

# National Traveller Money Advice and Budgeting Service

# Annual Report

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2009



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## 1. Foreword

The MABS client profile has changed dramatically over the past number of years. Much of the debt now being recorded in MABS is due to the over- exposure to legal credit of many people previously on a middle income. This contrasts greatly to the experience of many marginalised groups, such as the Traveller community, who have suffered consistently from financial exclusion, and who, even through the boom years, failed to gain access to legal forms of savings and credit.

The work practice of NTMABS is based on addressing issues of financial exclusion, strengthening financial literacy within the community and ultimately supporting the empowerment of Travellers in Ireland. National Traveller MABS does not deal with individual debt but rather works on capacity building through education with both the Traveller community and MABS. NTMABS also works to change policies and practices which act to exclude Travellers from fully participating in society.

NTMABS works to ensure MABS remains accessible to its original target group (the disadvantaged on low income), and open and accessible to those experiencing not just over indebtedness but also financial exclusion.

## 2. Chairpersons Report

NTMABS works towards empowering the Traveller community in Ireland in accessing legal and affordable savings and credit, and works consistently to ensure access to financial services for the Traveller community. The extent of our commitment in this area is detailed in this, our fifth Annual report.

National Traveller MABS (NTMABS) was established in January 2005 at the height of the Celtic Tiger. Having served on the Board since this time, I have witnessed NTMABS, the only government funded minority specific service in the state, grow and develop in the most difficult economic times.

2009 is my third year serving as Chairperson of NTMABS, and while the economic recession has proved challenging for all, a number of milestones occurred that helped the organisation examine its role to date and identify its objective for the future. The Citizens Information Board (CIB) was assigned responsibility for the Money Advice and Budgeting Service (MABS) with effect from July 2009. NTMABS welcomed this new departure at this opportune time as it coincided with the review of our Three Year Plan, 2007-2009, and the development of a new Strategic Plan for the years 2010-2012. The development of this plan was undertaken in consultation with our main stakeholders.

In drawing together this Annual Report, we would like to acknowledge the support and cooperation we have received over the past year from all our partner organisations; Traveller organisations, MABS services, and other related bodies. In addition we would like to extend our appreciation to Fiona Ward AP, Department of Social and Family Affairs for her support to NTMABS in the first half of 2009. Additionally the encouragement we have received from the CIB, particularly Eileen Fitzgerald and Amanda Mc Loughlin, since July 2009 has been most inspiring. Finally I would like to take this opportunity on behalf of the Board to thank the staff for their tireless dedication and commitment to the organisation.

While we expect that the coming year will pose many new challenges, with the continued dedication of our Board, staff, partner organisations and the CIB, we are confident that 2010 will reflect the successes of 2009.

**Paul O'Sullivan: Chairperson**

### 3. Coordinator's Report

National Traveller MABS undertook a comprehensive work plan in 2009. In line with our objectives, as well as our on-going work, we are pleased to highlight some of our major undertakings:

**Community Education:** Working on the development of a Traveller specific Community Education programme.

**Service Support and Community Development:** Compiling a final report on our work nationally in Local Area Development. This will be completed in 2010 and will form the basis of all future work in this area.

**Research and Development:** Applying to the DSFA for funds to produce a DVD on illegal moneylending and negotiating funding for the research into "Debt and Dying within the Traveller Community".

**Social Policy:** Making submissions to MABSndI on Diversity Awareness training and Domestic Violence training, to the Irish Hospice Foundation / Forum on the End of Life on Debt and Dying in the Traveller community, and to the Financial Regulator on the 3rd Money laundering Directive.

**Financial Inclusion:** Promoting the newly established Mountjoy Prison Savings Scheme, the "North Circular Road Savings Club", and developing our activities with partner organisations in the area of Loan Guarantee Schemes.

**Organisation Development:** Reviewing our work from the past three years and developing a new Three Year Strategic Plan.

While we are very proud of our success to date, we are cognisant of the fact that none of this would have been possible without the commitment of our voluntary Board who have given consistently throughout the year. To them we extend our thanks. The dedication of the staff, Liz, Margaret, Temitope, Dermot and Berny cannot be highlighted enough and we wish to thank them most sincerely.

We look forward to 2010 and continuing to work with such a great team over the coming year.

