



National Traveller

mabs

Money Advice & Budgeting Service



National Traveller MABS A year in review

2021

The role of National Traveller MABS is to:



Highlight

Exclusion

National Traveller MABS highlights issues of over-indebtedness and exclusion from financial institutions and makes appropriate responses through its research and policy work.



Empower

The Traveller Community

National Traveller MABS establishes ways for the Traveller Community to access legal and affordable savings and credit and builds capacity within the community through its community education and development work.



Promote

Money management

National Traveller MABS promotes alternative methods of money management through its project work.



Support

The Traveller Community and relevant services

National Traveller MABS acts as a support to the Traveller Community, MABS and Citizens Information Services to ensure ease of access for Travellers to these services. National Traveller MABS is funded and supported by the Citizens Information Board (CIB).

A message from the Chairperson

Welcome to the annual report of National Traveller MABS. Once again in 2021 the Covid 19 pandemic forced us to stay at home and further develop new ways of reaching out to the community.

Throughout the year we continued to work across all our key areas. Due to the pandemic we have been curtailed in terms of our work practices which has led to the majority of our meetings taking place over zoom and we have produced information which is suitable for social media, and produced videos to relay important information for Travellers to be aware of during this crisis. 2021 has been challenging for everyone, but especially the Traveller community, who were disproportionately affected by the pandemic and the rising cost of living expenses.

The issue of financial exclusion is central to the work of National Traveller MABS and this year the team has worked hard to address the various ways that financial exclusion is experienced by Travellers, particularly in light of the pandemic, the rising cost of utilities and the accommodation crisis in the community. We are pleased to continue the work of our accommodation/policy project working on the pilot caravan loan scheme, working with partners to address the energy poverty experienced by Travellers and setting up and facilitating a group of stakeholders to try and work towards a national financial inclusion strategy.

Part of our core work is to ensure that Travellers feel comfortable accessing MABS services for support with budgeting or debt

issues and in 2021 work began on the Dublin South Community Engagement Pilot which aims to do just that. Work has already begun on a similar project in conjunction with the Citizens Information Service.

Through our Community Education work, we made sure that MABS have an understanding of the issues that affect Travellers and how this can be addressed. We have developed resources which ensure that Travellers know how MABS can support them. We used our social media channels to disseminate information leaflets about financial issues affecting Travellers.

I would like to thank the staff of National Traveller MABS and the board for their continued hard work and dedication in these very difficult circumstances. We are thankful for the support that we continue to enjoy and receive from our funder, the Citizens Information Board, along with our colleagues in MABS network. I would like to also commend our Traveller consultative forums who continue to work with us ensuring that our work is relevant and responds to the changing nature of financial exclusion as experienced by Travellers.

Brigid Casey
Chairperson
National Traveller MABS

Executive summary

National Traveller MABS works in a number of ways to address the financial exclusion of Travellers. We work to equality proof MABS and help MABS services in becoming more accessible to Travellers. We engage in support and development work and build on it to support our policy activities. We work through community education processes to inform and support the Traveller community around financial matters.

In 2021 we continued to work across all our key areas as set down in our work plan. Due to the pandemic we have been curtailed in terms of our work practices which has led to a major amount of our meetings taking place over zoom and we have produced information which is suitable for social media, and produced videos to relay important information for Travellers to be aware of during this crisis.

As part of our accommodation/policy project we have brought together a group to look at addressing energy poverty in Traveller specific accommodation which has agreed to develop pilot projects to inform models of good practice for the provision of energy efficient Traveller specific accommodation. We are also working with Institute of Technology Sligo to research the market in mobile homes to inform the framework for a caravan rental scheme in

terms of what is on the market that could provide energy efficient affordable accommodation to meet Traveller needs.

Following on from the publication of our Building the Box Report in 2020, this year we worked to promote the findings of the report and continued working for the development of a National Financial Inclusion Strategy. We brought together key stakeholders to join a financial inclusion group facilitated by National Traveller MABS to work together on financial inclusion issues and work toward a National Financial Inclusion Strategy.

Work has begun on the Dublin South Community Engagement pilot plan which aims to increase engagement of the Traveller community in MABS in the Dublin south region, increase cultural competency of MABS staff in relation to Traveller culture and to develop and strengthen relationships between MABS and local Traveller organisations in the Dublin South Region. It is hoped this plan will serve as a blueprint that can be rolled out nationwide in the coming years. Work has already commenced on the development of a similar pilot for the Citizens Information Service.

2021 at a glance...

