



National Traveller
mabs
Money Advice & Budgeting Service



National Traveller MABS A year in review

2020

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 2020 of National Traveller MABS. This year has been one like no other with the Covid 19 pandemic forcing us to stay at home and develop new ways of reaching out to the community. The year has been challenging for everyone, but especially the Travelling community, who were disproportionately affected by the pandemic.

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 ways that financial exclusion is experienced by Travellers, particularly in light of the Covid-19 pandemic. We worked closely with the other national Traveller organisations to work toward finding solutions to assist Travellers in the crisis, producing leaflets and other resources and making submissions to Age Action and the Red Cross Hardship fund regarding Traveller applicants.

In December we were delighted to welcome Senator Eileen Flynn to launch our research report 'Building the Box, A review of policy, services, facilities and schemes with potential to improve financial inclusion from a Traveller perspective'. This report is a valuable piece of research in relation to reviewing the policy, services, facilities and schemes with the potential to improve financial inclusion from a Traveller perspective.

Through our Community Education work, we made sure that MABS have an understanding

of the issues facing Travellers and how they can be addressed. We developed resources which ensured that Travellers know how MABS can support them and the supports available throughout the pandemic. We developed resources with MABS to help alleviate the clients' pressures through Covid e.g. two weekly social welfare payments flyer.

I would like to thank the staff of National Traveller MABS and the board for their continued hard work and dedication in these very difficult circumstances. This year we said goodbye to our National Education worker Sian Crowley and I would like to thank her for all her hard work and wish her all the best. Our Development worker Michelle Kearns transitioned into the position of Policy Worker and we welcomed two new members of staff to the team, our new National Support and Development Worker Denise Collins, on a fixed purpose contract and our National Education Worker, Aoife Foley.

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.

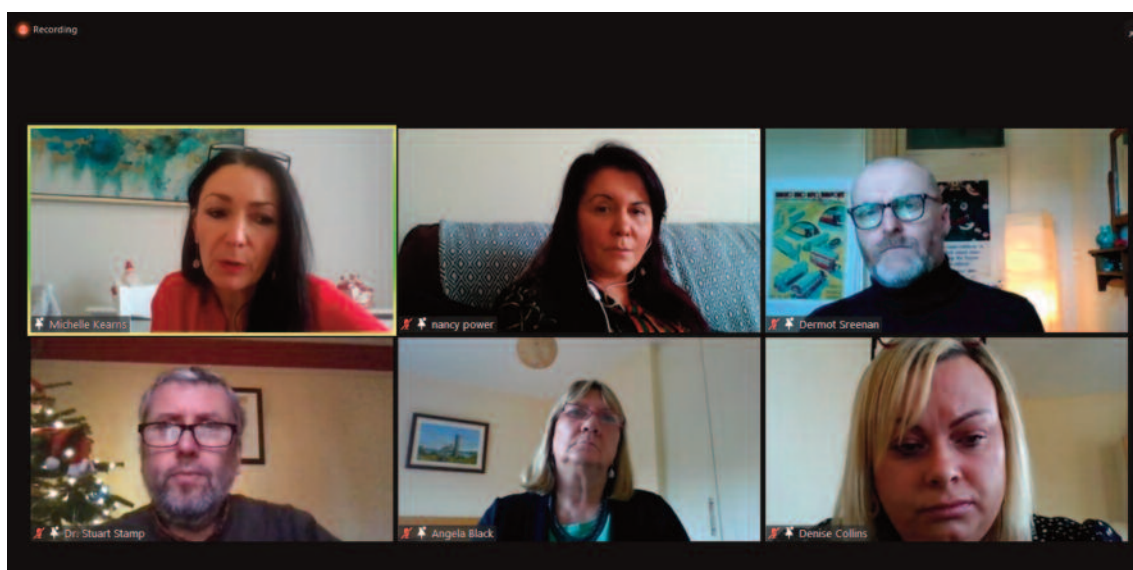
Executive summary

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 work. We work through community education processes to inform and support the Traveller community around financial matters.

