

# National Traveller Money Advice and Budgeting Service - NTMABS

## Annual Report

2011

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## Table of Contents

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Foreword.....	1
Chairpersons Report .....	2
Coordinators Report .....	3
Board of Management.....	4
Staff .....	5
National Traveller MABS: The Organisation .....	6
1:1 Vision and Mission Statement .....	6
1:2 Operating Principles.....	6
1:3 Key Strategic Priorities .....	8
Strategic Priority 1   Community Education.....	9
Strategic Priority 2   Local Area Development .....	10
Strategic Priority 3   Alternative Savings and Credit Options .....	13
Strategic Priority 4   Information .....	14
Strategic Priority 5   Research and Policy .....	17
Strategic Priority 6   Equality and Diversity across all financial services .....	19
Strategic Priority 7   Organisational Development .....	22
Networking.....	24
Summary of Accounts .....	26
Conclusions .....	27
Challenges and Recommendations: .....	27
Future Directions .....	28

## Foreword

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The ongoing economic crisis in Ireland continued to impact on individuals and services alike in 2011. National Traveller MABS, with a remit to address the issues of financial exclusion within the Traveller community, was concerned at how the crisis impacted on our key stakeholders- MABS and the Traveller Community itself.

The widespread reduction in personal income resulted in an ever increasing demand for MABS and the introduction of waiting lists in many services. Corresponding cutbacks in funding forced the closure of many Traveller education programmes, in particular Traveller Training Centres, and left many within Traveller organisations fearing that advancements in Traveller education over the past 10 years could be eroded at a time when investment in education was crucial to an ever growing population.

According to the 2011 Census, there was a 32% increase in the number of people identifying themselves as Travellers. The greatest percentage population growth took place in Travellers aged between 0 and 4. Almost 25% of Travellers aged between 15 and 24 were married compared with 2% of the general population. There was a 38% increase in the number of Travellers separated since 2006. Such statistics coupled with the high unemployment level in the country and the fact that the majority of Travellers did not own a property indicated that many Travellers were dependent on social welfare as a means of survival. Additionally not owning a home meant an inability to access the cheapest form of credit, i.e. loans secured on a residential property.

With such a backdrop, it was more vital than ever that National Traveller MABS remained focused and committed to its mission of empowering by supporting capacity building within the Traveller community and ensuring access to legal and affordable financial services for all. Our work plan focused on achieving this in 2011.

## Chairpersons Report

National Traveller MABS is a leading advocate for the financial inclusion of Travellers in Ireland. As a Traveller dedicated organisation, it has a unique role within MABS as it is not a MABS service and does not deal directly with clients. National Traveller MABS:

- Acts as a support to both MABS and the Traveller community to ensure ease of access for Travellers to the service.
- Examines ways to empower Travellers to access legal and affordable savings and credit and builds capacity within the community through its community education work.
- Promotes alternative methods of money management through its project work.
- Highlights issues of over indebtedness and exclusion from financial institutions, and makes appropriate responses through its research and policy work.

Having been a member of the board since 2005 and having served as chair since 2007, I have witnessed the increasing impact the organisation has had among its partners. The impact of the work of National Traveller MABS is evident in our 7<sup>th</sup> Annual Report. Successes this year included:

- The publication of the report *Issues of Personal Finance within the Traveller Community*
- The completion a mid- term evaluation of the pilot prison savings scheme in Mountjoy prison
- Welcoming the Government Strategy on Financial Inclusion and preparing a number of submissions in relation to the needs of Travellers

In compiling this report I wish to acknowledge the support we have received from the CIB in continued funding. I would also like to thank all our partner organisations- MABS, Traveller organisations and particularly the consultative forum. Finally I would like to thank the staff and voluntary board of management for their ongoing commitment and dedication to the vision of National Traveller MABS.