- **Traveller Cultural Awareness Training, (TCAT)** was delivered to MABS staff in Cork
- What happens when you **ring a MABS office** video created and shared online.
- Our series of videos for **college awareness week 2021** looking at financial supports available to Travellers thinking of accessing third level had over **4,000 impressions on Twitter.**
- Two Information sessions with **MABS Helpline Advisors**
- **9 Budget 2022 leaflets produced**
- National Traveller MABS working with **8 MABS services in Dublin South** on a **Community Engagement Plan.**
- **The Tharrie Times** and the **Newsletter of National Traveller MABS** produced biannually.
- We have brought together a group to look at **addressing energy poverty** in Traveller specific accommodation.
- Booklet about **Traveller Specific Support Services** produced and distributed to all MABS staff.
- Six week **'Money Matters'** Facebook series produced with West Limerick Resources Primary Healthcare Project for Travellers.
- National Traveller MABS is working with **Institute of Technology Sligo** to research the market in mobile homes and demountables.
- Returning to work from a social welfare payment leaflet created and **20,000 copies distributed.**
- Coordinator **Facebook Live Interview** with Sligo Traveller Support Group
- National Traveller MABS brought together key stakeholders to join a **financial inclusion** group facilitated by us to work together on financial inclusion and work for a **National Financial Inclusion Strategy.**
- Videos for **Global Money Week 2021** created in conjunction with MABS
- **Financial Advice for Travellers with a Family Member in Prison**, A guide for organisations working with families of Travellers in prison 2022 updated and circulated.
- **9 submissions to Government Departments** on financial inclusion issues.
- **Leaflets and videos on** moneylenders; Covid-19 unemployment payments and supports; online shopping issues and related VAT and customs charges; utility payment breaks and disconnection moratoriums; paying Covid fines; avoiding scams and fraud; carbon tax increases and registering as a vulnerable customer with utility companies.
- Our staff **acted as board members to** Tallaght Travellers Community Development Project, Meath Traveller Workshop, The National Traveller Mental Network, Exchange House Ireland Travellers Service and Minceirs Whiden
- **116,985 impressions on Twitter** in 2021, **5323** profile visits and **159** new followers.
- Our **Facebook page** reach was **8,836** which was up **838%** on 2020

National Traveller MABS

Strategic aims



To resource and support MABS / CIS and Travellers so that Travellers receive an effective and culturally appropriate service



To contribute to addressing the wider social, cultural and economic issues that cause Traveller Financial exclusion



To build, maintain and develop effective partnership and relationships with relevant strategic stakeholders



To maintain and develop an organisation which is influential, sustainable, dynamic and open to learning

Contents

Section 1

Our work within MABS

Section 2

Our work with the Traveller Community

Section 3

Our work on policy

Section 4

Our networking

Section 5

Organisational development

National Traveller MABS

Who we work with and why

Work with MABS services	Work with the Community	Work on policy issues
Promotion of equality / MABS accessibility to Travellers	Community education in the area of money management and financial literacy	Financial Inclusion of Travellers

What we do and our approach to our work

What we do	Our approach
Training Education Development Policy	Community education approaches Community development approaches Collaboration/networking with other actors

Section: 1

Our work within MABS

Equality work within MABS

A key goal of our work is to support MABS to be more accessible to Travellers. The role of National Traveller MABS is to work for the development of equality of service provision for Travellers within MABS through working for the development of an equality framework within the MABS network. This framework will include training in equality and cultural competency for MABS personnel, a system of ethnic equality monitoring within MABS and ensuring the development of ongoing relationship between local MABS services and the Traveller community. This happens through community education and other initiatives. This year National Traveller MABS continued to advocate for the introduction of a system of ethnic equality monitoring within MABS and for appropriate training to be put in place for staff.

Traveller Cultural Awareness Training (TCAT) took place in Cork in April for the MABS

service there, and was attended by NTMABS staff, along with MABS. TCAT is an initiative that offers quality client based training in Traveller culture. It is delivered by Travellers who are experienced trainers and have completed a special course in TCAT training delivery. It is coordinated by a steering group comprising of all Traveller led organisations in Cork city and county as well as representatives from the HSE. The training is part of an overall Interagency strategy to support better service provision for Travellers.

Community Education Programmes

National Traveller MABS works with local MABS offices in the delivery of community education programmes to the Traveller community. This work enables us to build our relationships with local services, develop relationships between local services and the Traveller community and support the



delivery of quality financial education programmes for Travellers. In 2021 due to the COVID 19 pandemic no financial education training took place.

Information sessions with MABS Helpline Advisors

In February 2021 we delivered two information sessions to MABS Helpline Advisors about the work that National Traveller MABS do and about the specific support services available for Travellers so that advisors could feel confident in referring Travellers to culturally appropriate services such as the Traveller Counselling Service.

Dublin South Community Engagement Pilot Plan

The Dublin South Community Engagement Pilot Plan began in March 2021. All eight services in the Dublin South region agreed to take part. Each service assigned a designated point of contact who would coordinate with their staff.