**Nancy Power / Nuala Ní Ghabhann**

**Coordinators (Job Share)**

## 4. Board of Management 2009

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

Director & Chairperson	Paul O’Sullivan	CEO, Clann Credo Social Investment Fund
Director & Treasurer	Ken Slattery	Credit & Operations Director; Social Finance Foundation
Director	Brigid Clarke	Retired Social Worker
Director	John Hanley	Senior Social Worker, Dublin City Council
Director	Heydi Foster	CEO, Exchange House Travellers Service
Member	Jim O’Brien	CEO, Bray Travellers Development Group
Member	Colin Thomson	Programme Manager (Traveller Inclusion), Crosscare
Member	Stuart Stamp	NUI Maynooth/Independent Researcher
Member	Suzie McCarthy	CEO, Cooperation Fingal

Staff Listing – 2009

Coordinator (Job Share)	Nancy Power and Nuala Ní Ghabhann
National Community Education Worker	Dermot Sreenan
National Development and Support Worker (Job Share)	Liz Daly and Berny McMahon
Administrator (Job Share)	Margaret Collins and Temitope Animashaun



NTMABS staff in meeting

## 5. Objectives and Operating Principles

### Objectives

**Community Education** - facilitating the Traveller Community to develop knowledge and skills around money matters through the use of a 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



Presentation by two Limerick MABS staff of certificates to women from the Rathkeale

PHC project who did a Money Management course facilitated by Dermot.

## 6. Community Education

National Traveller MABS (NTMABS) places huge value on Community Education as a method of debt prevention and a means of empowerment. The importance NTMABS places on Community Education was recognised by the Controller & Auditor General, who noted in their 2008 Annual Report how,

*“National Traveller MABS .....aims to address the problem of debt and access to affordable credit by encouraging clients to join credit unions or use banks, and by educating clients and groups in budgeting and money management. The employment of a full-time community education worker has facilitated the development of an educational strategy in this area”.*<sup>1</sup>

Indeed NTMABS is very fortunate to have one of only two full time education posts in MABS nationally. The importance of education as a method of debt prevention and a means of empowerment has been noted by Minister Mary Hanafin, who identified the Traveller Primary Health Care Money Management Programme, as being *“particularly beneficial as it equips the participants with the skills to help others so that as outreach workers they can bring those skills and knowledge to the wider Traveller community”*<sup>2</sup>.

The main aim of the NTMABS Education Strategy is to build capacity within the Traveller community in relation to financial literacy and debt prevention. Within this strategy NTMABS recognises that local MABS participation in the delivery of Community Education is crucial in order to break down barriers and address the issue of exclusion. In our experience, it is only when a local Money Advisor meets with and talks to a local

<sup>1</sup> Office of Controller and Auditor General (Sept 2009); Annual Report of the Controller and Auditor General 2008: Section 35.34 (Government of Ireland)

<sup>2</sup> Department of Social and Family Affairs (March 6<sup>th</sup> 2009) MABS Money Management helping Communities throughout Ireland (Press release)

Traveller group that a relationship is established, fears are broken down and Travellers begin to use the MABS service. However with added pressures on local offices, NTMABS has witnessed a steep decline in the number of MABS Services able or willing to allocate time to debt prevention through education. The importance of local MABS participation is critical, as not only is it impossible for NTMABS to facilitate Community Education nationally, it is also fruitless to encourage Travellers to avail of the MABS service if they were not familiar with a face locally.

Our strategy also acknowledges the need for comprehensive ever evolving financial education resources. Such resources need to be developed in consultation with the Traveller population be readily available to Money Advisors. Additionally our full support and assistance in planning and delivering the community education must always be forthcoming.

In holding fast to such an education strategy, NTMABS continued to build a strong presence within MABS and the Traveller community in 2009. Throughout the year we supported and / or trained six MABS services in their preparation to facilitate money management training with local Traveller groups. We continuously promoted the use of community education as a means of debt prevention in MABS when visiting local services, attending regional and national meetings and through our work on the Technical Support panel of MABS. This promotion also extended to Traveller organisations and Education and Training centres which we remain in constant contact and consultation with during the development of materials and preparation of training. While we continuously emphasis the critical importance of the local MABS service in the delivery of Community Education, we are aware of the many constraints facing services at present. For this reason, NTMABS itself facilitated training with 11 Traveller groups nationally in 2009, as well as delivering a Community Education focused talk with prisoners in Loughann low security prison, Co. Cavan. The achievements of participants in such training must be noted, and for this reason award ceremonies take place following completion of the programmes. NTMABS strives to support such events and assists where necessary.

