



MABS

Helpline: 0818 07 2000

Mon - Fri 9am - 8pm



North Dublin MABS Annual Report 2020

North Dublin MABS Chair Foreword

It is my pleasure, as Chair of North Dublin MABS, to introduce our Annual Report for 2020. 2020 was our second full year of operation following a restructuring of the MABS national service in late 2018. North Dublin MABS was formed by the merging of six local MABS Services, Ballymun, Greater Blanchardstown, North City, Dublin North East, Finglas Cabra and Fingal. In February 2020, we also welcomed the MABS National Helpline and Abhaile Voucher Desk to our company.

MABS has a long history and tradition of engaging with communities in a friendly, open and supportive way. While we continue to explore innovative ways of delivering our services to enable people to access our service in a manner that suits them, 2020 presented an unprecedented challenge due to the Covid-19 worldwide pandemic. However, despite a worldwide pandemic not being on our risk register, North Dublin MABS demonstrated remarkable agility in providing a comprehensive range of services to our clients, using various social media platforms and other tools.

In responding to challenges presented because of the worldwide pandemic, the Board was very conscious of our responsibilities to our staff in terms of their personal safety and health. To support us in our duties, we sourced external expertise to guide and direct us and have implemented all recommendations.

As a Board of Directors, we were very mindful of our onerous and legal responsibilities and the trust shown to ensure that we achieved highest standards of governance, by demonstrating appropriate levels of accountability oversight and transparency. We feel we have achieved this by recruiting in an open and transparent manner, a Board of Directors that is diverse, that is balanced and that brings a range of experiences and knowledge to guide the company.

During 2020, we further developed our governance structures and we have achieved this by the continued work of Board Committees, providing greater oversight and a more detailed examination of the issues, the policies and the procedures to support the effective delivery of the service. Such detailed work provides for increased accountability to our funders, CIB, and to the public.

The Board, so ably advised by the Finance Audit and Risk Committee, undertook a detailed review of our work in line with the Charities Regulator's Governance Code. We are able to report full compliance with the Code was achieved in December 2020.

During 2020, Rosemary Doherty retired from our Board of Directors. We greatly appreciate her commitment and wisdom. We were fortunate that our Board was further strengthened by Evelyn Hemenstall, Paul Kenny, Przemek Kluczenko, Bernie Murphy and Elaine Stephen who joined.

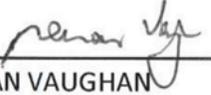
I wish to acknowledge the funding and support provided by Citizen's Information Board to enable us to continue our work and support our communities.

The report outlines the mission and values that underline all our work; our key goals and the various services that we offer to people who are experiencing difficulties in managing very limited budgets. We meet and support people experiencing significant over-indebtedness, those in mortgage arrears and people who are being pursued through the court processes. Living with financial difficulties can cause many people sleepless nights. I know from my own work with the Society of Saint Vincent de Paul, that MABS complements other key services and voluntary organisations in the State, to make a real difference to people's lives. I am also keenly aware of the impact the public health restrictions had on citizens being able to vital services, and the increased importance of working in partnership.

I wish to express my appreciation for the commitment and dedication of our Board throughout an unprecedented year, and to our Regional Manager, Gwen Harris who supported the Board and the team in North Dublin MABS so ably.

Finally, I wish to acknowledge the hard work and dedication of all the staff in North Dublin MABS who have adapted so seamlessly to all the challenges 2020 brought to our service delivery and personal lives.

Yours truly


NESSAN VAUGHAN

A Message from Gwen Harris Regional Manager North Dublin MABS

My message this year must start with a most sincere thank you and recognition to all the staff in North Dublin MABS. I have always been very proud to lead the team of staff in North Dublin MABS, but never so proud, as I was in 2020.

In 2020, the world changed considerably for everyone due to the Covid-19 pandemic. The pandemic dominated global consciousness and at local level, brought unheard-of new challenges for all services and our communities. The impact on our citizens was unprecedented and our lives were changing on sometimes a daily basis. The challenges for North Dublin MABS to reshape and repurpose our delivery were overcome by the hard work, dedication and willingness of all our staff to think outside our traditional ways. For our staff members, this meant taking on new processes, designing new delivery methods and actively trying to reach members of our communities who were now more marginalised due to public health restrictions.

All staff worked tirelessly, their focus on the goals and values of MABS in all the strangeness of the times, balancing the impact on their own personal lives, and achieving outcomes that would have been excellent in any year but were particularly so in 2020.

During 2020, the team in North Dublin MABS grew with the welcome addition of the MABS National Helpline and The Abhaile Voucher Desk teams. The transition to North Dublin MABS took place in February 2020, giving the teams very little time to settle before our external world changed. I must commend the staff on both teams for their openness and focus to ensuring these changes were seamless and did not impact delivery to the public at all.

During 2020, the Helpline team also worked tirelessly on the development and implementation of a new client management system. The team had to learn and adapt to the new system while live on calls and ensuring no impact on their service delivered to all callers. This transition was difficult but the Helpline team worked exceptionally hard to ensure the change did not affect the clients reaching out to our Helpline. This change was a challenging one and credit must be given to every member of the team who have championed this change.

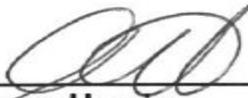
Throughout this report, we have detailed some of the great work of North Dublin MABS. It is very hard to capture all our activities; we hope that this report gives a flavour of some of the work of North Dublin MABS.

North Dublin MABS does not work in our communities in isolation. We work in partnership with many other groups and agencies, including our funders CIB and other delivery partners, to improve the quality of life in our local areas. We also work closely with all other MABS Regional companies, MABS Support and National Travellers MABS. We look forward to continued partnerships and cohesion with everyone going forward.



