

National Traveller MABS

**A year
in review**

**Making
changes that
changes lives**

Annual Review 2016





National Traveller

mabs

Money Advice & Budgeting Service

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 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 the CIS to ensure ease of access for Travellers to these services

A message from the chairperson

2016 was another extremely busy year for National Traveller MABS as we worked towards addressing the issues of accessing affordable saving and credit for the Traveller community.

1. We expanded and strengthened our Board.
committees of various organisations, and through our attendance at related conferences and events.
2. We published two reports:
 - a. The Evaluation of the Key Worker programme.
 - b. "It's All About Education and Making Education Work for Traveller men".
3. We worked with other National Traveller Organisations for the Traveller community to be recognised as an ethnic minority group by the Irish State.
4. We updated our website and continued to promote our work through our newsletters and submissions to various external publications.
5. We kept abreast of relevant social, economic and political changes nationally and internationally through our involvement on the Boards or
6. We continued to address the need for access to credit for the purchase of caravans for long-term living by working from the findings of research carried out in 2015, "A Review of the National Traveller MABS Supported Caravan Loan Scheme".
7. We continued to monitor the roll out of the "It Makes Sense Loan" scheme administered by credit unions.
8. We followed up our submission to NTRIS in 2015. We look forward to the publication of the revised National Traveller Roma Inclusion Strategy in which we hope to see the recognition of the ethnic status of the Traveller community by the State.



Looking forward, there will be challenges. We foresee staff turnover and further possible organisational changes for National Traveller MABS as the CIB reorganise MABS services.

As chairperson, I would like to thank Nuala, Nancy, Liz, Dermot, Margaret and Temitope for their continued dedication to the organisation in 2016. I would also like to thank all my colleagues on the board of management. The members of the Consultative Forums need special mention for their ongoing commitment to us. In

addition, I thank the staff from MABS and the CIS 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 CIB for the support they have given and continue to give to National Traveller MABS.

Colin Thomson
Chairperson

The Four Pillars we stand upon

National Traveller MABS is the leading advocate for the financial inclusion of Travellers in Ireland. As a Traveller specific service, we aim to improve the financial situation of many Travellers living in Ireland who live in debt and cannot access affordable credit. Many rely solely on money lenders and are faced with financial exclusion.

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

To address this question, our 2016 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 Forum and partner organisations
- Key critical external issues impacting on the Traveller community
- Key current policy issues
- Available resources

Using the Citizens Information Board (CIB) strategy 2015-2018 we linked these pillars to the main strategies.

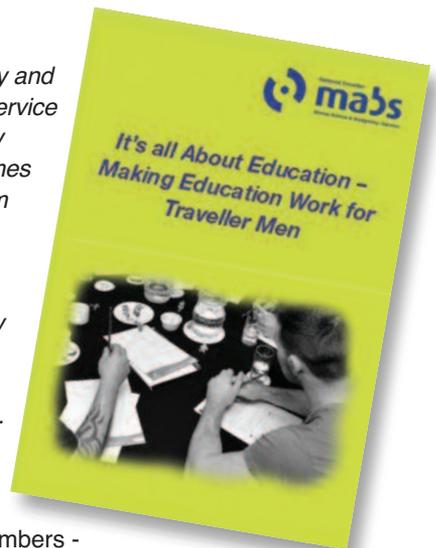
- A. Meet the changing information, advice, advocacy and budgeting needs of citizens, particularly of marginalised and vulnerable groups and individuals - by connecting and responding.
- B. Implement consistent, high quality service by CIB and our delivery partners – by providing services to a high standard.
- C. Work to develop and implement an integrated service delivery model that puts the citizen at the centre – by organising to deliver.

D. Lead the design and implementation of creative and flexible responses to meet emerging demands for information, advice, advocacy and budgeting support - by creating and adding value.

E. Measure the efficiency and effectiveness of our service delivery approach - by demonstrating outcomes through feedback from users.

F. Highlight issues of concern so that policy and administration of public services is continually enhanced.

G. 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.



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

Engaging Traveller Men

National Traveller MABS hosted a seminar in December 2016 following research carried out by Dermot Sreenan in 2015, entitled “It’s All About Education, Making Education Work for Traveller Men”. In an on-going effort to engage Traveller men in adult learning we hosted a seminar which explored the issues that came up in the research.

Strengthening Community Education in MABS and the CIS

Throughout 2016, National Traveller MABS strengthened Community Education in MABS and CIS in four ways:

1. Outreach - National Traveller MABS met with the CIS team in Clondalkin to explore how we could work together to access and ensure that Travellers avail of the services offered there, including the advocacy program.

