

National Traveller Money Advice and Budgeting Service - NTMABS

Annual Report

2012



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Chairpersons Report

National Traveller MABS (NTMABS) seeks to empower Travellers by supporting capacity building within the Traveller community and ensuring equality of access to legal and affordable financial services for all. We strive to achieve this by-

- Promoting the development and delivery of culturally appropriate money management programmes which focus on developing financial literacy among Travellers
- Supporting collaborative working relationships between the local MABS, local Travellers and other relevant organisations to ensure ease of access for Travellers to such services
- Working with partner organisations to promote alternative methods of savings and credit.
- Ensuring that financial policy making and service provision are informed by the experience and situation of Travellers by liaising with the relevant decision makers.

I have been a member of the board of management of NTMABS since 2005 and have served as chair since 2007. During this time I have seen the organisation develop and evolve in line with a dramatically changing economic environment and the corresponding impact this has had on the Traveller community, society at large and indeed our funders. Regardless of both the continued internal and external changes taking place, it is evident from the work of NTMABS that the needs of the Traveller community have always remained at the forefront of all decision making. This is apparent throughout this, the Annual Report of NTMABS for 2012.

As I come to the end of my term as Chair of the organisation, I would like to welcome the incoming Chairperson, Colin Thomson and wish him all the best in his new role. The organisation looks forward to the challenges of 2013. I have no doubt that Colin will succeed in overseeing these challenges, chief among them being-

- The upcoming CIB review of NTMABS
- The development by NTMABS of an outcome focused framework to plan, implement and evaluate the work of our organisation

I wish to acknowledge the support I have received from my board colleagues and the staff of NTMABS over the past 6 years. I would also like to acknowledge partner organisations- MABS and Traveller organisations- without their collaboration our work would not be possible. Finally the support from the Citizens Information Board (CIB) in continued funding has also ensured that we have been able to remain focused on our intended outcomes.



Paul O'Sullivan.

Coordinators Report

The 2012 NTMABS Annual report once more emphasises the commitment of both the voluntary board of management and staff. The national economic crisis has placed huge pressure on organisations such as MABS and on our target group. However withstanding such pressures, NTMABS remained focused on its priorities in 2012. Among our achievements we-

- Established Key Worker project and in 3 locations nationwide (Strategic Priority 2)
- Continued to develop alternative forms of savings and credit for our target group by working with partner organisations on a number of Loan Guarantee Schemes, Loan schemes and Savings Schemes (Strategic Priority 3)
- Continued to ensure that our stakeholders were kept informed of our work through the publication of our 2 bi-annual newsletters and also by submitting articles of relevance to various external publications (Strategic Priority 4)
- Updated the research on funeral costs with the 2011 Census and brought the report to publication stage (Strategic Priority 5)
- Established a Traveller Consultative Forum which advises NTMABS on issues pertaining to the community (Strategic Priority 7)

Such achievements must be credited to the dedication of the NTMABS team. We wish to thank most sincerely the voluntary board of management for their on-going support and for the time and energy they invest in the organisation. Their commitment has ensured that the organisation has steadily navigated the many organisational changes that have taken place over the past number of years. The determination of staff to remain focused on our vision and implement agreed action plans must be acknowledged. Our small team - Liz, Dermot, Temi and Margaret must all be recognised for their loyalty to the organisation.

We wish also to thank our partner organisations and the CIB- without their collaboration our work would be impossible to carry out. Finally we wish to thank most sincerely Paul O Sullivan for the many years he has given to us as chair of NTMABS. We look forward to his continued involvement as a board member and look forward to working with his successor Colin Thomson, the incoming chairperson of NTMABS.



Nancy Power
Joint Co-ordinator



Nuala Ní Ghabhann
Joint Co-ordinator

Board of Management

All directors & members who oversee NTMABS do so on a voluntary basis.