In 2020, we continued to work across all our key areas. However, due to the COVID 19 pandemic work as normal did not take place in 2020. The National Traveller MABS team had to look at old and new innovative ways to reach out to the Traveller Community. We worked with National Traveller Organisations to support the community making submissions to the Red Cross Hardship Fund and to Age

Action regarding Covid supports for Travellers. We worked with our consultative groups to produce a 'Managing your Money During Covid 19' leaflet and produced information resources throughout the year to make sure the community was informed.

This year our policy work continued to focus on quality affordable accommodation and energy poverty among Travellers living in mobile homes by work carried out by our Project Worker. We also produced the Building the Box report. This report examines financial inclusion measures currently available in Ireland with a view to supporting National Traveller MABS to focus our education, policy and development work where it can be most impactful.



'Building the Box' launch

National Traveller MABS

Strategic aims



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



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



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



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

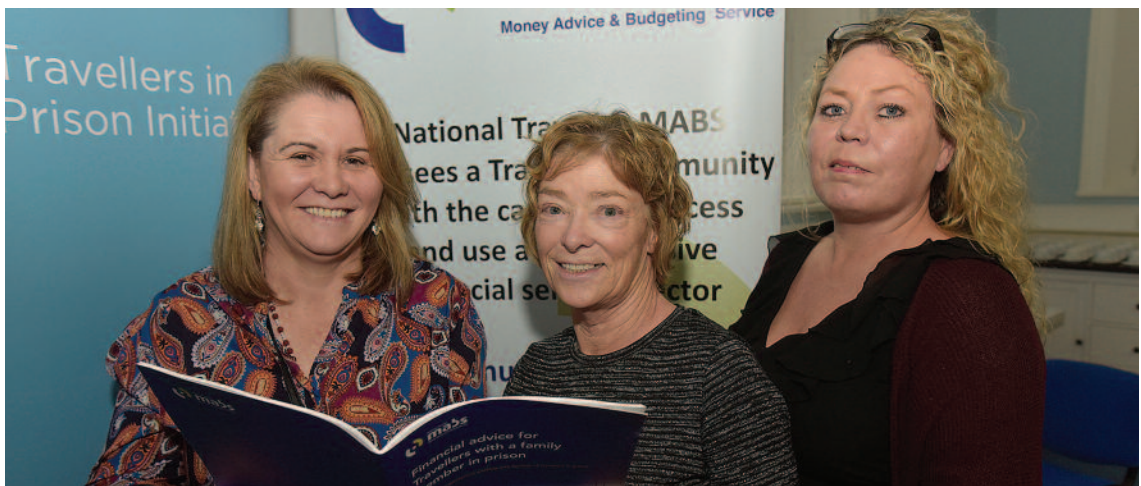
National Traveller MABS

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
<ul style="list-style-type: none"> Training Education Development Policy 	<ul style="list-style-type: none"> Community education approaches Community development approaches Collaboration/networking with other actors



Nancy Power (National Traveller MABS), Winnie McDonagh (Traveller in Prisons Initiative and National Traveller Women's Forum), and Jules McDonagh (Exchange House Ireland) at the launch of the new guide book for Traveller families of someone in prison.

2020 at a glance...

● 'Building the Box',

A review of policy, services, facilities and schemes with potential to improve financial inclusion from a Traveller perspective was launched.

● Submission to the Red Cross Hardship fund

regarding age limits for Traveller applicants, which was endorsed by all 8 National Traveller organisations.

● Updating Facebook, Twitter and the website

with all of the information relating to Covid-19 restrictions and support measures as relevant to Travellers

● 'Financial Advice for Travellers with a Family Member in Prison, A guide for organisations working with families of Travellers in prison'

was updated to reflect budget changes and distributed.

● Contact made with local authorities

to recommend extending rent breaks to caravan loans during the Covid crisis.

National Traveller MABS participated in research carried out by **Pavee Point** to look at homelessness in the Traveller community and the effect this has on their mental health.

● Pre-budget submission

submitted focusing on Accommodation and need for Financial Inclusion measures and access to credit.

● As part of the first National Traveller Mental Health Day

our joint coordinator Nancy Power along with Margaret McDonagh and Thomas McCann presented President Higgins with a Hazel tree, a symbol of Travellers strength, history and resilience and were invited to ring the peace bell.