- 2. Research** - National Traveller MABS surveyed all MABS offices to examine the level of Community Education being undertaken by Money Advisors and to identify any barriers. The results will be published in 2018.
- 3. On-going Support** - National Traveller MABS is on hand to support money advisors in facilitating Community Education and we trained and assisted both Tallaght MABS and Laois MABS to facilitate community education with the local Traveller primary health care teams.
- 4. Innovation** - National Traveller MABS facilitated a youth savings evening event for young Traveller women in TravAct, Coolock, Dublin 17.



Pictured L-R: Nancy Power, (NTMABS), TJ HOGAN, Dermot Sreenan (NTMABS)

Building Capacity within the community

Throughout 2016, National Traveller MABS contributed to building capacity in the Traveller community in three significant ways which provides access to services and provides for Travellers interests to be heard:

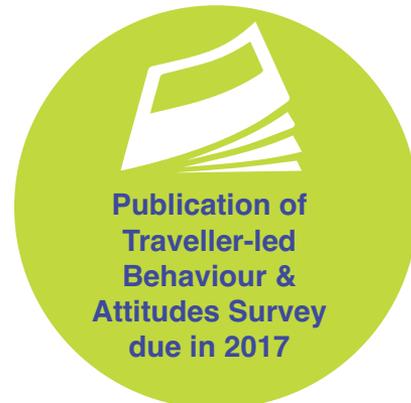
The Key Worker Programme

In April, National Traveller MABS launched the Evaluation of the Key Worker Programme. The programme aims to improve Travellers' access to financial services through the participation of Travellers in the Primary Healthcare Projects. Over 70 people attended the launch. Subsequently National Traveller MABS developed an action plan to progress the recommendations contained in the report. A report will be presented to CIB on ways forward.



Behaviour & Attitudes Survey

National Traveller MABS participated on the steering group of a research project into society's attitudes to Travellers. The survey was Traveller-led and it identifies attitudes both within the Traveller community and the majority population on a range of different issues. National Traveller MABS was successful in having a question on financial access included in this survey.



Travellers in Prison Initiative (TPI)

Due to its expertise and experience in money management for prisoners, National Traveller MABS were invited to participate in the steering group (TPI). The initiative works to support Traveller prisoners in all aspect of their prison life.

Pictured: Exchange House Ireland National Educational Achievement Awards 2016



Policy

National Traveller MABS advocates for necessary changes at policy level to ensure that public policy in the area of financial inclusion is developed, amended and implemented in line with the financial needs of Travellers. There are three key strands to this work:



Promoting access to legal and affordable Savings and Credit

In 2016 our work in this area focused on-

Local Authority Caravan Loans

National Traveller MABS built on the findings of the report, 'A Review of the National Traveller MABS Supported Caravan Loan Scheme.' (2015).

1. Working in partnership with the Irish Traveller Movement accommodation working group to address issues regarding Traveller accommodation.
2. Presenting the findings from the report to the National Traveller Accommodation Consultative Committee (NTACC).
3. Supporting Citizens Information Board to advocate for an internal review of Local Authority Loan Scheme.
4. By assisting the Housing Agency who were undertaking research into caravan loans schemes operating within local authorities.

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

National Traveller MABS put forward a submission on Commissioning to the Department of Public Expenditure and Reform.





Pictured: Engaging Traveller Men Seminar December 2016 - Aisling Hotel

Main stream credit

National Traveller MABS continue to monitor the rollout of the “It Makes Sense” credit union personal micro loans and regularly communicate with Afinite who is a project manager on this. In 2016 it was reported that there is a lack of clarity and consistency amongst credit unions regarding the scheme as experienced by Travellers. A meeting took place with Irish League of Credit Unions to explore how best National Traveller MABS can work with the credit union movement to promote saving amongst the Traveller community.

Inclusion

Ethnic Identifier - the CIB are monitoring the ethnicity question in the CIS data gathering system. National Traveller MABS along with other national Traveller organisations saw the importance of the State recognising Traveller ethnicity. The state announcement on recognition of Traveller Ethnicity is expected in 2017.

Utilities & Rent Collection - National Traveller MABS commissioned research into provision of utilities and rent collection for Travellers in the Fingal area. It is due to be completed in 2017.

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

Submissions –

1. A Pre-Budget submission was prepared in July 2016. It focused on the need for a new model of micro lending for the financially excluded.
2. Two submissions in 2015 on the draft revised National Traveller and Roma Inclusion Strategy (NTRIS) were followed up in 2016 to promote the ethnic recognition for Travellers and for access to both financial services and affordable credit.