As the year came to a close, sadly we lost our dear colleague, Anne Kilbride (RIP). Anne had worked in our Swords Office for two decades and loved to take on the world for the most vulnerable in our community. Anne talked of her love for working in MABS in a video we made in 2019, where she said ***'What is really good about working in MABS, is that you can really help people, you can make a huge difference and you can really help people with their mental health as you can get a resolution for them, and they can move on'***. Derville Rowland, Director General, referred to Anne's comment in a webinar during 2020, stating this encapsulates the difference MABS makes. May Anne rest in eternal peace.

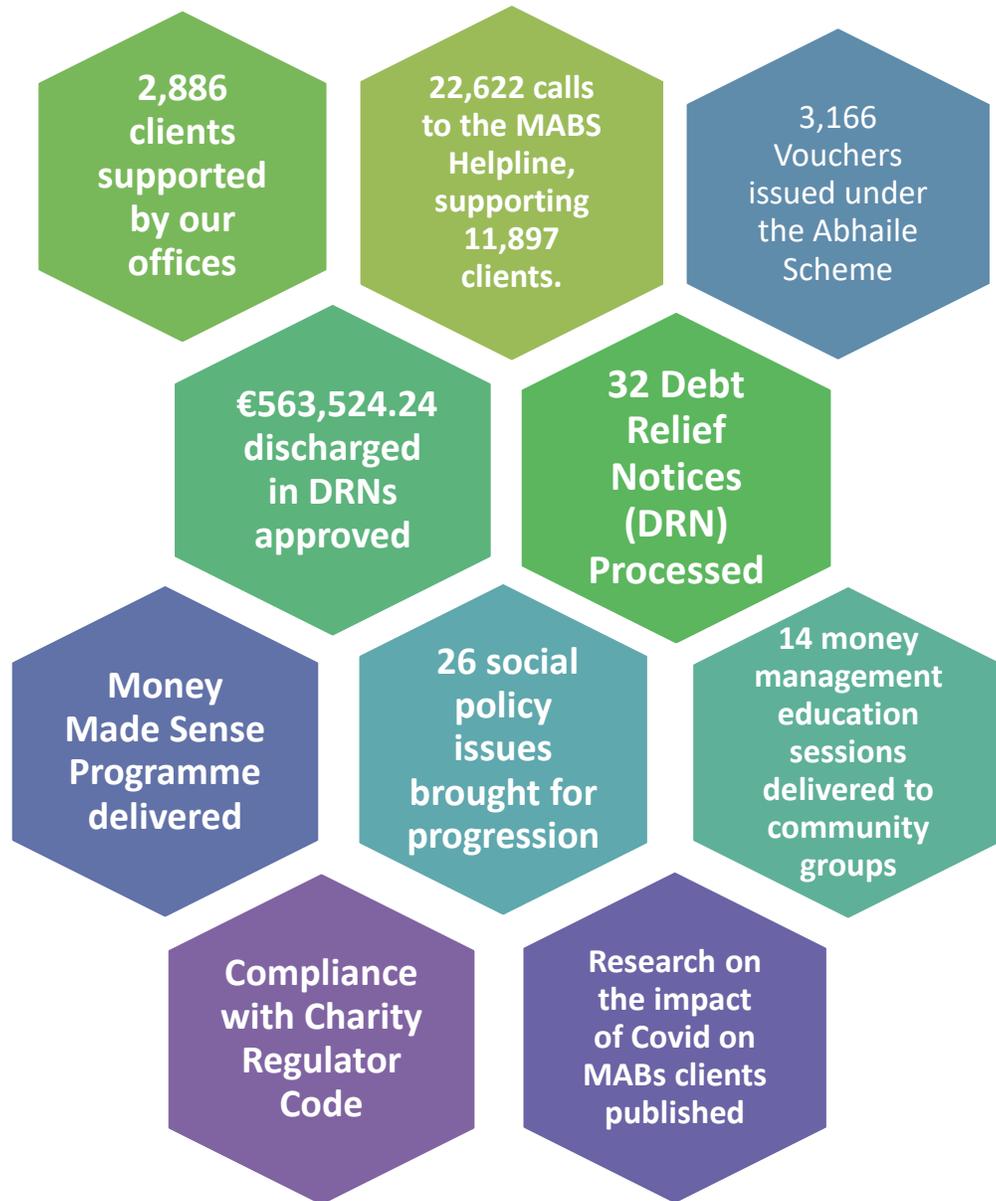
Finally, on behalf of all the staff, our clients and the communities of north Dublin, I wish to thank Board of Directors for all their support. Our service delivery excellence is a reflection of the commitment of our teams, supported by our equally committed Board of Directors.


Gwen Harris
Regional Manager

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1.0 North Dublin Money Advice and Budgeting Service (MABS) 2020: A Snapshot



1.1 MABS Mission Statement

To work towards the elimination of over-indebtedness through the provision of a free, confidential, independent community and rights based Money Advice and Budgeting Service, which identifies, supports, educates and empowers those experiencing or at risk of over-indebtedness, especially those on low income and to use the knowledge and experience gained to bring about policy change.

1.2 North Dublin MABS Values



1.3 Our Key Goals : MABS National Objectives



2.0 North Dublin MABS

2.1 Company Information

Registered Office:	5 Church Street Finglas Dublin 11 D11XF78
Auditor:	Howlin O'Rourke
Company number:	629661
CHY	22729
Registered Charity No:	20204878.