● 15,000 'Managing your Money during Covid'

leaflets produced and distributed.

● Producing and distributing several flyers/leaflets on

money lending; Covid-19 unemployment payments and supports; Utility payment breaks; budgeting during Covid-19 restrictions and biweekly welfare payments; gambling; avoiding scams and fraud.

National Traveller MABS underwent an internal audit carried out by Mazar's and we are putting in place the recommended changes

Articles about financial issues published in **Travellers Voice magazine** and in the **Parish of the Travelling People Newsletter**.

● Part of the working group for the development of the 'Preferential Pilot Caravan Loan Scheme'

● 8 Budget 2021

Leaflets produced.

● Staff sat on the Traveller Pride 2020 steering committee.

Submission to SOLAS from National Traveller MABS on the **Adult Literacy, Numeracy and Digital Literacy 10-Year Strategy for Ireland**.

● Evictions and rent arrears during Covid leaflets produced.

Staff acted as board members to Tallaght Travellers Community Development Project, Meath Traveller Workshop, National Traveller Mental Health Network, Exchange House Ireland, Minceirs Whiden and EAPN Ireland.

New Support and Development Worker and Education Worker recruited.

● National Policy/ Accommodation Project funded for 1 year

Section: 1

Our work within MABS

Equality work within MABS

A key goal of our community development work is to support MABS to be more accessible to Travellers. This year National Traveller MABS continued to advocate for the introduction of a system of ethnic equality monitoring within MABS and for appropriate training to be put in place for staff.

The role of National Traveller MABS is to work for the development of equality of service provision for Travellers within MABS system by developing an equality framework within the MABS network. This framework will include training in equality and cultural competency for MABS personnel, a system of ethnic equality monitoring within MABS and ensuring the development of ongoing relationship between local MABS services and the Traveller community. This happens through community education and other initiatives.

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 2020, due to the COVID 19 pandemic only one community education programme was delivered by Castlebar MABS to the Mayo Travellers Primary Healthcare Team (Ballina and Castlebar).

Community Education Strategy

In 2020, we developed a strategy for Community Education. Our community education strategy is informed by the position outlined in our 2018 report Developing Trust – Community Education and MABS. The Community Education Strategy supports National Traveller MABS in achieving our 4 strategic aims, particularly points A and C. It also supports meeting MABS' National Objectives, specifically Objective 2: "To facilitate the target group to develop the knowledge and skills required to avoid getting into debt or to deal effectively with debt situations that arise."

Financial Inclusion Research

Research report 'Building the Box' with Dr Stuart Stamp, was a significant piece of work during 2020. MABS services were involved in the research stage.

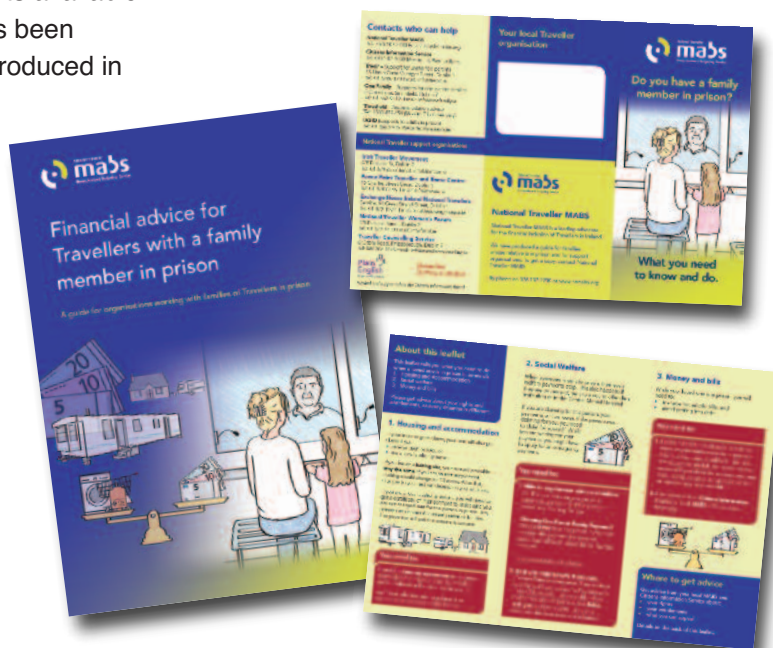
Promoting MABS to the Traveller Community