The group has met several times throughout this year in order to develop relationships and a template for regional development in all areas – initially with the MABS services, in terms of developing an awareness of the needs of Travellers around a financial inclusion model, and understanding how accommodation functions with the local authority. The group has agreed on the objectives of the pilot and a project plan. To date there have been 5 meetings of the entire pilot group and 6 planning meetings. There have been 9 meetings with individual MABS

services. All services have asked for a presentation outlining the financial issues affecting Travellers to be delivered by the Community Education Worker and the National Support and Development Worker. These will happen early 2022. All services have nominated staff members for Traveller cultural awareness training which will be provided in the New Year.

A toolkit for MABS staff engaging in the pilot is available on the CIB Learning System and contains factsheets about the Traveller Community, Traveller accommodation plans for South Dublin, National Traveller MABS publications, information about Traveller specific support services, information about Traveller culture and History, information about plain English and community education resources.

Due to the lack of an ethnic identifier in the MABS system we lack quantitative data on the number of Travellers accessing the services in South Dublin. To combat this we have developed a baseline questionnaire to evaluate where MABS services were before the pilot and this will be re-run at the end of the pilot to measure any changes. The pilot will be fully evaluated at its conclusion.

Planning has already begun to explore a similar development with the Dublin South Citizens Information Service in 2022.

Booklet about Traveller Specific Support Services

As a result of feedback from money advisors and MABS helpline advisors a booklet for MABS staff detailing Traveller specific support services was developed and circulated to all MABS staff.

Returning to work from a Social Welfare payment including Pandemic Unemployment Payment (PUP)

If you are on a social welfare payment and expect to return to work soon, there may be a few weeks between receiving your last social welfare payment and receiving your next wages. Therefore you might be without any income.

Four steps to making a spending plan:

Step 1: Work out how much money you have.
Work out how much money you have, add up all the money coming in to your household every week or month. This can include:
• Social Welfare
• Child Benefit (as this is a monthly payment, divide it by 4 if you are doing a weekly budget)
• Wages
• Money given by other adults living with you

Step 2: Work out how much money you need.
Work out how much money you need to set aside to help you cover this shortfall. Write down the costs of all your essential expenses, such as:
• Food
• Light and heat
• Medical expenses
• Housing costs such as rent or mortgage
• any other essential expenses for you and your family

Total weekly income now	Total weekly income once social welfare is stopped
Total weekly essential expenses	Total weekly essential expenses
Disposable income	Weekly difference:

Now is the time, if you can, to set money aside from your disposable income to cover this shortfall.

Step 3: Make your spending plan.
You may have less expenses at the moment, less travel costs, perhaps you have no childcare costs or you may have reduced other savings in your household expenses? These savings should be set aside now to help you cover the shortfall when you return to work and are waiting on your first wage payment. For some employees, you may be waiting up to 8 weeks for your first wage payment.

Step 4: Plan your spending.
Can you spend less on anything now to help you save for this shortfall? Can you pay a little extra now to build up credit on your utility bills? Can you buy extra electricity or gas credit? It is important to set money aside for essential medical costs you may have during this time.

Mortgage or rent payment
Check your bank logs, how are medical expenses covered, are you set on mortgage payment should be your and priority. If you feel you are unable to save enough to cover your rent or mortgage payments, you need to take action now and contact your landlord, mortgage lender or MABS for advice and support.

Need extra support? Contact MABS
MABS is the Money Advice and Budgeting Service. It is a free and confidential service. MABS can give you support if:
• You are worried about money
• You are registering a loan or debt
• You are having difficulty with bills
• You are struggling to pay a bill every week
• You are managing an tight budget. MABS can help you make a spending plan that works for you.

Call the MABS helpline. The MABS helpline is available Monday to Friday, 9am to 5pm. The helpline is confidential and you can remain anonymous. The helpline is 0761 07200. Contact your local MABS. Find the number for your local MABS on www.mabs.ie. Money advice is available by phone, email and live chat across the whole MABS network.

Electric Ireland Price Increase

From the 1st August 2021 Electric Ireland will be increasing the cost of residential electricity and gas prices.

- Residential Electricity price increase of 9 per cent which will add around €8.20 per month to the average electricity bill.
- Residential Gas price increase of 7.8 per cent which will add around €4.98 per month to the average gas bill.

If you are worried about money matters, then it's best to get advice as soon as you can. Contact MABS for free, independent and confidential advice on 0761 07200 or visit www.mabs.ie

www.ntmabs.org @NTMABS

Rent Supplement flexibilities extended until 30/06/2021

- You can qualify if you are working more than 30 hours per week and you have had a reduction in your income due to COVID-19
- You must have been in your current tenancy for more than 4 weeks and could have continued to pay your rent, but for the COVID-19 public health emergency.
- If you are diagnosed with COVID-19 and/or are medically required to self-isolate, your Rent Supplement can be processed and paid immediately.

