



# Newsletter of National Traveller MABS

Issue 10, Winter 2015

## Welcome

### Welcome to issue 10 of 'Newsletter of National Traveller MABS'.

The National Traveller MABS campaign 'Three Small Changes' aimed at improving Travellers' access to financial services was launched on September 28th 2015. As part of the campaign, National Traveller MABS has developed 2 short films which we hope Traveller organisations may find helpful when working in their community. You can read more about this campaign in this edition of our newsletter.

Additionally, this issue includes articles on a recent certificate presentation day in Tipperary, information on Budget 2016, a new 'app' on funeral cost comparisons and a whole lot more.

We hope you enjoy reading the stories that we bring you in our Winter edition and, as always, welcome your feedback!

Please visit our Facebook page or follow us on Twitter at @ntmabs.



Nancy Power  
Joint Co-ordinator



Nuala Ni Ghabhann  
Joint Co-ordinator

## Three Small Changes

The National Traveller MABS campaign 'Three Small Changes' aimed at improving Travellers' access to financial services was launched on September 28th 2015.

As part of the campaign, National Traveller MABS has developed 2 short films which we hope money advisors may find helpful when facilitating Community Education workshops.

The short films reflect real-life stories which highlight positive steps people and service-providers can take to promote better money management.

The first film tells the story of 2 young Travellers who are regular savers. Nineteen-year-old Marie Joyce and 22 year old Martin McDonagh detail their saving journey and identify three small changes that they would encourage others to make to help them begin to save. Speaking on the film Marie states "The three small changes that I would suggest to people are, firstly, go into your local credit union and check what documents you need. Secondly, get them together. And, thirdly, get into a routine and save regularly, even if it's only a small amount," she said.



Martin McDonagh



Nuala Ni Ghabhann, Nancy Power and Marie Joyce



Marie Joyce and Bernard Cawley



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## Three Small Changes

The second short film highlights what is happening in many localities throughout Ireland. It tells the story of the positive working relationship that exists between Hugh Barriscale from Cork MABS and the Primary Health Care Workers employed by Cork Traveller Visibility Group. The Primary Health Care workers identify the major benefits of MABS while Hugh identifies the 3 small changes that he would encourage MABS colleagues to make to improve links with their local Traveller groups. Contact Liz Daly at 0761 07 2235 or [liz\\_daly@mabs.ie](mailto:liz_daly@mabs.ie) for more information on developing local links.

The films can be used in conjunction with existing resources, such as "A Way of Life money management Manual" or the "Overcoming Illegal Debt" Pack. Alternatively they can be used at once off information sessions. We encourage you to use them in whatever way you feel is most beneficial and welcome any feedback you may have. They are available on our Youtube channel which can be accessed through our website – [www.ntmabs.org](http://www.ntmabs.org).

Dermot Sreenan, National Education Worker is available to discuss the films further and is available to work with any MABS service on any Traveller related Community Education initiative. He can be contacted by email on [dermot\\_sreenan@mabs.ie](mailto:dermot_sreenan@mabs.ie) or on 0761 07 2236.



*Nora Cash, Jean O'Donoghue & Liz McGrath, Cork Traveller Visibility Group Primary Health Care Workers*



*Hugh Barriscale, Cork MABS, Nora Cash, Jean O'Donoghue & Liz McGrath, Cork Traveller Visibility Group Primary Health Care Workers*



*Colin Thomson, Chairperson of NTMABS addressing the attendees at our launch*



# National Traveller MABS. A Year in review. Refocusing for the Future - Annual Review 2014



National Traveller MABS were delighted to launch our 2014 Annual report at our 10 year birthday celebration on September 28th in the Irish Film Institute in Dublin.

The report detailed work done in 2014 and our goals for the future.

The role of National Traveller MABS is to:

- Highlight financial exclusion
- Empower the Traveller Community
- Promote Money Management and
- Support the Traveller Community and MABS



As the leading advocate for the financial inclusion of Travellers in Ireland, we aim to achieve the above goals through community development and policy work. In 2014, we reflected strongly on our future strategy following the findings of the review of our organisation undertaken in 2013 by Brian Harvey and Kathy Walsh.

The review recommended that we continue to build on our

strengths, such as our community education programmes and highlighted where we, as a national Traveller organisation could make changes to benefit both the organisation and the Traveller Community. One suggestion was to increase Traveller participation on our board of management. 2014 saw the introduction of new board members Bridget Quilligan of the Irish Traveller Movement and Catherine Joyce of the Blanchardstown Traveller Group.



Additionally, in 2014, we looked at how we could improve our media footprint. Social media is the way forward for organisations to promote not only their own services but to ensure the issue of Traveller's rights are brought to a wider audience. By redeveloping our website and social media profile, we have become even more global.