Office Locations

Ballymun, Blanchardstown, Coolock, Dorset Street, Finglas and Swords

MABS National Helpline is located in Blanchardstown Dublin 15

Board of Directors

Chair	Nessan Vaughan
Company Secretary	Andrew Mullen
Director	Wayne Brooks
Director	William Baldwin
Director	Rosemary Doherty (Resigned June 2020)
Director	Paul Kenny (January 2020)
Director	Evelyn Hempenstall (January 2020)
Director	Elaine Stephen (January 2020)
Director	Bernie Murphy (January 2020)
Director	Przemek Kluczenko (January 2020)

Contact Information

Regional Manager	Gwen Harris
E-mail:	gwen_harris@mabs.ie

Funding 2020

North Dublin MABS CLG receives core funding from the Citizens Information Board.

2.2 North Dublin MABS Local Catchment



North Dublin MABS provides services to the North City and County of Dublin. We have locations in Ballymun, Blanchardstown, Coolock, Dorset Street, Finglas and Swords.

The span of our catchment brings a broad client base, with a variety of debts and challenges presenting. North Dublin MABS offices work closely together to ensure our communities have equal access to a MABS service and our specialist services provided under the Abhaile Scheme and Personal Insolvency legislation (**MABS National Objective 6**).

2.2 MABS National Catchment

In February 2020, North Dublin MABS welcomed the teams of the MABS National Helpline and Abhaile Voucher Desk to the company. Both teams have settled well and have worked hard to ensure that their services were seamless during the transition to North Dublin MABS.

The **MABS National Helpline** was established in 2007, and has since been the gateway to the MABS Service, offering self-help supports, advice and information to all who make contact. The Helpline has also worked to support MABS offices to date. More information on the work of the MABS National Helpline is detailed later in this report.

Feedback from a MABS Service to the Helpline

I just wanted to acknowledge the amazing work you both did in relation to our client. Firstly in relation to Helpline Adviser, recognising the vulnerability of the client and informing us of this. Your work exemplifies what MABS is about which is a client centred services and teamwork

The **Abhaile Voucher Desk** supports citizens' access to the Voucher Scheme under Abhaile. The team on the Abhaile Voucher Desk manages and issues vouchers to MABS Staff and Personal Insolvency Practitioners (PIP). Under Abhaile, citizens may be eligible for a voucher to meet with a PIP, Solicitor or accountant for advise in relation to their mortgage difficulties.

3.0 North Dublin MABS 2020 in Review

3.1 Responding to Covid-19 Pandemic

North Dublin MABS found that during the public health restrictions, contact to our services reduced slightly. This may be as a result of a number of factors. To ensure the safety of all staff, MABS nationally had to restrict access to offices at different stages during 2020 in line with public health guidelines.

The required public health restrictions, we know had an impact on many people accessing services and supports in general, as people were unable to or had a preference to not meet in person. MABS local offices have traditionally been delivered as a face-to-face service and the restrictions meant nationally MABS had to implement changes to provide for continued services to the communities we serve. We worked hard to reach people who needed us and continued to provide our services by phone, email and Zoom.

In addition, the reduction of people contacting MABS may have been because of what had been implemented by the financial institutions and other creditors. For example, mortgage lenders introduced payment breaks for people directly impacted financially due to the Covid 19 pandemic. Utility companies also announced new measures most notably; that they would not be carrying out disconnections. However, North Dublin MABS were very much aware that people continue to experience financial difficulties and will continue to require support and need to be able to reach out to us, so we looked at other methods to offer our services.



MABS Facebook Messenger was launched in early April 2020, supported greatly by our funders CIB. Messenger allows those experiencing financial difficulties reach out to us in a new way. Visitors to the MABS website are offered a live chat messenger facility where they can ask their questions privately or indeed they can ask directly through the MABS Facebook page. The queries are very wide and far-ranging, many from people who were impacted by Covid-19 and did not know where to turn.

The supports that can be offered via Messenger include arranging an appointment with a money adviser in their local office, referring the potential client to the helpline, empowering an individual to use the excellent self-service tools on the MABS website, or directing the person to the correct organisation to address their issue if it is not a MABS specific issue.

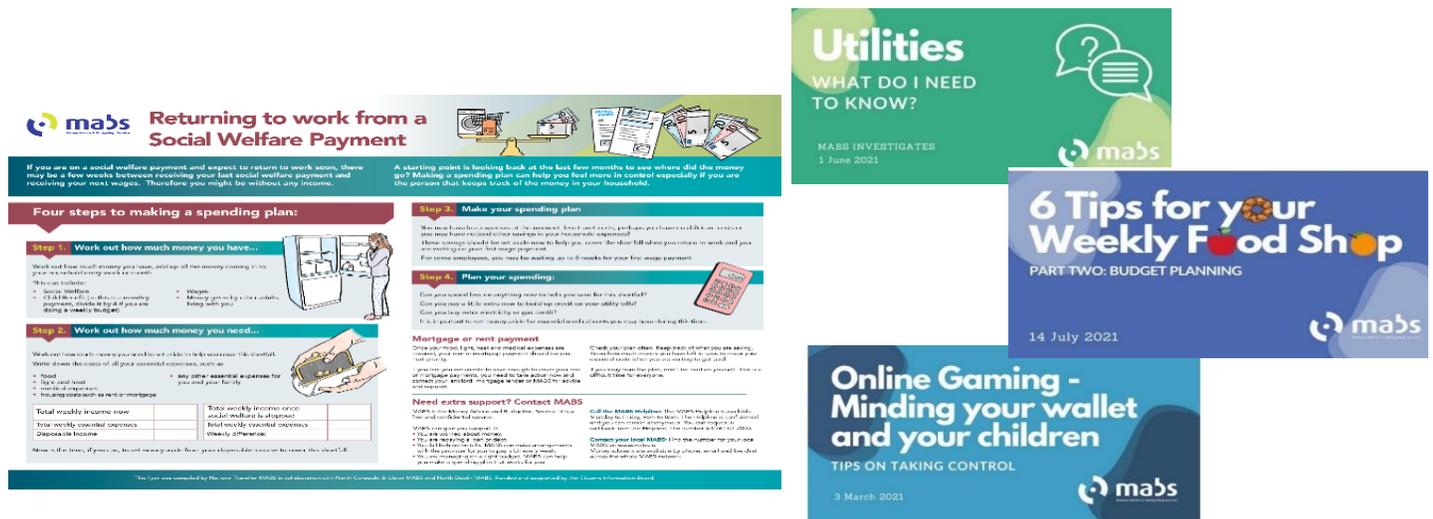
Messenger has also proved to be a great means of communication for busy households, especially those who may be out of work or working from home due to public health guidelines and are perhaps home schooling their children, caring for an elderly relative etc, at the same time as all the other day-to-day stuff.

