

National Traveller Money Advice and Budgeting Service (NTMABS)

Annual Report
2008



<i>Contents</i>	<i>Page</i>
1) Chairperson's Report	3
2) Coordinator's Report	4
3) Board of Management	5
4) Staff Listing	5
5) Objectives & Operating Principles	6
6) Community Education	7
7) Local Area Development	8
8) Policy	10
9) Research and Development	10
10) PR	11
11) Networking & Conferences	11
12) External Committee and Board membership	12
13) Administration	12
14) Training & Development of Management and Staff	12
15) Summary of Accounts	13

1) Chairperson's report

The year 2008 was another extremely productive year for National Traveller MABS. We expanded and strengthened our Board and had some temporary changes within our staff structures.

I was honored to serve as Chairperson of National Traveller MABS for the second year running. While the organisation has always advocated on behalf of one of the most marginalised groups in society, with the downturn in the economy, challenges became even more pressing.

In 2008 our focus on policy remained centered on access to financial services for the more marginalised. We continued to liaise with the financial regulator. In the area of research and development, we pressed on for developments in the Prison Savings Scheme and developed a research proposal on the issue of debt and dying.

Our Community Education Programme expanded and developed. Our National Education worker worked with both Traveller organisations and MABS to ensure the principles of Community Education were upheld in all sessions. A "Training for Trainers" programme was also introduced for Money Advisors.

We continued to support local MABS and Travellers organisations in Local Area Development (LAD). Our work in this area was strengthened in 2008 by our revised "Mapping Exercise". All findings in LAD were documented in a report for use by both MABS and ourselves to guide us in future planning.

Recognising the importance of a positive profile, we updated our website and continued to promote our work through our quarterly newsletter and submissions to various external publications. Our involvement on the Board or committees of various other organisations, and our attendance at related conference and events, kept us abreast of relevant social, economic and political changes nationally and internationally.

We would like to record our appreciation for the support the Department of Social and Family Affairs has given us over the year. We would particularly like to acknowledge the tireless work of Fiona Ward AP.

I would like to take this opportunity on behalf of the Board to recognise the dedication of the staff of National Traveller MABS. They continue to work determinedly on behalf of the Traveller community and the Board is indebted to them.

We expect that 2009 will pose many challenges and we are confident that with the continued support of all our stakeholders we will rise to it.

Paul O'Sullivan

Chairperson

2) Coordinator's Report

As a national organisation, working to gain access to financial services for one of the most marginalised groups in Europe, National Traveller MABS can attribute our success thus far, to the determination and dedication of our Board and staff. The support the Department of Social and Family Affairs has provided us with, allows us to continue to strive to achieve our aims and objectives.

National Traveller MABS raised our profile in 2008, through the development of our website, the quarterly publication of our newsletter "The Tharie Times" and our regular submissions to other external periodicals. Our participation on various Boards and committees ensured we kept the issues of financial access for Travellers in the national arena. This was supported by our dealings with the financial regulator in regard to ways forward.

National Traveller MABS has always recognised the distinct culture and way of life of Travellers. To this end we acknowledge that not all existing saving and credit options may suit members of the community and in line with this we have continued to push for alternatives. This is evident through our work with the Prison Services and Dublin City Council to name but two. Our work in 2008 also saw the establishment of a Research Oversight Committee and the development of a research proposal which we hope will allow alternative forms of savings and credit to be investigated further.

Our work in Community Education and Local Area Development continued to develop and expand nationally through the tireless work of Liz and Dermot. The administrative support of Margaret and Temitope cannot be quantified enough and to all staff we extend our thanks.

Finally we would like to take this opportunity to thank most sincerely members of our voluntary Board of Management who give of their time willingly and consistently. Their expertise and professionalism allows us the confidence and ability to continue our work.

We look forward to continuing to work with both the staff and management in the coming year.

Nancy Power

Nuala Ní Ghabhann

Coordinators (Job Share)

3) Board of Management - 2008

-All Directors & members who oversee and direct National Traveller MABS do so on a voluntary basis.-

Paul O’Sullivan	(Chairperson)	Clann Credo
Brigid Clarke	(Director)	Retired Social Worker
Ken Slattery **	(Director)	Social Finance Agency
John Hanley **	(Director)	Dublin City Council
Michael Culloty *	(Director)	MABSndI
Jim O’Brien	(Member)	Bray Travellers Dev. Group
Damien Walshe *	(Member)	ITM
Heydi Foster	(Member)	Exchange House Traveller Service
Suzie McCarthy	(Member)	Fingal Travellers
Colin Thompson	(Member)	Crosscare
Nuala Ní Ghabhann ***	(Secretary)	National Traveller MABS

* Michael Culloty and Damien Walsh resigned from the Board in 2008.