Copies of our annual report are available online at [www.ntmabs.org](http://www.ntmabs.org). Please contact Margaret Collins at 0761 07 2230 for a hard copy or for further information.





## ‘Aftering’ – figuring out funerals.

aftering

A new online App aims to make the process of planning a funeral in Ireland easier for those bereaved.

The main aim of Aftering is to provide you with independent guides, information and support when arranging a loved ones funeral.

In 2014, National Traveller MABS was contacted by Valerie Vetter, a web- developer, who was looking for some insight into a new application (app) she was developing. The app, ‘Aftering’ is accessible through PC (personal computer) or as an app on your smart phone.

Valerie, through her own experiences, felt that not enough support or information was available for people when faced with organising a funeral. It can often be a very upsetting and confusing time for people with lots of running around to various service providers. It is anticipated, however, that this app will allow people to organise a funeral from start to finish in one place by doing price comparisons of local undertakers and giving advice to people in picking what is right for them.

We decided to bring the idea to two of our consultative groups – Wicklow Primary Health Care and Fingal Primary Health Care (based in Balbriggan). Both groups felt that, if promoted correctly, the tool could be used as an educational tool for Traveller groups. It was also suggested that, once live, primary health care workers could be ‘trained up’ on the use of the app in order to support people in times of bereavement. It was highlighted, however, that many Travellers in specific areas will continue to use the same funeral director. This is often due to one family having a good experience, which is often the case in the both the Traveller and settled community.

More details about “Aftering” can be found on their website – [www.aftering.com](http://www.aftering.com) – or you can download the app at Google play store – search for Aftering.

If any group would like a demonstration of this app, please don’t hesitate to contact Liz Daly at 0761 07 2230.

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## The CIB commits to ensuring inclusion and accessibility for all ethnicities.

Ethnic monitoring is the proactive gathering and use of data by service providers to ensure that a service offered can reasonably accommodate the specific needs of users from different ethnic groups.

National Traveller MABS is delighted that the CIB is leading the way in introducing a system of gathering data on ethnicity among all delivery partners.

Ireland has in the recent past become a culturally diverse society. We need to ensure our services meet the needs of people from all ethnic backgrounds. Gathering information on ethnicity will help us -

- Identify the ethnic groups that are using our service and those that are not
- Identify and provide the necessary resources and supports that we need to ensure that the service offered meets the needs of all ethnic groups
- Plan future strategies and identify policy matters which we can advance through our social policy networks.

**Everyone belongs to an ethnic group or groups.** Belonging to an ethnic group or groups is part of your personal identity. It is something that you choose and should not be decided on by others. Ethnicity is considered to be a sharing of characteristics such as culture, language, religion, and traditions, which contribute to a person or group’s identity. **Some people in Ireland belong to the majority group, that is settled Irish while others may identify differently.** Examples of other ethnic groups that people might choose to belong to are, Scottish, French, Traveller, Basque, Berber, Yoruba. If your ancestry consists of more than one culture, for example, if your parent or grandparents are from more than one ethnic group such as Polish and Irish, you might identify your ethnic group as Polish Irish.

National Traveller MABS would like to commend the CIB for leading the way in introducing an effective ethnic monitoring process among service delivery partners. We believe that the CIB will become a model of good practice in ensuring that all services are equality focussed, accessible to all ethnicities and meet the needs of all ethnic groups.

## Budget 2016: What does it mean for your pocket?



Budget 2016 was announced on 13 October 2015. The main Budget changes that may affect you are set out below. Some of the changes come into effect immediately. Others take effect in 2016.

**Traveller Accommodation** - €4.3 million is being provided for Traveller accommodation and support services and €5.5 million is being provided for a range of Traveller-specific accommodation schemes.

**Child Benefit** - The rate of Child Benefit will increase by €5 to €140 per month for each child coming into effect from January 2016. Families with twins receive one and a half times the normal monthly rate for each child. Families with multiple births receive Child Benefit at double the normal monthly rate for each child.

**Universal Social Charge (USC)** - Universal Social Charge (USC), a tax payable on gross income, has been reduced. This will mean more in your take home pay.

**Family Income Supplement** - Family Income Supplement thresholds will be increased by €5 for each of the first two children per week. The threshold for the third and all other children will increase by €10 (January 2016).

**Christmas Bonus** - The Social Welfare Christmas Bonus will be rising once again in 2015. There will be an increase of 50% for people on weekly long-term social welfare payments. This payment will be paid in December to recipients.

**Minimum Wage** - Budget 2016 confirmed that the top rate of the minimum wage will be increased in January 2016 by 50c an hour. The minimum wage will rise from €8.65 to €9.15 per hour. This brings the minimum wage in line with the Low Pay Commission's recommendation to increase the National Minimum Wage.