Financial Advice for Travellers with a Family Member in Prison, A guide for organisations working with families of Travellers in prison 2021

National Traveller MABS is a member of the Travellers in Prison Initiative [TPI] and worked with TPI members to develop a resource for organisations working with families of Travellers in prison. The resource is a guide to assist families in accessing their welfare and tax entitlements. It also describes the budgeting and debt advice supports available from MABS offices. The guide has been updated to reflect the changes introduced in Budget 2021 and is available on www.ntmabs.org.

We have had to come up with innovative ways to continuously promote MABS services to the Traveller Community and in 2020 we continued to do this by:

- Producing and distributing several flyers/leaflets on money lending; Covid-19 unemployment payments and supports; Utility payment breaks; budgeting during Covid-19 restrictions and biweekly welfare payments; gambling; avoiding scams and fraud. (liaised with Evelyn Lee and Bobby Barbour in CIB for some of this work)
- 8 Budget 2021 Leaflets produced.
- Evictions and rent arrears leaflets produced.
- Updating Facebook, Twitter and the website with all of the information relating to Covid-19 restrictions and support measures as relevant to Travellers.
- Articles published in the Traveller Voice magazine (Involve)
- Articles published in the Newsletter of the Parish of the Travelling People



Section: 2

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

Work with Consultative Groups

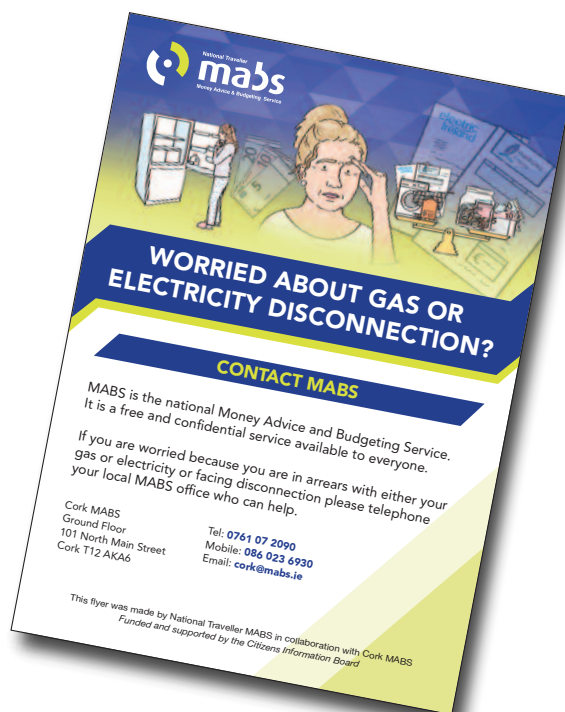
'Consultative groups' is the term we use for Traveller Primary Healthcare Projects that have agreed to act as a consultation mechanism for National Traveller MABS. These groups are made up of Traveller Primary Healthcare Workers. We meet each group a minimum of twice a year. We work with five groups 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.

Managing Your Money during Covid19

We linked in with our consultative groups to find out the major concerns that were presenting for Travellers. Families struggling with the double week social welfare payments was one of the main problems reported to us. This was an issue for both Travellers and the general population. National Traveller MABS worked alongside local MABS services in North Galway, Cork,



Liffey South West, and Ballyfermot MABS. We developed a flyer utilising our own library of images, which was aimed at addressing how to manage / budget for the two weekly Social welfare payments. The leaflets were printed and 15,000 distributed to Traveller organisations, MABS Helpline, and the MABS network along with St. Vincent de Paul. This leaflet was widely available on various social media platforms, sending out a very important message that MABS was here to help in this crisis.

