

Dublin North City

Money Advice & Budgeting Service



Annual Report 2010

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Management

Office	Name	Representing
Chairman	Terry Cullen	Jim Larkin Credit Union
Company Secretary	Anne Orr	Dublin North City MABS
Secretary	Bernie Hogan	Society of Saint Vincent de Paul
Treasurer	James Fleming	North William Street Credit Union
Director	Maria Tyrrell	Larkin Unemployed Centre
Director	John French	Matt Talbot Credit Union
Officer	Andrew Melbourne	An Garda Síochána
Officer	Derek Halpin	Clúid Housing
Officer	Paul Peake	Health Service Executive

Board Membership

Pádraig Bambrick, representative from Department of Social Protection resigned in January 2010. We would like to thank Pádraig for his time, energy and commitment to the service.

Staff Listing

<i>Money Advice Co-ordinator</i>	Anne Orr
<i>Money Adviser</i>	Siobhán Slevin
<i>Money Adviser</i>	John Barry
<i>Administrator</i>	Marie Deans

Company Information

<i>Registered Office:</i>	53 Upper Dorset Street, Dublin 1
<i>Auditor:</i>	Thomas Sheehy & Co 266A Orwell Park Gardens, Templeogue, Dublin 6
<i>Co. Registration No: 284252</i>	<i>Charitable Status No: CHY14590</i>

Contact Information

<i>Address:</i>	53 Upper Dorset Street, Dublin 1
<i>Phone No:</i>	01 – 8794006
<i>Fax No:</i>	01 – 8794033
<i>E-mail:</i>	info@northcitymabs.ie
<i>Website Address:</i>	www.northcitymabs.ie

Opening Hours

<i>Monday to Thursday</i>	9.00am-1.00pm & 1.30pm-4.30pm
<i>Friday</i>	9.00am -12.30pm & 1.30pm-4.30pm

Chairman's Address

A warm welcome to you all this 13th Annual General Meeting of Dublin North City MABS and to the presentation of our Annual Report for 2010.

In reviewing the activities of 2010, I have identified and bring the following to your attention.

Client Details

Our service provided for 458 new clients during 2010. This was a sharp increase over previous years, caused in some way by our economic needs and its knock-on effects to increase taxes and reduce welfare payments putting a heavy burden on household incomes.

CIB/MABS

During the year joint meetings of CIB/MABS Ndl were held with a view to strengthening the bond of working together. Also meetings were held with MABS management (Chairpersons) and staff (Co-ordinators) to bring working together closer.

Conclusion

During 2010, Padraig Bambrick our Dept. of Social Protection representative retired from the Board, I would like to thank him for his support and guidance over the years.

My thanks must also go to the Staff and my fellow Board members for their work and continued commitment to Dublin North MABS.

The 7 Objectives of the Money Advice and Budgeting Service (MABS):

1. To provide an independent, free and confidential MABS to the target group, to facilitate them to cope with their immediate debt problems and become financially independent in the long-term.
2. To facilitate the target group to develop the knowledge and skills required to avoid getting into debt or to deal effectively with debt situations that arise.
3. To identify sources of credit that can best meet the needs of the target group and facilitate them to access these sources.
4. To work in partnership with other support agencies to provide an integrated system of supports which can be accessed by the target group as appropriate to their needs.
5. To facilitate the target group to be involved in the planning and implementation of MABS to ensure that it is responding effectively to their needs.
6. To ensure that the target group have equal access to MABS regardless of geographical location.
7. To highlight changes in policy and practice which need to be implemented at local and/or national level in order to eliminate poverty and indebtedness.

