



National Traveller

mabs

Money Advice & Budgeting Service

National Traveller MABS

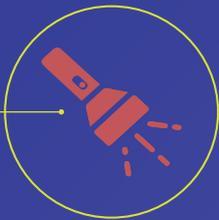
2022

ANNUAL REPORT



funded & supported by
Citizens **Information** Board
information · advice · advocacy

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

Welcome to the annual report of National Traveller MABS for 2022.

2022 has been a year of change for National Traveller MABS with our co coordinator Dermot Sreenan and our Accommodation/Policy worker Michelle Kearns leaving us. I would like to thank them for their hard work during their time with National Traveller MABS and wish them the best in their new roles. We were delighted to have Nancy Power become the full time coordinator of National Traveller MABS and wish her continued success in the role.

The issue of financial exclusion remains central to the work of National Traveller MABS and this year the team has continued to work to address the various ways that financial exclusion is experienced by Travellers, particularly in light of the rising cost of utilities, the cost of living crisis and the worsening accommodation crisis in the community. We are pleased to continue the work of our accommodation/policy project working on the caravan loan scheme, working with partners to address the energy poverty experienced by Travellers and we continued to facilitate a stakeholder group to try and work towards a national financial inclusion strategy. We also launched our research report on the Energy Efficiency of Mobile Homes for Irish Traveller Communities and the Framework for a Trailer Rental Scheme as well as our Financial Guide to College. These documents are available on our website www.ntmabs.org and I would encourage you to read them.

Part of our core work is to ensure that Travellers feel comfortable accessing MABS services for support with budgeting or debt issues and

in 2022 work continued on the Dublin South Community Engagement Pilot which aims to do just that. Work has already begun on a similar project in conjunction with the Citizens Information Service which we hope to roll out next year.

Through our Community Education work, we made sure that MABS have an understanding of the issues that affect Travellers and how this can be addressed. We have also delivered our money management education course A Way of Life and a number of information sessions to Traveller organisations countrywide. We have developed resources which ensure that Travellers know how MABS can support them and we used our social media channels to disseminate information leaflets about financial issues affecting Travellers.

I would like to thank the staff and board of National Traveller MABS for their continued hard work and dedication. We are thankful for the support we continue to receive from our funder, the Citizens Information Board, along with our colleagues in the MABS network. I would also like to commend our Traveller consultative forums and Traveller organisations throughout the country 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.

Hugh Friel
Chairperson
National Traveller MABS

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 support and 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 issues.

In 2022 we worked across all our key areas as per our Strategic plan. We continued visiting Traveller projects and groups around the country and continued to produce information which is suitable for social media, and produced videos to relay important information about financial issues for Travellers to be aware of. We launched our Financial Guide to College at the beginning of the year and we were delighted to the overwhelmingly positive response to the guide.

Work continued on our accommodation/policy project throughout 2022. Our Energy Poverty Pilot Group continued to meet to look at addressing energy poverty in Traveller specific accommodation and there have been some positive developments in this space. We worked collaboratively with other NGO's to deliver a pre-budget energy poverty plan and to advocate for a National Energy Poverty Action Plan. We worked on the issue of Travellers, specifically those living on halting sites, missing out on the electricity credit scheme and our research report into the Energy Efficiency of Mobile Homes for Irish Travellers was launched in October alongside the Framework for a Trailer Rental Scheme.

Throughout the annual report when we use the word trailer we are referring to a caravan/mobile home. Trailer is the preferred term used by Travellers.

Following on from the publication of our Building the Box Report, we continue to work to promote the findings of the report and continued advocating for the development of a National Financial Inclusion Strategy. We continue to facilitate a financial inclusion group for key stakeholders to work together on financial inclusion issues and work toward a National Financial Inclusion Strategy.

Work continues on the Dublin South Community Engagement pilot plan which aims to increase engagement of the Traveller community in MABS in the Dublin south region, increase cultural competency of MABS staff in relation to Traveller culture and to develop and strengthen relationships between MABS and local Traveller organisations in the Dublin South Region. It is hoped this plan will serve as a blueprint that can be rolled out nationwide in the coming years. Work has already commenced on the development of a similar pilot for the Citizens Information Service.

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

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 Money Management Financial Literacy	Financial Inclusion of Travellers Social Policy?

What we do and our approach to our work

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



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Throughout the annual report when we use the word trailer we are referring to a caravan/mobile home. Trailer is the preferred term used by Travellers.

Section 1

Our work within MABS

Equality work within MABS

A key goal of our work is to support MABS to be more accessible to Travellers. The role of National Traveller MABS is to work for the development of equality of service provision for Travellers within MABS through working for the development of 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. 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.

Traveller Culture and Identity Project Training (TCIP) took place via zoom with MABS staff as part of the South Dublin Community Engagement Pilot. TCIP training was delivered by Involve Youth and Community Services. The training is delivered by Travellers who are experienced trainers. The training was developed after a need was identified for a standardised, high-quality, cultural training programme which would raise awareness about Traveller culture and history among the general population and national organisations. A need was also identified to give an opportunity for Travellers to know more about their history and culture and to feel personal pride in their identity. The programme is designed to be delivered to Traveller and non-Traveller organisations and groups in a range of ways over multiple formats.

Nationwide Trailer Loan Scheme

National Traveller MABS have been involved in the trailer loan scheme since 2021. We had pushed for an evaluation of this pilot before any recommendations could be made with regards to the scheme been rolled out nationally. At the end of July we received notification that the Nationwide Caravan Loan Scheme would be in operation from September to December of 2022.

National Traveller MABS wrote to and emailed each local authority in every county in the country asking them if they were:

- accepting applications
- how many expressions of interest they received
- if they were promoting the loan
- how many loans have been granted and how much the loans granted amounted to

We had varying responses, and from this we wrote up a tracking document.

We had been receiving many queries about the loan scheme from individual Travellers and from MABS staff who were assisting members of the community in applying for the loans.

We were concerned that there appeared to be very little knowledge of the scheme amongst the community and MABS staff so we created a short explainer video which we shared on Twitter and Facebook. We had 355 engagements on Twitter and 512 on Facebook. We were also providing information about the loan scheme to the projects and the Primary Health Care Groups we were visiting.

A leaflet was produced explaining the terms of the scheme and how the differential rent would be calculated, this was circulated to all MABS staff and an information webinar for MABS staff took place and a recording was uploaded to the MABS ELearning website for staff to refer to.

We appreciate the support from MABS staff all over the country who supported Travellers in applying for the trailer loan scheme and who related back to back to us any issues they were running into with local authorities.

When we use the word trailer we are referring to a caravan/mobile home. Trailer is the preferred term used by Travellers.