Anyone who is experiencing financial difficulties with their rent is encouraged to check www.gov.ie or contact their local Intreo Centre where they can get more information about Rent Supplement

www.ntmabs.org @NTMABS

The booklet details the services available and their contact information so MABS staff feel confident in referring Travellers to culturally appropriate services.

Returning to work from a social welfare payment

We developed a leaflet about returning to work from the pandemic unemployment payment along with North Dublin MABS and Ulster and North Connaught MABS. We developed two leaflets, one specific to returning to work from the pandemic unemployment payment and the other a general returning to work from a social welfare payment. We printed and distributed 20,000 leaflets throughout the MABS and St. Vincent De Paul networks in this project and we also had a social media version with an accompanying video version of the leaflet. These were circulated on our Facebook, Twitter and YouTube.

Global Money Week 2021

We worked with North Dublin MABS, North Connaught & Ulster MABS and produced a series of videos for Global Money Week 2021. The videos looked at needs and wants, budgeting and preparing for college. These were shared on the MABS and National Traveller MABS social media channels throughout the week.

We continuously promote MABS services to the Traveller Community and in 2021 we continued to do this by:

- Producing and distributing several flyers/leaflets and videos on moneylenders; Covid-19 unemployment payments and supports; online shopping issues and related VAT and customs charges; utility payment breaks and disconnection moratoriums; paying Covid fines; avoiding scams and fraud; carbon tax increases and registering as a vulnerable customer with utility companies.

- We worked with Tallaght MABS to produce a video detailing what happened when you ring a MABS office. This was shared on our social channels as well as Dublin South MABS social channels and the MABS social channels.
- The exit of Provident from the Irish licensed moneylending market required a fast response from National Traveller MABS and we dispersed that information via Facebook and Twitter.
- The start of May 2021 saw increases in solid fuel prices following on from carbon taxes introduced in the 2021 budget. National Traveller MABS is concerned with the implications of these increases in particular for Traveller families experiencing energy poverty and published an article 'Fuel Increases May 2021 - A just transition for families living on halting sites' on our website and social channels in response to the increases.
- 9 Budget 2022 leaflets produced.
- Leaflets about evictions, rent arrears, rent supplement flexibilities and access to rent supplement for victims of domestic violence were produced and updated throughout the year as pandemic restrictions and qualifying conditions changed.
- Updating Facebook, Twitter and the website with all of the information relating to Covid-19 restrictions and support measures as relevant to Travellers.
- Articles published in the Traveller Voice magazine (Involve)
- The Tharrie Times Newsletter was produced in summer 2021 to keep the MABS & CIS services up to date with the work of National Traveller MABS and linked in on events within the Traveller Community. It contained information on the Pilot Preferential Caravan Loan Scheme, the pilot project on Addressing Energy Poverty in Traveller Specific Accommodation and the Dublin South Community Engagement Pilot project. It also gave updates on the Money Matters Facebook series as well as Traveller Pride 2021 and the Travellers Together Preventing Suicide Event.
- In September our National Education Worker presented at the AONTAS Membership Update and Engagement Webinar speaking about National Traveller MABS and MABS and how we can support adult learners, particularly those from the Traveller Community.



Section: 2

Our work with Travellers - Working with Travellers on financial inclusion issues

Work with Consultative Groups

Consultative group is the term we use for Traveller Primary Healthcare Projects that have agreed to act as a consultation mechanism for National Traveller MABS. These groups are made up of Traveller Primary Healthcare Workers. We meet each group a minimum of twice a year. We work with five groups based in Clondalkin, (Dublin), Fingal, (Dublin), Navan, (Meath), Newcastle West, (Limerick) and Wicklow town. In general, the aim of our work with consultative groups is to:

- Understand financial inclusion issues as they are experienced by Travellers on the ground.
- Identify new and emerging issues in the area of financial inclusion.
- Proof our work, get feedback on work and to ensure that it is addressing needs on the ground.
- Work with these groups to build relationships with the local MABS and CIS.

Money Matters

We linked in with our consultative group, West Limerick Resources Traveller Primary Healthcare Team, in Newcastle West to produce a six week Facebook series called Money Matters. The aim of the series was to raise awareness of MABS amongst the local Traveller community and to provide information and advice about financial matters. All the questions were provided by members of the Primary Healthcare Team and our Support and Development Worker Denise Collins would then prepare the script for each episode. There

was a great response to the series and the videos were further shared by the primary healthcare workers to the wider community through Whats App.