Training & Community Education

From two of local MABS Money Advisors undertook training for delivery and facilitation of money management training entailed in the ‘A Way of Life’ money management program along with the ‘Overcoming Illegal Debt’ module. This was carried out with Tallaght MABS and Laois MABS. Subsequently the two local Traveller Primary Health care groups undertook that money management community education which was facilitated by their local service.

Mental Health

National Traveller MABS facilitated a workshop at Exchange House Ireland National Traveller Services seminar to highlight the link between mental health and finance.

Savings

Our proposal to undertake a final review of the *North Circular Road Savings club* has been sanctioned by the Irish Prison Service Research Ethics Committee.

Accommodation

National Traveller MABS actively participated in Local Traveller Accommodation Consultative Committees (LTACC's) review conference, which took place in November 2016 and focussed on the following areas:

- Rebuilding Ireland policy and specifically on Traveller Accommodation
- Functioning or not of the LTACC's
- Optimum process & procedures for LTACC's
- Fire Safety Review

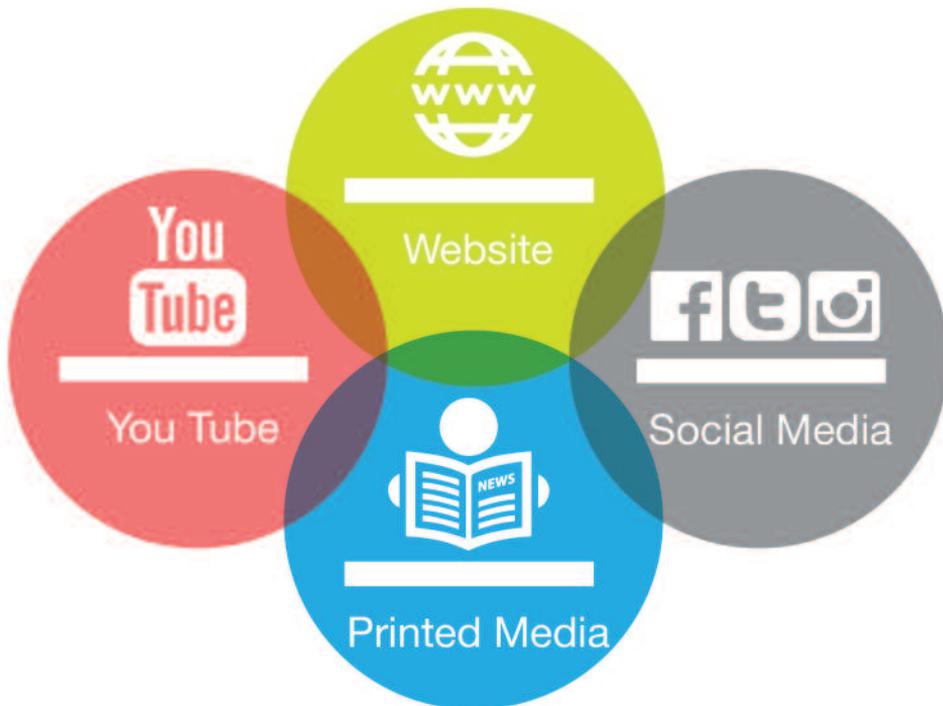


Pictured: Finbar Furey at the Traveller Pride Awards June 2016

“NATIONAL TRAVELLER MABS CALLS FOR A SUSTAINABLE AND ACCESSIBLE MICRO CREDIT SCHEME FOR TRAVELLERS AND ROMA, IN ACCORDANCE WITH THE 10 COMMON BASIC PRINCIPLES.”

[10 Common Basic Principles on Roma inclusion by the council of the European Union]

Communication



In 2016 National Traveller MABS promoted its “Get Saving” campaign through focusing communications on three specific areas:

1. To develop short on-line videos with simple clear messages so as to promote savings through role models within the Traveller community.
2. To specifically target the unbanked by working with the CIB to attempt to have screened the short film in the “Three Small Changes” Campaign in Intreo centres.

3. To update the “Get Saving campaign” social and print media:

- a. Regularly on the National Traveller MABS Facebook page.
- b. The “Get Saving” film is available on the National Traveller MABS YouTube channel.

A meeting took place with the Irish League of Credit Unions to explore how best National Traveller MABS can work with the credit union movement to promote saving among our target group.

Web Access

In 2016, we have some web access figures. The total number of sessions within the date range for that year was 4795. A session is a period time where the user is actively engaged with the website.