Section 1 | Our work within MABS

Energy Poverty work with MABS

The Electricity Costs Emergency Benefit Scheme was introduced by Government to assist with the cost of living and energy crisis. However due to the terms of the scheme a large proportion of Travellers missed out on the credit. (Our policy work on this is discussed in more detail in Section 3). Our MABS colleagues assisted many Travellers who were experiencing issues with their energy bills and in particular those who missed out on the electricity credits through the

Electricity Costs Emergency Benefit Scheme. Our MABS colleagues also raised issues such as the arrangements for the electrification on sites, people not having individual MPRN numbers, people not knowing who their supplier was or their individual usage. These issues were barriers to people not only missing out on the energy credits but also meant that they not eligible to apply for any of the MABS hardship schemes.

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 2022 National Traveller MABS facilitated the delivery of National Traveller MABS money management course A Way of Life! to a group of young Traveller families and others with Respond, Ireland's leading housing association. This consisted of 1 information session and then a seven week delivery of the course, 1 day a week. In total 5 participants completed the course.

National Traveller MABS facilitated a money management education session for a group

of 15 LGBTQAI+ Afghani refugees who had recently arrived in Ireland and had no budgeting or money management skills. The session was very interactive and all participants were given the details of their local MABS office as the individual group members were going to be living throughout the country. All learning materials were translated to Dari and Pashto by The Open Door Initiative to ensure that all participants understood the information being given.

Information sessions were facilitated by the National Education Worker and National Support and Development Worker on National Traveller MABS, MABS and cost of living and energy crisis were delivered to Primary Health Care Projects around the country. More details on these sessions are detailed in section 2.

Dublin South Community Engagement Pilot Plan

The Dublin South Community Engagement Pilot Plan began in 2021 and work on the pilot continued in 2022.

The project has 3 aims:

- **Aim 1:** To increase engagement of the Traveller Community in MABS Services in Dublin South Region.
- **Aim 2:** To increase Cultural Competency of staff of Dublin South region MABS in relation to Traveller Culture.
- **Aim 3:** To develop and strengthen relationships between MABS and local Traveller

Organisations in the Dublin South Region-ongoing, meetings with local MABS offices and local Traveller Organisations to be organised for most services.

In 2022, 3 Dublin South Pilot planning meetings

took place, 4 presentations about the financial issues affecting Travellers were delivered to individual MABS services, 3 individual zoom meetings with MABS offices took place to allow staff to ask questions, 4 individual meetings took place with the designated person in each service to work collaboratively with National Traveller MABS staff to draw up action plans. A toolkit is also available on the MABS eLearning site.

There has been great engagement with the pilot by the MABS services and the Traveller Organisations. All involved can see how it will be beneficial to all services as good working relationships continue to be built and developed and referrals and engagement are happening.

The pilot is running behind schedule due to changes in the Dublin South MABS region and staff changes within National Traveller MABS. We would hope to have the pilot complete and evaluated by the end of 2023.

Citizens Information Service Traveller Engagement Pilot

We have begun working with Paula Madden, Development Manager, Ballyfermot, Clondalkin and Lucan Citizens Information Service to develop a programme on effective Traveller

Engagement for Citizens Information Services (CIS). A logic model for the pilot has been developed. We hope that this plan will be rolled out in full in 2023.

Section 1 | Our work within MABS

Booklet about Traveller Specific Support Services

As a result of feedback from money advisors and MABS helpline advisors a booklet for MABS staff detailing Traveller specific support services was updated for 2022 and circulated to all MABS

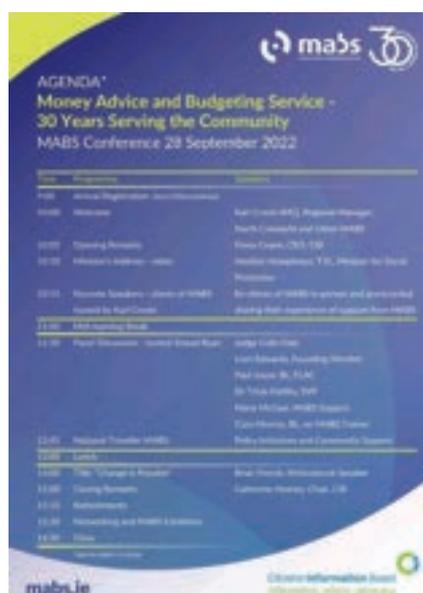
staff. The booklet details the services available and their contact information so MABS staff feel confident in referring Travellers to culturally appropriate services.

MABS 30th Celebration

National Traveller MABS was delighted to be involved in the celebration of MABS 30th birthday. We were proud to be part of the MABS 30 years planning group which planned the celebration in Dublin Castle. As part of the MABS 30th celebrations we developed an information board about National Traveller MABS charting the journey from the beginning as Exchange House MABS through to its current position as a national organisation advocating for the financial inclusion of Travellers.

The MABS 30 Conference in Dublin Castle was organised to celebrate thirty years of the Money Advice and Budgeting Service (MABS) serving local communities around Ireland. The conference provided an opportunity to reflect back on the many achievements of MABS over the years, as well as a space for MABS. Staff from around the country to come together, network and prepare for the challenges of future. Due to staff having Covid, National Traveller MABS could not attend the 30th Anniversary event in Dublin

Castle. Dermot Sreenan, manager of MABS support and a former co-coordinator of National Traveller MABS delivered the presentation on our evolution from a local money advice office in Exchange House MABS through to a national advocacy organisation.





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 woman working in Primary Healthcare Projects. We try to 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.



National Traveller MABS staff meeting with members of the West Limerick Resources CLG Primary Health Care Project for Travellers

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.

In 2022 the country faced an energy crisis and an increase in the cost of living. National Traveller MABS took the initiative to visit Traveller Primary Healthcare Projects around the country to inform them how MABS could support them. We provided brochures and leaflets to be distributed among the community. These leaflets provided information on how to manage gas and electricity bills, how MABS can support them with their budgeting and in applying for additional needs payment and other information about the trailer loan scheme.

We also discussed other issues that the local Traveller communities were facing in each area. The most frequently raised issues with us were:

- The increasing cost of living
- The cost of electricity
- The Electricity Credits scheme
- The trailer loan scheme
- The fuel allowance and
- Concerns around the increasing pressure to move to cashless payments since covid.