Summary of Overall Project Aims

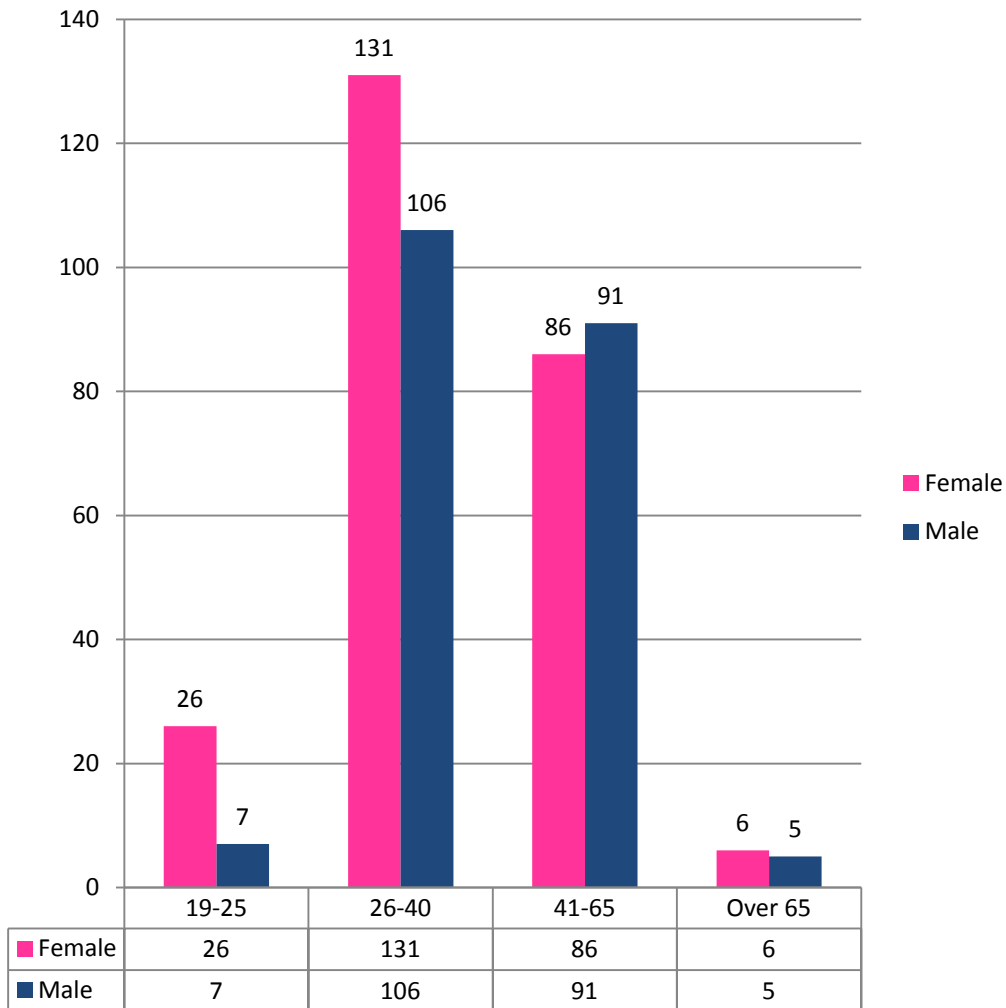
The principle aim of the service is to provide a free, confidential and independent debt advice and management service mainly to low-income families who are already in debt or at risk of getting into debt and to empower people within their personal capacity to cope with their immediate debt problem and become financially independent in the long term.

To work closely with the wide range of health and personal social services within the community to act as an additional support to the more vulnerable members of our society.

To be proactive in the area of debt prevention by engaging with the various groups who also work with vulnerable people and to deliver a specialised community education service to recognised target groups.