The success of such education can only continue however if resources are constantly evaluated and updated. To this end we undertook a number of tasks in 2009. We supported Exchange House Travellers Service in the production of a DVD on Domestic Violence. The DVD, it is anticipated, will be used as a training tool to open

discussions on the issues surrounding domestic violence. NTMABS recognises the importance of acknowledging that financial pressures can often be a trigger for acts of violence within the home. We also began work on the development of an updated Traveller specific Community Education programme for Travellers which we plan to publish subject to funding. Finally we applied to the DSFA for funds to produce a DVD on illegal money lending, which, subject to funding, we anticipate producing in 2010. The DVD would act as a resource for facilitators and trainers of Community Education when tackling the issue of illegal money lending with participating individuals and groups.



Children from the Castaheany Educate Together School in front of the yellow flag which they were presented with at the launch of the Yellow flag programme in TCD in October 2009.

## 7. Local Area Development

The Local Area Development (LAD) project began in 2006 following completion and publication of the National Traveller Mapping exercise. The National Traveller Mapping exercise acts as a valuable tool for local MABS offices in identifying one of the key target groups within their community. The availability of such information facilitated NTMABS in approaching local MABS and Traveller related services with a view to building relations and establishing support networks for the local Traveller community.

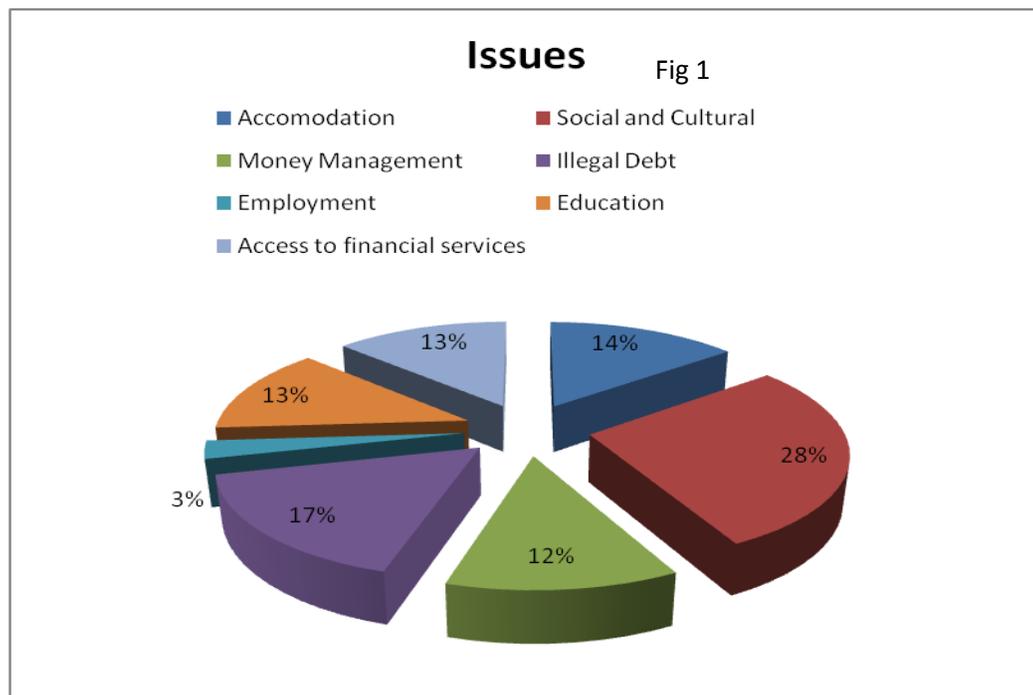
The LAD project seeks to build such relations thus ensuring fair and equal access for Travellers to their local MABS and other services. Meetings between all parties are facilitated by NTMABS locally in each county and can include participation from the local MABS, Traveller CDP's, Traveller Training Centres', Family Resource Centres, Social Workers, Traveller Youth Projects, Primary Health Care programmes and any service provider working with Travellers. At these facilitated meetings, financial issues and suggested ways forward are discussed, documented and sent to all participants.