** Ken Slattery and John Hanley joined the Board in January 2008

*** Nancy Power replaced Nuala Ní Ghabhann as Secretary in November 2008

4) Staff Listing - 2008

Staff member	Position
Nancy Power Nuala Ní Ghabhann	Co-ordinator (Job Share)
Dermot Sreenan	National Education Worker
Elizabeth Daly	National Support Worker
Margaret Collins Temitope Animashaun	Administrator (Job Share)



Staff: L-R Temitope, Margaret, Nuala Nancy, Liz, Dermot

5) Objectives and Operating Principles

Objectives

Community Education - facilitating the Traveller Community to develop knowledge and skills around money matters through the use of the participatory approach in community and adult education.

Community Support - facilitating the Traveller Community in accessing their local MABS and promoting appropriate, savings and credit facilities.

Service Support - supporting MABS Services nationally on intercultural issues through appropriate training and support.

Community Development - promoting the engagement of Travellers in all areas of MABS nationwide.

Research and Development - building capacity within the Traveller Community through focused Research and Development.

Social Policy - promoting changes in policy and practices which impact negatively on the Traveller Community.

Promotion of equality - promoting equality in the provision of financial services.

We are committed to;

- ✚ Working in partnership with MABS services and other voluntary and statutory agencies
- ✚ Supporting management and staff of MABS services nationwide to provide culturally appropriate community education.
- ✚ Promoting social inclusion within MABS services nationwide
- ✚ Working towards social change through policy initiatives
- ✚ Ensuring confidentiality in all areas of work

6) Community Education

National Traveller MABS witnessed further development in Community Education in 2008. Our main programme “The Money Management Programme” was expanded. In keeping with a development education framework all our Community Education modules were developed with in-put from local Traveller organisations. 2008 saw the addition of modules on 1) Culture and Traveller Culture and 2) Principles of Community Education, 3) The Benefits of Saving and 4) Your Rights when Using Legal Moneylenders.

National Traveller MABS supported local MABS services in the delivery of the Money Management programme and other education workshops. When local services could not facilitate training, National Traveller MABS stepped in. However this is not ideal as a critical part of our work involves promoting relationships and trust between the local MABS and Travellers which can only be achieved through local MABS participation.

The Traveller Primary Healthcare Programmes that participated in the Money Management Training Programme in 2008 were:

St. Margaret’s PHC Ballymun (pictured below)



Presentation of certificates to St Margaret’s PHC participants

Pavee Point PHC, Dublin 1; delivered by Finglas MABS

Kildare PHC; delivered by Kildare MABS

Matts Lane PHC– delivered by Fingal Mabs

In addition Traveller Training Centres in Navan, Birr, and Ballyfermot participated in more specific workshops on 1) Moneylending, 2) Opening Bank Accounts and 3) Beginning to Save.

National Traveller MABS acknowledges the importance of supporting the local MABS in delivering training and education and to this end we have developed and delivered a “Training the Trainer” course for MABS workers. In 2008 nine MABS services participated in such training.