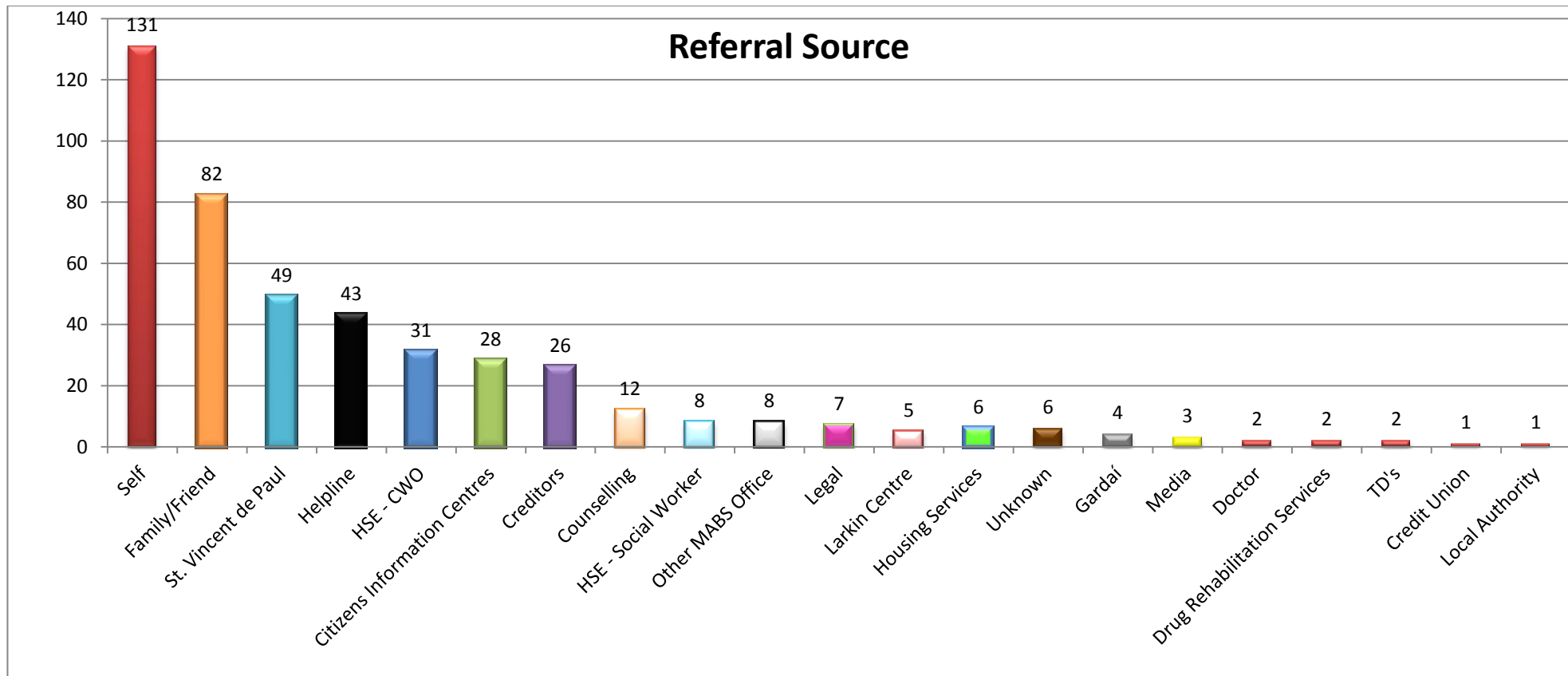
To work with CIB in the development of the MABS as set out in Pathways To Services - Strategic Plan for 2009 – 2012

