



Welcome

Welcome to the second edition of the Newsletter of National Traveller MABS for 2011.

This newsletter is produced to keep the Traveller community up to date on relevant financial matters. In the current economic climate it is more crucial than ever that we are aware of our rights regarding money and the supports available to us.

In this issue we give details of a new "Start your own Business" initiative. We report on a new money management training resource soon to be published and detail the role of the credit union in your local community.

We hope you find the information helpful. If you have any comments or would like us to address any topics in future issues please do not hesitate to contact us on info@ntmabs.org. We look forward to hearing from you.

Nancy and Nuala



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Calling all Entrepreneurs!



National Traveller MABS have joined with a US based microfinance company called **Lending4Change**. Lending4 Change supports people who wish to start their own business by providing training and organising business loans. Lending4change hope to establish a pilot in Ireland and would like to involve the Traveller Community. The pilot is aimed at anyone or group with a business idea which they would like to progress, or indeed anyone with an existing business who feels they would like support in developing the business more.

Lending for change will support each person or group with their business idea by providing:

- Training on starting up your own business
- A mentor to help and support you
- Access to a loan to enable your business at the end of the training

There is no cost to the participant for training and it is open to everyone to apply. If you would like to find out more about this project or think you may be interested in participating, please call Nuala at 087 2857753 or email nuala_nighabhann@mabs.ie. All contact will be kept strictly confidential.

Please remember to submit your nominations for the Traveller Pride Awards 2011. See www.itmtrav.ie/news/myview/69 for nomination forms and categories.



Ensuring National Traveller MABS works for you

National Traveller MABS aims to ensure access to financial services for Travellers in Ireland. To accomplish this we must be certain that we remain focused on issues relevant to the community. We achieve this by regularly consulting with a number of Traveller specific consultation groups throughout the country. These groups act as a forum for us to discuss the concerns of the community and flag possible solutions. Recent meetings with two of our consultation groups, (the Primary Health Care groups in Wicklow and Balbriggan), proved to be an excellent space to present ideas and receive feedback.



Some of the Balbriggan Primary health Care Group

At these meetings, improvements to the current PR materials of National Traveller MABS were discussed. The groups also raised important and pressing issues such as the Back to school allowance backlog, working closely with MABS in the community, the rent differential system and the issue of Traveller men being 'forced' to undertake FÁS courses when literacy can be an issue. By working closely with Traveller specific consultation groups, we can ensure that our work remains relevant and important for Travellers living in Ireland.

If you would like further information regarding this consultation process, please contact Liz at 01 864

The Credit Union



A credit union is a group of people who save together and lend to each other at a fair and reasonable rate of interest. Credit unions offer members the chance to have control over their own finances by making their savings work for them. Regular savings form a common pool of money, which in turn provides benefits for members. These benefits include access to affordable loans and to different types of insurance such as death benefit* and loan protection. **

Credit unions are situated in most communities in Ireland and are managed voluntarily by local people. To open an account, you need to provide photo ID and proof of address.*** You do not need to be in employment. Withdrawing money costs nothing.

If you save regularly the credit union can offer you small to medium sized loans at a repayment rate agreed with **you**. Credit Unions work very closely with their local MABS so if you are in difficulty repaying the agreed amount, you can contact either your local MABS or the Credit Union directly.

*Not all credit unions offer this service

** www.creditunion.ie

***If facing difficulties with ID, contact National Traveller MABS directly



A Working Mother



Nancy Power, a mother of five, is the joint Co-ordinator of National Traveller MABS

I started working full time with Exchange House MABS (Money Advice and Budgeting Service) as a Money Advisor 11 years ago. I had just finished a two-year full time diploma course in Youth and Community work in Maynooth. In 1996, a Traveller in full time education was not heard of much.

At the time, Exchange House MABS had two full time staff members. Our role was to support the local MABS offices in the greater Dublin area on issues relating to Travellers and financial exclusion. Home visitation was an important aspect of our work. A major problem we faced was the amount of financial debt some Traveller families had.

Trying to establish myself within this area, approaching families and talking about such a personal issue, was embarrassing for both sides. This process was very difficult especially when I identified myself as a Traveller. Building trust with Travellers was a major part of our work.

In 2005, Exchange House MABS became an independent national service, National Traveller MABS. Today we have 6 staff and I now hold the position of Joint Coordinator. My work takes me all over the county dealing with issues relating to Travellers and access to finance.

Prior to graduating from college and just six months into my new job, my husband and I went through the fostering process, having attended hospitals in the past to see if we could have children. After three attempts of IVF, it was time to call it a day. After a long process, we were approved by the HSE to become foster parents. Now in 2011, we foster 5 children. Our two eldest are biological brothers and have been with us for over 11 years. In 2009, we fostered 3 more children – a brother and his two sisters.

I find juggling work and home life both rewarding and challenging. Work is something that I get great satisfaction out of personally, and my children bring me great joy.

In my opinion Traveller women should embrace any challenge that comes their way. I have benefited greatly from facing my fears and availing of opportunities offered to me.



Former Minister of Social and Family Affairs Mary Hanafin and Nancy Power.

If you or some one you know is interested in fostering, contact the Shared Rearing (Traveller fostering service) at (01) 620 6387





'A Way of Life...'

A five week Money Management training programme, 'A Way of Life', will soon be available to all Traveller groups. The programme was originally developed in consultation with Travellers in Tuam and covers aspects of money management of interest to Travellers.

National Traveller MABS works with all MABS services throughout the country to promote positive working relations with local Travellers through Community Education. "A Way of Life" will greatly benefit both participants and MABS services as the programme is structured to cover relevant topics and shows the necessary skills required to manage money.



The course also provides an opportunity to work with an experienced Money Advisor and learn more about the services of MABS. With the various cuts in funding in the area of Education and training, Travellers are facing into a tough winter where every cent counts. "A Way of Life" gives Travellers knowledge of the various tools, services and methods that can be used to get the most from your money.

If you are interested in undertaking the Money Management Training Programme, please contact our Education worker, Dermot Sreenan on 01-864 8510 or email dermot_sreenan@mabs.ie.



To contact MABS, call the

mabs Helpline
1890 283438

Open Monday to Friday from
9am to 8pm

Mobile Bus Service



The Citizens Information service has a mobile Information bus that is available to go anywhere in Ireland. For more information, contact your local Citizen's Information service or National Traveller MABS at 01 864 8510. This service is an excellent way of providing information to people who may not normally have access to their local service.