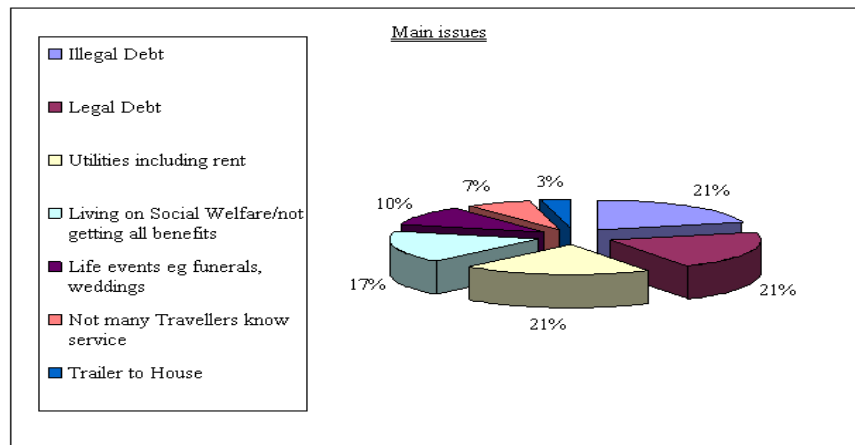


Presentation of certificates to Matt's Lane PHC participants

7) Local Area Development

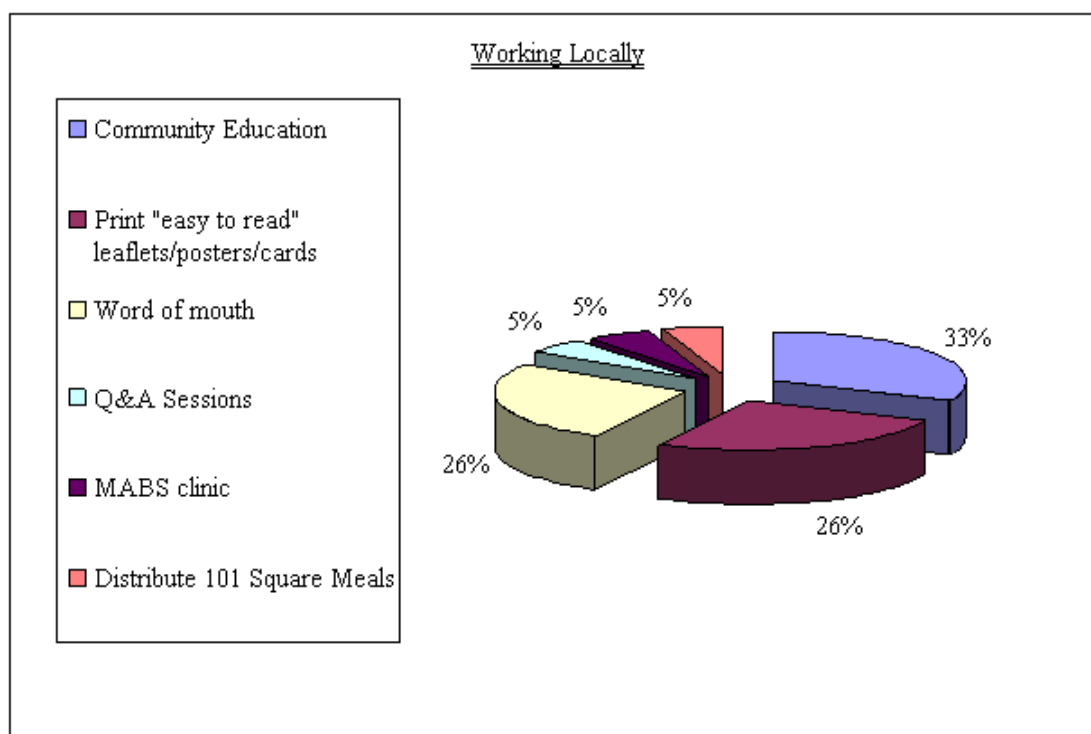
It is evident that the relationship between Travellers and the local service providers vary and range from excellent to non existent. MABS staff are generally non discriminative and have no issues working with Travellers in their area. However in the current economic climate, as the demand for MABS grows among the general population, the likelihood of local services having time to develop relations with the more marginalised in society diminishes.

In 2008 National Traveller MABS facilitated meetings between seven local MABS and their local Traveller organisations. The meetings aimed to examine how local relationships could be formed and strengthened. The meetings explored issues facing Travellers and allowed both the MABS and the Travellers present to examine how they can best work together to resolve such issues. Possible issues and solutions varied from place to place, but overlaps did occur. All meetings and outcomes were documented in our annual review of Local Area Development. The chart below highlights the main issue around finance highlighted in the meetings of 2008. As is evident participants identify financial pressures placed on the individual or family as critical issues for Travellers.



As evident in the chart above, the main financial pressures highlighted were; Illegal Debt, Utilities (including rent arrears) and legal Debt (including outstanding Credit Union loans).

Recommendations by participants on how the local MABS service could best reach the local Traveller Community, and as such assist in dealing with such financial pressures, are detailed in the chart below.



As is evident the most popular suggestion for promoting MABS locally was through Community Education. Most Traveller organisations felt participants would benefit most if involved in the development of the sessions. However the importance of word of mouth was noted and this highlighted for us, once more, the importance of local relationships. It was also noted that current literature provided by MABS should take into account low literacy levels.

Evaluations were conducted with both MABS and Traveller organisations who participated in Local Area Development meetings. Questionnaires were circulated to MABS services three months after the initial meeting. Where no feedback was received, a similar questionnaire was distributed after six months. All participating MABS received a questionnaire a year after the initial meeting. All correspondences received were reviewed and feedback taken on board in the development of our work plan for 2009.