New Client Statistical Breakdown



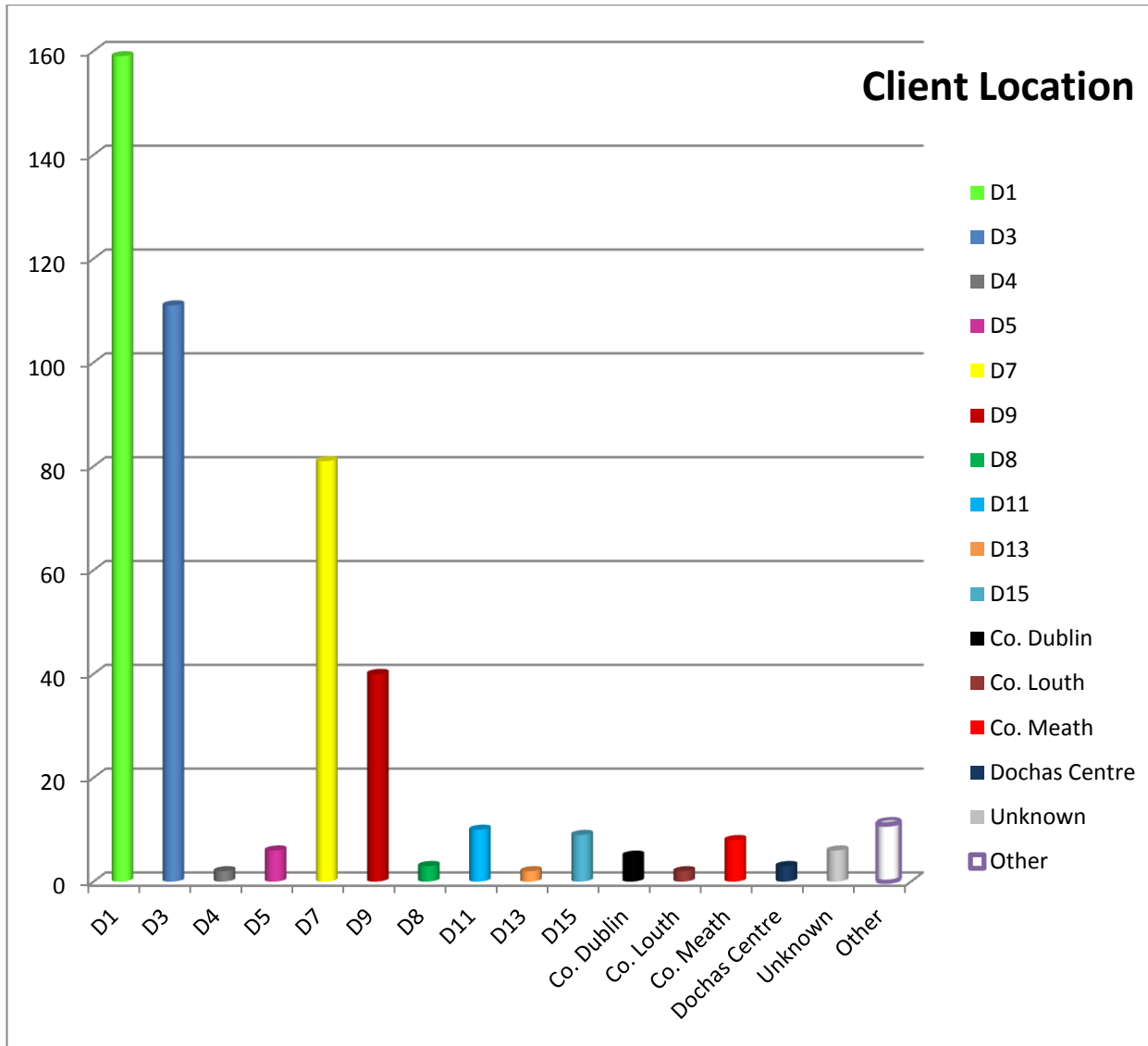
Client Status

Single	159
Single with Children	107
Married with Children	43
Not Known	35
Married	30
Separated with Children	28
Couple	17
Couples With Children	12
Separated	11
Divorced with Children	7
Widowed with Children	5
Divorced	2
Widowed	2



Of the 458 new clients for the year the greater majority (131) is self referral and we associate this with the fact that MABS is now a well know brand often referred to in the media. Other referral sources of note is Family/Friends, we found that word of mouth from clients who have availed of our service in the past and recommended MABS is a major factor for this referral source.