The Traveller Primary Healthcare Projects and Organisations visited last year included:

- Laois Traveller Action Group (5 participants)
- Offaly Traveller Movement (5 participants)
- Longford Traveller Movement (3 participants)
- Westmeath Traveller Project (2 participants)

Section 2 | Our work with Travellers - Working with Travellers on Financial Inclusion issues

- Limerick City Traveller Health Project (8 participants)
- West Limerick Resources Traveller Primary Health Care Project (7 participants)
- Thurles Traveller Primary Health Care Project (4 participants)

- Roscrea Traveller Primary Health Care Project (3 participants)
- Pavee Point Traveller Health Care Project (15 participants)

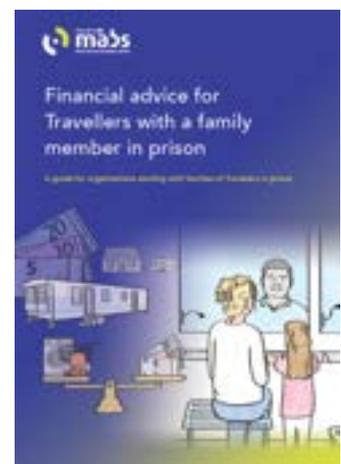
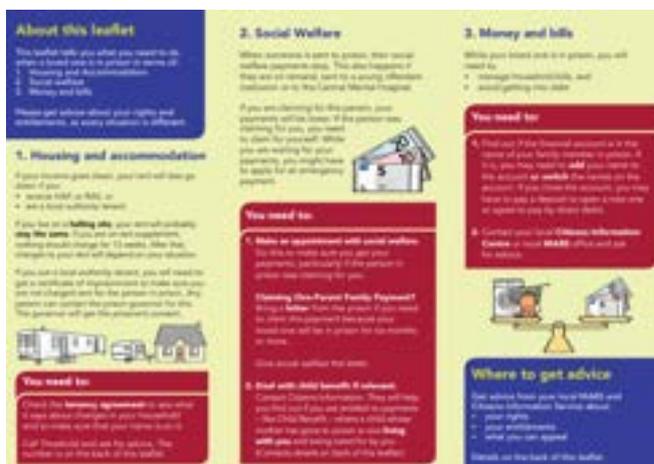
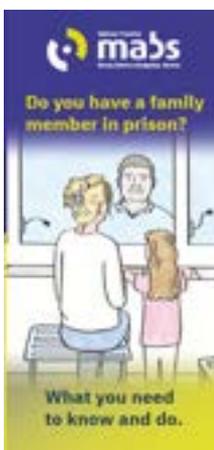
In total National Traveller MABS meet with 57 Primary Health Care workers.

Financial Advice for Travellers with a Family Member in Prison, A guide for organisations working with families of Travellers in prison 2023

National Traveller MABS is a member of the Travellers Justice Initiative and worked with TJI 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 2023 and the new arrangements around lodging money to prisoner accounts.

Hard copies of the guide as well as a bundle of short leaflets were posted out to all Traveller organisations and projects, prison chaplains and prison visitors centres. A soft copy of the Guide is available on our website.



Section 2 | Our work with Travellers - Working with Travellers on Financial Inclusion issues

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, The National Traveller Mental Network, Exchange House Ireland Travellers Service, and Minceirs Whiden (all Traveller Council).

Organisation	Board Meetings Attended
Tallaght Travellers Community Development Project	5
Meath Traveller Workshop	2
The National Traveller Mental Network	3
Exchange House Ireland Travellers Service	2
Minceirs Whiden	6

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.

National Traveller Mental Health Conference

We were delighted to be able to attend the National Traveller Mental Health Conference in Croke Park in November and to have our information stand. This provided us with the opportunity to share information and our expertise with those in attendance, and we were also able to link some people in with their local MABS office on the day.

National Traveller MABS staff learned a lot about the wonderful work local Traveller groups are

doing around the country to try and address the mental health crisis the Traveller Community is facing. It gave us an opportunity to find out what supports we could offer to try to help alleviate some of the financial pressure falling on people.

Financial issues are strongly linked with stress, worry and poor mental health and National Traveller MABS is acutely aware of the suicide crisis facing the community.

Section 2 | Our work with Travellers - Working with Travellers on Financial Inclusion issues



Margaret Collins, National Traveller MABS with Senator Eileen Flynn at the National Traveller MABS information stand at the National Traveller Mental Health Conference

Financial Guide to College Launch

On Thursday 26th May 2022 in Wynns Hotel, Dublin National Traveller MABS launched the Financial Guide to College: Information about the financial supports that are available if you are considering further education. The guide aims to help Travellers who are thinking about going to college or Travellers who are in college.

The guide was launched by Fiona Coyne, CEO of the Citizens Information Board. Speaking at the launch Fiona Coyne, CEO, Citizens Information Board said: “This guide is another great example of how National Traveller MABS wants to break down barriers, particularly financial barriers,

for Travellers accessing further education. This will lead to greater employment opportunities, earning potential and more choices in life.” She added: “In CIB’s policy submission to the Department of Further and Higher Education, last year, on the SUSI grant scheme we noted that the economic consequences of Covid 19 had led to difficulties particularly for disadvantaged students including Travellers. We recommended that the maintenance grant levels be increased to cover accommodation costs and cost of living increases. We were delighted to see that many of our recommendations on the SUSI grant scheme were taken on board.”

Section 2 | Our work with Travellers - Working with Travellers on Financial Inclusion issues

The guide came about as a direct result of the number of queries our National Education Worker was getting from members of the community about financial supports whether for themselves or for their children. The information was not easily available all in one place and this guide was seen as the answer to a lot of those queries. David Friel, Traveller Access Officer with ATU Sligo and Marie Clarke of Ballyfermot MABS kindly proofed the guide to make sure that the information was accurate and that it was written in an easily accessible and understandable way.

We hope that the guide will be an important and useful tool for any Traveller thinking of going on to further education, for any Traveller parent trying to navigate the system with their child and ultimately for anyone at all that wants to know what's available to support them at third level.

Part of the negative stereotyping of Travellers is the belief Travellers are not interested in education. This is not true and the majority of Traveller parents value education and see it as being important for their children's future. This is also reflected in the number of Travellers who return to education as adults. 66% of Traveller adults have participated in at least one training scheme, with 2.4 the average number of training schemes attended. With only 1% of Travellers attending third level, though this figure is rising, it is important to encourage more Travellers to attend third level but also support their access and retention in third level and this guide aims to support that.

It is a universal guide for individuals, parents, schools, guidance counsellors that brings together all of the information needed in one easy to understand package.

We were honoured on the day to have an all Traveller panel speak about their experiences of third level and the barriers that they faced. We

had 47 people attend the launch in person, while the live stream/recording was viewed 272 times. 500 copies of the guide were distributed to Traveller organisations, access offices in colleges, MABS and CIS offices and libraries.