Additionally in 2008, the original Mapping Exercise carried out in 2005 was updated and redistributed to all local services. Statistics from the 2006 Census and the Department of the Environment were used. Overall results showed an increase in Traveller population. These statistics proved beneficial at the Local Area Development meetings as they provided detailed information to the local MABS of local Traveller population and accommodation.

Client and Service Support: Although National Traveller MABS does not deal directly with clients, we acknowledge the legacy we carry from Exchange House MABS and thus strive to ensure that when a client or organisation, contacts us on behalf of a client, they are immediately linked into the local service. During 2008, Traveller organisations made over 20 referrals directly to National Traveller MABS. Reasons for referrals included an inability to access legal and affordable credit for the purchase of caravans. All referrals were linked into their local MABS and ongoing support was offered to both.

Support included investigating options, networking with alternative forms of credit, assistance in obtaining and filling in relevant forms and liaising with appropriate services.

8) Policy

Access to financial services:

The issue of access to Ballyfermot Credit Union for the residents of Labre Park in Ballyfermot has been ongoing for a number of years. Indeed prior to the establishment of National Traveller MABS, Exchange House MABS had raised the problem with Ballyfermot Credit Union, the ILCU, the Financial Regulator and the local MABS. Work on resolving this issue continued throughout 2008. It is hoped this will finally be resolved in 2009.

Following on from previous submissions made by National Traveller MABS to the Department of Finance, the Irish Bankers Federation and the Financial Regulator on the issue of Financial Exclusion, we continued to liaise with the Financial Regulator and highlight ongoing issues relating to access to savings and credit. These issues were also highlighted in a letter to the new Minister for Social and Family Affairs, Mary Hanafin T.D.

9) Research and Development

Objective 7 of the Strategic Plan of National Traveller MABS 2007-2009 commits us to *promoting changes in policy and practice, which impact negatively on the Traveller Community, through continuous networking and research.* To this end 2008 saw the establishment of a Research Oversight Committee. This committee comprised external experts in the area of Travellers and finance as well as both representatives of the staff and management of NTMABS. The committee examined its role and drafted its Terms of Reference and operational guidelines. It explored some of the main issues concerning Travellers and finance and prioritised possible research topics. It identified key stakeholders in such research and, by the end of 2008, had completed a proposal to research the extent of funeral debt among Travellers and examine possible solutions to help alleviate and prevent such debt. It is anticipated that the research will be put to tender in early 2009.

Prisons and the Credit Union

Since 2003 National Traveller MABS and its predecessor, Exchange House MABS, has been working with a number of prisons and credit unions on the establishment of credit union accounts for prisoners. National Traveller MABS first cited this idea as a number of our then clients were continually reoffending in order to gain shelter. They could not open a credit union account as they were homeless, and had therefore no access to credit to purchase a caravan or pay a deposit to rent a house. We believed that if prisoners could save in credit unions, they could possibly borrow upon release, thereby allowing them better access to secure accommodation.

Following lengthy discussion with the Financial Regulator, 2008 saw an amendment to the plan and National Traveller MABS began working on the development of a savings club for prisoners. Both Wheatfield Prison and Ballyfermot MABS agreed to the savings club in principle. However the issue of administering the project must be ironed out. It is hoped that 2009 will finally see access, in some form, to the credit union for prisoners.

Dublin City Loan Guarantee Fund

A steering group was established in 2008 with representation from NTMABS, Dublin City Council, Exchange House Traveller Services, The HSE and local Traveller projects, to explore the possibility of offering a secure loan guarantee to Travellers who avail of caravan loans via their local credit union. This steering committee anticipate the project will be up and running in 2009.

Traveller Peace Pin

National Traveller MABS was a key player in the design and development of the new Traveller Peace Pin. This was launched by Pavee Point during Traveller Focus Week in December 2008.

Development of MABS services

We worked extensively with both Dun Laoghaire MABS and Southside Travellers Action Network (STAG) to open a MABS clinic on the premises of STAG.

10) PR

National Traveller MABS recognises the importance of public relations for the service. In 2008 we updated our Website, adding new links and developing the community education section. By producing our quarterly newsletter “The Tharrie Times”, we continually inform MABS staff on developments within the Traveller Community. Our regular column in the “Voice of the Traveller” ensures the Traveller community are kept abreast of financial issues pertaining to them. The development of various leaflets such as *The Illegal Money Lending Leaflet* produced in 2008 promotes issues at a national level. The above leaflet was aimed at service providers who work directly with Travellers. Its main aim was to highlight the existence of illegal moneylending within the Traveller Community and to pinpoint the support services available locally.