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

Staff



L – r : Nancy Power, Temitope Animashaun, Liz Daly, Dermot Sreenan, Margaret Collins, Paul O'Sullivan (Chairperson), Bridget Clarke (Director) & Nuala Ní Ghabhann

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

NTMABS: The Organisation

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.*

Operating Principles - *The following principles underpin the work of the organisation:*

Equality – Empowerment – Inclusion – Valuing Diversity – Partnership – Sustainability

Key Strategic Priorities

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

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

Our Community Education Strategy is underpinned by the following intended outcomes-

- Increased financial capability and literacy within the Traveller community
- Increased understanding of MABS within the Traveller community
- Increased input from local MABS and CIS into local Traveller community

Key achievements in this regard in 2012 include the following -

Community Education Resource development:

NTMABS began developing a new money management module focusing on the issues of illegal moneylending. This project, part funded by The Consumer Association of Ireland, The St Stephens Green Trust and Dublin City Council, will include a short film depicting the impact within a family of borrowing from an illegal moneylender. The resource when complete will be used by Money Advisors as part of the MABS community education programme.

Capacity building in MABS:

NTMABS facilitated information meetings between MABS and local Travellers organisations in Mayo and Cork. We also facilitated Train the Trainer course for money advisors on money management training in Bray, Ballymun, Ballyfermot, and Cork. These money advisors are now delivering or will be delivering in the near future money management training to Traveller groups in their area.

Delivery of Community Education programmes:

Approximately 90 Traveller men and women spanning 6 counties participated in money management training and information sessions facilitated by NTMABS in 2012. The majority of participants were Traveller Community Health Workers who will share their knowledge on money management and the role of MABS with the community in the course of their work.



Way of Life participants from St Margarets Traveller Centre, Ballymun

6



Way of Life participants from Sligo Traveller Primary Health Care tem

Strategic Priority 2 Local Area Development

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

NTMABS recognises the importance of developing strong local networks in order to ensure the sustainability of the achievements of NTMABS. Accordingly the following intended outcomes underpin our local area development work-

- 📍 Increased understanding within MABS of issues faced by Travellers.
- 📍 Increased profile of MABS within the Traveller community
- 📍 Increased capacity within the Traveller community of addressing issues of finance

Key achievements in striving to obtain these outcomes in 2012 include-

Key Worker Project: The Key Worker initiative was introduced in 2012 in Dublin, Wicklow and Cork. The initiative aims to up-skill existing Traveller Community Healthcare Workers to allow them to share information on money management and promote the use of MABS and the CIS in their everyday work with healthcare clients. Local groups involved in the in the Key Worker training programme include Traveller organisations, Community Health Workers, MABS and CIS. It is anticipated that in effect, 900 Traveller families in the 3 counties involved in the project in 2012, will have access to information on MABS, provided by the Community Health Workers. As of December 2012, NTMABS had established a system of recording for Key Workers in relation to information and support they were giving in this area. This data will be used to measure the impact of the initiative as it progresses

Publication of *Issues of Personal Finance with the Traveller community*: The report launched by Minister Joan Burton, highlights financial issues concerning Travellers in Ireland today. An article on the issue appeared in the Irish Times and Kildare FM aired an interview with NTMABS. NTMABS developed an action plan to ensure that recommendation arising from the report are addressed and remain linked into future strategic priorities.



Strategic Priority 3 Alternative Savings and Credit Options

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. NTMABS in conjunction with partner organisations promotes and supports such alternatives in order to achieve our intended outcomes of-

- Increased choices for Travellers in relation to financial services.
- Reduction in incidents of over indebtedness
- Increased awareness among financial institutions and government bodies of positive outcomes of such schemes

Key achievements in striving to obtain these outcomes in 2012 include-

The North Circular Road Savings Club operates in Mountjoy Prison and gives access to savings to one of the most marginalised groups in society. In 2012, a total of 31 prisoners participated in the North Circular Road Savings Club. The Club is a positive example of how organisation's such as Mountjoy Prison, Phibsboro Credit Union and MABS can work together to address issues of financial exclusion.