Compared to 2009 there is a slight drop in referrals from St. Vincent de Paul and the HSE Community Welfare Services while there is an increase in the number of referrals from the MABS Helpline. There has been no significant change in the number of clients referred to the service from the other referral sources outlined in the chart above.



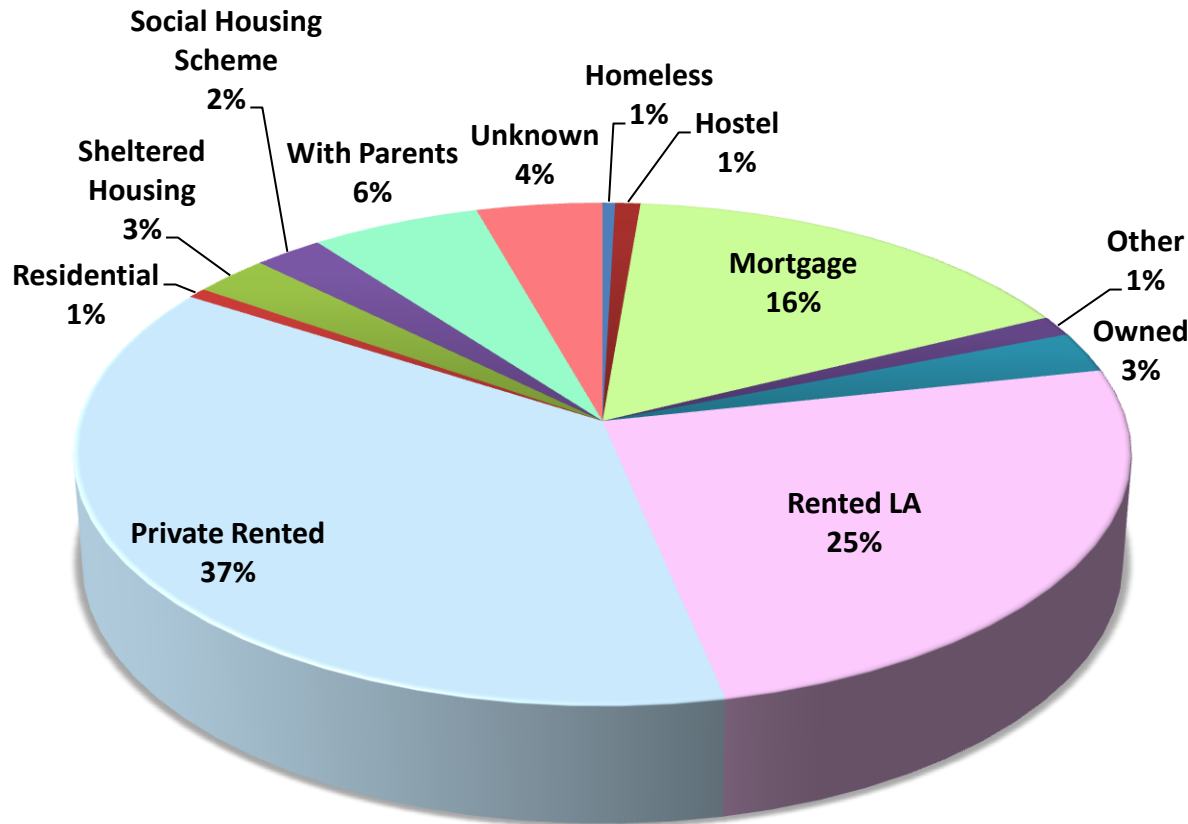
Other Breakdown

Dublin 14 – 1
 Dublin 24 – 1
 Co. Galway – 1
 Co. Kildare – 1
 Co. Laois – 1
 Co. Leitrim – 1
 Co. Tipperary – 1