In the period **July to December 2009**, 27 Local Area Development network meetings were facilitated. Follow up questionnaires were sent to all participants at three and six month intervals following the meetings. This ensures on-going support and development.

In addition to our work at local level, a questionnaire on the issue of finance for Travellers was circulated to all Local Authority Traveller Social Workers and Liaison Workers. Responses were received from 28 out of 34 Local Authorities (82%).

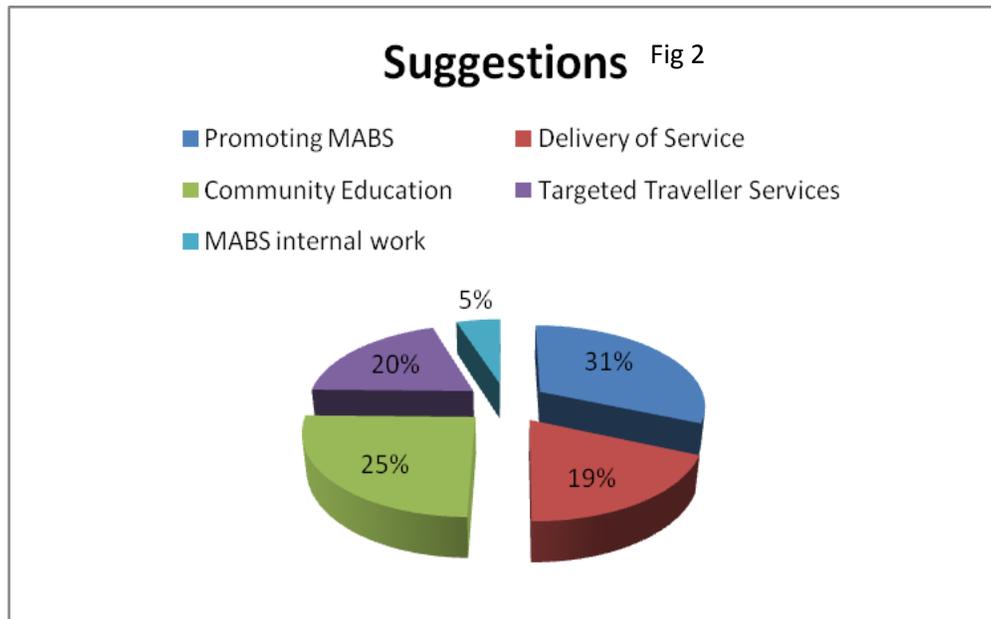
The findings from this work are currently being collated for an overall report which we plan to publish and disseminated nationally in 2010.

The following chart highlights the main issues that emerged from both our LAD work and our survey with the Local Authorities in 2009.



As can be seen in Figure 1, the main financial issue identified by Travellers relates to **social and cultural difficulties**. Issues within this category include the on-going difficulties of mistrust and prejudice between settled people and Travellers, which creates anxiety and fear within the Traveller community. The lack of awareness or valuing of Traveller culture and the difficulty in maintaining minority cultural norms within a dominant majority culture, are issues that need to be addressed if Travellers are to ever achieve equal access to mainstream services such as MABS.

Suggestions from participants about how the local MABS service could become more accessible for the local Traveller Community, and as such assist in dealing with such financial pressures, are detailed in Figure 2 below.



As can be seen above, a key factor identified relates to the **promotion** of MABS within the Traveller community. This covers all aspects of promotion including word of mouth, promotional material and whether it is inclusive of Travellers and advertised in places where Travellers are likely to see it. The importance given to promotion also highlights the necessity to identify key people living or working within the community who understand and can therefore promote the service. This will ensure low literacy levels and a lack of confidence will not stand in the way of people reaching out for help.

It is anticipated that this report will be a valuable resource for planning and evaluating the effectiveness of the MABS and CIS Services to Travellers nationally. We look forward to 2010 when we will build on the work of the last year and move to publish the report.