A review of the project by NTMABS in 2012 indicated the positive effects for participants. When commenting on the Club one member noted that *'It is a great idea that someone can come and save after 3 or 4 years they will have a few quid to help them out. Maybe deposit for a flat, coming up to birthdays, Christmas and other family things like weddings...'* Despite a reduction in the weekly gratuity paid to prisoners, average savings remained stable in 2012, with weekly amounts saved by individuals averaging €8. By the end of 2012, a combined total of €11,852.24 had been saved by the club.

Loan guarantee funds: NTMABS work in conjunction with a number of bodies in providing various Loan Guarantee Funds (LGF's) for people wishing to avail of a credit union loan to purchase a caravan. The LGF's provide a guarantee on a percentage of the loan value. In 2012, five additional Traveller families availed of such schemes. This showed a steady increase on 2011. While two of the LGF's are in their infancy, an annual review of a third, more established scheme was completed in December 2012.

Parish loan scheme- NTMABS supported The Parish of the Travelling people in establishing and administering a small loan scheme. The scheme, aimed at people in crisis, assisted three families in its inception year, 2012.

Entrepreneurs4Change Social Finance Programme: In 2012, NTMABS worked with Dublin Simon, South West Inner City Development Network and South West Wexford CDP in piloting an enterprise programme in Ireland. This

programme aims to support potential entrepreneurs from marginalized and disadvantaged backgrounds in achieving their goal of establishing a successful business. NTMABS supported a Traveller business woman in undertaking the training programme, developing her business plan, securing a business loan and premises, developing her website and finally launching her business in September 2012.



Above: Local councillor, Denis O'Brien, officially opening Margaret's shop

Below: Nancy Power, Margaret McDonagh (Shop owner), Liz Daly and Jackie Hogan (Dun Laoghaire)



Margaret McDonagh, Denis O'Brien and Caroline Ken

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

The work of NTMABS in this area is underpinned by the following intended outcomes

- 🕒 Increased awareness among our stakeholders of the work of NTMABS and the issues affecting Travellers.
- 🕒 Increased knowledge of work of MABS, confidence in MABS and pathway created to local service.

In 2012, NTMABS undertook a number of projects in order to achieve such outcomes. Some examples of projects include:

Publication of *The Tharie Times*- The bi-annual newsletter for CIB delivery partners, circulated to all MABS and CIS Services and the CIB helped to raise awareness of the issues pertinent to Travellers and highlights Traveller achievements.



Publication of *National Traveller MABS News* - The bi-annual newsletter circulated to all Traveller and related organisation aims to both improve financial literacy and capability within the community and promote financial inclusion.



A number of articles by NTMABS relating to issues of personal and business finance appeared in various external publications such as the ITM E-zine, The Voice of the Traveller, The Parish newsletter and the Southside people

Finally in 2012, NTMABS undertook an internal review of our website and identified necessary changes to ensure it remains a source of knowledge for the public on the work of NTMABS.

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

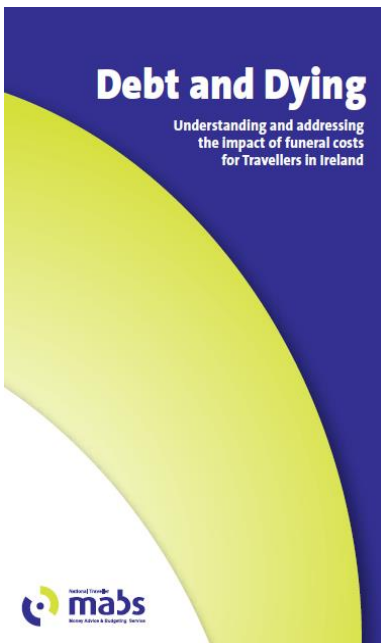
NTMABS works directly with the Traveller community to establish evidence of the issues and effects of financial exclusion. It is intended that this will inform policy makers and stakeholders of changes that are needed to ensure access for all to financial services in Ireland.