Episode 1	Money Matters	About MABS
Episode 2	Money Matters	More about MABS and how it can help
Episode 3	Money Matters	Money and your Mental Health
Episode 4	Money Matters	Budgeting
Episode 5	Money Matters	Banking & Saving

Facebook Live Interview

Our Co-ordinator Nancy Power joined Jamie Murphy from Sligo Traveller Support Group in January on Facebook Live interview. Nancy spoke about the work of National Traveller MABS and MABS and the stress of money and finance on families particularly during the pandemic. Nancy spoke about the pilot caravan loan scheme and the importance of linking families in with their local MABS to ensure that they could afford the loan. She spoke on the wider issue of Traveller mental health and the importance of looking after our mental health by seeking support.



Financial Advice for Travellers with a Family Member in Prison, A guide for organisations working with families of Travellers in prison 2022

National Traveller MABS is a member of the Travellers in Prison Initiative and worked with TPI members to develop a resource for organisations working with families of Travellers in prison. The resource is a guide to assist families in accessing their welfare and

tax entitlements. It also describes the budgeting and debt advice supports available from MABS offices. The guide has been updated to reflect the changes introduced in Budget 2022 and is available from www.ntmabs.org.

Board Support for Traveller organisations

This year we continued to support Traveller organisations and our staff acted as board members to Tallaght Travellers Community Development Project, Meath Traveller Workshop, The National Traveller Mental Network, Exchange House Ireland Travellers Service and Minceirs Whiden (all Traveller council). This work is important in terms of supporting Traveller organisations in their work in the community, but also in developing our understanding of the issues arising, and promoting our work and the services of both MABS and Citizens Information Services.



We also worked with Travellers on issues of financial inclusion issues in 2021 in the following ways:

- Newsletter of National Traveller MABS was produced in summer 2021 to update the community on the work National Traveller MABS carried out in 2021 and to provide information about changes to the pandemic unemployment payment and new VAT rules for online shopping. The newsletter also had information about Traveller Pride 2021 and the Travellers Together Preventing Suicide Event on September 10th 2021.
- We produced a series of videos for college awareness week 2021 which looked at the

different financial supports available to Travellers thinking of accessing third level.

- Information leaflets about evictions, rent arrears, rent supplement flexibilities and access to rent supplement for victims of domestic violence were produced and updated throughout the year as pandemic restrictions and qualifying conditions changed.
- Information articles about financial issues published in Travellers Voice magazine and in the Parish of the Travelling People Newsletter.



Exchange House, Ed awards

Section: 3

Policy Work - Our work on financial inclusion policy issues

National Traveller MABS Policy & Accommodation Project

Accommodation

National Traveller MABS is seeking to develop a framework for the delivery of a National Caravan Rental Scheme. The work in this area includes:

- Engage with the development of pilot Caravan Loan Scheme including supporting scheme applicants to engage with MABS
- Research into the market in mobile homes including standards of mobile homes on the market
- Exploring the legal aspect of a rental scheme
- Development of a comprehensive framework document

Engaging with the development of the Pilot Caravan Loan Scheme

The Pilot Caravan Loan Scheme group was established by the Traveller Housing Unit in the Department of Housing Planning and Local Government. National Traveller MABS Accommodation/ Policy project worker

Michelle Kearns was nominated by National Traveller Organisations to sit on this group and to advise in relation financial inclusion issues. As part of this process there were a number of documents produced by the Department of Housing, Local Government and Heritage. We responded to these documents making a formal submission suggesting amendments to these documents and highlighting the need for accessible repayment mechanisms and our concerns in relation to the consequences of default for families availing of the scheme.

We have investigated the issue of insurance for scheme applicants and we have engaged VAS (Voluntary Assistance Scheme which is the formal pro-bono vehicle of The Bar of Ireland) to investigate the Household Budget Scheme and whether it can legally be used as a repayment mechanism for the Caravan Loan Scheme.

We have also worked with local Traveller organisations on the ground to support loan scheme applicants by linking them in with their local MABS service. We have worked with the local MABS services in the pilot areas to facilitate the building of relationships between staff of MABS and the local Traveller organisations on the ground in the pilot areas. Travellers in the pilot areas who were interested in applying for the loan scheme were given information about their local MABS. The local Traveller organisations assisted with this by disseminating



information leaflets and MABS authorisation forms and a number of referrals were made to MABS in the loan scheme areas. As a result Travellers in those areas are now more aware of their local MABS.

Energy Poverty

We have brought together a group to look at addressing energy poverty in Traveller specific accommodation. The group members include representatives from SEAI, national and local Traveller organisations, Institute of Technology Sligo, Department of Housing Planning & Local Government, Longford CC, South Dublin CC, Sligo CC, Cork County and Fingal CC. This group has agreed a Terms of Reference. It has also agreed to develop pilot projects to inform models of good practice for the provision of energy efficient Traveller specific accommodation (particularly in relation to halting sites). Currently the group is looking into a pilot in South Dublin County Council area.