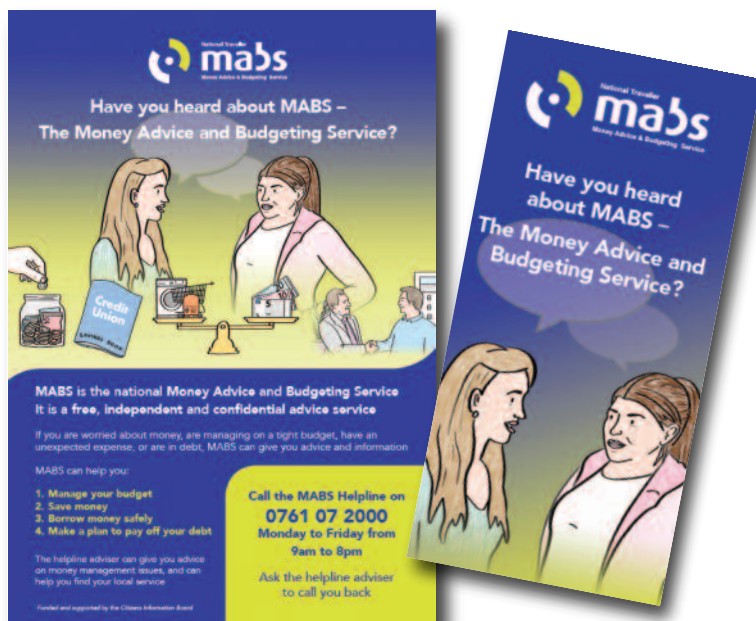
Board Support for Traveller organisations

This year we continued to support Traveller organisations and our staff acted as board members to Tallaght Travellers Community Development Project, Meath Traveller workshop, National Traveller Mental Health Network, Exchange House Ireland, Minceirs Whiden (all Traveller council) and EAPN Ireland. This work is important in terms of supporting Traveller organisations in their work in the community, but also in developing

our understanding of the issues arising, and promoting our work and the services of both MABS and Citizens Information Services.

We also worked with Travellers on issues of financial inclusion issues in 2020 in the following ways:

- We successfully ended the Lough Payment Scheme, transferring the last of our remaining clients from the Household Budget Scheme.
- Newsletter of National Traveller MABS was produced in winter 2020 to update the community on the work National Traveller MABS carried out in 2020 and to provide information about online shopping and Borrowing Money.
- Survey carried out with 25 Traveller groups to assess the issues arising for Travellers as a result of Covid-19 restrictions.
- Information article about financial issues published in Travellers Voice magazine and in the Parish of the Travelling People Newsletter.



Section: 3

Policy Work - Our work on financial inclusion policy issues

Research: Building the Box, A review of policy, services, facilities and schemes with potential to improve financial inclusion from a Traveller perspective

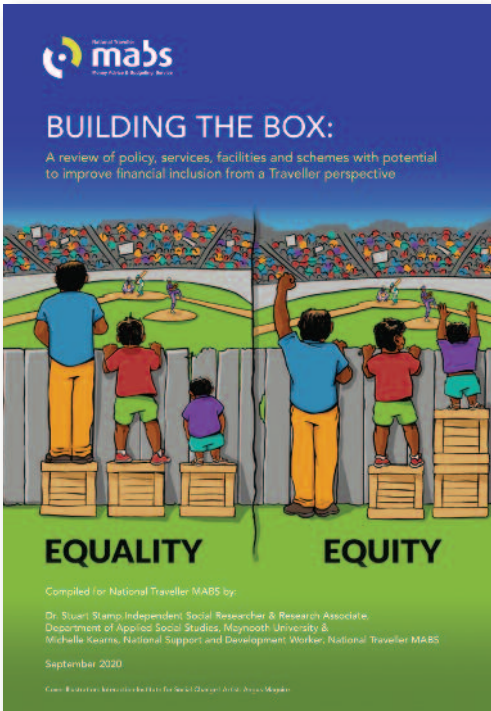
Dr. Stuart Stamp, Independent Social Researcher & Research Associate, Department of Applied Social Studies, Maynooth University, worked with us to undertake a review of policies services, facilities and schemes with the potential to improve the financial inclusion of Travellers.