## 8. Policy and Development

As an organisation working on behalf of one of the most marginalised groups in society, National Traveller MABS is all too aware of the investment we must make in the areas of Policy and Development. To this end we are consistent in our attempts to draw attention to the issue of financial exclusion through our submissions to various governing bodies, and are equally as determined to present practical solution through our development work. The work undertaken by NTMABS in this area in 2009 follows;

### Submissions in relation to access to financial services;

- A submission was made by NTMABS to the **Irish Hospice Foundation** for the *Forum on End of Life* regarding debt and dying within the Traveller community. This led us to present a paper at the Irish Hospice Foundations seminar in September 2009.
- We made a submission to the **Financial Regulator on the 3<sup>rd</sup> Money Laundering Directive** in September 2009, and lobbied on the introduction of compulsory diversity training for all

bank employees. We also called for additional training for all bank officials on the “Guidance Notes for Credit Institutions”.

- In line with our aim to ensure MABS remains equally accessible to all, we re-submitted a Training Strategy Document on Diversity Awareness and Anti-Discrimination training for MABS staff to the **MABSndI Training Unit** in October 2009. This document was prepared following consultation with a number of trainers and experts in the field. Preparation on the submission led us to participate in various external Diversity Awareness training courses in order to establish an in-depth knowledge of the issues involved. NTMABS recognises the importance of a tailor made course for MABS which, it has argued, must be compulsory, accredited and delivered by experts in the field of not just diversity but also training.
- The National Traveller Women’s’ Forum, developed a training programme on Domestic Violence and in keeping with our commitment to the Board of the NTWF, NTMABS approached the **MABSndI Training Unit** in **August 2009**, with a proposal for training on the issue of Domestic Violence. With the increasing financial pressures on families and the social problems this can lead to, we hope to see delivery of the training in 2010.
- We made a submission to **Pavee Point** in **September** on the effect the proposed changes by The Expenditure Review Committee, could have on Travellers.

### **Development work regarding access to financial services:**

Ballyfermot Credit Union: During 2009 National Traveller MABS continued to work with Ballyfermot Credit Union and Ballyfermot MABS on the inclusion of Labre Park Halting site within its common bond. In November 2009 the members of Ballyfermot Credit Union passed a motion to change the rules and regulations to extend their common bond. By the end of 2009 the paperwork had been submitted to the Irish League of Credit Unions for legal proofing. It is anticipated that the change will take effect in early 2010.

Prison Savings Scheme: ‘The North Circular Road Savings Club’ was established in Mountjoy Prison in October 2009. The club was the result of a six year effort by National Traveller MABS, Dublin North City MABS, Mountjoy Prison and Phibsborough Credit Union to allow prisoners to become credit union members. While the club does not allow the prisoners individual membership of the credit union, the participating prisoners are saving in a credit union club account. During 2009 National Traveller MABS with support from Dublin North City MABS and Phibsboro Credit Union held two information sessions for inmates who expressed an interest in the scheme. By the end of 2009, 27 prisoners were saving regularly, with amounts varying between €5 and €10 per week. The figure of 27 members exceeds the initial expectation of 15 participants. The support from the Prison officials and administration staff within Mountjoy, through their active promotion, monitoring and positive relationship with the prisoners, has seen this scheme go from strength to strength. This pilot scheme will run for a two year period.

In 2009 NTMABS also met with representatives from St Patrick’s’ Young Offenders Institute. The Institute expressed an interest in pursuing community education. Finglas MABS has been working with the prison on this and it is hoped that in 2010 with the participation of NTMABS a template for extending it to other prisons will be developed.

Loan Guarantee Funds: In 2009 NTMABS worked with Dublin City Council and Exchange House Traveller Services in establishing a support initiative which aims to assist Travellers in accessing affordable credit to purchase caravans. The work of NTMABS in this area will continue with our participation on the oversight committee and our ongoing work disseminating information and promoting the use of the scheme to relevant stakeholders including local MABS offices in the DCC area, Family Support workers in Exchange House, Social Workers in Dublin City Council and through Local Area Development Meetings in the area. NTMABS also works closely with a Dublin based social finance agency in the promotion of a similar loan guarantee fund. In 2009 NTMABS linked 3 individuals to the fund. NTMABS also met with 2 other Local Authorities, a credit union and three Traveller organisations with a view to promoting the scheme for replication in other regions.

Vincent de Paul Loan Scheme: The Vincent de Paul loan scheme began in 1999. It offered interest free loans to a number of Travellers living in the Greater Dublin area who had no access to other forms of legal and affordable credit. NTMABS has been monitoring the scheme since 1999. In 2009 the scheme came to an end and NTMABS undertook a review and drafted a final report on the project. The report will be disseminated in 2010.