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

- The Newsletter of National Traveller MABS was issued in 2022 to keep the community updated on the work that National Traveller MABS carried out in 2022. The newsletter contained information about the trailer loan scheme, electricity credits scheme and cost of living supports. It also had information about Traveller Pride 2022 and the National Traveller Mental Health Network protest.
- Information articles about financial issues such as the trailer loan scheme and the energy efficiency of mobile homes research report were published in the Travellers Voice magazine.
- National Traveller MABS were delighted to promote the Whidden Workshops; It's Kushti to Rokker initiative by College Connect on our social platforms. The workshops are hosted by Traveller and Roma students who detail their journey and offer support and information to potential students. We were happy to be invited to present information about National Traveller MABS, MABS services and the Financial Guide to College.
- Sharing information on our website and social platforms about the SUZI and CAO opening and closing dates. As well as the supports available for Travellers in applying to the CAO/ SUZI or gathering documentation.
- Sharing information about and closing dates for applications for the Traveller Specific Internships in the Civil Service

Section 2 | Our work with Travellers - Working with Travellers on Financial Inclusion issues

- Sharing information about scam awareness. Highlighting different scams that were occurring throughout the year and encouraging people not to click on links in text messages and to hang up on unsolicited calls asking for personal information.
- Information leaflets about the Income eligibility limits for social housing take effect, National Minimum Wage Increases, paper Sterling notes being removed from circulation, the caravan loan scheme 2022, social welfare collection arrangements for bank holidays & Christmas.
- Information about the cost of living and energy crisis were shared widely on our social platforms such as specific protections for vulnerable customers that energy providers must give and how to register with your energy provider as a vulnerable customer and reducing your energy consumption.
- We produced information about the Household Benefits Package, the Additional Needs Payment, the supplementary welfare allowance, fuel allowance, back to school clothing and footwear allowance and all other social protection measures introduced in 2022 to help with the cost of living crisis.
- 10 Budget 2023 leaflets were produced detailing the changes in the following categories:
 - o Help with Energy Costs Budget 2023
 - o Childcare
 - o Carbon Tax
 - o Tax
 - o Measures for employees
 - o Education
 - o Transport and Justice
 - o Housing Measures
 - o Social Welfare Measures
 - o Health Measures



National Traveller MABS staff Margaret Collins, Temitope Animashaun, Nancy Power, Aoife Foley & Michelle Kearns



Breda Hogan (MTU), Patrick Nevin (Tallaght Travellers), Megan Berry (Maynooth University), Hugh Friel (National Traveller MABS Board) & Tracey Reilly (Pavee Point)



Back row: Dermot Sreenan (MABS), Michelle Kearns & Aoife Foley (National Traveller MABS), Carol Crowley (MABS) Linda Hill (MABS) Ali Fitzell (MABS), Karl Cronin (MABS) Front Row Joe Nevin (MABS) Nancy Power (National Traveller MABS) Fiona Coyne (CEO CIB), Adrian O'Connor (CIB)



National Traveller MABS staff pictured with Traveller access officers at the launch of the Financial Guide to College.

Section 3

Policy Work - Our work on financial Inclusion

Policy Issues

Trailer Loan Scheme

Since 2000 National Traveller MABS has worked in the area of Trailer Loans in terms of supporting the operation of Trailer Loan Schemes as well as supporting Travellers in accessing loans from local authorities under the national scheme. We have also produced reports about:

- Operation of loan schemes supported by us,
- Cost of mobile homes and trailers
- Issues of energy poverty amongst Travellers living in mobile homes (trailers).

National Traveller MABS has engaged with the Department of Housing Local Government and Heritage through the National Traveller Consultative Committee around the updating of the existing scheme and the necessity to provide rental options and residential standard mobile homes.

National Traveller MABS was on the Trailer Loan Scheme Advisory Group for the pilot Trailer Loan Scheme run in 2021. There was only one meeting of the Trailer Loan Scheme Group this advisory group during 2022. It took place in January. At the meeting National Traveller MABS proposed an independent evaluation process for the pilot and National Traveller MABS had developed a discussion document on behalf of Traveller representatives with a draft outline of an evaluation process to be considered by the group. We were not given a date for a follow up meeting and subsequently were told by the Department official who organises the meetings that she has left the Department and has

recommended to the Dept. of Public Expenditure and Reform that the Trailer Loan scheme be rolled out nationally. The information was given in April 2022 and had not further information until we learned that the Nationwide Trailer Loan scheme was to be rolled out from September to December 2022.

When we learned of the national roll out of the trailer loan scheme National Traveller MABS wrote to and emailed each council in the country (31 letters and 31 emails) asking them if they were accepting applications, how many expressions of interest they received, if they were promoting the loan, how many loans have been granted and how much the loans granted amounted to. We received only 15 responses from local authorities to our queries and wrote up a tracking document which we hoped would feed into the review of the Trailer Loan Scheme.

A video was created for Travellers to inform them that the Trailer loan scheme was in operation and that they should talk to their local authorities. We also encouraged anyone thinking about taking out a trailer loan to talk to MABS about how it would affect their budget and to make sure that they understood all the terms of the loan.

National Traveller MABS created A Guide to the Nationwide Caravan Loan Scheme booklet for MABS staff and held an information webinar which was recorded and uploaded onto the MABS eLearning platform.

Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

While National Traveller MABS is not endorsing the Trailer Loan Scheme we want to support the Traveller community in understanding the scheme and ensuring those who applied for the scheme are supported in their decision around taking out a loan and sustaining their loan repayments. National Traveller MABS is of the opinion that a trailer rental scheme would be a

more appropriate way of ensuring that families living in poverty can access energy efficient mobiles suitable for residential living. National Traveller MABS continues to advocate for a full and independent evaluation of the trailer loan scheme which includes input from those who have been both successful and unsuccessful in getting a loan.

When we use the word trailer we are referring to a caravan/mobile home. Trailer is the preferred term used by Travellers.

Research on the Energy Efficiency of Mobile Homes for Irish Travellers

In 2022 a collaborative research project was undertaken by Atlantic Technological University Sligo (formerly IT Sligo) and National Travellers MABS. National Traveller MABS staff joined Atlantic Technological University Sligo staff to undertake the field work element of this research and to support the researcher in where best to concentrate the desk research element of the study.

The field data was collected by National Traveller MABS staff and staff of local Traveller organisations in February and March of 2022. We received 60 responses for this study. During this initial research phase, consultations were held with several Traveller groups through focus groups. The information gathered at these focus groups was then used to guide this particular piece of research.

During the summer we received the first draft of the research and National Traveller MABS staff worked to edit it with the ATU researcher

Dr. Ehiازه Ehimen. National Traveller MABS also hosted a focus group meetings with Travellers to introduce the findings and proof the recommendations.

On the 12th October Senator Eileen Flynn launched our Research on the Energy Efficiency of Mobile Homes for Irish Travellers in the Ashling Hotel in Dublin.

Travellers living in mobile homes currently face higher energy (electricity and heating) bills mainly due to issues of poor insulation and energy inefficiency in these dwellings. This has in turn resulted in higher levels of energy poverty. This report sets out to review the market in mobile homes with a view to understanding how, what is currently available, might address the accommodation element of energy poverty experienced by Travellers. As part of this study we also surveyed Travellers to get a snapshot of the patterns of energy usage.

Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

The surveys carried out in this report showed that Traveller families in mobile homes were paying between €120-360 for electricity, and €105-€400 on heating fuels on a monthly basis. Most of the energy usage, including electricity consumption, was to meet space heating requirements (as there is low ownership of non-heating appliances in most mobiles). The report concludes that the purchase of energy efficient mobile homes is the main route to addressing the accommodation element of energy poverty experienced by Travellers. There are international industry standards which could be used to specify the energy efficiency status of mobile homes suitable for residential living (i.e. the British standard BS 3632).

However, the significant cost (usually in the range of €60,000 and greater) of such standardised units which meet the minimum requirements of the BS3632 standard limit the ability of most Travellers in acquiring them.

This report has seven recommendations to provide a mechanism for government and other agencies to support the inclusion of Travellers living in Trailers/ Mobile homes in just energy transition plans. These include looking at alternative mechanisms for Travellers to access mobile homes, developing a ratings guide for energy efficiency for selection of mobile homes and incorporating green technologies into mobile home construction.

100 copies of the report were distributed to Senators and T.D.'s by Senator Eileen Flynn on National Traveller MABS behalf. 31 copies were posted to each of the local authorities in Ireland. 25 people attended the launch in person while social media posts around the launch had a combined impressions of 5,776 on Twitter and Facebook. Copies of the report were also posted to Traveller organisations. The full report is available to read on our website www.ntmabs.org



Nancy Power(National Traveller MABS), Carol Crowley (MABS) Dr Ehiaze Ehimen (ATU Sligo), Jules McDonagh (Board National Traveller MABS) Susan Birmingham (MABS) Doreen Carpenter (Board National Traveller MABS)



Aoife Foley & Nancy Power (National Traveller MABS), Dr Ehiaze Ehimen (ATU Sligo) Michelle Kearns (HSE Social Inclusion) & Margaret Collins (National Traveller MABS)



Senator Eileen Flynn and Dr Ehiaze Ehimen at the launch of the Research of the Energy Efficiency of Mobile Homes for Irish Travellers



Nancy Power (Coordinator National Traveller MABS) with Jules McDonagh (Board member National Traveller MABS)

Trailer Rental Scheme Framework

One of the recommendations from the Research on the Energy Efficiency on mobile home is to establish a trailer rental scheme to complement the existing trailer loan scheme. National Traveller MABS has written a framework document to outline how such a scheme would work. The framework outlines the case for and provision of a framework for a Trailer Rental Scheme for Travellers.

National Traveller MABS is proposing this framework as an additional scheme to support Traveller families accessing a mobile home and not as a replacement to the National Trailer Loan Scheme.

The framework will be an advocacy tool to promote the idea of a rental scheme. It does not stipulate the terms of a rental scheme but rather the underpinnings of a rental scheme.

Under the existing systems, families cannot afford to purchase good quality energy efficient homes. They have had to take on the burden of unsustainable debt, as the vast majority of families are reliant on social welfare. Homes purchased either by families from their own means or through the existing loan schemes are not energy efficient and lead to higher energy bills, self-disconnection and also have sustained implications for mental and physical health.

National Traveller MABS has been engaged in supporting Traveller families around accommodation related issues since the late 1990's. We have long supported families who needed to secure a mobile home. In some cases this was through the Trailer Loan Schemes in local authorities. We have also supported a number of loan guarantee schemes for the purpose of purchasing trailers/mobile homes.

Our conclusion is that families should have a choice to rent a trailer/mobile home at an affordable rate from local authorities in addition to the current option to buy. This gives Travellers the same options as families living in standard local authority rented accommodation, and allows families make a choice as to which option is most affordable and would best suit their needs.

The Trailer Rental Scheme Framework was launched alongside the 'Research on the Energy Efficiency of Mobile Home for Irish Travellers' 100 copies of the framework document were distributed to Senators and T.D.'s by Senator Eileen Flynn on National Traveller MABS behalf. 31 copies were posted to each of the local authorities in Ireland. Copies of the report were also posted to Traveller organisations. The framework document is available to read on our website.

When we use the word trailer we are referring to a caravan/mobile home. Trailer is the preferred term used by Travellers.

Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

Addressing Energy Poverty among Travellers

Work continued throughout 2022 to try and highlight and address the energy poverty issues being faced by Travellers in Ireland. We have been working with key stakeholders including other NGO's, SEAI, The Commission for the Regulation of Utilities, Atlantic University Sligo, local authorities and local Traveller organisations

throughout the country to identify problems and potential solutions to the issue of energy poverty among Travellers particularly those who are living in mobile homes as they are automatically excluded from many of the supports introduced by Government to offset the cost of living crisis.

Group addressing energy poverty on halting sites

National Traveller MABS has facilitated the Group addressing energy poverty on halting sites. This group sees key stakeholders working together to investigate and problem-solve issues of energy poverty on halting sites. The group operates by developing projects that pilot good practice on energy provision and efficiency to demonstrate and share best practice to address the broader issue nationally. We aim to capture the learning and develop a best practice framework for addressing energy poverty on halting sites.

The broader group has a number of sub-groups that looks at running pilots in a specific geographic area. This year the group continued to meet and there were three sub-groups meeting in:

- Sligo
- South Dublin County
- CENA- Doneraile in North Cork and Galway

To date we have facilitated these meetings through zoom, drawn up the minutes and organised the follow up.

The larger group on Energy Poverty welcomed a representative from the Department of Housing, Local Government and Heritage this year and this is progress in terms of future mainstreaming and funding of actions. Some of the local authority representatives have disengaged but there is consistent and regular attendance and keeping contact from other key stakeholders including SEAI, ATU (IT Sligo), local Traveller organisations, National Traveller organisations, some local authorities SDCC, Sligo, DCC and CENA. There have been 6 meetings of the group addressing energy poverty on halting sites.

South Dublin County Council

The main work is undertaken in the sub-groups. SDCC is committed to delivering a project

Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

and has worked with SEAI and Sligo IT on the technical specifications. However, there is an issue with the site for the planned works as there is a dispute ongoing that is preventing works on the site. This has delayed the planned project and we are unsure of timeframes or if the project will eventually go ahead. There were 4 SDCC subgroup meetings in 2022.

Sligo County Council

Sligo has expressed an interest and we have met a number of times but we haven't been able to get the buy in that was first anticipated. We also found it difficult to engage the local Traveller project this year. This may be because they are very busy and also because they are aware that the local authority is not in a position to develop a project this year. There were 4 meetings of the Sligo subgroup this year.

CENA Culturally Appropriate Homes

CENA is the most promising development as there is good buy in from the organisation and the potential for two pilots. Currently we have drafted a terms of reference for the sub-group and are bringing on other group members including architects and more SEAI staff. There are two developments about which sub-group members will be advising CENA. One is in Doneraile in North Cork and the other is a Traveller specific housing development in Galway. There were 4 meetings of the CENA subgroup this year.