The person can leave an initial message and follow up later at their own convenience if more information is required, unlike a phone call, which requires time to deal with the issue at hand. The messenger platform enables them to message MABS more discreetly especially if the person is in a vulnerable situation.

Many thanks for your kindness, compassion and attention to detail. Great support by phone, email and in person...feel more in control of finances, could not have done it without your help, many thanks.

Online Blogs and Self-Help guides (MABS National Objective 4)

During 2020, MABS nationally worked hard on increasing our social media profile and activity, to bring information and money management tools to a wider online community. This was particularly important during the public health restrictions, when many people may have not known where to turn to for assistance and supports. Staff in North Dublin published a number of ‘blogs’ and self-help guides for people on a wide range of issues, such as food shopping, working at home and information on financial products to name a few. The Blogs and guides were published on the MABS Website and social media platforms.

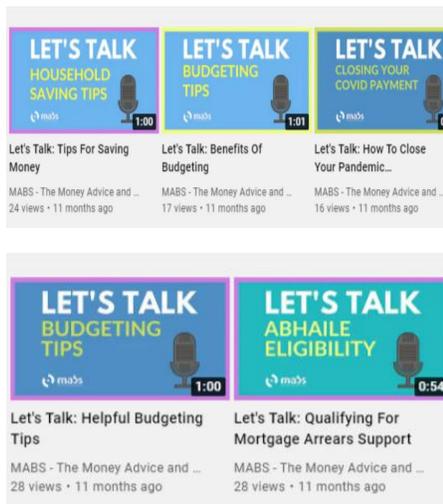


To ensure vital information and guidance was accessible for people who may have literacy difficulties, short videos were created for social media and websites.



Media and Service Promotion

To reach out to as many people as we could who were impacted by the public health restrictions, North Dublin MABS took to the airwaves as much as we could to explain what MABS could offer by way of supports and information.



Let's Talk was a 5 week programme run with Phoenix Radio in Dublin 15. Each session was 15 minutes discussing a different topic each week. This included topics such as budgeting, housing and moving from the Pandemic Unemployment Payment. The sessions were recorded and made available to local and national radio stations. MABS nationally ran a series with tips from each recording and made available on the MABS YouTube channel.

During 2020, we increased our printed media articles, focusing on tips for citizens and also ensuring that people who needed support and assistance knew that MABS was still open by phone, email and post. We focused on articles in the Dublin free newspapers, which are delivered to homes across the city and county of Dublin.



3.2 The Money Advice Service Delivery (MABS National Objective 1)

The role of MABS is one of partnership and support to each client. Our role is to help clients to build skills to design their own budget, to determine their own needs and wants, to support them in protecting a quality of life and determine disposable income. These steps will help build resilience longer term, empowering citizens to regain control of their own financial situation. Our process is holistic, we look at the household's overall situation to support sustainable change.

During 2020 North Dublin MABS supported 2,886 individuals and households, 1,704 presenting as new contact. This represented a reduction of 21% on new clients supported during 2019.

3.3 MABS National Helpline

3.3.1 The Mission Statement of the MABS National Helpline

The MABS National Helpline is a free, independent and confidential money advice and budgeting service that welcomes contact from callers via telephone, email, website or referral from local MABS. The MABS National Helpline will ensure ease of access to information, advice and support for people in debt or in danger of slipping into debt by ensuring that callers to the Helpline have access to Helpline Advisers who have the competencies required to address the issues presented by callers.

The MABS National Helpline continues to be a key channel of service delivery for MABS. Clients contact the MABS Helpline via telephone, email, the MABS website, messenger or referral from local MABS office.

Following assessment the Helpline Adviser formulates a plan to help the Client address their issues by