STAG and Dun Laoghaire MABS: Following on from a suggestion made at the Local Area Development meeting held in Dun Laoghaire in 2008, an outreach clinic was established in Southside Travellers Action Group (STAG) by Dun Laoghaire MABS. By the end of 2009 this clinic was being conducted once a month with referrals being made directly to Dun Laoghaire MABS. National Traveller MABS facilitated the setting up of this clinic and anticipates that, if successful, will be promoted to other organisations in Ireland. This clinic will be evaluated early in 2010.

## 9. Research

In 2008, NTMABS established a Research Oversight Committee to advance **Objective 7** of its Strategic Plan (2007-2009) that committed to “*promoting changes in policy and practice, which impact negatively on the Traveller Community through Continuous networking and research*”. The Oversight Committee worked diligently through 2009 on a proposal to carry out research into “Debt and Dying within the Traveller Community. The end of 2009 NTMABS secured an agreement from the CIB to move ahead with the research. We anticipate the completion of the research in 2010.

## 10. PR

NTMABS uses a number of channels to disseminate information on its work with the Traveller community, the MABS service and indeed the wider community as a whole. In 2009 we made use of the following means of communication:

- NTMABS recognises the importance of using multiple channels of communication with the Traveller Community. To educate and update members of the Traveller Community on issues surrounding finance in 2009, we contributed to many national and regional **Traveller publications** such as: Clare Traveller Focus, ITM newsletter, Pavee Point Newsletter, News Travels (Exchange House); Voice of the Traveller and The Parish Newsletter. Our regular contribution to “The Voice of the Traveller” magazine published four times a year by the National Association of Travellers’ Education and Training Centres, saw articles by NTMABS in all their 2009 issues. Articles submitted to other publications during the year by NTMABS focussed on such issues as 1) The cost of Funerals 2) Advice on First Holy Communion

expenses 3) Financial planning for weddings and 4) An Interview with a Traveller client of MABS. This ensures Travellers are kept informed about the more critical issues surrounding financial access and literacy.

- In order to promote understanding of Traveller issues within MABS we produce a quarterly newsletter **The Tharie Times (Telling times)** for all MABS staff. The publication aims to keep MABS staff up to date with issues pertaining to the Traveller Community. The Tharie Times was produced quarterly in 2009 and circulated electronically to all MABS offices.
- **The NTMABS Website:** Towards the end of 2009 it was decided to update the NTMABS website to ensure ease of access and comprehensive coverage of all related matter. The process of updating the site began in 2009 and we hope to see the project complete by the end of 2010.
- NTMABS was involved in the design and development of the **Traveller Peace Pin** which was launched during Traveller Focus week in September. The Peace Pin it is hoped will be worn by people to promote solidarity with the Traveller Community.



Traveller Peace Pin Design

## 11. Networking

National Traveller MABS recognises the significance of networking as a measure of our success to date. Our experience of, for example, partnering with other organisations in the development of alternative loan schemes, or working closely with expert groups in the development of an education strategy, has reflected the synergy of working within a greater body.

Throughout 2009 NTMABS participated in a number of events and meetings with stakeholders in the Traveller community, MABS, the social and financial inclusion lobby and anti poverty groups. In addition to the many Traveller focused committees we participate on, throughout 2009 we attended such events as;

- **The Yellow Flag Awards** presented by Minister Mary Hannifin. The Yellow Flag initiative was developed by the ITM Education Working Group (of which NTMABS is part of)
- **Traveller Focus Week** –aims to highlight awareness of Traveller issues both within the Traveller community and the wider community. NTMABS attended a number of events in December including **the Pride Awards** (presented and hosted by Anne Cassin (RTE)), which awarded Travellers for their achievements in the areas of Music & Culture, Sport, Enterprise & Labour, Community, Education. Traveller Focus Week was organised by the various National Traveller Organisations including NTMABS.
- **Exchange House Educational Achievement Awards** –presented by the Minister for Children – Barry Andrews in November. The awards recognise the achievements of young Travellers who have completed second level state exams. The awards aim to create role models and encourage others in education
- **ITM**– NTMABS had a stand at the 2009 ITM AGM which facilitated us in promoting our work nationally. In addition we took part in workshops organised by ITM on Ethnicity and attended the launch of a feasibility study by ITM of establishing a Traveller led Voluntary Accommodation Association.