Brazil – 1
 Dubai – 1
 India – 1
 UK – 1

NB – The overseas information requests came via www.northcitymabs.ie

Accommodation

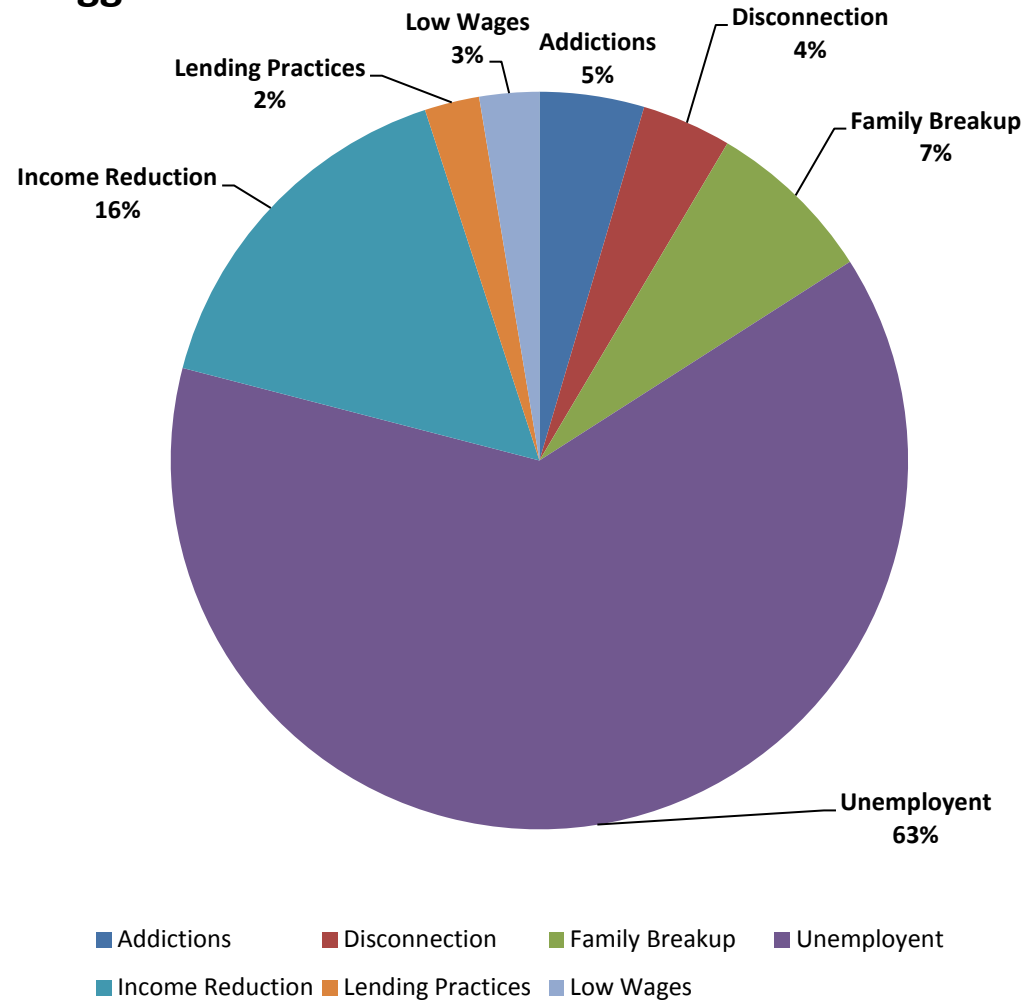


Income Source

Jobseekers Allowance	114
Wage	113
OPFA	81
Disability Allowance	29
Unknown	26
None	17
Retirement/OAP	16
Disability Benefit	15
Jobseekers Benefit	15
Self Employment	10
SWA	5
Employment Support	4
Invalidity Pension	4
Other	4
Survivors Pension	2
Child Benefit	1
FAS	1
Maintenance	1

Country of Origin	
Ireland	204
Bangladesh	8
England	6
Romania	6
Nigeria	5
Russia	3
Pakistan	3
Philippines	3
Turkey	2
Poland	2
China	2
Egypt	1
Wales	1
Lithuania	1
Sweden	1
Ghana	1
Italy	1
Australia	1
Mauritius	1
America	1
Malaysia	1
India	1
Bulgaria	1
Czech Republic	1
South Africa	1