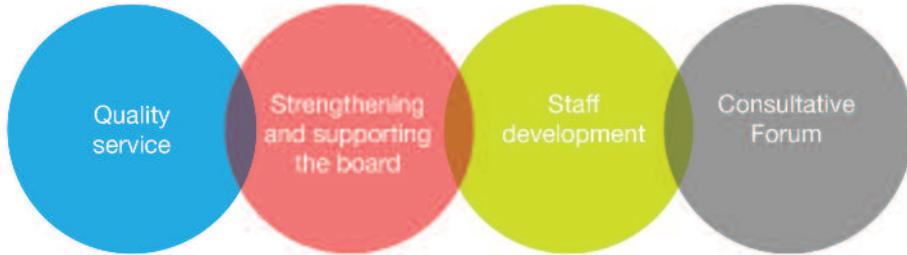
At 1239, most visits came from Dublin city. 487 visits came from the Citizens Information Board Public Facing Services. The report is not comprehensive. The current system developed by National Traveller MABS is not fully compatible with the CIB system at present.



Pictured: John Connors reads from A Traveller Proclamation at the GPO, organised by Minceirs Whiden, June 2016.

“IN 2016 NATIONAL TRAVELLER MABS LAUNCHED A MEDIA CAMPAIGN TO PROMOTE YOUTH SAVINGS. THE “GET SAVING CAMPAIGN” INCLUDED A SHORT FILM FEATURING TWO YOUNG TRAVELLERS RECOUNTING THEIR POSITIVE EXPERIENCE OF SAVING. THE FILM AVAILABLE ON OUR YOUTUBE CHANNEL IS BEING USED BY YOUTH GROUPS NATIONWIDE. ”

Organisational Development



We expanded and strengthened our Board.

Finance sub-committee supported the coordinators on issues of finances. Staff-sub-committee supported the coordinators on staffing issues as they arose.

Policies reviewed in 2016: Travel and subsistence and overnight policy was in the progress of being reviewed. Time in Lieu Policy was also in the progress of being reviewed in 2016 both documents to be signed off in 2017.

We kept abreast of relevant social, economic and political changes nationally and internationally through our involvement on the Boards or committees of various organisations, and through our attendance at related conferences and events.

Looking forward, 2017 where we foresee staff turnover and further possible organisational changes for National Traveller MABS as the CIB reorganise services.



Income and Expenditure Account

for the year ended 31 December 2016

NATIONALTRAVELLER MONEY AND ADVICE AND BUDGETING SERVICE

(MABS) LIMITED

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

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2016

		2016	2015
	Notes	€	€
Income	3	309,680	322,196
Administrative expenses		<u>(314,828)</u>	<u>(318,820)</u>
		-	-
(Deficit)/surplus before taxation		<u>(5,148)</u>	<u>4,096</u>
Taxation	6		
(Deficit)/surplus for the financial year	13	(5,148)	4,096
Total comprehensive income/(deficit) for the year		<u>(5,148)</u>	<u>4,096</u>

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

Income and Expenditure Account

for the year ended 31 December 2015

NATIONALTRAVELLER MONEY AND ADVICE AND BUDGETING SERVICE

(MABS) LIMITED

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BALANCES SHEET

FOR THE YEAR ENDED 31 DECEMBER 2016__

		2016		2015	
	NOTES	€	€	€	€
Fixed assets					
Tangible assets	7		592		609
Currents assets					
Debtors					
Cash at bank and in hand	9	3,191		3,191	
		<u>21,219</u>		<u>26,730</u>	
		<u>24,410</u>		<u>29,921</u>	
Creditors: amount falling due within one year		(6,298)		(6,678)	
Net current assets			18,112		23,243
Total assets less current liabilities			<u>18,704</u>		<u>23,852</u>
Reserves					
Income and expenditure account	13		<u>18,704</u>		<u>23,852</u>

The financial statement were approved by the board of directors and authorised on 11th May 2017

Colin Thomson
Director

Ronan Headon
Director

Company Registration No. 395431

The year in Review



Our Team

Nuala Ní Ghabhann	Joint Coordinator (Job-share)
Nancy Power	Joint Coordinator (Job-share)
Liz Daly	National Support and Development Worker (Full- time)
Dermot Sreenan	National Education Worker (Full- time)
Margaret Collins	Administrator (Job-share)
Temitope Animashaun	Finance Administrator (Job-share)

Board of Management

Colin Thomson	Chairperson	Programme Manager, Crosscare
John Hanley		Senior Social, Worker Dublin City Council
Ronan Headon		Finance Director, Social Finance Foundation
Suzie McCarthy		Co-ordinator, Dublin North East Traveller PHC
Lena Lawrence		Health Care Worker, Dublin North East Traveller PHC
Jules Mc Donagh		Research and Information Officer, Exchange House Ireland, National Traveller Services
Rebecca Keatinge		Solicitor, Mercy Law
Geralyn Mc Garry		Social Policy & Research Manager, CIB



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Money Advice & Budgeting Service

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