

Dublin North City



Money Advice
&
Budgeting Service
(M.A.B.S.)

2000 Annual Report

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List of Management Committee

Chairman	James Fleming	North William Street Credit Union
Treasurer	Maria Tyrell	Larkin Centre for the Unemployed
Secretary	Frank Burke	Ballybough Resource Centre
Board Member	Dan Moore	Ballybough Resource Centre
Board Member	Terry Cullen	Dublin Corporation
Board Member	Pádraig Ó Siochrú	East Region Health Authority
Committee Member	Teresa Kehoe	East Region Health Authority
Committee Member	Sheelagh Sheehan	An Garda Síochána
Committee Member	Sean O’Fearaill	Department of Social Community & Family Affairs
Regional Area Rep for DSCFA	Ronnie McCullagh	Department of Social Community & Family Affairs

List of Staff

Anne Orr	Money Adviser/Co-Ordinator
Siobhán Slevin	Money Adviser
Marie Louise Darcy	Administrator
Georgina Finnegan*	Administrator

* Georgina Finnegan worked on a Temporary basis as Office Administrator for a period of 12 weeks while Marie Louise was on sick leave.

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CHARIMAN'S ADDRESS

I am pleased to welcome you all to the 3rd Annual General Meeting of Dublin North City MABS. Since our last AGM and due to the overall growth of the service nationally the Minister for Social Community and Family Affairs Mr. Dermot Ahern announced at the National MABS conference in Tralee that it was his intention to put the MABS Service on a statutory basis. Mr. Ahern felt that "the value of giving MABS a statutory basis would enhance and support the autonomous nature, voluntary management committees and the sense of community ownership of independent local MABS Services".

Our own service has continued to grow and over the past year with a total of 133 new clients availing of the service compared to 83 in 1999. We are now working with nine credit unions within our designated area, with five of these operating MABS Special Accounts. We also have the options of clients availing of the MABSLINK Service which we operate in conjunction with Cork MABS.

Other achievements throughout the year has seen the establishment of an Outreach Clinic in Aughrim Street Parish Centre, Prussia Street. The clinic is open every second Wednesday morning to facilitate clients in the Dublin 7 area who can not make it to the main office.

Our service is also actively involved in the formation of a new MABS project aimed to facilitate individuals and families whose lives have been affected by drug addiction. This service will be run in conjunction with the Ana Liffey Drug Project.

The year 2000 has also seen a marked improvement in the type of Community Education our service provides. Throughout the year the staff have developed material for a Community Education Programme to suite the various needs of groups in the area. We can also facilitate two hour advice and information sessions on request.

For the forthcoming year it is our aim to pursue further training and development of management and staff in order to provide a more efficient and effective service. We also aim to promote the service further within our area in order to increase community awareness of Dublin North City MABS and the service we provide.

It is also our intention to evaluate our service from the client's perspective. From the findings of this evaluation we hope to implement any changes that may be necessary in our present service and to develop Dublin North City MABS further to meet the needs of clients and potential clients.

I would like to take this opportunity to thank the staff and fellow members of the committee for their on-going commitment to the service throughout the year.

James Fleming
CHAIRMAN

BACKGROUND TO DUBLIN NORTH CITY MABS

The Dublin North City Money Advice and Budgeting Service set out on its formation in late 1996 to provide a caring, professional and accessible service for people living in Dublin 1 and 3 areas. The service is funded by the Department of Social Community & Family Affairs and managed by a Board of Directors.

The Board of Directors consist of representatives from Statutory and Voluntary Bodies, who work within the locality as follows.

Credit Union, Dublin Corporation, Department of D.S.F.A., Health Board, Society of St. Vincent de Paul, Community Garda, Ballybough Resource Centre and The Larkin Centre for the Unemployed.

In June 1997 the first Money Advisor was employed and the service opened its doors to clients in September 1997. Progress was very slow as a lot of work had to be done in promoting the service locally and making connections with Health Centre's, Credit Unions, St. Vincent de Paul Society's and Local Groups that work within the community.

Due to the growing number of clients, we employed an office administrator in November 1998 and following on from that a second Money Advisor was employed September 1999.

The service now covers Dublin 1, 3 and parts of 7 & 9. We have an outreach clinic every second Wednesday morning in the Aughrim Street Parish Centre, Prussia Street, Dublin 7.

The main bulk of our work is working with clients on a one to one basis. However, we do try and fit in as much Community Education Programmes to local groups as possible. This can vary from a morning session to a six week programme.