**Paul O'Sullivan**

**Chairperson National Traveller MABS**

## Coordinators Report

The National Traveller MABS Annual Report 2011 highlights the dedication and commitment of both the staff and voluntary board of management. In keeping with the strategic priorities identified in our Strategic Plan 2010-2012, we are delighted to identify some of our achievements in 2012. National Traveller MABS;

- Brought to its final stages an detailed study into the implications of funerals costs within the Traveller community
- Presented a Pre-budget submission to the Department of Finance for Budget 2012
- Established an Traveller consultative forum to advise us in our work
- Began preparation work on a pilot Key worker project whereby members of the Traveller community would be trained in giving information about MABS to other Travellers

The success of such projects can only be attributed to the dedication of our team. We wish to thank the board of management for their continued commitment which is reflected in the time and expertise all board members invest in National Traveller MABS. The commitment of the staff; Liz, Dermot, Margaret and Temi must also be acknowledged. We take this opportunity to thank them for their ongoing dedication to the work of National Traveller MABS. We look forward to moving ahead with such dedicated professionals in 2012.



**Nancy Power**



**Nuala Ní Ghabhann**

## Board of Management

*All directors & members who oversee National Traveller MABS do so on a voluntary basis.*

<b>Chairperson and Director</b>	<b>Paul O'Sullivan</b>	<b>CEO, Clann Credo Social Investment Fund</b>
<b>Treasurer and Director</b>	<b>Ken Slattery</b>	<b>Operations Director, Social Finance Foundation</b>
<b>Director</b>	<b>John Hanley</b>	<b>Senior Social Worker, Travellers Dept. Dublin City Council</b>
<b>Director</b>	<b>Brigid Clarke</b>	<b>Retired Social Worker, Exchange House Travellers Service</b>
<b>Director</b>	<b>Heydi Foster</b>	<b>CEO, Exchange House National Travellers Service</b>
<b>Member</b>	<b>Suzie McCarthy</b>	<b>Primary Health Coordinator, Fingal Travellers Organisation</b>
<b>Member</b>	<b>Colin Thomson</b>	<b>Programme Manager (Traveller Inclusion), Crosscare</b>
<b>Member</b>	<b>Lena Lawrence</b>	<b>Fingal Travellers organisation<sup>1</sup></b>

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<sup>1</sup> Joined November 2011

## Staff

**Coordinator (Job Share)**

Nuala Ní Ghabhann & Nancy Power

**National Support and Development Worker**

Liz Daly

**National Community Education Worker**

Dermot Sreenan

**Administrator (Job Share)**

Margaret Collins & Temitope Animashaun



(L to R) Nancy Power, Liz Daly, Temitope Animashaun, Margaret Collins, Dermot Sreenan, Nuala Ní Ghabhann

## National Traveller MABS: The Organisation

### 1:1 Vision and Mission Statement

#### Our Vision

*National Traveller MABS foresees a Traveller community with the capacity to access and use an all-inclusive financial services sector.*

#### Our Mission

*National Traveller MABS seeks to empower by supporting capacity building within the Traveller community and ensuring equality of access to legal and affordable financial services for all.*

### 1:2 Operating Principles

The following principles underpin the work of the organisation.

**EQUALITY** – National Traveller MABS believes in the values of respect, fairness, access and opportunity. Operating from these principles we seek to ensure that all in society experience justice and rights equally. An acceptance of difference, a leveling of the playing field and an understanding of Travellers' needs are crucial if these values are to be embraced.

**EMPOWERMENT** – National Traveller MABS aims to enhance Travellers' capacity to make decisions and informed choices regarding their financial issues and concerns. Through imparting skills and building capacity we aim to enable Travellers to break the cycle of dependency and to develop self-reliance and confidence in managing the financial aspects of their lives.

**INCLUSION** – National Traveller MABS believes that the active involvement of Travellers at all levels of MABS is essential to ensure financial inclusion for the Traveller community in society.

**VALUING DIVERSITY** – National Traveller MABS recognises that Travellers live in a society where diversity and difference often leads to discrimination and exclusion. National Traveller MABS believes that we must be pro-active in challenging attitudes and behaviour that impinge negatively on Travellers. Respect for cultural differences and the value of diversity is essential for the inclusion, within MABS, of Travellers and other minority groups.

**PARTNERSHIP** – National Traveller MABS working in partnership with MABS and other community, voluntary and statutory agencies develops strategic alliances that are beneficial for the advancement of its goals and objectives. National Traveller MABS believes that partnership and collaborative arrangements, whether long or short term, have a key role in addressing the financial exclusion many Travellers are experiencing.