Research in Market in terms accommodation from a sustainable energy viewpoint

National Traveller MABS are also working with Institute of Technology Sligo to research the market in mobile homes and

demountables. This is to inform the framework for a rental scheme in terms of what is on the market that could provide energy efficient affordable accommodation to meet Traveller needs. The framework will inform policy on a National Affordable Culturally Appropriate Traveller Accommodation policy.

'Energy Poverty and a Just Transition' Webinar

Our Accommodation/policy worker Michelle Kearns joined with Marija Mileta, Head of Communications and Climate Change Programme Assistant, Zelena akcija/Friends of the Earth Croatia; Susanne Rogers, Research and Policy Analyst, Social Justice Ireland to speak at a webinar 'Energy Poverty and a Just Transition, hosted by Not Here Not Anywhere which aimed to open up a conversation about the hidden impact of energy poverty, considering this issue on an individual, community and systemic basis.

Financial Inclusion

Following on from the publication in 2020 of our Building the Box Report: which was a review of policy, services, facilities and schemes with potential to improve financial inclusion from a Traveller perspective, in 2021 we worked to promote the findings of the

report and continued working for the development of a National Financial Inclusion Strategy.

We had a meeting with Lorraine Corcoran from Afanite and sought to bring our research in front of the sub-committee on Micro finance. National Traveller MABS met with TD Pearse Doherty in relation to our research and our advocacy work for a National Financial Inclusion Strategy.

National Traveller MABS gave a presentation to the Institute of Bankers in November and also met with staff of The Irish Banking Culture Board to present and promote the findings of the Building the Box report.

Financial Inclusion group

National Traveller MABS looked at bringing together the key stakeholders including the Department of Finance, the Irish Banking Culture Board, Banking and Payments Federation Ireland, Irish League of Credit Unions, St Vincent DePaul, EAPN Ireland, Competition and Consumer Protection Commission, the Citizens Information Board, MABS staff and NALA. These representatives have agreed to join a financial inclusion group facilitated by National Traveller MABS to work together on financial inclusion and work for a National Financial Inclusion Strategy.

Civil Legal Aid

National Traveller MABS was one of 43 NGOs and advocates who joined FLAC's call on the Justice Minister Helen McEntee to ensure Ireland's vulnerable and marginalised individuals, families and communities can access Civil Legal Aid. It is important the forthcoming review of the civil legal aid scheme will be a root and branch review, to address the issue of unmet legal need in Ireland. Financial exclusion does not exist in a vacuum and can pose barriers to accessing many other types of support including legal representation.

Institute of Bankers

In November staff of National Traveller MABS delivered an information session 'Financial Inclusion- the barriers facing Travellers today' to the members of the Institute of Banking. There were over 350 participants with more than 80% of participants staying for the full presentation.

Policy submissions

National Traveller MABS uses its research to inform our policy work and our inputs into various government consultation processes.





*Launch of the Joint Committee on Key Issues Affecting the Traveller Community Senator Eileen Flynn
Senator Eamon O Cuiv*

The following submissions were made in 2021:

- Submission to SOLAS for the Adult Literacy, Numeracy and Digital Literacy 10-year Strategy for Ireland, January 21.
 - Submission to the public consultation on draft proposed revisions to the Recommendation on G20/OECD High-Level Principles on Financial Consumer Protection
 - Submission to the Consultation process on the Regulation of Solid Fuels March 21
 - Submission on the Mental Health Act Review from National Traveller MABS on the impacts of Financial Exclusion on Mental Health, 9th April 21
 - Submission on the Student Universal Support Ireland [SUSI] review 14th April 21.
 - Pre-budget submission submitted focusing on Accommodation and need for Financial
- Inclusion measures and access to credit, 23rd June 21.
 - Submission on the New National Anti-Racism Action Plan submitted to the Anti-Racism Committee on the 17th June 21.
 - Submission to the Higher Education Authority and Department of Further and Higher Education, Research, Innovation and Science for the National Plan for Equity of Access to Higher Education 2022 -2026, 18th June 21.
 - Submission to the Review of the Quality Framework for Mental Health Services in Ireland, 14th June 21. Denise Collins, our National Support and Development worker participated in the follow up focus group.
 - Submission to the Consultation on the Review of the Equality Acts 6th December 21

Section: 4

Our networking

National Traveller MABS engages in a range of networking activities to support and enhance our work, the aim of this networking is:

- To build relationships that support our policy work
- To gain a better understanding of the issues impacting on the financial inclusion of Travellers
- To support initiatives that enhance the lives of Travellers

The organisation continues to centre itself and continuously communicate with a broad network of organisations, including the National Traveller organisations. We continue to link back in and communicate with the following organisations which have helped us with our work.