AIM OF THE SERVICE

- To provide a friendly and efficient money advice and budgeting service within our designated area.
- To help families to prioritise debt problems and become financially independent.
- To liaise with voluntary and social organisations in the area so as to provide a thorough and coordinated service to the public availing of the money advice and budgeting service.
- To assist families in the skills of budgeting and money management.
- To educate families and individuals of the costs involved in borrowing from money lenders and to inform them of the available low cost credit options.

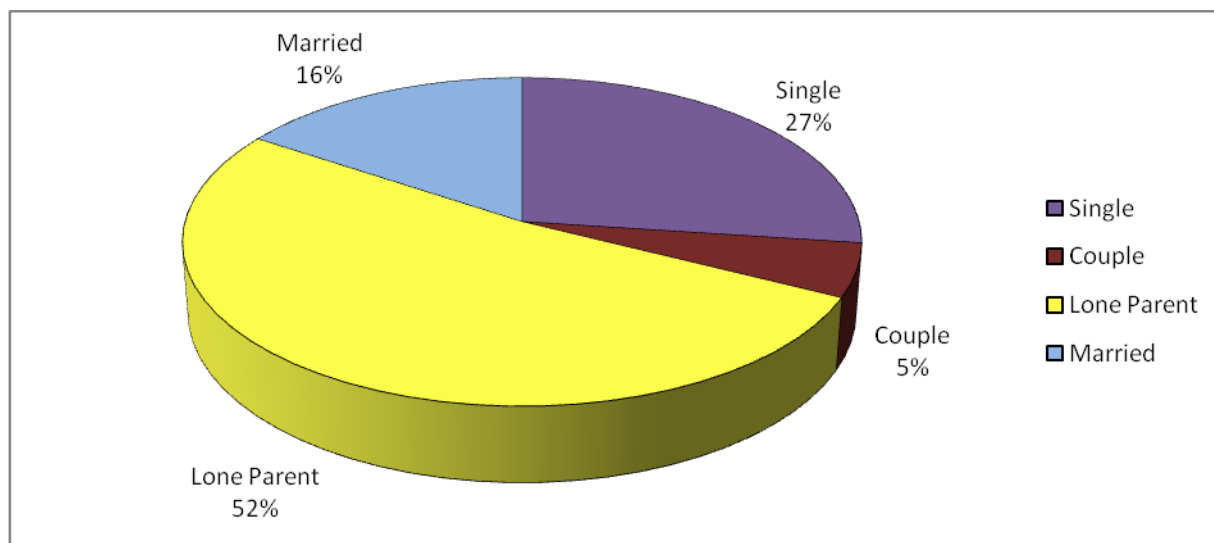
- To facilitate information sessions on the service and provide Community Education Programmes to local groups, keeping in mind our priority is to work on a one to one basis with clients.
- To identify sources of credit which can best meet the needs of the target group and facilitate them to access these sources.
- To develop a strong working relationship between statutory, voluntary and other service providers in order to promote an integrated system of support for clients availing of the service.
- To highlight changes in policy and practice which needs to be implemented at local and national level in order to eliminate poverty and indebtedness.

THE MONEY ADVICE PROCESS

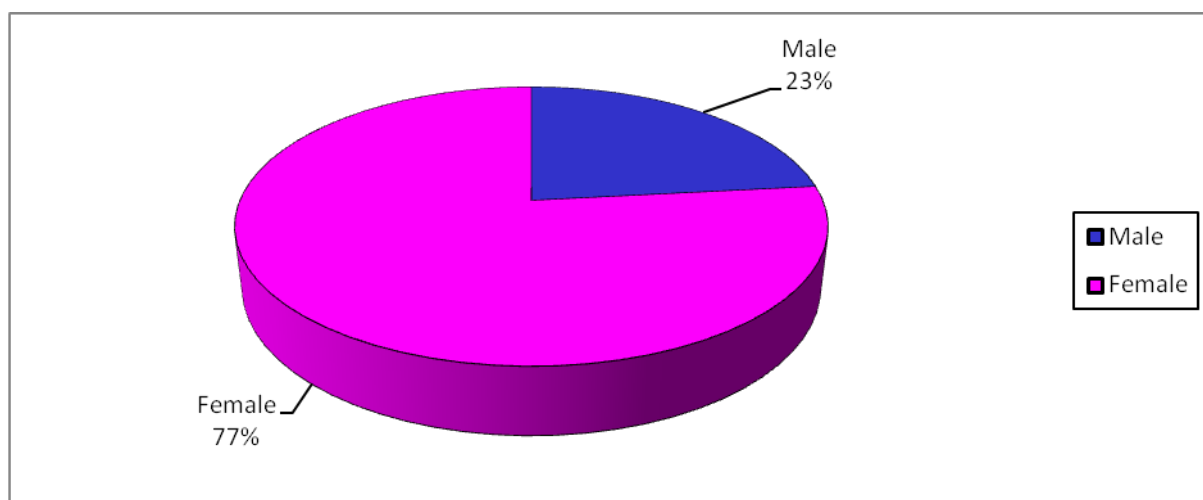
The Money advisor performs the following when meeting a new client:

- Explains the MABS service.
- Listens carefully to the client's difficulties and their particular worries.
- Sets out their weekly budget, but taking all household expenses into consideration.
- Deals with emergencies (disconnection's, evictions etc.) first.
- Takes holding action with client's debts.
- Requests details of clients debts from creditors by letter with clients authorisation form attached.
- All debts are then prioritised.
- Income is maximised by checking a clients entitlements.
- A weekly budget is prepared with priorities for mortgage/rent, ESB, food and heat.
- Clients are then referred to various other support agencies if necessary.
- A true financial statement is drawn up and negotiations then begin with clients creditors.
- When re-negotiation with creditors is completed a revised budget is drawn up and a Credit Union Special Account is started where necessary.
- Clients progress is monitored closely and then as time goes on periodic checks are done.

New Client Breakdown

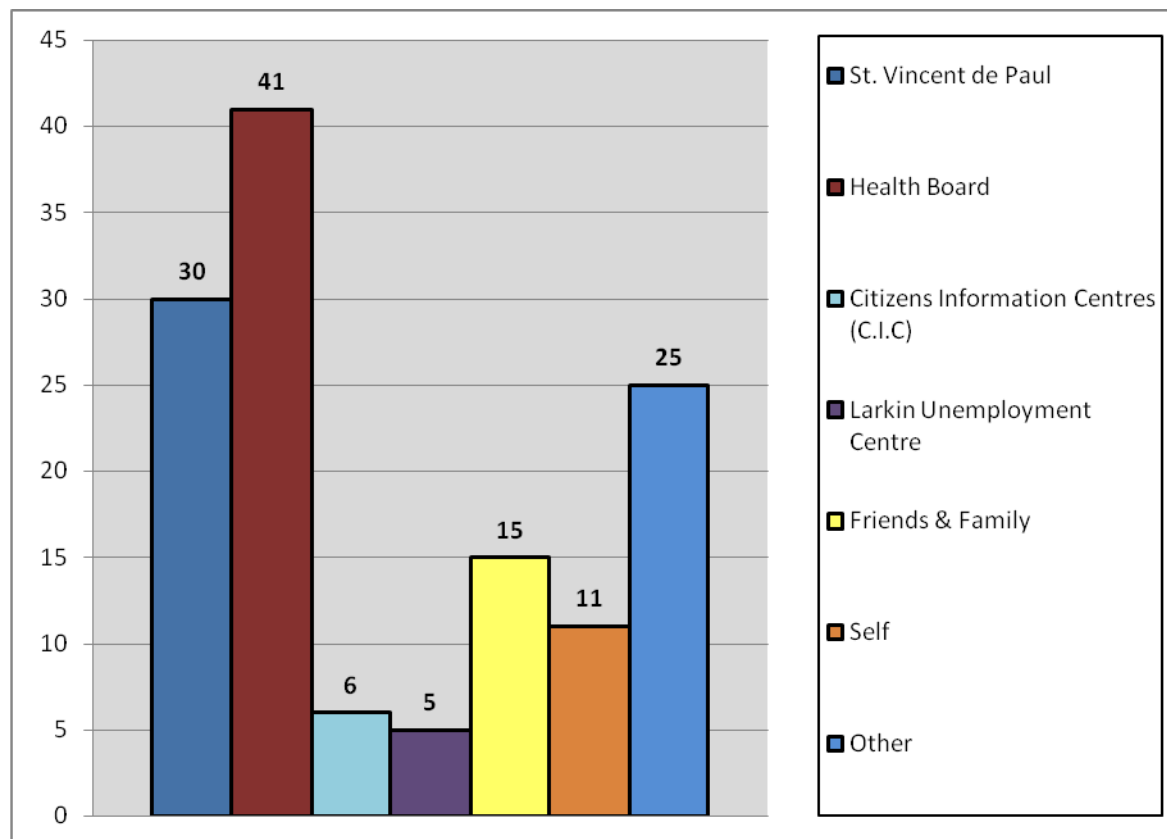


New Clients			
Single	36	Male	31
Couple	7	Female	102
Lone Parent	69		
Married	21		



Caseload Breakdown			
On-going Client (Including New)	255	Special Accounts	22
Total Files Closed	53	Mabslink Accounts	12
Acted On Behalf of	210		
Second + Interview	204		
Home Visits	33	** Client Locations - D1, D3, D7 & D9	