Electricity Credits

In early 2022 the government announced a new Electricity Credit Scheme where householders got a credit of €200 off their electricity account. There was an issue in that Travellers living on halting sites and in other situations where they paid the local authority/landlord could not get access to the scheme. This was because the account had to be a domestic account held by the person. We initially sought clarity on the scheme, sought some legal advice from the Traveller legal service, and then highlighted the issue as a policy issue. We brought this to the attention of the Minister for the Environment Energy and Climate, the CRU, and the EESG. Unfortunately, there was no change to this scheme at this juncture. We continued to seek a

meeting with Minister Eamon Ryan throughout the year to try and rectify the situation.

As part of Budget 2023 it was announced that as part of the cost of living supports that a €600 electricity credit scheme would be introduced. Three credits of €200 would be applied to domestic account holders during winter 2022/23. Again National Traveller MABS highlighted the issue that a huge amount of Travellers had missed out on the credits despite being among the most energy poor in the country.

We have also been working with local Traveller organisations, local authorities and advocating to Government to ensure that all Traveller families

Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

receive the full electricity benefit credit. We have consistently been raising this issue with other NGO's, SEAI, The Commission for Regulation of Utilities, local authorities, The Department of Housing and the Department of Energy.

We consistently sought meetings with Minister Eamon Ryan throughout 2022 and worked closely with Senator Eileen Flynn on the issue. Senator Flynn raised the issue to Government after the announcement of the €800 credits in the budget. Minister Ossian Smyth responded

to Senator Flynn promising that Government would ensure that Travellers would not miss out on the credit and that the initial €200 credit would be applied to those who had missed out and that they would work with local authorities to ensure this happened. National Traveller MABS continued to work with Senator Flynn on the issue and sought a meeting with Minister Smyth to discuss how the reimbursement and application of future credits would be applied. This work is ongoing.

Networks on energy poverty

Commission for the Regulation of Utilities Stakeholders Group

We have attended this group to understand developments in relation to Energy and to highlight Traveller specific issues. This year given the crisis in energy prices group members were asked to respond to a series of questions. We developed and submitted a response to this. We also developed and submitted a response to the proposed changes to the supplier's handbook

including the extension on the moratorium of disconnections during the winter period, disconnections and pay as you go customers and how vulnerable customers should be registered and monitored. We also raised the issue of self-disconnection for those on Pay as you go meters. We attended 6 CRU meetings in 2022.

Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

EESG- Emergency Energy Supply Group – Sub-Group on Vulnerable Customers

The Government has set up a group to respond to the crisis in energy supply and prices. There are a number of sub-groups of the main group and we were nominated to attend the sub-group on vulnerable customers (SEAI nominated us to this group). The group met initially weekly and then every second week. We were invited along with MABS support and MABS Helpline to make a presentation. The group has discussed a number

of actions, one of which was a scheme to supply solar panels to vulnerable customers (which SEAI is delivering) and another is asking the ERSI to model the impact of the crisis on various groups looking at possible responses to alleviate the severest impacts. NTMABS attended 7 meetings of this group which was dissolved towards the end of 2022.

Joint Statement on Energy Poverty and Energy Pollution

In July 2022 National Traveller MABS joined with nine other leading Irish NGOs from the environmental and anti-poverty sectors calling for a range of targeted measures to tackle both energy poverty and climate pollution while supporting households most impacted by the energy crisis. This group was formed after a Friends of the Earth energy poverty workshop in June 22. This group met 4 times via Zoom to produce a joint statement on energy poverty and pollution. We produced a joint statement which was presented to politicians on Wednesday 6th July in the AV room in Leinster House. National Traveller MABS was invited to present on the energy poverty issues affecting Travellers in Leinster House as part of the joint statement. At the launch of the joint statement, National

Traveller MABS Coordinator Nancy Power said, “In our 2019 study we found that Travellers living in mobiles are 9 times more likely to go without heat than the general population; are 14 times more likely to be unable to keep their household warm; and 77% of Travellers in mobiles were in energy poverty. The cost-of-living crisis has only gotten worse since then, and it is time for government to address the issue of energy poverty with measures targeting those most in need and a national energy poverty strategy is needed urgently.”

You can read the full statement here:
<https://www.ntmabs.org/all-publications/development/2022/375-joint-statement-on-energy-povert-and-energy-pollution>

Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

Recommendations for Ireland's Energy Poverty Strategy

During the Autumn National Traveller MABS joined 18 other NGO's in co-signing Community Law and Mediation's open letter to Government calling on the Government to: (1) publish its review of the implementation of the 2016-2019 Energy Poverty Strategy as a matter of urgency, and (2) develop a new Energy Poverty Strategy and provide public consultation on the Strategy

ahead of this winter. Both of these demands were met by Government and we await the publication of a new Energy Poverty Strategy.

You can read the full letter here: <https://communitylawandmediation.ie/community-law-mediation-calls-upon-irish-government-to-include-recommendations-in-2023-climate-action-plan/>

Financial Inclusion Group

The main finding of our financial inclusion report 'Building the Box' was to work for the introduction of a National Financial Inclusion Strategy. In November 2021, we brought together a wide group of stakeholders to discuss forming a financial inclusion group that would work together on financial inclusion issues.

National Traveller MABS agreed to act as secretariat to the group and we would also facilitate the discussion at each meeting. The group has 22 members and meets monthly. Membership is from a range of sectors including, Dept. of Finance, The Central Bank, The Dept. of Social Protection, The CCPC, The Irish Banking Culture Board, The Irish Banking and Payments Federation, EAPN Ireland, St Vincent De Paul,

Academics, MABS staff, Citizens Information Board, Insurance Ireland and the Irish League of Credit Unions.

The first task of the group was to draft a Terms of Reference which was undertaken early in 2022. The main focus of the group is developing its thinking on a National Financial Inclusion Strategy. After a number of meetings members of the group were asked to contribute to a discussion document on the elements of a national strategy under four agreed headings these included, Income adequacy, financial literacy, financial institutions and the community as an enabler of financial inclusion. This document is in draft form and needs to be developed as an outline strategy on which to engage policy makers.

Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

Group members also shares information on their work and we have had a number of presentations; one from

- Olive McCarthy of UCC on a research study on Financial Inclusion among housing tenants of Cluid AHB.
- Ger Reilly, CSO gave a presentation on the recent Household Finance and Consumption Survey. National Traveller MABS linked in with the CSO is to try to establish how we might go about accessing data to develop a baseline on financial exclusion in Ireland. Ger has said that there are micro-files from the Household Budget Survey and the Household Finance and Consumption Study that could assist us with data on various aspects of financial inclusion.

This is an important piece of work in that there is no other network of groups in Ireland meeting expressly to look at the issues of financial inclusion. By bringing this group together we have put the issue of financial inclusion onto the agenda of policy makers and have enabled discussion between key stakeholders on this issue. While the group is yet in its infancy, we have begun the process of engaging the state to look more strategically at financial inclusion.