Travellers in Prison Initiative

The TPI was developed in 2014 as a response to the particular needs and circumstances of Travellers in prison. The TPI collaborates with a wide range of community and statutory sector organisations through its Steering Group. TPI seeks to embed changes in policy and practice which have a positive influence on Travellers in prison, their families and their communities. Being part of this group allows us to address the financial issues effecting Travellers in prison and gives us an avenue to provide support and information.

EAPN Ireland

The European Anti-Poverty Network (EAPN) Ireland is a network of groups and individuals working against poverty. It is the Irish national network of the European Anti-Poverty Network (EAPN Europe), which has two decades of experience in lobbying for progressive social change and anti-poverty

initiatives across Ireland and Europe. The Mission of EAPN Ireland is 'To put the eradication of poverty at the top of the Irish and European policy agenda and empower groups working to end poverty to understand and influence policy-making.'

Irish Traveller Movement Accommodation Working Group

A member of our staff team represents Tallaght Travellers Community Development project on ITM's Accommodation working group. This group comprises representatives from local Traveller organisations and informs the policy work of ITM around accommodation issues. This is also important to National Traveller MABS as it gives us an understanding of local accommodation issues and also helps us build relationships with local Traveller organisations so we can assist and support them around affordable accommodation, energy poverty and financial inclusion issues.

Irish Traveller Movement Education Working Group

Our education worker sits on the ITM education working group. This group is made up of representatives from all local Traveller organisations around the country. It allows us to remain up to date on the education issues affecting the community and allows us to assist with issues around financial inclusion such as accessing financial supports for school going children or financial issues around accessing third level education. where Travellers can come together and discuss issues affecting the community and build a collective strategy to address these issues. It is important for National Traveller MABS to be involved as it gives us an understanding of issues effecting the community on the ground it and also helps us build relationships with Travellers so we can assist and support them around accommodation, energy poverty and financial inclusion issues. It also helps in the trust building process we engage in between the community and MABS services.

INAR

The Irish Network Against Racism (INAR) is a national network of anti-racism civil society organisations that aims to work collectively to highlight and address racism in Ireland through

the promotion and monitoring of Irish, EU and global trends and anti-racist initiatives. National Traveller MABS attends these meetings every two months and it allows us to feed into anti-racism and anti- Traveller issues. It also gives us information which we can then bring back and get out to the community.

National Traveller Mental Health Network

The N.T.M.H.N is a collective of Travellers and Traveller Organisations across Ireland whose goal is to develop a collective space that is Traveller led, where local, regional and national Traveller mental health issues are highlighted, discussed and addressed. It is a space where solutions are explored with a view to being included in culturally appropriate policy on Traveller mental health. Financial issues are intrinsically linked with poor mental health and it is important for us to be able to address these issues in a way that is culturally appropriate and the NTMHN space allows us to do this and to support Travellers.

National Traveller Women's Forum

NTWF is an alliance of Traveller women and Traveller organisations throughout Ireland and aims to work collectively to challenge the



National Traveller Mental Health Network Protest, December 21



Launch of ITM Traveller Youth Participation and Leadership Strategy

racism and sexism experienced by Traveller women and promote Traveller women's rights to self-determination and the attainment of human rights and equality. This is important to National Traveller MABS as it gives us an understanding of local issues and helps us build relationships with local Traveller organisations so we can assist and support Traveller women around financial issues that they are facing. It also helps to build trust between Travellers and MABS services.

Traveller Pride Steering Committee

National Traveller MABS participate in the National Traveller Pride Committee. All National Traveller organisations are represented on this committee. Traveller Pride is an annual event where Travellers come together to celebrate Traveller pride within the community and promoting its diversity culture and this opportunity to be proud of themselves as a community. It is important to National Traveller MABS to be a part of Traveller Pride to help promote and celebrate the community in a positive manner.

FLAC Traveller Legal Clinic Steering Committee

Supported by The Community Foundation for Ireland and in cooperation with a Steering Group made up of representation from the

national Traveller organisations, it aims to empower Travellers and Traveller groups to engage with the law as a means of combating discrimination and advancing the rights of Travellers in Irish Society. The Traveller Legal Service is an important asset for the community and for Traveller organisations. Being part of this group allows National Traveller MABS to build relationships and it also informs us about the financial issues Travellers face in accessing legal help and in asserting their rights.

Community Education Sector

We maintain links with community education initiatives in order to stay connected to current debates in community education and maintain best practice. This involves attending AONTAS Community Education Network meetings and training. We also attend NALA members meetings to stay informed of best practice with regard to literacy, numeracy and digital literacy issues. Community education is a cornerstone of National Traveller MABS work and our presence in these spaces ensures that we are networking with community education groups around the country and offering culturally appropriate materials for learning. It also ensures that we are up to date with the best practice in community education. Information about funding for the community education sector is also shared in these spaces and we can then pass this information on to the community.