11) Networking & Conferences

National Traveller MABS acknowledges the importance of networking to ensure our work is highlighted and issues facing Travellers remain in the public arena. Networking also keeps us in touch with national political, social and economic developments.

Throughout 2008 National Traveller MABS participated in a number of events and meetings with stakeholders in the Traveller Community, MABS, and the social and financial inclusion lobby and anti poverty groups. In addition to the many local Traveller Groups we met and worked with, we also worked with the Irish Traveller movement, Pavee Point, the National Traveller Women’s forum, the Parish of the Travelling People and the Traveller Counselling Service. We worked closely with MABSndI on the Specialist Support Panel, the Publications Sub Committee and participated in a number of regional meetings. We attended the “Financial Inclusion”, conference in Liverpool as well as Clann Credo’s Annual Conference “Common Cents”, and began discussions with the EAPN on The European Year for Combating Poverty and Social Exclusion, 2010. We worked closely with The Combat Poverty Agency on issues surrounding financial exclusion. Additionally we participated in the monthly meetings of the Social Policy Network and linked in with the INOU on the issues surrounding “Economics and Poverty”. In December we spoke at the Seminar “Life and Debt” organised by the independent think tank TASC and the National Womens Council of Ireland. As requested we focused on our Research “Creditable Alternatives”, sharing our findings on financial access from around the world. Other speakers included representatives from The Combat Poverty Agency, and the Financial Regulator.

12) External Committee & Board Membership

National Traveller MABS is represented on various boards and committees nationally. They vary from Traveller specific organisations to anti racist organisations and MABS specific committees. All ensure the financial issues of Travellers are kept in focus. Below is a list of organisations we have Board or committee membership of;

- ✚ Board of Management of National Traveller Women's Forum
- ✚ Board of Management of Exchange House Traveller Services

- ✚ Board of Management of LIR – Liberties, Inchicore, Rialto (offers anti racism and diversity training)
- ✚ Board of Finglas for Diversity- Local anti- racist group
- ✚ Irish Traveller Movement Education Working Group
- ✚ MABS Specialist Support Panel - offer support to MABS staff on current issues, legal and social.
- ✚ MABS Publications Sub Committee – reviews MABS literature

13) Administration

In 2008 we revised our Memorandum and Articles of Association and were granted Charitable Status by the Revenue Commission. We updated all staff contracts and job descriptions. 2008 saw an update in our accounting system and the continuation of payroll and the accounting software, organisation of company stationary, completion and finalisation of pension forms, day to day efficient running of office, and the continued support for other departments when necessary. The administration team based in the office, continued when necessary to network with other organisations by attending meetings, opening days, training and launches.

14) Training and Development of Management and staff

Training and development is critical for an organisation to evolve and grow. It ensures both management and staff keep abreast of developments and ensures continued expertise in work. In 2008 the Terms of Reference for the Board of Management were revised and staff participated in the following training and development.

- ✚ Health and Safety training–Training on the newly implemented Safety Statement
- ✚ Income Maximisation training– Delivered by Ciara Murray, Social Welfare Specialist
- ✚ Advocacy training – Delivered by the Northside Community Law Centre, Coolock
- ✚ Management training – Certificate completed with National College of Ireland
- ✚ Management Training- MABSndI
- ✚ Media Communication workshop – Delivered by ITM
- ✚ Training for Trainers– CIPD Certificate completed with National College of Ireland
- ✚ Community Education training- Facilitated by MABSndI
- ✚ Accounting Technician Diploma- Institute of Accounting Technicians of Ireland
- ✚ All staff participated in internal and external supervision. This included both individual sessions and groups sessions held at scheduled dates throughout the year.

15) Summary of Accounts

- A full set of accounts is available on request -

*Profit and Loss Account (summary)
For the year ended 31st December 2008*

€

Income-	DSFA Contract income	271,563
	Project Operating costs	270,829
	Depreciation- Office equipment	<u>(7,524)</u>
	Total costs	<u>263,305</u>
	Net profit for year	734 =====

Balance Sheet
For the year ended 31st December 2008

<u>Fixed Assets</u>	€
Tangible Assets	<u>840</u>
<u>Current Assets</u>	
Prepayments	13,540
Cash on hands and at Bank	<u>42,689</u>
	<u>56,229</u>
<u>CREDITORS (amounts falling due</u>	
<u>within one year</u>	<u>48,596</u>
NET CURRENT ASSETS/(LIABILITIES)	<u>7,633</u>
<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>	<u>8,473</u> =====
<u>FUNDED BY:-</u>	
<u>PROFIT AND LOSS ACCOUNT</u>	<u>8,473</u>