Key achievements to achieving this outcome in 2012 include:

Participating in the debate on *The Government Strategy on Financial Inclusion*

NTMABS made a submission to the Central Bank on the National Payments Plan. We continued to share our voice on policy issues through our participation on Social Policy Network and the NGO alliance concerned with the Governments Strategy on Financial inclusion.

NTMABS developed a Pre- budget submission for Budget 2013 which highlighted the difficulty many Travellers are facing in terms of finance.



Research on the financial burden of funerals within the Traveller community in Ireland:

The research entitled *Debt and Dying- understanding and addressing the impact of funeral costs for Travellers in Ireland*, was updated to include 2011 Census figures. Publication took place in late 2012 with dissemination of the report to take place in 2013.

Strategic Priority 6 Equality and Diversity across all financial services

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

NTMABS is committed to working for equality and diversity in all financial and related services. Equality and diversity can only be achieved by working in conjunction with all stakeholders. The actions of NTMABS in this area are informed by the following intended outcomes

- Increased awareness among partner organisations and financial institutions on issues of financial exclusion and access to the financial services.
- Increased awareness by NTMABS of issues affecting Travellers

Key achievements to achieving this outcome in 2012 include:

NTMABS prepared a report on the inclusion of Traveller specific halting sites within credit union common bonds nationwide. The preliminary report shows that the majority of halting sites are within the common bond of a credit union. The report will be finalised in 2013




NTMABS secured funding from the CIB to host a **seminar on Illegal moneylending** in 2013. The seminar aims to:

- Highlight the issue of illegal moneylending among service providers working with low income groups
- Promote services and supports that can support individuals who are at risk borrowing or have borrowed from an illegal moneylender
- Highlight the need for a interdepartmental change in policy that will ensure a sustainable solution is put in place to address the issue of illegal moneylending and ensure access to affordable credit is available to all

Strategic Priority 7 Organisational Development

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

The board and staff are committed to ensuring that NTMABS maintains a high level of professionalism in order to ensure that as an organisation we meet the needs of the community it serves. To ensure we remain focused, the following intended outcomes have been identified in the area of organisational development -

-  Increased Traveller visibility at national policy level
-  Inclusion of Traveller agenda in strategic plan of CIB
-  Recognition of NTMABS as key national organisation

The following are some of the achievements we have had in this area in 2012:

The **Consultative Forum** comprising 4 groups of Travellers located in 4 areas of Ireland, aims to both inform NTMABS of issues concerning the Traveller community and facilitate constructive debate within the community on the work of NTMABS. The Consultative Forum ensures the work of NTMABS reflects the needs of its target group. In 2012, the Forum discussed issues surrounding funeral debt, the effectiveness of community education and recommendations laid out in “Issues of personal finance within the Traveller community”.

Preparation began of the internal development of an **outcome focused framework for planning, implementing and evaluating the work of the organisation**. It is anticipated that this work will continue with staff and board members in 2013.

NTMABS developed a proposal, complete with implementation plan to expand our service to include the CIS and other CIB partners. We met with the CIB to discuss the proposal entitled ***National Traveller MABS: Providing an integrated service for the Traveller community***. Further discussion on this will take place with the CIB in 2013.

Statistics related to project work and support and development work

Although we do not deal directly with individuals, the number of organisation's and individuals contacting us regarding personal debt and access to legal savings and credit grew significantly in 2012. NTMABS dealt with **36** referrals in all.

It is anticipated that the involvement of NTMABS in this area will ensure the following outcomes-




-  Build networks with established financial services and potential financial projects
-  Ensure accessibility to financial services for the most vulnerable
-  Promote MABS and credit unions within the Traveller community

Table 1 below indicates where referrals came from. Table 2 indicates the issue of concern and, where appropriate, a referral was made to, while table 3 records the location of the referral.