*Ella Condren, Money Advisor in Arklow MABS, presenting a Money Management certificate to Mary O'Brien from the Wicklow Primary Health Care team.*

**SUSTAINABILITY** - National Traveller MABS believes that clear, concise and comprehensive evaluation measurement tools are necessary for sustainability. National Traveller MABS is committed to promoting such measurements in the organisation so that future progress and development is informed by successful outcomes.

## 1:3 Key Strategic Priorities

Seven Key Strategic Priorities were identified in National Traveller MABS Strategic Plan 2010-2012. The priorities ensured Traveller inclusion was central to our work.

### The Key Strategic Priorities are:

-  **Community Education:** Ensure the development and delivery of culturally appropriate education programmes focused on the financial inclusion of Travellers in society
-  **Local Area Development:** Support the development of a collaborative working relationship between the local MABS, Travellers and other relevant local organisations
-  **Alternative Savings and Credit Options:** Promote the development and implementation of alternative legal and affordable savings and credit options
-  **Information:** Produce high quality information on all aspects of our work through a range of communication channels, technologies and events
-  **Research and Policy:** Ensure financial policy making and service provision are informed by the experience and situation of Travellers
-  **Equality across all financial and related services:** Work with internal and external bodies to promote equality and diversity within financial services
-  **Organisational Development:** Ensure the structure, procedures and practices of NTMABS reflect our vision and enable us achieve our aims.

## Strategic Priority 1    Community Education

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Ensure the development and delivery of culturally appropriate community education programmes focused on the financial inclusion of Travellers in society.

National Traveller MABS places huge importance on Community Education. Community Educations builds capacity within the community and promotes financial inclusion by sharing knowledge of money matters and providing methods to prevent unmanageable debt.

National Traveller MABS promotes participant centered learning. Learning is inter-active with participants agreeing subject matter and supporting each other in the learning process.

Key aspects of Community Education work undertaken during 2011 are outlined below.

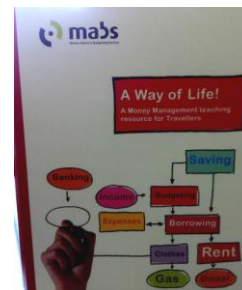
### **Actions and Achievements:**

- Ø Participated in the revision of “A Way of Life Community Education Resource”.

The widespread promotion and use of this resource by NTMABS ensured its revision and eventual publication in January 2012.

The resource provides relevant material for Money Advisors to engage with local Traveller groups in facilitating community education on money

management. This develops working relationships between MABS and local Traveller groups, and promotes awareness of and easier access to services.



- Ø Facilitated a CE programme using the “Theatre of the Oppressed”<sup>2</sup> methodology with St Margaret’s women’s group in Ballymun. The programme consisted of 4 workshops where drama was used to address issues of exclusion.



Participants from St Margaret’s  
Ballymun



- Ø We also facilitated money management training with St. Catherine’s Training Centre in Ballyhaunis in January.
- Ø Supported Finglas Cabra MABS and Arklow MABS in delivering CE to Traveller groups locally.



Wicklow Primary Health Care



St Joseph’s Training Centre, Finglas

- Ø Facilitated a morning session with the Midlands Health Network<sup>3</sup> (June) which covers four counties explaining the possible impact of the Education cuts which were implemented in the last budget.

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<sup>2</sup> The Theatre of the Oppressed was developed by Brazilian theatre director Augusto Boal during the 1950's and 1960's, in an effort to transform theatre from the "monologue" of traditional performance into a "dialogue" between audience and stage. His explorations were based on the assumption that dialogue is the common, healthy dynamic between all humans. From his work Boal evolved various forms of theatre workshops and performances which aimed to meet the needs of all people for interaction, dialogue, action and critical thinking. Theatre workshops provide a forum for action not only in these performance forms, but for action in life.