The financial inclusion group met 10 times in 2022.

Financial Inclusion Europe

This year we successfully applied to and joined Financial Inclusion Europe to engage with European colleagues working collectively on issues of financial inclusion. To date we have

attended three meetings which have been informative around upcoming developments in relation to the EU and consumer credit, and the proposal for the digital euro.

Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

Scoping enquiry into national datasets to ascertain the extent to which these contain information on financial exclusion among Travellers

This year we proposed to undertake an inquiry into Traveller financial exclusion by investigating CSO datasets. We carried out an initial inquiry which concluded:

‘Traveller specific enquiries, perhaps coordinated by National Traveller MABS in conjunction with other Traveller groups and organisations, and using identical questions, might be the best way of comparing Traveller experiences with the general population in each of these respects. Another option is to approach the relevant CSO

department(s) and see if there is any possibility of inserting a Traveller identifier and/or specific questions or modules on indicative aspects of financial exclusion into their ongoing surveys. The QNHS is the largest and most frequent of these, but it may also be useful to look towards the next Census in the longer term.’

This piece of work will be included in our submission to the CSO around new questions to be added to the Census which is due to open for submissions in 2023.

Research into Travellers and Insurance

In 2022 we began a study into insurance with Dr Stuart Stamp undertaking the work.

A body of previous work carried out by National Traveller MABS illustrates that “financial exclusion”, in terms of inability to access and use mainstream financial services, impacts disproportionately on Travellers. Most of the work carried out on this issue to date relates to banking, payment, savings and credit services; however, little is known about the insurance

dimension to financial exclusion among Travellers and hence a considerable knowledge gap exists in this regard both from a social policy and financial (community) education perspective.

The motivation for this enquiry is to garner preliminary information from Travellers in order to begin to understand a number of things from a Traveller perspective, such as: the extent to which different types of insurance are relevant to Travellers; how insurance is currently accessed

Section 3 | Policy Work - Our work on financial Inclusion Policy Issues

and used, and for what purposes; the level of awareness of insurance products among Travellers; any barriers to access and/or use; and, whether there are particular issues that need to be addressed from a Traveller point of view.

National Traveller MABS staff undertook data collection for the survey in Q4 of 2022. This

involved both questionnaires and focus groups. We spoke to Traveller organisations and to individual Travellers. Dr Stamp has submitted the first draft of the report and we hope to publish it in 2023.

Policy Submissions

- Submission to Public consultation on draft proposed revisions to the Recommendation on G20/OECD High-Level Principles on Financial Consumer Protection.
- Submission to the National Youth Homeless Strategy consultation process.
- Submission to the Low Pay Commission, Consultation Process on the minimum wage.
- Submission to the Interim Review of the Roadmap to Social Inclusion.
- Submission to the Energy Poverty Action Plan Consultation.
- Pre Budget 2023 Submission.

Lobbying.ie

National Traveller MABS registered with lobbying.ie in September of 2022.

The Regulation of Lobbying legislation is designed to provide information to the public

about who is lobbying whom about what. Every four months we submit a return detailing any lobbying activity that was carried out.

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 back in and communicate with the following organisations which have helped us with our work.

Irish Traveller Movement Accommodation Working Group

An important element of our working on the issue of Traveller accommodation is our networking and links to the accommodation sector. This is a space where we get to understand the accommodation issues happening on the ground and also let other groups know what we are doing and engage them in our work. We continue to build and maintain

relationships with Traveller organisations through our membership of the Accommodation working group of ITM. It also ensures that we are aware of issues on the ground and get to promote our work to local groups. National Traveller MABS have attended 5 Accommodation Working Group meetings this year and 1 planning workshop.

Irish Traveller Movement Education Working Group

Our national education worker sits on the ITM education working group. This group is made up of representatives from all local Traveller organisations around the country. It allows us to remain up to date on the education issues affecting the community and allows us to assist with issues around financial inclusion such as accessing financial supports for school going children or financial issues around accessing third level education. It is important for National

Traveller MABS to be involved as it gives us an understanding of issues effecting the community on the ground it and also helps us build relationships with Travellers so we can assist and support them around accommodation, energy poverty and financial inclusion issues. It also helps in building engagement between the community and the MABS services. The ITM Education Working Group met 5 times in 2022.

ITM AGM

National Traveller MABS is an organisational member of the Irish Traveller Movement (ITM). As a member we have the right to vote at the AGM and this is also a great networking space where we

can meet with representatives from local Traveller organisations. Two members of staff from National Traveller MABS attended the AGM in Athlone in 2022.

Minceirs Whiden

Minceirs Whiden is Ireland's only all Traveller forum with the aim of creating a safe place where Travellers come together and discuss issues affecting the community and build a collective strategy to address these issues. It is important for National Traveller MABS to be involved as it gives us an understanding of issues effecting

the community on the ground it and also helps us build a working relationship with Travellers so we can assist and support them around accommodation, energy poverty and financial inclusion issues. In 2022 NTMABS staff attended 3 regular meetings and 1 AGM.

Section 4 Our networking

National Traveller Mental Health Network (NTMHN)

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 policies on Traveller mental health. Financial issues are intrinsically linked

with poor mental health and it is important for us to be able to address these issues in a way that is culturally appropriate and the NTMHN space allows us to do this and to support Travellers and Traveller organisations with information around financial supports and how MABS can help with budgeting and problem debt to help alleviate mental health issues around financial pressures. This year 6 ordinary meetings were attended.

National Traveller Women’s Forum (NTWF)

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. This is important to National Traveller MABS as it gives us an understanding of

local issues and helps us build relationships with local Traveller organisations so we can assist and support Traveller women around financial issues that they are facing. It also helps to build trust between Travellers and MABS services. National Traveller MABS staff attended the NTWF AGM in 2022.

International Traveller Day

A network of Traveller organisations in Ireland and the UK looking at the possibility of organising

an International Traveller Day. National Traveller MABS staff attended 5 zoom meetings in 2022.

Traveller Pride Steering Committee

National Traveller MABS participate in the National Traveller Pride Committee and act as secretary to the 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 promote its diversity and culture and provides an opportunity

to be proud of themselves and their community. It is important to National Traveller MABS to be a part of Traveller Pride to help promote and celebrate the community in a positive manner.

There were 15 Traveller Pride meetings this year, plus the first post Covid Traveller Pride Awards.



Traveller Pride Award Winners 2022.

Section 4

Our networking

FLAC Traveller Legal Service Steering Group

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. The Traveller Legal Service is an important asset for the community and for Traveller organisations.