We worked closely with local MABS services and MABSndI in various activities in 2009 and attended such events as

the MABSndI information session on IBF/MABS Protocol & CAVA,  
MABS Regional meetings and  
The MABS National Workers Day.

Our efforts to ensure full Traveller participation in society made certain our attendance at such external events as;

- The launch of the Society of Saint Vincent De Paul report on living in consistent poverty
- The launch of the report by **Focus Ireland**, ‘Making a Home in Ireland’ in October.
- Events in December to highlight Travellers rights during *International Human Rights Day*
- South Dublin Inter Agency meeting in February which aimed to develop contacts with the local authority and other service providers such as the HSE and local Garda Siochána.
- A Conference on Mainstreaming Equality organised by the Social Inclusion Unit of the Department of Social and Family Affairs.
- The **Eco-Unesco** Seminar on Sustainability in Community Education.

### 13. External Committee and Board Membership

- NTMABS sits on the **Technical Support Panel** of MABS. Our role on the panel is to highlight, within MABS, ongoing issues for Travellers in relation to financial inclusion.
- NTMABS is also represented on the **Publications Sub-Committee of MABSndI**. The committee review existing material and identify area for further development.
- NTMABS participates on a working group of Traveller organisations which examines **conflict within the Traveller Community**.
- NTMABS was part of the steering committee for **Traveller Focus week 2009** and sat on the judging panel for the Traveller Pride Awards. The involvement of NTMABS in such projects ensures our profile is promoted throughout the community.
- NTMABS is part of the **Irish Traveller Movement Education Working Group**. The working group examines issues in relation to Traveller Education (from pre-school to adult education), and makes policy recommendations in relation to current practices. We are also involved in the Department of the Environment **Traveller Education Strategy** working group. This makes recommendations on ways forward in the development of an inclusive national education strategy.
- NTMABS sits on the board of the **National Traveller Women's Forum (NTWF)**. The NTWF has a gender based focus and is primarily involved with obtaining fair and equal rights for Traveller women across many issues such as education, accommodation, domestic violence and so on. NTMABS participation in this group ensures we are aware of the financial issues that arise for Traveller women and are consistent in informing the NTWF and other groups involved about the support available from

MABS. In 2009 the NTWF launched the “Domestic Violence Handbook” which we promoted within MABS.

- NTMABS is a member of the **Irish Traveller Movements Accommodation Working Group** which informs the ITM and NTMABS on accommodation issues. As financial issues are a key factor for many Travellers when accessing adequate accommodation, NTMABS participation is crucial.
- NTMABS participates on the Board of Exchange House Traveller Service. Exchange House provides education, training, advocacy and support to Travellers in the Greater Dublin area.
- NTMABS is a member of the National Travellers Suicide Awareness Project. The project raises awareness of suicide within the Travelling Community.
- NTMABS is committed to the development of an equality proofed service for all. To this end we are involved on the Boards of the **LIR Anti Racism Training group** and **Finglas for Diversity**. Both organisations work to promote diversity and equality within our society.
- NTMABS is a member of the **Social Policy Network** (SPN) attended bimonthly meetings in 2009. The SPN seeks to share information on publications, research and social policy initiatives being undertaken by various organisations.

### 13. Administration

2009 proved a busy year in administration for NTMABS. A finance sub-committee was established and accounting procedures updated. In line with all efforts to save costs we negotiated a rent reduction of over €8,000 per annum and a reduction in the cost of our Pension Fund Manager of €603 per annum.

In July 2009, the CIB assumed responsibility for MABS. Keeping abreast of impending changes in the reporting structures ensured coordinators and administrators were in constant contact with both the CIB and the Board during the latter part of the year.

In addition the administration staff ensured their high standards were maintained in the organisation of office supplies; completion and finalisation of pension forms; day to day efficiency in the running of the office and ongoing support for other departments as required. The administration team, based in the office, continued when necessary to network with other organisations by attending meetings, open days, training and launches.



Margaret; one member of our administration staff.