Debt Triggers

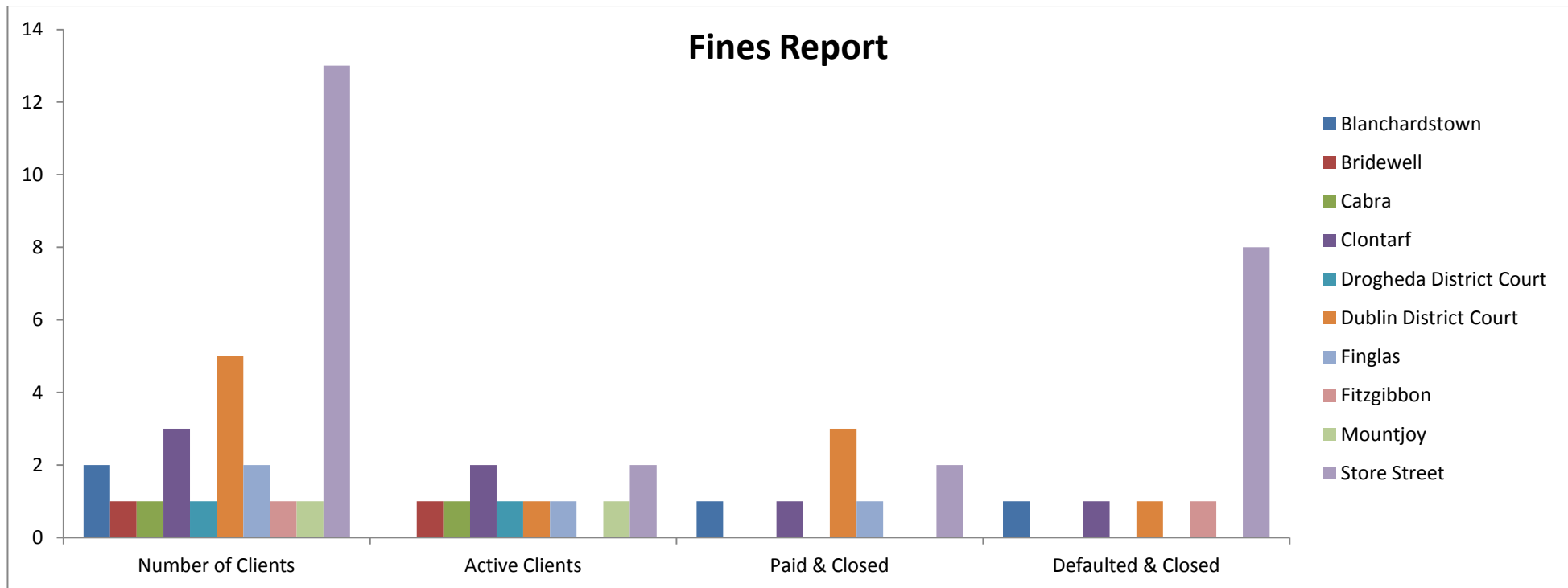


Special Account Payments

Banks/Financial Institutions	€123,211.62
Legal	€31,434.25
Debt Collection Agency	€24,254.04
Credit Unions	€24,145.24
Local Authorities	€23,601.00
Others	€11,105.50
Utilities	€9,181.95
Money Lenders/Catalogues	€7,682.39

Amount Owed To Creditors

Banks & Financial Institution	€1,957,559.54
Credit Unions	€384,894.77
Legal (Solicitors)	€255,649.62
Debt Collection Agency	€232,463.19
Utilities	€127,338.19
Money Lenders/Catalogues	€121,082.06
Local Authority	€115,964.03
Private Landlords	€9,740.00
Family & Friends	€9,720.00
Funeral Directors	€1,700.00
College Fees	€1,342.00
Hospital Fees	€1,300.00



During the year the service facilitated 30 clients who had a combined total of €30,380.00 in fines (78) with a MABS Special Budget Accounts to enable them to save towards their fines on a weekly basis.