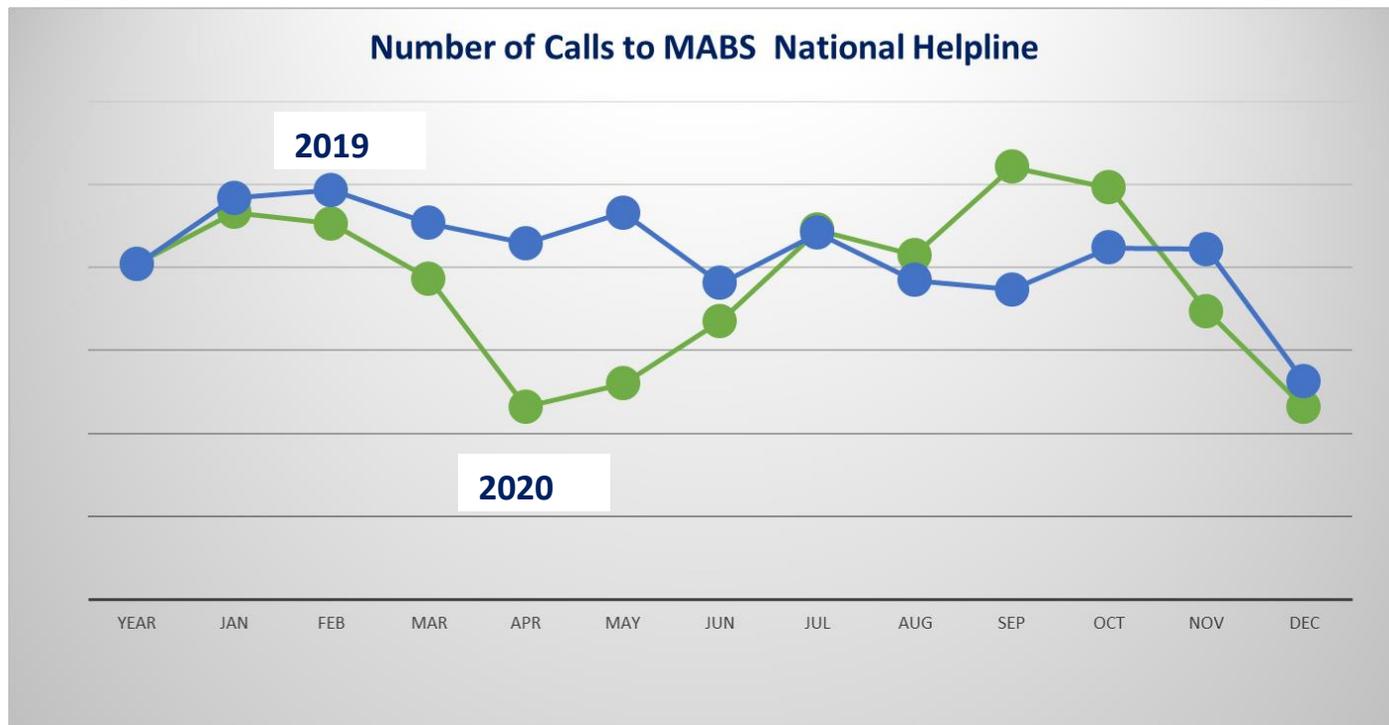
- Providing support, advice and information
- Support through Client Empowerment model
- Referral to Money Adviser
- Referral to DMA
- Referral to Approved Intermediary for DRN
- Referral to Personal Insolvency Practitioner to explore Insolvency options

In addition, the MABS Helpline provides support to the MABS offices by

- Carrying out assessments where an office is not resourced due to illness, staff shortages, moving, IT issues etc.
- Dealing with emergencies where possible e.g. threat of utility disconnection

The extension of the **Abhaile** scheme and the enhanced role for MABS kept the MABS National Helpline front and centre as the 'Gateway to Debt Advice'. This is welcomed as it usually Abhaile advertising campaigns prompt more people to access our services via the National Helpline. During 2020, the MABS Helpline continued to operate as normal, with no changes in service delivery

3.4 MABS National Helpline Calls 2020



Calls handled by the MABS Helpline decreased by 8.5% in 2020 when compared to 2019. This may be explained due to moratoria put in place by utility suppliers and lenders and other Government supports in place for citizens. However in 2020, August, September and October in particular saw a rise in calls when some of these solutions were due to end and lockdown eased a little.

3.5 Disconnection Supports and Advocacy

The MABS National Helpline Advisers advocate for callers in relation to disconnections or threat of disconnections. During 2020, the Helpline contacted the Commission for Regulation of Utilities (CRU) and Utility Providers at the start of the pandemic to request that disconnections would be suspended during the public health restrictions. Two utility providers engaged initially, and on foot of this, contact was made with the CRU to prompt other providers to follow suit. This request was successful. The MABS Helpline provided the CRU with feedback relating to the moratorium on disconnections and the lifting of same and highlighted both issues and possible solutions.

3.6 Court Mentor Services

In addition to the one to one supports for homeowners in difficulties, MABS also provides a Court Mentor Service, which is a MABS adviser who attends outside court when the County Registrar is dealing with repossession cases, to provide support and information to borrowers.

The Court Mentors provides supports to borrowers attending the Courts, by explaining the court process, where to sit and also offering ongoing support by referrals to MABS offices for borrowers who may need MABS Services.

In the Dublin courts, MABS National Helpline Advisers provide the Court Mentor Services at all hearings.

In March 2020, the courts closed to members of the public attending in line with public health guidelines.

Feedback to MABS Court Mentors from MABS Adviser

Thank you for all your help as you were a very big part in this whole process and without you being there in the Court she would not have got through this either. Court mentoring is a success as this case did defy all others, as it was particularly sensitive ...She was so delighted with your help and you looked after her so well today and this would not have happened today without you being there. So remember that too. Knowing we can make a difference gives us hope in our work.

3.6 MABS National Helpline Client feedback

Feedback is something that is vital to the role of all in MABS but especially important for the Helpline who rarely get to see outcomes for the most vulnerable of our clients. Below are some feedback received in 2020

I would just like to say thank you for being so helpful.... Feels like you gave us a lifeline and a bit of hope...and also for acting on our behalf so quickly!!! Its means more than you know.

Thank you so much for the phone chat and the advice earlier today. I phoned the bank regarding the loan payment days, it will be sorted.Thank you also for the leaflets and self-help materials. I will look at them. And a huge thank you just for listening. It really means a lot.