**Homelessness** - Measures in Budget 2016 included a pledge of at least an additional 9,500 social housing units by 2018. The current budget allocation to address homelessness will increase by €17 million to €70 million. Funding is available under the Capital Plan to provide 500 modular housing units for homeless families.

To read more on Budget 2016 please go to <http://www.ntmabs.org/news/162-budget-2016>

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## Doorstep selling

Not all goods or services are bought in a shop or online. Now that we are in Christmas season, you may be offered goods or asked to sign up to a service - such as gas, electricity, telephone or broadband - by salespeople calling to your door.

Sometimes tradespeople may call to your door offering to provide gardening, roofing, window cleaning or other services.

In these situations, you may be tempted to take advantage of what you see as a good deal. However not all doorstep sellers may be legitimate. Always take care when buying a product or service on the doorstep.

1. Be sure of the identity of the seller by asking for photo ID and ask tradespeople for recommendations from other people they worked for.

2. Never feel pressurised into making a purchase and be sure that you really want or need the product or service and that it is good value.
3. Ask for written information on the goods or service - such as an official brochure with the full and detailed address, contact information, and registered company and VAT number. This will help you make up your mind.
4. Be sure to ask about cancellation rules and procedures.

But do you have rights when you buy on the doorstep? The Consumer Association of Ireland is an organisation that encourages people to know their rights in relation to all areas of buying. To find out what your rights are in relation to doorstep buying, contact 01 637 3961 or go on their website at [www.thecai.ie](http://www.thecai.ie).

# A Review of National Traveller MABS Supported Caravan Loan Guarantee Schemes



**A Review of National Traveller MABS Supported Caravan Loan Guarantee Schemes**



A recent report by National Traveller MABS shows that people on low incomes are credit worthy. The report – A Review of National Traveller MABS Supported Caravan Loan Guarantee Schemes - was launched on 28th September 2015.

The scheme was designed to enable Travellers to access loans at reasonable rates from their local credit union for the upgrade, repair or replacement of a caravan that

served as a family home. It was prepared by Dr. Stuart Stamp with the assistance of Liz Daly of National Traveller MABS. The report found that:

- 23% of loans were cleared in full
- 57% of loans were paid regularly and on schedule; this concluded a sense of achievement for the respondents
- Most respondents saw it as a pathway to future credit thus making the scheme a stepping stone to social and financial inclusion
- The positive experience with the credit union led to borrowers encouraging others to save making it a more sustainable solution for the future
- Importantly there is evidence of people being enabled through this scheme to become independent in accessing loans through the credit union in their own right

Many Travellers have had, and continue to experience, difficulty in accessing affordable credit to purchase caravans. Local authorities in Ireland are inconsistent in their provision of caravan loans. According to a recent survey done by National Traveller MABS, only 11 local authorities provide caravan loans, with an additional two providing loans on a case by case basis. 17 local authorities stated that they do not provide loans any more.

Because of this, National Traveller MABS established and managed three loan guarantee funds. The loans were provided by the client's local credit union and each client saved for a specified amount of time prior to the loan being granted. The chart below (1) shows the amounts borrowed for caravans repair or purchase.

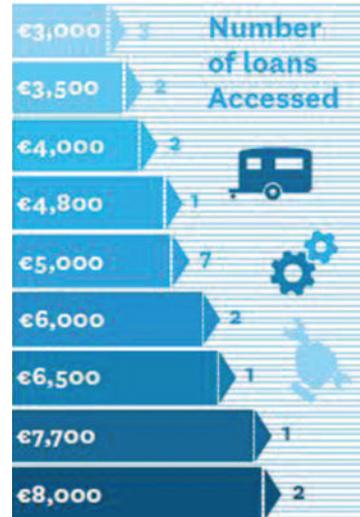


Figure 1.

As can be seen from the table (2) below, the review found that 4 people had paid their loans in full, 1 had paid early and an additional 12 were paying regularly. Of the remaining 4, 3 were in arrears but were making good progress and 1 defaulted. In the case of this default, the loan guarantee was called in.

One of the main components of the three funds was the client's ability to both save and repay loans using the Household Budget Scheme

(HHB) via the Lough Payment Scheme. Unfortunately, as of March 2014, the Department of Social Protection ended the Lough Payment Scheme. This has resulted in the suspension of the National Traveller MABS supported Loan Guarantee Schemes. However, National Traveller MABS is still supporting individuals in saving and accessing loans independently with their local credit union.

The full report can be accessed on our website [www.ntmabs.org](http://www.ntmabs.org). If you would like a hard copy of the report, please contact Margaret Collins at 0761 07 2230.