## Strategic Priority 2    Local Area Development

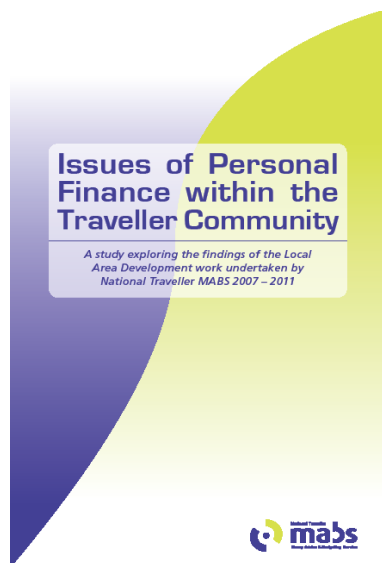
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Support the development of a collaborative working relationship between the local MABS, Travellers, and other relevant local organisations

Local Area Development (LAD) works to develop the relationship between Travellers and local service providers, particularly MABS, through local networking and project work. By continuously acting and reflecting on such initiatives, National Traveller MABS ensures that issues of concern to Travellers locally remain central to our work.

### Actions and Achievements:

- Ø Following over 3 years of comprehensive networking with all MABS and Traveller groups locally, a detailed report “Issues of personal finance within the Traveller Community” was published. The report details the main financial issues of concern for Travellers.



*'Some [credit unions] still operate a 'one day a month' policy where new members can join...this can be very off putting...'*

*'There is a lot of hardship among Travellers...'*

*'If someone has a positive experience of MABS, they will talk about it with family members...'*

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<sup>3</sup> This is a network of Traveller Primary Health Care Workers from Laois, Westmeath, Offaly & Longford.

- Ø National Traveller MABS extended the MABS outreach clinic project, supporting Bray MABS in providing a pilot clinic in Bray Traveller Community Development Group (BTCDG). According to Jim O'Brien, Coordinator of the BTCDG, the clinic created ***'an awareness and got Travellers participating and involved at a local level'***.



- Ø National Traveller MABS began preparatory work on the development of a pilot Key worker programme. This programme will provide basic training to a number of Travellers to enable them provide information on MABS within the wider Traveller community.
- Ø Worked closely with the Wicklow Citizens Information Development manager in promoting the mobile CIC bus during social inclusion week.

## Strategic Priority 3     Alternative Savings and Credit Options

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Promote the development and implementation of alternative legal and affordable savings and credit options

Alternative legal and affordable savings and credit options provide those excluded from mainstream financial services with the possibility of participating in financial systems tailored to meet their needs. Alternatives to mainstream savings and credit can be as informal as a family or group saving together to a more legally binding micro finance agency. National Traveller MABS in conjunction with partner organisations promotes and supports such alternatives.

### Actions and Achievements

- Ø *'The North Circular Road Savings Club'* which facilitates prisoners in Mountjoy Jail to save with Phibsboro credit union, continued to grow in 2011. A mid- term evaluation found membership at 43. Satisfaction among stakeholders was visible with one participant commenting that he would ***'keep saving 'cause I have a family too look after.....I want to have funds to fall back on'***. Copies of the mid- term evaluation report were sent to the Irish Prison Service, the Irish League of Credit Unions, the Governor of Mountjoy and also the Registrar for Credit Unions. An article on the club was written by National Traveller MABS for the Prison officer's newsletter.
  
- Ø The Clann Credo caravan loan guarantee scheme continued to grow in 2011 providing additional clients with the opportunity to not only purchase suitable caravans for long term living, but also access their local credit union. Following a review of the scheme by National Traveller MABS, recommendations were accepted by Clann Credo to increase the lending limit to €10,000 and to extend the scheme to cover the cost of upgrading existing caravans. It is hoped this will provide more individuals with the opportunity to improve their living conditions

- Ø Preparation work began in 2011 on piloting a US based micro enterprise programme in Ireland. This was in collaboration with The Dublin Simon Community, SICCD<sup>4</sup> and SWWCDP<sup>5</sup>. The programme supports the more marginalised members of society in establishing their own businesses. Work included ensuring the programme was conducive to the needs of the Traveller community and promoting the initiative to Travellers nationwide.



Nuala Ní Ghabhann, Ron Shultz (Lending4Change) & Nancy Power

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<sup>4</sup> South Inner City Community Development Association

<sup>5</sup> South West Wexford Community Development Project

## Strategic Priority 4 Information

Produce high quality information on all aspects of our work through a range of communication channels, technologies and events

National Traveller MABS uses a range of different methods of communications. Having a variety of communication channels allows National Traveller MABS to inform people of its work and promote the financial inclusion of Travellers nationally.

### Actions and Achievements:

- Ø We continued to produce the Bi-annual newsletter for MABS on issues relevant to Travellers and the bi-annual newsletter for Traveller community on issues of finance.