Thanks so much for your help and support this evening. You really put my mind at ease because I couldn't think straight earlier with panic. Very much appreciated and I will definitely recommend MABS to everyone that is dealing with Financial worries/strains after speaking with you.

Many thanks for sending me on all relevant documentation as per telephone conversation. When dealing with debt it really helps to talk to someone who shows kindness and empathy towards your situation and I really appreciate the professional advice you gave me in a caring non-judgemental fashion. I have filled out budget sheet and re attached it for your attention.

3.7 Debt Solutions Available.

Many people who come to MABS are assisted in reaching a voluntary arrangement with their creditors. MABS has fostered a long term protocol with the Banking and Payment Federation of Ireland (BPMFI) which outlines how borrowers with loans from subscribing BPMFI members are to be treated by those lenders and provides a framework for the BPMFI and MABS clients to communicate with each other about debts. The protocol also provides options for voluntary solutions for borrowers who may not qualify for statutory options. Statutory solutions are also available under The Personal Insolvency Act 2012. One of the solutions under this insolvency legislation is a Debt Relief Notice (DRN), which is available through North Dublin MABS through our role as an Approved Intermediary.

3.8 Approved Intermediary

North Dublin MABS is a registered Approved Intermediary with the Insolvency Service of Ireland. All offices in the region have staff trained, accredited and approved for the processing of Debt Relief Notices under the Personal Insolvency Act 2012.

During 2020, **156 Debt Relief Notice appointments** were completed. A total of **32 Debt Relief Notices were issued** by court providing for **€563,524.24 in debts discharged**.

3.9 Mortgage arrears

While MABS has always provided advice on mortgage arrears, MABS now has put in place a network of Dedicated Mortgage Arrears Advisers (DMAs). DMA's are located in MABS offices around the country and act as the first port of call for an applicant to the Abhaile scheme. North Dublin MABS employs three Dedicated Mortgage Advisers (DMA) who provide high level independent expert advice to people in difficulty with mortgage arrears.

3.10 The Abhaile Scheme (Abhaile is Irish for home).

The aim of Abhaile is;

- To help insolvent mortgage holders who are at risk of losing their homes,
- To identify and put in place solutions to their mortgage arrears,
- To keep them, wherever possible, in their own homes.

In addition to the DMA Advisers in MABS, to deliver this specialised help nationwide, MABS works in partnership to establish panels of professional advisers with The Insolvency Service of Ireland, the Legal Aid Board and a panel of accountants.

During 2020, The MABS Voucher Desk issued 3,166 vouchers for clients under the Abhaile Scheme.

4.0 Money Management Education

4.1 Money Management in the Communities (MABS National Objective 3)

North Dublin MABS has a statutory remit for money management education, focusing on building financial capacity. **During 2020, 14 Money Management Programmes were delivered** with a variety of community groups in the North Dublin city and county communities. Sessions were also delivered to groups on a national level such as tenants groups. Sessions focused on managing money, how to budget and shopping around for utilities and other services. These sessions were in addition to the sessions delivered under the Financial Capacity Programme, explained below.

4.2 Global Money Week



Global Money Week (GMW) is a worldwide programme that takes place in March annually. It is an initiative of the Child & Youth Finance International. The main objective is to help young people to learn about money matters and how it impacts on their lives. Countries around the world participate in Global Money Week – from Europe, America, Asia and Africa. During 2020, in keeping with public health guidelines, delivery of Global Money week was online or by supplying information to the students.

4.3 Employee Wellbeing Programmes

During public health restrictions, a number of employers reached out to MABS requesting information and financial wellbeing supports for their employees. We provided information packs including guides to budgeting, working at home and dealing with debts. In addition, North Dublin MABS delivered a number of Money Management Sessions with Worker Wellbeing Programmes. Sessions were well-attended and they were held on Zoom.



4.4 Financial Capabilities Programme

Money management education in the MABS context has its roots in community education, with programmes designed for and with vulnerable and marginalised groups. During 2020 we embarked on an exciting programme, called Money Made Sense, with the Northside Partnership, TASC and sponsored by JP Morgan.

The graphic features a green diagonal background. At the top, the title 'Money Made Sense' is written in green, with the tagline 'For Your Healthy Financial Future' below it. Three white circles contain the questions: 'Is your income stretched?', 'Spending but not saving?', and 'Need to plan for the future?'. Below these, text reads: 'Our FREE financial education program Money Made Sense helps put money back in YOUR pocket'. Contact information for Angela Shafer is provided. At the bottom, logos for TASC, Northside Partnership, JP Morgan Chase & Co., and MABS are shown, along with the website 'www.northsidepartnership.ie' and social media icons. A glass jar filled with coins and a small plant is on the right side of the graphic.

Money Made Sense is a FREE programme designed to build confidence with everyday financial matters such as:

- How to save on utilities
- Saving and everyday spending
- Family finances and budgeting
- Managing debt
- Saving on household energy
- Available national supports.

The programme includes 8 group training sessions and 4 one-to-one financial coaching with a Money Adviser from North Dublin MABS. The programme is being delivered in 3 cycles, between 2020 and 2021. During each cycle there are four groups of learners. All sessions to date have been delivered on Zoom, making it very accessible for people to attend. However, we recognise that for others the digital delivery may be a barrier and we hope in cycle 3 in 2021 to be able to deliver face-to-face sessions. The programme is being evaluated on an ongoing basis and it is hoped that this pilot and the evaluation will illustrate the improvements in participant's financial wellbeing through education. Feedback received on Cycle 1 2020 gives a very positive outcome for learners;

I found the course very informative and it provides a lot of information and advice which in turn helps you re-asses you financial situation and makes you think before you enter into any kind of debt or financial transaction.