Being part of this group allows National Traveller MABS to build relationships and it also informs

us about the financial issues Travellers face in accessing legal help and in asserting their rights. We were able to engage with them around the issue of the exclusion of the Household Budget scheme as a repayment mechanism for the Trailer Loan scheme as well as issues applicants were facing in applying for the Trailer Loan Scheme. National Traveller MABS has also referred individual Travellers who have contacted us directly around legal issues that arise around financial matters. The steering group met 9 times in 2022.

Travellers Justice Initiative

This year the Travellers in Prison Initiative was renamed the Travellers Justice Initiative. We attended three meetings in 2022 and have reported on our updated guide for organisations working with Travellers in Prison for 2023.

This was printed and circulated to all Traveller organisations before the end of the year. The guide is also available in PDF on our website. We worked with the group on issues around the cost of items in the tuck shop of the Dóchas centre following complaints from prisoners.

We conducted a price analysis after receiving a product list from the Irish Prison service, comparing tuck shop prices with the prices of items in shops outside the prison. We found that the majority of items in the tuck shop were either cheaper than or the same price as shops outside the prison. We reported back to the group around the issue of lodging cash to prisoner's accounts, this became a new chapter in the guide for organisations working with Travellers in prison and we will also be making an information video and leaflet about this process.

Social Policy Network

We attend the Social policy network and this helps us keep abreast of social policy nationally. This year we attended 4 meetings of the Social Policy Network and acted as host (Zoom) and

chair of one meeting. The host/chair rotates at each meeting. National Traveller MABS hosted and chaired the summer meeting of the social policy network.

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 MABS attends these meetings every

two months and it allows us to feed into anti-racism and anti- Traveller issues. It also gives us information which we can then bring back and get out to the community. We attended 6 meetings in 2022. We also contributed to the creation of a shadow national action plan against racism as part on the INAR.

MABS Communications Panel

National Traveller MABS were represented on the MABS Communications panel. We contribute to the panel offering updates and ideas for MABS communications strategy and contributed two blogs to the MABS website in 2022, one on financial literacy(13 April 2022) and one on

apprenticeships (25 May 2022). Being part of the communications panel ensures that National Traveller MABS and the issues effecting the Traveller community are included in MABS communications. We attended 4 meetings this year.

Section 4

Our networking

CH09 Research Oversight Group

This research between the HSE Mental Health coordinator for Travellers in CH09 and Trinity College Dublin is looking at the barriers to accessing mental health supports before crisis point. National Traveller MABS were involved in the oversight group as financial barriers

to accessing mental health supports were anticipated by the research team. National Traveller MABS contributed the design and layout of the information leaflets and booklets. We attended 6 meetings.

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.' Due to staff changes in 2022 National Traveller MABS has had to withdraw from the EAPN.

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.

AONTS/AONTAS Community Education Network

The Community Education Network (CEN) was established in 2007 by AONTAS. It is a network of independent community education providers who work together to share information and resources.

We attended 3 AONTAS Community Education Network meetings, 2 member engagement webinars and a Transformative Learning Webinar CEN Meeting with Dr. Francesca Lorenzi.

AONTAS RPL Community of Practice

The AONTAS RPL Community of Practice was created for those who participated on the Recognition of Prior Learning (RPL) UCC Level 7 programme. Two staff of National Traveller MABS completed this course in 2021. The RPL Community of Practice (CoP) is for all working in the adult and community education sector with an

interest in RPL. Our RPL Community of Practice is a place to learn more about RPL, to share your RPL practices and build on what was learned on the UCC course. The RPL Community of Practice also looks at RPL policy and how it can be better implemented across all sectors. The first meeting was held in December 2022

National Adult Literacy Agency (NALA)

Our National Education Worker represented National Traveller MABS on the NALA - Financial Literacy Research Advisory Group. The group met twice in 2022 and the final output of the group was the research report 'Financial Literacy in Ireland, published December 2022. This report was commissioned by the NALA and completed by TASC (Think Tank for Action on Social Change) and aims to contribute to the development of more literacy-friendly financial services for adults with financial literacy, numeracy and digital literacy needs. This report consolidates existing research on financial literacy in the Irish context and highlights the lived experiences of people

with unmet financial literacy, numeracy and digital literacy needs and the challenges that they face when managing and accessing finance and financial services.

National Traveller MABS sits on the board of NALA and attended four board meetings in 2022.

National Traveller MABS also attend NALA members meetings to stay informed of best practice with regard to literacy, numeracy and digital literacy issues. We attended 5 member meetings in 2022.

Section 5

Organisational development

Board of Management of National Traveller MABS 2022

Bridget Casey	Chairperson
Jules McDonagh	Director
Mary Connors	Director
Patrick Reilly	Director
Hugh Friel	Director
Noel Fitzgerald	Director
Doreen Carpenter	Director (appointed June 2022)
Margaret Davern	Director (appointed July 2022)
Simon Finnegan	Director (appointed June 2022)
Margaret Concannon	Director (resigned February 2022)
Siobhan O'Donoghue	Director (resigned February 2022)
Richard Kenny	Director (resigned June 2022)

Staff Members

Nancy Power	Coordinator
Margaret Collins	Administrator
Temitope Animashaun	Finance Administrator
Aoife Foley	National Community Education Worker
Denise Collins	National Support and Development Worker
Michelle Kearns	Accommodation and Policy Worker (ceased June 2022)

Staff Training

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

- Traveller Culture Awareness Training delivered by Involve (National Education Worker)
- Trauma Informed Practice Training delivered by Quality Matters (National Education Worker)

Income and Expenditure Account

For year ended 31 December 2022

	2022	2021
	€	€
Income	330,048	231,106
Administration Expenses	<u>(327,072)</u>	<u>(325,214)</u>
Surplus/(deficit) before taxation	2,976	(94,108)
Taxation	<u>-</u>	<u>-</u>
Surplus/(deficit) for the financial year	<u>2,976</u>	<u>(94,108)</u>
Total comprehensive income for the year	<u><u>(2,976)</u></u>	<u><u>(94,108)</u></u>

The income and expenditure account has been prepared on the basis that all operations are continuing operations.

Balance Sheet

For year ended 31 December 2022

	2022		2021	
	€	€	€	€
Fixed Assets				
Tangible assets		1,463		1,806
Current Assets				
Debtors	4,583		4,667	
Cash at bank and in hand	46,713		37,183	
	<u>51,296</u>		<u>41,850</u>	
Creditors: amount falling due within one year	(50,585)		(44,458)	
Net current (liabilities)/assets		<u>711</u>		<u>(2,608)</u>
Net (liabilities)/assets		<u>2,174</u>		<u>(802)</u>
Reserves				
Income and expenditure account		2,174		(802)
Members' funds		<u>2,174</u>		<u>(802)</u>

These financial statement have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with Financial Reporting Standard 102 101 '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 the 29/08/2023 and are signed on its behalf by:

Hugh Friel
Director

Simon Finnegan
Director