The report examines financial inclusion measures currently available in Ireland with a view to supporting National Traveller MABS to focus and inform our education, policy and development work where it can be most impactful. The report looked at basic bank accounts, payment facilities and access to credit detailing the financial inclusion potential for what is currently in operation and available for socially excluded groups including Travellers. The report finds that there are many initiatives that support or have the potential to support the financial inclusion of Travellers. It explains which work best and how they might be improved from a Traveller perspective. However, it identifies the need for the State to take a more coordinated and coherent approach through the development of a national financial inclusion strategy.

Senator Eileen Flynn successfully launched Building the Box via zoom on 15th December

2020. At the launch Senator Flynn said 'There is a need to take the MABS approach of working with people where they are at', she also said the report brought home to her how Travellers experience financial exclusion and how this report is 'well overdue'. She talked about how National Traveller MABS offers 'a pathway for the Traveller community' towards financial inclusion. She re-iterated the need for a National Financial Inclusion Strategy to address financial exclusion. Angela Black, CEO of Citizens Information Board also spoke at the launch highlighting the inequities of the systems of finance that many excluded groups find difficult to participate in. These systems are difficult to understand and use, and she pointed out the increased costs associated with using products and services designed for those living in poverty or what is known as the 'poverty premium'. She also highlighted the lack of practical implementation of basic banking which is something that we hope can be resourced further going forward.

National Traveller MABS is working towards putting together an advisory committee to push forward with work in this area, where there is a clear need for a national financial inclusion strategy.



forward to most effective way of meeting Traveller needs through the provision trailer/mobile home accommodation.

During the first period of the accommodation, we have met the project milestones listed in the accommodation project plan. We are involved as part of the working group for the development of the 'Preferential Pilot Caravan Loan Scheme' and some of our suggestions have been included in the terms of the scheme. However, we still have concerns about the purchasing power of the scheme, the manner in which the authorities will determine the duration of the loan period and the implications for families if they default on the scheme.

We have made very good progress in terms of getting commitment from MABS to support potential applicants for the loan and also in assisting us with documenting the experience of applicants. We have also engaged local Traveller organisations to work collaboratively with MABS in supporting families.

The full report is available from our website <https://www.ntmabs.org/publications/development/2020/ntmabs-building-the-box-equality-report-final.pdf>

Policy work/submissions

National Traveller MABS Accommodation Project

2020 was a year like no other and the Traveller community were particularly affected both by the virus and the emergency regulations. Due to the Covid 19 crisis National Traveller MABS worked closely with other National Traveller organisations to work toward finding solutions to assist Travellers in the crisis.

The National Policy/Accommodation Project is funded for one year from October 2020 to October 2021, to progress the work of National Traveller MABS in the area of culturally appropriate affordable accommodation for Travellers in the area of the provision of mobile homes and trailers. The project will focus on four areas, establishing Traveller needs in relation to mobile home and trailer accommodation, collating information on residential standard mobile homes, engaging with and tracking the pilot preferential loan scheme, and the production of a framework document that puts

National Traveller MABS uses its research to inform our policy work and our inputs into various government consultation processes.

- **Emergency Response Measures:** In March, we produced a series of recommended measures that we thought could alleviate the financial stress that people were under due Covid-19 pandemic. Along with various submissions to ensure that the financial