- Ø Articles were submitted regularly to external publications, such as a case study to MABSndI for inclusion on their website and a case study for the European Anti racism Network (EARN) for their periodic journal.

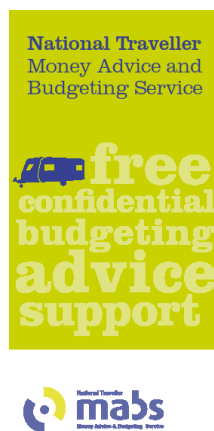
- Ø We participated in a study by the European Foundation for the Improvement of Living and Working Conditions (Eurofound). The study examined methods used to manage household debt across 4 EU nations. National Traveller MABS was identified for its unique role in Ireland in supporting a specific minority group.
- Ø Information packs on MABS including sample MABS resources, cook books etc were sent to Traveller organisations nationwide.

- Ø Advertisement cards promoting MABS locally within the Traveller community were developed by NTMABS and distributed locally by primary health care workers in the Wicklow and Limerick west regions.



Preparation began on customizing the cards for each MABS service.

- Ø In 2011 we revised our promotional materials aimed at Traveller specific service providers. Leaflets, posters etc promoting MABS were circulated nationwide to relevant service providers.



*Front page of our new leaflet*



*Poster*

## Strategic Priority 5    Research and Policy

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Ensure financial policy making and service provision are informed by the experience and situation of Travellers

National Traveller MABS works directly with the Traveller community to establish evidence of the issues and effects of financial exclusion and continues to press for changes through research and policy work.

### **Actions and Achievements:**

- Ø The Government Strategy on Financial Inclusion in 2012 and the proposal to establish a Basic Payment Account (BPA) was welcomed by National Traveller MABS. National Traveller MABS made a number of submissions in relation to this:
  - Response to the Strategy for Financial Inclusion, Final Report
  - Response by National Traveller MABS to the IBF Submission on BPA
  - Response by National Traveller MABS to the Final specification of the BPA
  - National Traveller MABS pre budget submission 2012
  
- Ø Research into the financial burden of funerals within the Traveller community was finalised. It is hoped that the report will be published in 2012.
  
- Ø A report on the inclusion of Traveller specific halting sites within credit union common bonds nationwide was prepared. The report shows that the majority of halting sites are within the common bond of a credit union. Work will begin on addressing the areas where Traveller specific sites are not within a credit union common bond.
  
- Ø A Pre-budget Submission was presented to the Department of Finance for Budget 2011.

- Ø We continued to contribute to the Social Policy Network (SPN)<sup>6</sup> meetings and chaired the meeting in February 2011.



Nancy Power, Nuala Ní Ghabhann and Dermot Sreenan of NTMABS at the ITM AGM, 2011

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<sup>6</sup> The SPN is a collaboration of social and voluntary organisations sharing information and providing support to each other on research and social policy issues and initiatives.

## Strategic Priority 6 Equality and Diversity across all financial services

Work with internal and external bodies to promote equality and diversity within financial services

The commitment of National Traveller MABS to equality and diversity across all financial and related services is paramount to our vision and mission. Equality in the form of financial inclusion must be viewed in the wider context of social inclusion. Overcoming exclusion can only be achieved by working in conjunction with partner organisations.

### Actions and Achievements:

- Ø Maintained a focus within MABS on the issue of equality, diversity and inclusion through representation on the MABS Technical Support Panel and the Client Assessment working group. Both groups work to improve service provision within MABS.
- Ø Continued our commitment to the development of equality proofed service provision in Ireland through representation on the Boards of the LIR Anti Racism Training and Education and Finglas for Diversity (FFD). As a national Traveller organisation it is imperative that National Traveller MABS supports bodies that promote a diversity and equality agenda.



- Ø Participated in **Traveller Pride Week** as part of the organising committee and raised our profile amongst Travellers at stands at various events throughout the week.



Promotional poster for Traveller Pride week



Traditional barrel top wagon on display

- Ø Maintained our commitment to the Traveller community by supporting partner organisations through representation on their boards of management. We were represented on the board of **National Traveller Women's Forum**<sup>7</sup> (NTWF) and **Exchange House National Traveller Service**<sup>8</sup>. National Traveller MABS' representation on these boards ensured that we kept abreast of financial issues arising for Travellers and that organisations and other groups represented on the boards were updated on supports available to Travellers through MABS.