Social Policy Network

This is a networking space where we get to link with Social Policy workers in other National organisations. The meetings take place every two to three months and workers give updates on their work. It provides a



Minceirs Whidden Why Should Travellers go out and vote September 2021

learning and development space for policy and it allows us to work collaboratively on social policy issues.

MABS Communications Panel

We are represented on the MABS Communications panel by our Community Education Worker. We contribute to the panel offering updates and ideas for MABS communications strategy and contributed a blog to the MABS website in December 2021, 'Online Shopping and Your Mental Health'. Being part of the communications panel ensures that National Traveller MABS and the issues affecting the Traveller community are included in MABS communications.

Citizens Information Board Digital Strategy Working Group

We were represented on the CIB digital strategy working group in 2020. We came together with the other 20 CIB funded companies as part of an information gathering, consultation and discovery project, to provide the foundations for the formulation of a CIB Digital Strategy for the funded services. We sat on the digital engagement subgroup and were pleased to submit the final report with appropriate recommendations to the Strategy and Governance Committee for their consideration. We were also pleased to take part in the client journey mapping exercise as part of this report to highlight the unique journey Traveller clients undertake when engaging with MABS services.



National Traveller Mental Health Network Protest, December 21

Section: 5

Organisational development

Board of Management of National Traveller MABS 2021

Bridget Casey (Chairperson)
Jules McDonagh
Mary Connors
Caoimhe Kerins

Noel Fitzgerald
Margaret Concannon
Patrick Reilly
Hugh Friel

Staff Members

Nancy Power	Joint Coordinator
Dermot Sreenan	Joint Coordinator
Margaret Collins	Administration
Temitope Animashaun	Administration
Aoife Foley	National Community Education Worker
Michelle Kearns	National Accommodation/Policy Worker
Denise Collins	National Support and Development Worker

Staff Training

This year we continued to grow and learn as an organisation with staff undertaking the following training programmes:

Our three Traveller members of staff completed the Traveller Mental Health Training Programme from January to June.

Our Community Education Worker and our Support and Development Worker undertook a QQI Level 6 Group Facilitation Skills course, Plain English Training with NALA and both also successfully completed an AONTAS/UCC joint Certificate in Continuing Professional Development: An Introduction to the Recognition of Prior Learning (RPL) for Adult and Community Educators (NFQ Level 7).

Staff members also completed the MABS- Health & Safety Awareness at the Workstation training.

Income and Expenditure Account

for the year ended 31 December 2021

NATIONAL TRAVELLER MONEY AND ADVICE BUDGETING SERVICE

(MABS) LIMITED

(A COMPANY LIMITED BY GUARANTEE AND NOT HAVING A SHARE CAPITAL)

INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

	2021	2020
	€	€
Income	231,106	316,359
Administrative expenses	(325,214)	(274,912)
(Deficit)/surplus before taxation	(94,108)	41,447
Taxation	—	—
(Deficit)/surplus for the financial year	(94,108)	41,447
Total comprehensive income for the year	(94,108)	41,447

The Income and Expenditure Account has prepared on the basis that all operations are continuing operations.

Balance Sheet

for the year ended 31 December 2021

NATIONAL TRAVELLER MONEY ADVICE BUDGETING SERVICE

(MABS) LIMITED

(A COMPANY LIMITED BY GUARANTEE AND NOT HAVING A SHARE CAPITAL)

BALANCE SHEET

as at 31 DECEMBER 2021

	2021		2020	
	€	€	€	€
Fixed assets				
Tangible assets		1,806		1,237
Currents assets			3,191	
Debtors	4,667			
Cash at bank and in hand	<u>37,183</u>		<u>104,661</u>	
	41,850		107,852	
Creditors: amount falling due within one year	(44,458)		(15,783)	
Net current (liabilities)/assets		<u>(2,608)</u>		<u>92,069</u>
Net (liabilities)/assets		<u>802</u>		<u>93,306</u>
Reserves				
Income and expenditure account		(802)		93,306
Members' funds		<u>(802)</u>		<u>93,306</u>

These financial statement have been prepared in accordance with the provisions applicable to companies subject to the small companies regime and in accordance with Finance-Reporting Statement 101 'The Financial Statement Reporting Standard applicable in the UK and Republic of Ireland'

The financial statements were approved by the board of directors and authorised for issue on the 27/06/22 and are signed on its behalf by:

Bridget Casey
Director

Margaret Concannon
Director

Company Registration No. 395431



National Traveller

mabs

Money Advice & Budgeting Service

National Traveller MABS

Unit 2, North Park

North Road

Finglas

Dublin 11

Tel: 0818 072230

www.ntmabs.org



funded & supported by

Citizens **Information** Board
information · advice · advocacy