## 14. Training and Development of Management and Staff

The Board of NTMABS recognises the importance training and development plays in an organisation such as NTMABS where skills and knowledge need constant attention in order to ensure we meet the needs of our target group. To this end, staff avail of monthly supervision meetings with the Coordinator where concerns and issues relating to roles and responsibilities are discussed and necessary supports put in place.

A number of the staff of NTMABS are also involved in the National Traveller Women's Forum, Peer Support Group. The group promotes peer support among Traveller women working in mainstream employment.

In addition to the ongoing support and supervision available to staff, the Board agreed in 2009 to encourage and support staff undertake accredited training to build on existing expertise. To this end NTMABS assisted two staff members financially in their undergraduate studies in 2009. All studies directly relate to the individuals roles within the organisation. NTMABS is assured that such a proactive policy to training and development will guarantee the high standard expertise within the organisation.



Accounts summary follows

## 15. Summary of Accounts

### Turnover

Grant Contract Income	292,205	
Other Income		<u>4760</u>
		296,965

### Administrative expenses

	<u>(293,787)</u>	
Operating Surplus		3178

### Exceptional items

Loss on sale of Tangible Assets		-
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### Other interest receivable and similar income

Bank interest – received	<u>878</u>	
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<b>Surplus for year</b>		<u>4056</u>
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## 16. Conclusions

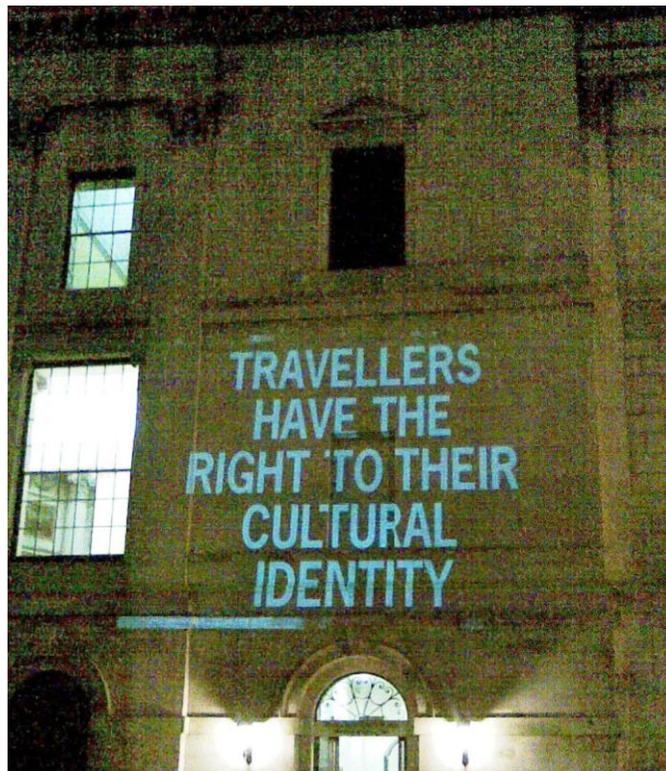
While NTMABS has worked consistently to tackle financial exclusion and promote financial literacy within the Traveller Community in 2009, many challenges remain;

- As a national organisation we operate with limited resources, funded as a local organisation with a total of 4 full-time staff.
- While MABS has grown and developed enormously over the last 15 years, we believe the emphasis placed on the most marginalised groups in society has diminished. There is a need for MABS to re-focus on its original target group, those with low capacity on low income.
- As the banking crisis continues, our efforts to promote the need for more inclusion within the financial sector has become more difficult, as banks become ever more cautious in their lending practices.

However despite such challenges NTMABS remains committed to its long term vision for the financial inclusion of Travellers in society and commit to continuing this work in 2010. To this end we undertake to;

- Carry out a research on Debt and Dying within the Traveller Community.
- Upgrade our website to ensure its accessibility for both MABS and Travellers
- Promote our work through PR in our quarterly publications for MABS and the Traveller community
- Continue to press for professional, accredited and compulsory diversity awareness training for all MABS personnel.
- Publish a 3 year report on our work in Local Area Development

- Undertake an annual review of the Prison Savings scheme.
- Subject to funding, produce an educational DVD on illegal moneylending for use in a community education setting
- Begin the development of a Traveller specific financial education programme.
- And finally subject to funding, commission an independent evaluation and review of our work.



Projection onto Dublin City Hall 10<sup>th</sup> December 2008