New Client Breakdown



Breakdown			
St. Vincent De Paul		30	
Health Board		41	
Citizens Information Centres (C.I.C.)		6	
Larkin Unemployment Centre		5	
Friends & Family		15	
Self		11	
Other:			
Dublin Aids Alliance	5	Threshold	1
Credit Union	1	C.E. Scheme	1
Existing Clients	2	An Taoiseach Office	1
Other MABS Offices	2	News Paper Article	1
Focus Ireland	2	Legal Advice	1
Radio Programme	2	Cumas	1
Dublin Corporation	2	Outreach Clinic	1
Presentations	1	Inner City Renewal	1

Payments to Creditors Through Special Accounts

A&L Goodbody	£ 75.00
An Bord Gáis	£ 995.36
Aughrim Street Credit Union	£ 227.00
Cablelink/NTL	£ 349.00
Capital Loan & Investment Society	£ 197.00
Courts Ireland Ltd	£ 20.00
Dublin Corporation	£ 1,183.50
Dublin Corporation (Mortgage)	£ 398.00
EG Hall & Co. Solicitors	£ 40.00
Eircom	£ 1,173.00
E.S.B.	£ 1,412.88
Esat Digifone	£ 280.00
Finglas Credit Union	£ 90.00
Irish Life Assurance	£ 300.00
Irish Life Home Loans Ltd	£ 3,808.50
Irish Permanent	£ 1,330.23
Irish Progressive Life Assurance Co. Ltd	£ 55.20
Landlord	£ 157.50
Legal & Financial Collections Ltd	£ 50.00
Massey Bros. Funeral Ltd	£ 35.00
Miltown/Clonskeagh Credit Union	£ 20.00
North William Street Credit Union	£ 1,032.06
Provident Personal Credit	£ 600.07
Ulster Bank Ltd	£ 185.00
Vincent Beatty Solicitors	£ 60.00
Total	£ 14,074.30

Payments to Creditors Through MABS Link

An Bord Gáis	£ 1,822.50
Bank of Ireland Credit Card Section	£ 230.00
Capital Loan & Investment Society	£ 237.00
Dublin Corporation	£ 260.00
Dublin Workingmen's Co-Op Loan Fund	£ 375.00
E.S.B.	£ 522.50
Greystones & District Credit Union	£ 90.00
Inchicore Credit Union	£ 25.00
Jordan Estates	£ 222.00
Legal & Financail Collections	£ 135.00
Massey's Funerals Ltd	£ 338.00
Provident Personal Credit	£ 565.00
TSB	£ 300.00
Total	£ 5,122.00

STAFF TRAINING

Basic Accounts
Community Education – In Practice
Consumer Credit Act
Court Procedures
ECDL Course (12 week course)
Family Law & Separation
Foundation in Counselling Skills (2 year Course NUI Maynooth)
Fuel Debts
Group Work/Community Education
Health Board Payments & Appeals
Listening Skills
Making & Following up Proposals to Creditors
Mortgage Debt
Refugees, Non-Nationals & Asylum Seekers
Sign Language (8 weeks course)
Stress Management
Suicide Awareness (6 week course)
Welfare to Work

COMMUNITY EDUCATION

Presentations:-
Community Media Network
Mount Joy Women's Prison
After Care Recovery Group (8 weeks)
Granby Centre (6 weeks)
Goirtin Training Centre
Aughrim Street Parish Centre – Young Women's Group
Worklink
Work Options
Focus Ireland
Passions Machine CE Scheme

MEETINGS ATTENDED

Health Promotions Unit
Phibsborough Credit Union
East Region Meeting of Money Advice Service Staff
Money Advisors National Conference (2 day)
Chapter 20 Credit Union
Aughrim Street Credit Union re: Special Accounts
Dublin North City MABS Review Day
National Workers Meeting
East Region Meeting
Ana Liffey Project Meeting

CASE STUDY 1

Marie a Lone Parent first came to the service in March 1999. She has four children, the youngest of whom has a severe disability. Marie had been advised to contact the service by a member of a local St. Vincent de Paul Conference because her One Parent Family Allowance had been stopped due to information received by the Department that she had a partner living with her.