Opened my eyes to unnecessary spending, changed car insurance, utility provider and paid down my Credit Union loan by 50%, also starting a pension fund.

5.0 Working in Partnership with the Communities we Service

MABS National Objective 2 provides for working in partnership with other stakeholders. North Dublin MABS continued to foster effective networking with other agencies, NGO's and other community groups, with a view to a collaborative approach in identifying emerging trends and needs in our communities. In 2020, we continued to strengthen our community partnerships and expanded our reach in response to the worldwide pandemic and the impact on citizens. The National Helpline and offices networked with Aware, Threshold and the Central Credit Section of the Central Bank and many other services and supports, in a bid to improve collaboration to support our communities impacted by Covid restrictions and financial impacts. **During 2020, North Dublin MABS participated in or hosted 28 networking events. Some examples of these events below.**

College of Psychiatrists of Ireland

North Dublin MABS were invited to deliver a presentation at a symposium and workshop with the College of Psychiatrists of Ireland entitled *The Monetary Impact of Mental Illness Conversations that Matter in Signposting*.



Our presentation was entitled *MABS: How MABS works, services provided and how they work with those with mental illness & distress*. We gave an overview of the service and explained how the service operates and how it can be accessed, where we are located, what kind of issues we can be of assistance in and the sorts of supports, information, aid and advice we provide. We also presented on the MABS Dedicated Mortgage Arrears Adviser, the Abhaile Scheme and the solutions available to borrowers in mortgage arrears and the supports available to them through the Abhaile Scheme: vouchers, duty solicitors and court mentors. We were followed by a presentation by a REFOCUS member and See Change Ambassador who talked about his lived experience as a MABS service user and described the help he had received from MABS as playing a key role in his personal Recovery.

(Note: this event took place before March 2020, no public health guidelines in place)



Stronger Charities.
Stronger Communities.

Community Champions were established to support and inform local citizens and community organisations through the difficult time during the pandemic. The Wheel and the Irish Rural link manage community Champions. North Dublin MABS reached out to The Wheel offering an information session to the Champions on the work of MABS and how they could refer people they meet to MABS if they felt support was needed. The session was delivered via Zoom with time for questions and answers for all who attended. MABS details were made available on The Wheel website.



Supporting older people
to age at home

North Dublin MABS were invited to present at a virtual event for service providers organised by **ALONE** in partnership with the HSE in October 2020. The event had 63 participants from 23 organisations.

The aims of the event were to learn about and share information on supports being provided by organisations in our area to assist older people to age well at home during public health restrictions and to consider ways we can all work together across various sectors to support older people and each other during the worldwide pandemic. It was a very informative event with a directory of supports detailing all the contact details and service provided by the participants. A copy of this directory can be found at - [Supporting Older People in the Community Together](#).



An Coimisiún
um Rialáil Fóntais
**Commission for
Regulation of Utilities**

MABS National Helpline were invited to participate in a lunch and learn session with the **Commission for Regulation of Utilities (CRU)** in conjunction with SVP and Alone. Each organisation presented to CRU staff who work in policy and regulation with a focus on the vulnerable client and highlighting what CRU could to assist.

During the public health restrictions in 2020, North Dublin MABS worked closely with the **Society of Saint Vincent de Paul, Tusla** and other community supports, providing information leaflets, budgeting tools and cookbooks which were delivered to families in the communities.

6.0 Community Development (MABS National Objective 5)

To support a process of community development by facilitating the target group to be involved in the planning and implementation of the service locally to ensure that it is responding effectively to their needs. Client feedback is obtained through a variety of channels such as interviews, surveys, questionnaires, and comment cards. North Dublin MABS encourages and reviews all customer feedback from our clients will help us to gauge the quality of the service that we provide and to help us continually improve our services to better serve our clients.

Thank you for your reassurance and kind words this morning. They really have helped to alleviate some of the anxiety around my current debt situation. I did not have the courage to open the letter from my creditor until you were on the other end of the phone

Service is great, very welcoming, no judgement, without a doubt if they were not there I would not know what to do

It was brilliant, feels like a weight has been lifted off our shoulders, we cannot thank all of your enough for your excellent service

Thank you so much, my PIA successfully went through with MABS assistance all the way, myself and my wife can enjoy our golden years without stress or pressure

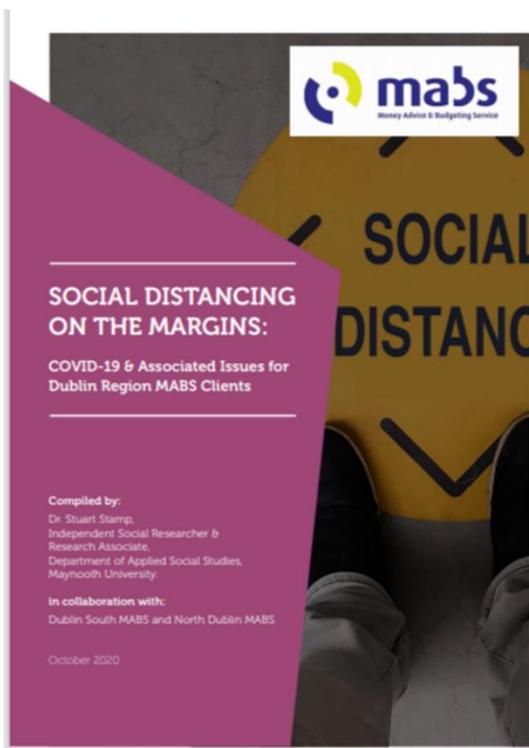
7.0 Social Policy (National Objective 7)

MABS has a significant role in highlighting the need for social policy changes to improve the client situation. Social policy development must be led from client casework experience. The MABS Service casework process provides a rich data source in relation to the population experiencing over-indebtedness and its related social and financial exclusion dimensions. North Dublin MABS commits to using knowledge and experience gained to bring about policy change **During 2020 North Dublin MABS identified 26 issues of social policy and brought to the attention of policy makers.**

7.1 Research Project on the Impact of Covid on MABS Clients

Social Distancing on the Margins: COVID-19 and Associated Issues for Dublin Region MABS Clients

The impact of Covid-19 for MABS clients living on the margins in Dublin



Covid-19 has changed the way we all work, and this includes the delivery of the services offered by MABS to the public. National health guidelines now require remote service delivery by phone or email. While remote engagement works for many MABS clients who have adapted well and can use electronic forms of communication, it can inadvertently marginalise those more accustomed to in-person or 'drop in' access.

