult Education Officer City of Dublin Education Training Board.

Mary Connors - Traveller Activist (Wexford)

Staff Members



Nancy Power
Joint Coordinator



Dermot Sreenan
Joint Coordinator



Sian Crowley
Community Education Worker



Michelle Kearns
National Support and Development Worker



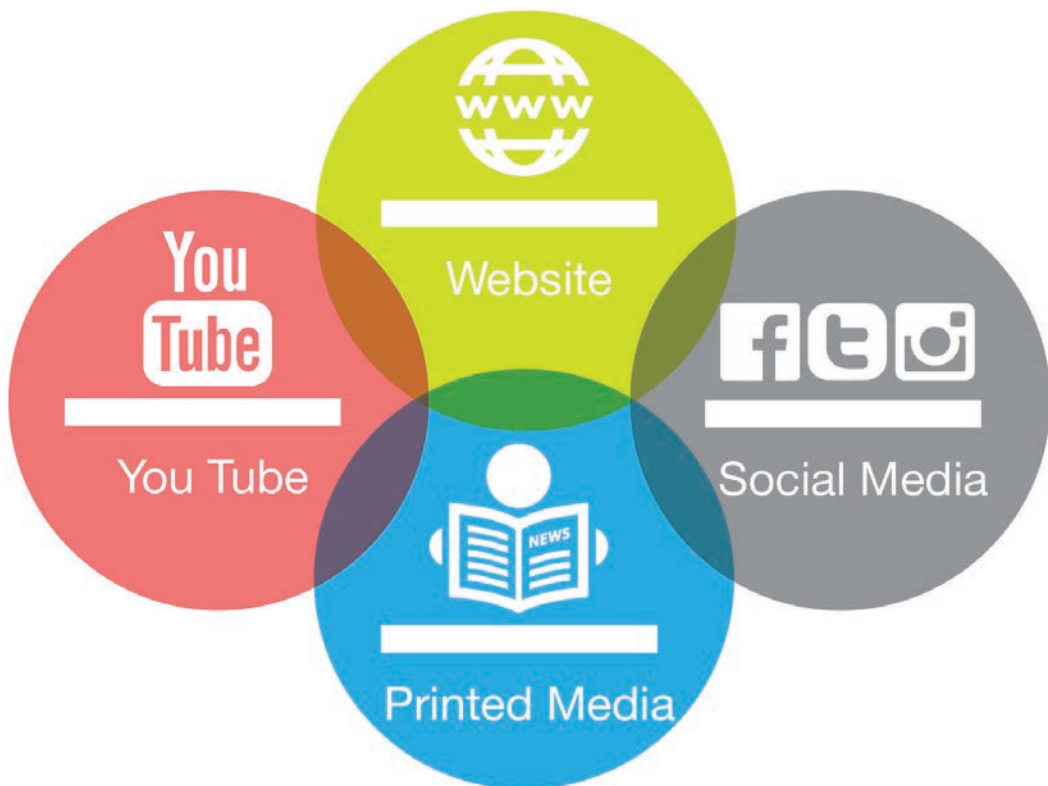
Temitope Animashaun Financial Administrator and
Margaret Collins Administrator

Staff Training

This year we continued to grow and learn as an organisation with staff undertaking the following training programmes: Health and Safety Training with Unite, Media Training, Revenue training on PAYE modernisation, GDPR Training, MABS

Introduction to Social Welfare Training, Professional Diploma in Project Management with IBAT, and a Postgraduate diploma in Public Management with the IPA.

Communication Strategy



In 2019, we began to review our existing communications approaches and work began on developing a new communications strategy which we expect to launch in 2020. The decision to develop the strategy emerged from a realisation within National Traveller MABS that whilst producing top quality research material on the

experience of financial exclusion for Travellers, the organisation's reports were not leading to the type of policy change being advocated by it. There was a clear recognition that it needed to change how it was advocating and become more strategic in this regard. A Communications strategy is key to developing in this area.

Photographs from National Traveller events



Energy Action Conference with Minister Richard Bruton



Staff and board of National Traveller MABS and Citizens Information Board at the launch of the guidebook Financial advice for Travellers with a family member in prison



National Education Achievement Awards 2019 with Minister David Stanton



National Education Achievement Awards 2019



Launch of Report into Energy Poverty Among Travellers Living in Mobile Homes and Trailers



Launch of Report into Energy Poverty Among Travellers Living in Mobile Homes and Trailers



Launch of New guidebook for organisations supporting families of Traveller in Prison



Travellers in Prison Networking Event in Carmichael House on November 26th 2019. Photo by Tommy Clancy.



National Traveller

mabs

Money Advice & Budgeting Service

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

www.ntmabs.org