Figure 2.



## Tipperary Travellers Primary Health Care workers join the growing list of Traveller groups availing of local MABS Money Management training

Tipperary money advisors have joined the growing number of local MABS services which have facilitated money management sessions with their respective local Traveller Primary Health Care teams.

On the 20th of October a certificate presentation took place in Tipperary for all the participants on the course.

This training was a joint initiative undertaken by the combined Primary Health care teams of Clonmel and Tipperary Rural Traveller Group, National Traveller MABS, and Tipperary MABS. Mary Teresa Tuohy, and Mairead Ryan, from South Tipperary MABS facilitated the training.

Community Education has always been part of the MABS service, and with resources readily available, it provides a very good avenue to develop a sound working relationship between the MABS Service and the local Traveller community.

Mary Teresa, Money Advisor from Tipperary said "It was a very positive experience to facilitate the Community Education to the health care workers. The fact that the group was small meant much of the learning flowed through informal group discussions."

There was a lot of positive feedback from the Traveller women about the Community Education programme particularly in terms of knowing about how to access affordable credit through the credit unions. "We all know about the Credit Union now and a lot of Travellers use it." Another health care worker praised the trainers, Mary Teresa and Mairead, and said that they learned about the MABS service and what it can do to help people.

Overall, 8 women received the certificates for completing A Way of Life training programme and the Overcoming Illegal Debt module. They now are in a position to use the skills and knowledge in their work with the local Traveller community, and this helps to make real our principle of being an equality focussed and accessible service. Coverage of the day was included in the local newspaper – South Tipp Today – and the article can be accessed through our website [www.ntmabs.org](http://www.ntmabs.org).

If you are part of a group or know of a Traveller group who would be interested in undertaking Community Education around money management, please contact our education worker, Dermot Sreenan – [dermot\\_sreenan@mabs.ie](mailto:dermot_sreenan@mabs.ie)



Marie Therese Tuohy (MABS), Brian Dillon, Philomena Ryan, Ellen O'Reilly, Bridget Monaghan, Bridget O'Reilly, Breda Harty, Kate Reilly, Julie Fleming, Mary O'Reilly and Mairead Ryan (MABS)

**Yes!**



National Traveller MABS were part of the Traveller Community campaign for a Yes Vote for the Equality Referendum. For the estimated 4,000 LGBT Travellers in Ireland, the positive outcome of the referendum, will now allow, not only LGBT Travellers, but the whole LGBT community in Ireland to live more free and open lives.



## National Coverage of Travellers challenging the barriers to financial inclusion!!



Staff of NTMABS : Temitope Animashaun, Liz Daly, Nuala Ni Ghabhann, NTMABS Joint Co-ordinator, Angela Black – CEO of CIB, Nancy Power, NTMABS Joint Co-ordinator, Dermot Sreenan and Margaret Collins

National Traveller MABS were delighted with the media coverage following our ten year celebration on September 28th at the Irish Film Institute in Dublin's Temple Bar.

At the celebration, we highlighted the challenges faced by Travellers in accessing mainstream financial services and showcased what Travellers are doing to overcome this. We called on government to implement a number of measures to tackle financial exclusion amongst low-income groups.

As part of our celebration, we launched our 'Three Small Changes' campaign – developed with leading design agency Red Dog. The media interest surrounding our birthday celebration was great. We conducted a number of radio interviews.



Margaret Collins, NTMABS, Bernard Cawley, Traveller TV/Fingal Travellers, Fingal Travellers & Nancy Power, NTMABS – pictured on the Sean O'Rourke show page

Journalist, Evelyn O'Rourke met with Nancy Power, Margaret Collins and Bernard Cawley for the Sean O'Rourke show on RTÉ Radio 1. The interview highlighted the issue of financial exclusion for Travellers.

Margaret Collins – in a live broadcast with CRY FM (a community radio station based in Youghal) – discussed the work of National Traveller MABS, highlighting particularly our recent report which shows that people on low income are credit worthy. The report examined a number of loan guarantee schemes supported by National Traveller MABS and showed a less than 5% default rate in the repayment of credit union loans.

The work of National Traveller MABS was also well covered in the print media.

Nicola Anderson examined the findings of the review of the loan guarantee scheme in a great piece in the Irish Independent on September 29th.

The Journal.ie featured our 10-year celebration in a piece on September 28th.

The Irish Examiner showcased the 3 small changes campaign with a photo of Marie Joyce, Nancy Power, NTMABS Joint Co-ordinators and Nuala Ni Ghabhann, NTMABS Joint Co-ordinators.

All articles and interviews can be accessed on the National Traveller MABS website- [www.ntmabs.org](http://www.ntmabs.org).



Maria Joyce pictured on the Journal.ie