- inclusion of Travellers stays on a policy agenda.
- National Traveller MABS successfully secured funding for a one year. This allowed for our National Development and Support Worker, Michelle Kearns into the role of Policy/Accommodation Worker. We were successful in recruiting Denise Collins into the role of Support and Development Worker on a fixed term contract for one year. We are delighted to have a Traveller in this role.
 - Preferential Caravan Loan Pilot- due to ongoing work in the area of Caravan loans National Traveller MABS fed into the development of the New Caravan Loan Scheme and following the recommendations the pilot is to be introduced in 5 local authority areas. National Traveller MABS linked with the other National Traveller organisations on the National Traveller Accommodation Consultative Committee and with the Department of Housing around the role of MABS in supporting the new loan scheme.
 - We made a submission to the Red Cross Hardship fund regarding age limits for Traveller applicants, in line with the findings of the All Ireland Traveller Health Study. This was endorsed by all 8 National Traveller organisations.
 - Contact with Age Action re emergency measures following Covid-19.
 - Contact made with local authorities to recommend extending rent breaks to caravan loans during the Covid crisis.
 - Pre-budget submission submitted focusing on Accommodation and need for Financial Inclusion measures and access to credit.
 - Submission to SOLAS from National Traveller MABS on the Adult Literacy, Numeracy and Digital Literacy 10-Year Strategy for Ireland.
 - National Traveller MABS participated in research carried out by Pavee Point to look at homelessness in the Traveller community and the effect this has on their mental health.
 - As part of our involvement in the National Traveller Mental Health Network, there was a launch of a pin to promote the service and policy document launch by the First Traveller Senator Eileen Flynn on 22nd July at the Dáil.
 - As further part of our involvement we celebrated that first National Traveller Mental Health Day on the 8th October 2020. The Day was organised to raise awareness of mental health issues in the Traveller community. Our joint coordinator Nancy Power along with Margaret McDonagh and Thomas McCann presented the President with a Hazel tree, a symbol of Travellers strength, history and resilience. President Higgins invited all three to ring the Peace Bell at Áras an Uachtaráin.
 - The organisation underwent some changes in 2020, and we have successfully recruited two new people, and delighted to welcome on board Denise Collins as the new National Support and Development Worker, and Aoife Foley as our new National Community Education Worker.
 - National Traveller MABS underwent an internal audit carried out on behalf of our funders, CIB, by Mazar's and we are putting in place the recommended changes. We are up to date with all financial reporting obligations and we continue to maintain and develop our governance systems in compliance with the charities regulator.

Casework/strategic case

National Traveller MABS does not do client work, however we are sometimes contacted by agencies around financial issues and Travellers and make referrals. We offer information, support and referral. 2020 was an exceptional year and we began to work from home and

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



MABS certificate presentation in St. Catherine's, Carlow, 2019

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

The organisation continues to centre itself and continuously communicate with a broad network of organisations, including the National Traveller organisations. We continue to link in and communicate with the following organisations which have helped us with our work.

Travellers in Prison Initiative

The TPI was developed in 2014 as a response to the particular needs and circumstances of Travellers in prison. The TPI collaborates with a wide range of community and statutory sector organisations through its Steering Group. TPI seeks to embed changes in policy and practice which have a positive influence on Travellers in prison, their families and their The Financial Guide for Travellers with a Family Member in Prison booklet was updated with budget changes for 2021.

EAPN Ireland

The European Anti-Poverty Network (EAPN) Ireland is a network of groups and individuals working against poverty. It is the Irish national network of the European Anti-Poverty Network (EAPN Europe), which has two decades of experience in lobbying for progressive social change and anti-poverty initiatives across Ireland and Europe. The Mission of EAPN Ireland is 'To put the eradication of poverty at the top of the Irish and European policy agenda and empower groups working to end poverty to understand and influence policy-making. We support the work of EAPN Ireland and our Policy/ Accommodation worker is a member of the board and the current chair of EAPN Ireland. This year saw the 30th Anniversary of EAPN Ireland.

Irish Traveller Movement Accommodation and Education Working Groups

A member of our staff team represents Tallaght Travellers Community Development project on ITM's Accommodation working group. This group comprises representatives from local Traveller organisations and informs the policy work of ITM around accommodation issues. This is also important to National Traveller MABS as it gives us an understanding of local accommodation issues and also helps us build relationships with local Traveller organisations so we can assist and support them around affordable accommodation, energy poverty and financial inclusion issues such as Traveller political participation and access to third level education.

Minceirs Whidden

Minceirs Whidden is Ireland's only all Traveller forum with the aim of creating a safe place where Travellers can come together and discuss issues affecting the community and build a collective strategy to address these issues such as Traveller political participation and access to third level education.

INAR

The Irish Network Against Racism (INAR) is a national network of anti-racism civil society organisations that aims to work collectively to highlight and address racism in Ireland through the promotion and monitoring of Irish, EU and global trends and anti-racist initiatives.

National Traveller Mental Health Network

The N.T.M.H.N is a collective of Travellers and Traveller Organisations across Ireland whose goal is to develop a collective space that is Traveller led, where local, regional and national Traveller mental health issues are highlighted, discussed and addressed. It is a space where solutions are explored with a view to being included in culturally appropriate policy on Traveller mental health.