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<sup>7</sup> The NTWF has a gender-based focus and is primarily involved with obtaining fair and equal rights for Traveller woman in many areas such as education, health and accommodation.

<sup>8</sup> Exchange House National Traveller Services provides advice, education initiatives and support in areas of health, social work and addiction support

- Ø Participated in a number of committees representing the needs of Travellers, such as the Irish Traveller Movements Education Working Group<sup>9</sup> the Irish Traveller Movements Accommodation working group<sup>10</sup>, the Traveller Education Strategy Advisory and Consultative Forum<sup>11</sup> and the Traveller ethnicity working group<sup>12</sup>. National Traveller MABS' involvement on such working groups allowed MABS to remain abreast of issues affecting Travellers and ensured National Traveller MABS continued to promote the work of MABS nationally.



Members of the ITM Education Working Group

- Ø Established a Traveller consultative forum to advise NTMABS on issues pertinent to Travellers and to make recommendations to us on projects being developed by NTMABS. In 2011 the Consultative Forum was comprised of 4 Traveller groups in counties Dublin, Meath, Limerick and Wicklow.

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<sup>9</sup> The Education Working Group examines issues in relation to Traveller Education (from pre-school to adult education), and makes policy recommendations on current practices

<sup>10</sup> The Accommodation Working Group works towards the improvement of Traveller accommodation nationally.

<sup>11</sup> Traveller Education Strategy Advisory and Consultative Forum is a group of all the stakeholders – teachers, Dept of education, national education welfare board, national Traveller orgs – who meet to monitor the implementation of the Traveller education strategy (2006)

<sup>12</sup> This committee works towards the recognition of Travellers as an indigenous ethnic minority

## Strategic Priority 7    Organisational Development

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Ensure the structure, procedures and practices of National Traveller MABS reflect our vision and enable us achieve our aims

National Traveller MABS constantly strives to ensure the continued development of a proficient and professional service. This is done by constantly examining, developing and implementing structures, procedures and practices.

### **Actions and Achievements:**

- Ø Implemented Year 2 of the 3 Year Strategic Plan (2010-2012). Importance was placed on ensuring that work undertaken clearly related to our strategic priorities
  
- Ø Facilitated the professional development of Staff and Management:
  - *Support and supervision*: The coordinators conducted quarterly support and supervision sessions to assist staff in the attainment of goals and to endorse work undertaken. The coordinators received support and supervision through the Board of Management Staff Sub-committee.
  
  - *Training and Further Education*: National Traveller MABS is fortunate to be part of the MABS structure and can therefore avail of training provided by the MABS Training Unit. Training undertaken in 2011 included:  
  
*Diversity Awareness Training* – two staff members completed this training

- Ø The organisation supported three staff members in their studies toward a third level qualification. All studies directly relate to the work of the organisation and are supporting the professional development of staff.
  
- Ø **Developed structures to ensure best practice**  
Sub-committees operating in 2011
  - Staff Subcommittee
  - Finance Subcommittee
  - Research Subcommittee
  
- Ø **Maintained good internal channels of communication**
  - Developed a comprehensive client policy to ensure that all Travellers wishing to access MABS are linked into their local MABS.
  - Held monthly staff meetings to ensure clear communication
  - Staff presented to the Board of Management on current work.
  - Revised Staff training policy
  - Developed terms of reference for Staff Sub-committee and Finance sub-committee

## Networking

Networking is essential to the work of National Traveller MABS. Networking ensures we remain in touch with the needs of the community and are able to convey those needs when meeting with organisations tasked with addressing exclusion, policy makers and financial institutions.