In light of these concerns, Dublin South and North Dublin MABS undertook to investigate how the pandemic has affected MABS clients in Dublin. The report Social Distancing on the Margins: COVID-19 & Associated Issues for Dublin Region MABS Clients was compiled by Stuart Stamp, Research Associate, Department of Applied Social Studies, Maynooth University. The research was undertaken from March to June of 2020.

The final report was officially launched in early 2021. While the study focuses on MABS' clients, the recommendations are relevant to policy makers, other service providers and advocates, especially those working to support marginalised and vulnerable communities.

The full report is available on the website to read [COVID 19 MABS Clients report29.3.2021.pdf](#)

9.0 Financial Reports and Auditor's Statement 2020

INDEPENDENT AUDITOR'S REPORT to the Members of North Dublin MABS

Report on the audit of the financial statements

Opinion

We have audited the company financial statements of North Dublin MABS for the financial year ended 31 December 2020 which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet, the Statement of Cash Flows and the notes to the financial statements, including the summary of significant accounting policies set out in note 2. The financial reporting framework that has been applied in their preparation is Irish law and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102.

In our opinion the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the company as at 31 December 2020 and of its surplus for the financial year then ended;
- have been properly prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", as applied in accordance with the provisions of the Companies Act 2014 and having regard to the Charities SORP; and
- have been properly prepared in accordance with the requirements of the Companies Act 2014.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are described below in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard for Auditors (Ireland) issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and the Provisions Available for Audits of Small Entities, in the circumstances set out in note 3 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from the date when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other Information

The directors are responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our Auditor's Report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2014

In our opinion, based solely on the work undertaken in the course of the audit, we report that:

- the information given in the Directors' Annual Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and

We have obtained all the information and explanations which, to the best of our knowledge and belief, are necessary for the purposes of our audit.

In our opinion the accounting records of the company were sufficient to permit the financial statements to be readily and properly audited. In our opinion the financial statements are in agreement with the accounting records.

INDEPENDENT AUDITOR'S REPORT

to the Members of North Dublin MABS

Matters on which we are required to report by exception

Based on the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified any material misstatements in the Directors' Annual Report. The Companies Act 2014 requires us to report to you if, in our opinion, the disclosures of directors' remuneration and transactions required by sections 305 to 312 of the Act are not complied with by the company. We have nothing to report in this regard.

Respective responsibilities

Responsibilities of directors for the financial statements

As explained more fully in the Directors' Responsibilities Statement, the directors are responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework that give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, if applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (Ireland) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Further information regarding the scope of our responsibilities as auditor

As part of an audit in accordance with ISAs (Ireland), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

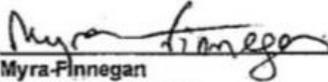
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by directors.
- Conclude on the appropriateness of the directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's Report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditor's Report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

INDEPENDENT AUDITOR'S REPORT to the Members of North Dublin MABS

The purpose of our audit work and to whom we owe our responsibilities

- Our report is made solely to the company's members, as a body, in accordance with Section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an Auditor's Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume any responsibility to anyone other than the company and the company's members, as a body, for our audit work, for this report, or for the opinions we have formed.



Myra Finnegan

for and on behalf of

HOWLIN O'ROURKE AUDITORS AND ACCOUNTANTS LIMITED

T/A HOWLIN O'ROURKE & CO

Certified Public Accountants and Statutory Audit Firm

4 The Seapoint Building

Clontarf

Dublin 3

16 September 2021

North Dublin MABS DIRECTORS' RESPONSIBILITIES STATEMENT

for the financial year ended 31 December 2020

The directors are responsible for preparing the financial statements in accordance with applicable Irish law and regulations.

Irish company law requires the directors to prepare financial statements for each financial year. Under the law the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council. Under company law, the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end date and of the net income or expenditure of the company for the financial year and otherwise comply with the Companies Act 2014.

In preparing these financial statements, the directors are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Statement of Recommended Practice: Accounting and Reporting by Charities (2015);
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in operation.

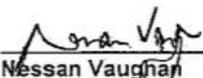
The directors confirm that they have complied with the above requirements in preparing the financial statements.

The directors are responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and net income or expenditure of the company to be determined with reasonable accuracy, enable them to ensure that the financial statements and the Directors' Annual Report comply with Companies Act 2014 and enable the financial statements to be audited. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

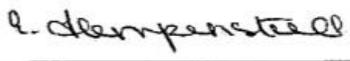
In so far as the directors are aware:

- there is no relevant audit information (information needed by the company's auditor in connection with preparing the auditor's report) of which the company's auditor is unaware, and
- the directors have taken all the steps that they ought to have taken as directors in order to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

Approved by the Board of Directors on 16 September 2021 and signed on its behalf by:



Nessian Vaughan
Chairperson



Evelyn Hempenstall
Director