National Traveller Women's Forum

NTWF is an alliance of Traveller women and Traveller organisations throughout Ireland and aims to work collectively to challenge the racism and sexism experienced by Traveller women and promote Traveller women's rights to self-determination and the attainment of human rights and equality.

Traveller Pride Steering Committee

National Traveller MABS participate in the National Traveller Pride Committee. All National Traveller organisations are represented on this committee. Traveller Pride 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.

FLAC Traveller Legal Clinic Steering Committee

Supported by The Community Foundation for Ireland and in cooperation with a Steering Group made up of representation from the national Traveller organisations, it aims to empower Travellers and Traveller groups to engage with the law as a means of combating discrimination and advancing the rights of Travellers in Irish Society.

Community Education Sector

We continue to 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 training. We also attend NALA members meetings to stay informed of best practice with regard to literacy, numeracy and digital literacy issues.



Tinsmith, Tom McDonnell being observed at the Parish Traveller Pride 2019

Income and Expenditure Account

for the year ended 31 December 2020

NATIONAL TRAVELLER 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 2020

	2020	2019
	€	€
Income	316,359	250,000
Administrative expenses	(274,912)	(309,366)
(Deficit)/surplus before taxation	41,447	(59,366)
Taxation	—	—
(Deficit)/surplus for the financial year	41,447	(59,366)
Total comprehensive income/ (deficit) for the year	41,447	(59,366)

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

Balance Sheet

for the year ended 31 December 2020

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 2020

		2020		2019
	€	€	€	€
Fixed assets				
Tangible assets		1,237		–
Currents assets				
Debtors	3,191		4,053	
Cash at bank and in hand	<u>104,661</u>		<u>63,233</u>	
	107,852		67,286	
Creditors: amount falling due within one year	<u>(15,783)</u>		<u>(15,427)</u>	
Net current assets		<u>92,069</u>		<u>51,859</u>
Total assets less current liabilities		<u>93,306</u>		<u>51,859</u>
Reserves				
Income and expenditure account		<u>93,306</u>		<u>51,859</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with Financial Reporting Statement 102 “The Financial Statement Reporting Standard applicable in the UK and Republic of Ireland”.

The financial statements were approved by the board of directors and authorised for issue on 09th June 2021 are signed on its behalf by:

Bridget Casey
Director

Margaret Concannon
Director

Section: 5

Board of Management of National Traveller MABS 2020

Board of management

Bridget Casey - (Chairperson) Coordinator, Cena Culturally Appropriate Homes

Jules McDonagh - Resource Information Officer, Exchange House Ireland

Lena Lawrence - Health Care Worker, North East Traveller PHC

Mary Connors - Free Lance Traveller Activist

Caoimhe Kerins - Adult Education Officer, CDETB Resigned 23rd Oct 2020

Noel Fitzgerald - Community and Organisational Consultant

Margaret Concannon - Head of Credit, Social Finance Ireland

Patrick Reilly - Mental Health Worker - Pavee Point

Name	Position on Board	Board Meetings 5
Bridget Casey	Chairperson	4
Lena Lawrence	Director	0
Jules McDonagh	Director	5
Margaret Concannon	Director/Treasurer	4
Noel Fitzgerald	Director/Vice Chair	4
Patrick Reilly	Director	0
Mary Connors	Director	1
Siobhan O'Donoghue	Director	4
Caoimhe Kerins	Director	2

Staff Training

This year we continued to grow and learn as an organisation with staff undertaking the following training programmes:

- Three members of staff undertook Mental Health Training
- Two staff did Advanced Facilitation Training

Staff Members



Nancy Power
Joint Coordinator



Dermot Sreenan
Joint Coordinator



Aoife Foley
Community Education
Worker



Denise Collins
National Support and
Development Worker



Temitope Animashaum Financial Administrator and
Margaret Collins Administrator



Michelle Kearns
National Support and
Development Worker



National Traveller

mabs

Money Advice & Budgeting Service

National Traveller MABS
Unit 2, North Park
North Road
Finglas
Dublin 11
Tel: 0818 072230

www.ntmabs.org