### **Actions and Achievements:**

National Traveller MABS continued to engage with relevant organisations in order to address financial exclusion and promote financial capability. National Traveller MABS participated in a range of events and meetings with stakeholders in the Traveller community, MABS, the social and financial inclusion lobby, adult education and anti- poverty groups. These included:

- The Irish Traveller Movement AGM
- The National Traveller Women's Forum (NTWF) AGM
- Traveller Drugs network meeting
- Traveller Pride Awards
- Exchange House National Traveller Services Education Awards
- Conference on Traveller Mental Health
- Conference hosted by the NTWF on International Women's day
- Conference on Traveller Women in enterprise
- ESRI conference on Financial Exclusion and Over Indebtedness : Challenges and policy responses



Nuala Ní Ghabhann and Aileen O'Carroll, NUI Maynooth, at the ESRI conference on Financial Exclusion and over indebtedness

- Hosted a stand in Bray during Bray Social Inclusion Week
- MABS regional meetings
- Financial Exclusion and Over indebtedness conference hosted by the ESRI
- Common Cents conference hosted by Clann Credo
- Aontas community education conference
- Nala conference on numeracy
- Launch of the Universal Periodic Review
- UN World day for overcoming poverty



Attending the annual UN world day for overcoming poverty in Dublin

## Summary of Accounts

### Income and Expenditure Account for the year ended 31 December 2011

	2011
	€
<b>Grant Contract Income</b>	291,171
Administrative expenses	<u>(308,445)</u>
<b>Operating surplus/(Loss)</b>	(17,274)
 Other interest receivable and similar	
Bank Interest - Received	<u>230</u>
 <b>Surplus on ordinary activities before</b>	
<b>Taxation</b>	(17,044)
 Tax on surplus for the year	<u>-</u>
 <b>Surplus for the year</b>	<u>(17,044)</u>

## Conclusions

### Challenges and Recommendations:

In 2011 National Traveller MABS faced the following challenges:

#### Increased financial pressure on individual Travellers

Growing financial pressure on individuals increased the use of illegal moneylenders within the community. This was evident by the increase in clients contacting us directly for support.

We addressed this by developing a comprehensive client policy to ensure clients were linked directly into their local MABS or related services and continued to promote the role of MABS within the Traveller community. However as pressure on local services increased and waiting lists grew it was not always possible to have individual's needs met locally.

**Recommendation:** National Traveller MABS recommends that additional staff resources are committed to local MABS. This will ensure that the needs of MABS' original target group are being met and safeguarded.

### 2: Education

Cutbacks in Traveller education, the re-organisation of the Community Development Programme and the closure of Traveller Training centres have reduced access for National Traveller MABS to Traveller groups. In addition, increased pressure on local MABS services has reduced their ability to commit to community education work.

**Recommendation:** NTMABS recommends that a review of community education within MABS is carried out, with a view to ensuring access for the more marginalised and excluded members of society.





### 3: Access to appropriate financial services








National Traveller MABS welcomes the Government Strategy on Financial Inclusion. The intended introduction of the Basic Payment Account (BPA) is welcomed as a first step in ensuring financial inclusion for all. However as every BPA opened will result in significant cash savings for the state, consideration should be given at the onset to invest such savings in the participants of the scheme.

***Recommendation:*** National Traveller MABS recommends that savings made by the government with the introduction of the BPA should be reinvested back into a saving incentive scheme for participants. This would not only act as an inducement but would also establish the essential savings feature into the BPA. Individual saving incentive accounts could be operated by the banks, the Post Office or credit unions

### Future Directions

National Traveller MABS remain focused on our long-term vision for the financial inclusion of Travellers in society. We are committed to continuing this work in 2012. To this end we undertake to:

-  Ensure our work continues to meet the needs of the Traveller community by regularly engaging with the expertise of our Consultative Forum.
-  Publish the research into the financial burden of funerals within the Traveller community
-  Launch and disseminate the report “Issues of Personal Finance within the Traveller Community” and develop an action plan to implement the recommendations in the report
-  Maintain our website to ensure its accessibility for all stakeholders

-  Promote our work through our bi-annual publications for MABS and the Traveller community and with submissions to relevant journals.
-  Undertake end of pilot evaluation of the “*The North Circular Road Savings Club*” and allow the findings of the evaluation to inform the establishment of similar clubs in other prisons
-  Source funding for the production of an educational DVD on illegal money lending for use in a community education setting.
-  Begin an evaluation of our community education work to date.
-  Continue to promote the need for MABS to remain focused on the most marginalised and financially excluded sections of society
-  Continue our policy work to ensure the needs of Travellers are included in the financial inclusion initiatives of both government and financial institutions.
-  Commission an independent evaluation and review of our work (subject to funding).