Marie lodged an appeal with the Department and her Community Welfare Officer was also helping Marie in getting her book reinstated. In the meantime Marie was forced to live on Supplementary Welfare.

As well as being without her One Parent Family Allowance Marie was in arrears with Dublin Corporation, ESB, Cablelink and had a summons to go to court for having no T.V. Licence. Due to the time of year Marie was also finding it very difficult to keep up with the cost of heating her home.

I contacted Dublin Corporation and they agreed to accept £ 20.00 per week through the An Post Household Budget Scheme. I organised for an ESB Token Meter to be installed and secured a four month extension from An Post for Marie to purchase T.V. Licence Stamps. Cablelink agreed to continue their service based on Marie making a payment of £ 20.00 on Children's Allowance Day and a regular monthly payment of £ 10.00. I advised Marie to purchase £ 2.50 in Post Office saving stamps each week to cover this expense.

During the months that followed the Community Welfare Office and the St. Vincent de Paul were very supportive. The St. Vincent de Paul called on a weekly basis to assist with food vouchers and they organised for two bags of coal to be delivered monthly, Marie also received £ 30.00 in ESB Token Meter cards every two months.

Marie called to the office on a regular basis and it was not long before things started to improve. The One Parent Family Allowance was reinstated in July and the S.V.D.P. paid for the family to go on holiday to Mosney in August.

Everything was going well until Marie received a letter from Legal & Financial in January 2000 threatening legal action on behalf of Eircom for an outstanding debt of £ 162.61. I secured an agreement with Legal & Financial for £ 5.00 per week through the An Post Household Budget Scheme.

In February Marie contacted me again to say she had been offered a house in a neighbouring area, but because of arrears of £ 1,216.00 Dublin Corporation would not transfer Marie until at least half the arrears were paid. Marie was very anxious to take up this offer of the house especially for the sake of her youngest child.

Over the next couple of days Marie managed to secure a £ 500.00 donation from a local charity source and I secured £ 350.00 from the S.V.D.P. and £ 350.00 from the

Health Board. This meant that Marie could start afresh in her new home without any rent arrears and because the rent was being paid through Household Budget it was unlikely that Marie would find herself with rent arrears again.

I monitored Marie's progress throughout the year and she had joined her local credit union as advised and managed to save a small sum almost every week.

In January 2001 because Marie had cleared her debt with Eircom, we organised for a new account to be set up and for Marie to have a Local Call only service. The weekly Household Budget payment was changed to £ 7.00 per week to help cover the cost of this new expense.

This has been a great relief to Marie as her youngest child had not been too well over the last few months and Marie had been concerned that she had to rely on a mobile phone to contact the doctor or an ambulance.

I have no doubt that Marie will be with the service for some time to come. However, I feel that with support Marie will become financially independent and will only require minimum contact with the service.

CASE STUDY 2

Robert and Eileen a married couple with one child contacted the service in March 2000. Although they both worked they were not very good at managing their finances and as a result they were falling behind with their financial commitments.

After going through the couples income and expenditure it was decided that the main creditor Irish Permanent, would be paid by standing order each month as Roberts income went directly into the building society.

As Robert and Eileen were already credit union members, I suggested that they open a special account in their credit union for the payment of their utility bills, mobile phone and T.V. Licence. A second standing order was set up on a weekly basis to cover the special account payments and the two credit union loan accounts.

I monitored the client's progress over the following months and this method of paying their debts appeared to be working out very well for the couple.

In October I had a call from Robert to say that they were now up to date with all their creditors and they had decided not to avail of the Special Account any more. Robert said that he and Eileen now felt confident enough to maintain their financial commitments and that they would continue paying their credit union loan accounts by standing order. I advised Robert to contact the service if they needed any further assistance.

OBJECTIVES FOR 2001

- Promotion of the service through education.
- Training/Development of Management and Staff.
- Evaluate the service from the clients perspective.
- Highlight policy issues to the MABS National Executive Committee.

ACKNOWLEDGEMENTS

We would like to acknowledge and thank all the Voluntary, Statutory and Charitable organisations who have worked with Dublin North City MABS during this year.

We would like to thank Cork MABS for assisting us with the MABSLINK Accounts.

To the Credit Unions, North William Street Parish, West Cabra, Phibsboro, Aughtim Street, Donnellycarney/Beaumont & District for facilitating our clients who are on the Special Account Scheme and Matt Talbot, Marino, Laurence O'Toole and Halston Street for also welcoming our clients as members.

Finally to the Management Committee who have worked tirelessly and provided us with support throughout the year and the Department of Social Community and Family Affairs for our funding.