



### Welcome

Welcome to the first edition of The Newsletter of National Traveller MABS for 2012. National Traveller MABS hopes this newsletter will highlight money matters relevant to the Traveller community.

In the current economic climate it is more important that we are all aware of our rights regarding money matter and of the supports available to us.

In this issue we highlight our recent publication which details the findings of our work in local area development over the past number of years. We also profile an amazing Traveller woman as she strives to achieve her dream of setting up her own business.

We detail the soon to be launched bank account that should be available to anyone currently unable to open an account and highlight the change in all local MABS phone numbers. Finally we have some helpful hints on how to reduce the cost of the First Holy Communion and give information on a new valuable resource "Way of Life" which will assist individuals in managing their money.

We hope you enjoy the newsletter. If you have any comments or would like us to address any topics in future issues please do not hesitate to contact us.



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### Issues of Personal Finance within the Traveller Community

National Traveller MABS is pleased to announce the completion of our latest research report '**Issues of Personal Finance within the Traveller Community**'.

**The report was** edited by Dr. Stuart Stamp.

The report explores the findings of 37 Local Area meetings (LAD) and 4 Traveller specific focus groups facilitated by National Traveller MABS from 2007 to 2011. The local meetings were a way of building relationship between local MABS (Money Advice and Budgeting Service) and the local Traveller Community, support organisations, including the Local Authority, Family Resource Centres and the Citizen's Information Services.

#### Issues of Personal Finance within the Traveller Community

A study exploring the findings of the Local Area Development work undertaken by National Traveller MABS 2007 - 2011



The report details the main financial concerns for Travellers identified at the LAD meetings and highlights suggestions on how local and national services can work together to promote financial capability within the Traveller community and ensure equal access for Travellers to MABS and financial services.



The findings of this report will direct the work of National Traveller MABS over the coming years and we thank everyone who participated in the local meetings and focus groups.

A copy of the report has been sent to every Traveller organisation in the country – if your office has yet to receive one, please contact Margaret Collins at 07610 72230 or through email at [margaret\\_collins@mabs.ie](mailto:margaret_collins@mabs.ie).

### Traveller woman embarks on her dream

In January Margaret Mc Donagh, a Traveller mother of 7 with 7 grandchildren, completed a Start Your Own Business Course. Margaret and ten other participants from Dublin and Wexford shared a dream of starting their own businesses. However until now they had been unable to access the financial supports needed to secure their dream.

National Traveller MABS partnered with The Dublin Simon Community, South Inner City Community Development Network (SICCDA) and South West Wexford CDP (SWWCDP) to bring the US based entrepreneur programme, Entrepreneurs4change, to Ireland. The programme was piloted with clients from all 4 organisations.



The programme provides enterprise training, mentoring and potentially access to credit to people on the margins of society who for various reasons have been unable to access credit to start their own business.

Margaret, a talented dressmaker, plans to start a dress design and dress making business creating fairytale occasion wear for weddings, communions and christenings. Margaret has many years experience in enterprise, selling in markets with her father and later as an adult on The Hill in Dublin's North Inner City. Margaret believes that selling comes naturally to Travellers.

Speaking following the Entrepreneur4Change training, Margaret noted that while such a move into self employment "will take a lot of Travellers out of their comfort zone, it will, in the long run move Travellers forward".

For more information on the Lending4Change programme, please contact Nuala by email on [nuala\\_nighabhann@mabs.ie](mailto:nuala_nighabhann@mabs.ie)



Nuala Ní Ghabhann, Margaret McDonagh and Margaret Scully (formally of Dun Laoghaire Traveller Enterprise Support)



## Basic Bank Accounts

As part of its Strategy for Financial Inclusion, the Department of Finance is pressing for the introduction of Basic Payment Account (BPA) for individuals who do not currently have access to a bank account.

The purpose of the Basic Payment Account is to reduce financial exclusion and specifically, to reduce the number of “unbanked” in society. The BPA will be designed with this in mind. It is likely that the people wishing to open such an account will have to meet certain criteria such as;

1. Not having a regular bank account for a specific number of years and
2. Being in receipt of social welfare or having a income below a certain limit



The BPA is free and will not have fees or charges attached to it. Customers will be offered a debit card. However there will be no overdraft or direct debit facilities.

Basic Payment Account holders will be required to have their social welfare and/or salary paid directly into their account. If payments into the account exceed a certain amount, the holder of the account will be transferred into a regular account where charges and fees may be apply.

The BPA will be piloted in certain areas in the coming months and it is hoped that following an evaluation of the pilot, the BPA will be available to all social welfare recipients or people on low income who do not have a bank account and who have not had a bank account in the recent past.

The purpose of the BPA is to bring the population that is unbanked into the banking system. It is not designed to provide free banking for those on low pay or on social welfare.

## Change In MABS Contact Numbers

All MABS services have new phone numbers. The new dialling code for any MABS service in Ireland begins with **07610**, followed by the number.

To obtain the number for your local service, call the **National Helpline on 0761 07 2000**

Alternatively you can access all contact details on [www.mabs.ie](http://www.mabs.ie).

To contact National Traveller MABS please call **0761 07 2230** or visit our website [www.ntmabs.org](http://www.ntmabs.org)



## A Day to remember

The First Holy Communion is a very important day for any child. The day itself is an opportunity for family and friends to gather together and create memories.



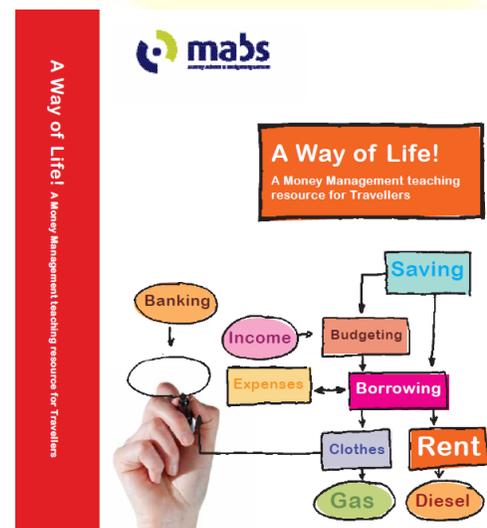
However, the day can also prove very expensive. It can result in parents being put under a lot of pressure and stress. Here we offer some ideas on how you can relieve the financial stress that parents may find themselves in:

- Planning ahead – all children make their First Holy Communion in second class. If possible, begin saving for this occasion in September. There is roughly 30 weeks from September 1<sup>st</sup> until the communion season. As little as €10 per week can give you a savings of €300.
- Make a list of what you will need for all the family.
- Remember it is not necessary to provide all the family with new clothes.
- Set yourself a budget within your means. Try not to let peer pressure impact on your decisions.
- Consider borrowing dresses and suits or buying them second hand.

Remember it is only one day and the child will enjoy just being with family and friends.

## A Way of Life – Money Management for Travellers

Education works best when it is focused on the needs of the learner. In 2012 MABS published and distributed to every MABS office 'A Way of Life! A Money Management teaching resource for Travellers.' The resource was developed originally by Belinda McGreal Flaherty in North Galway MABS with the assistance of Travellers locally. Following its wide use in many training centres, it was revised and updated, always with a focus on the needs of Travellers.



The resource should be used as part of a money management course and should be worked on over 5 consecutive weeks. It covers all the tools and knowledge a person should know in order to manage their money. Ideally the course should be delivered by a local Money Advisor so that a level of trust and understanding develops between the local service and the local Traveller group.

If your group is interested in doing this course, please contact Dermot (National Community Education worker) on 087-9435895