Eight clients paid their fines in full, a total of 11 Fines to the value of €3910.00.

Nine clients with a total of 37 fines to the value of €15,715.00 (8 fines totalling €1880.00 have already been paid) are on target to have their fines paid within the agreed timeframe and just one client is a slow payer.

However, twelve clients have defaulted on their agreements to clear 30 fines totalling €10,755.00 and their accounts were subsequently closed.

Staff Training

- Mortgage Debt
- Community Education
- Data Protection On-Line
- CIB Financial Procedures
- Project Management
- Quality Assurance
- Basic First Aid
- Health & Safety Training On-Line
- IBF Protocol
- Data Protection

Community Education

- Lunch & Learn – Dept of the Environment
- Mater Hospital – Open Day
- St. Vincent’s Youth Group
- OPEN –Information Session

Seminars

- Freedom of Information
- CIB MABS National Conference
- Homeless Agency Update on Research
- Data Protection Seminar

Social Policy Submissions

- Co-operated with NDO’s requests for statistics / information in their work on Social Policy Issues
- Use of MABSIS to record specific information e.g. Debt Triggers, Client Profile and Outstanding Debt Information. This information is presented to Management as part of their monthly report and it is used by MABS NDL for their submissions to the Department of Social Protection / CIB.
- Took part in the Homeless Agency /MABS NDL Housing Costs Survey
- Involved in the MABS / Sentence Management Initiative (ISM) with the Irish Prison Service.

MABS CUSTOMER CHARTER

We are the free, independent and confidential Money Advice and Budgeting Service.

Our commitment to you

- To give efficient, caring and quality advice, information and support on money matters
- To help you deal with any immediate debt problems and manage your money on your own in the future
- To work for you only with your permission and to do this independently, without influence from any person or company
- To keep your information private and only pass it to people outside MABS **with your permission**
- To help you to help yourself by supporting you in making your own decisions
- To avoid judging you
- To make our service as accessible, and approachable as possible

As our client, you are entitled to a service that ...

- is free;
- listens to you;
- treats you politely, fairly and with respect;
- gives clear advice and support without undue delay;
- offers appointments for discussing personal debts;
- provides support suited to your needs;
- respects different cultural and ethnic backgrounds; and
- is available at your local MABS office, unless another MABS office is more suitable.

Help us to help you

We want to provide the best service possible and welcome all comments – good or bad – about our service. You can tell us what you think by filling in one of our comment cards, which are available in all MABS offices.

We aim to work with you to help you explore your options. In return, please:

- respect the management and staff of MABS; and
- remember that, ultimately, you make all choices about your finances and are responsible for them.

Objectives for 2011

- Employ a third Money Adviser with Languages
- To work closely with the wide range of health and personal social services within the community to act as an additional support to the more vulnerable members of our society.
- To be proactive in the area of debt prevention by engaging with the various groups who also work with vulnerable people and to deliver a specialised community education service to recognised target groups.
- To expand the representative bodies on the Management Committee to generate a comprehensive mix of people with experience who work with our target group.
- To work with CIB in the development of the MABS as set out in Pathways To Services - Strategic Plan for 2009 – 2012

Acknowledgements

We would like to acknowledge and thank Aughrim Street Parish Credit Union for facilitating the MABS Special Account Scheme.

To the Courts Service, Blanchardstown, The Bridewell, Cabra, Clontarf, Finglas, Fitzgibbon Street, Mountjoy and Store Street Garda Stations for their assistance in relation to clients with outstanding fines.

Finally to all the Voluntary, Statutory and Charitable Organisations who worked with Dublin North City MABS during the year.