As is evident in Table 2- **15** referrals relate to difficulties in accessing legal loans. In these instances, we linked into **projects** identified under **Strategic Priority 3** above. NTMABS supported the project, related organisations and the individuals in accessing affordable and legal financial services.

Table 1

Referred by	Number
Traveller organisations	15
Self	10
Local Authority	4
Family/ Friend	2
Charitable orgs	2
MABS	1
CIS	1
Public representatives	1

Table 2

Number	Issues related to –	Referred to
11	Credit to purchase caravan	credit union and supported with Clann Credo and LA LGS (Supported by NTMABS)
4	Need for financial assistance	Referred to and supported parish in repayment plan (Supported by NTMABS)
3	Legal debt	MABS and debtors
3	Illegal moneylending	MABS and supports
13	Social Welfare	MABS, MABS technical support and CIS
1	Family support	Family support agencies
1	Mortgage application	MABS

Table 3

Location	Number
Dublin	18
Wicklow	5
Meath	3
Cavan	2
Laois	1
Carlow	1
Roscommon	1
Louth	1
Waterford	1
Unknown	2

Networking

NTMABS recognises the importance networking and has identified the following intended outcomes for this area-

- 🔄 Increased awareness among partners of issues of financial exclusion and access to the financial services.
- 🔄 Maintain links with MABS services and address operational issues and concerns
- 🔄 Increased awareness by NTMABS of issues affecting Travellers.

In addition to attending a number of seminars and events throughout 2012 NTMABS also sat on the following committees

- 🔄 ITM Accommodation working group
- 🔄 ITM Education working group
- 🔄 National Traveller Women's Forum: Board representation (resigned June 2012)
- 🔄 Exchange House Traveller Services: Board representation
- 🔄 LIR Anti- Racism training: Board representation.
- 🔄 Department of Education & Skills with reference to Traveller Education Strategy
- 🔄 National Education Welfare Board: committee member issues regarding Traveller education
- 🔄 Annual Traveller Pride 2 week celebration: member of steering committee
- 🔄 MABS Technical Support Panel: Member of MABS Technical Support panel.
- 🔄 NEC: Board representation
- 🔄 Social Policy Network- member of forum



Recipients of the Exchange House National Traveller Service Educational Awards, including NTMABS Co-ordinator Nancy Power, who has completed a diploma in Counselling.

Summary of Accounts

Income and Expenditure Account for the year ended 31 December 2012

	2012
	€
Grant Contract Income	
Administrative expenses	357,671
	<u>(328,721)</u>
Operating surplus/(Loss)	28,950
Other interest receivable and similar	104
Bank Interest - Received	<u>-</u>
Surplus on ordinary activities before Taxation	29,054
Tax on surplus for the year	-
Surplus for the year	<u>29,054</u>

Future Direction

2012 was a challenging but productive year for NTMABS. This would not have been possible without the dedication of both staff and the board. We succeeded in achieving many of our intended outcomes, in spite of the economic recession and the consequential pressure on our target group and on the organisations financial budget.

NTMABS remain focused on our long-term vision for the financial inclusion of Travellers in society. We are committed to continuing to work toward this end in 2013. We there commit in 2013 to:

- 🕒 Produce a community education money management module on the issues surrounding illegal moneylending
- 🕒 Undertake a final 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
- 🕒 Upgrade our website to ensure it reflects our work and is relevant for all stakeholders
- 🕒 Promote our work through our bi-annual publications for MABS and the Traveller community and with submissions to relevant journals.
- 🕒 Publish ***Debt and Dying*** and begin a community conversation on the findings of the research
- 🕒 Host a Seminar on illegal moneylending
- 🕒 Ensure our work continues to meet the needs of the Traveller community by regularly engaging with the expertise of our Consultative Forum.
- 🕒 Build an outcome focused framework for planning, implementing and evaluating the work of NTMABS
- 🕒 Participate in the CIB review of our work