

# Annual Report

Charity registered under section 39 or section 40 of the Charities Act 2009

<b>Submission Number:</b>	SR56147
<b>Received Date:</b>	28/10/2021

## Charity Details

<b>Charity Number</b>	<b>20201951</b>
<b>Charity Name</b>	<b>North Leinster Money Advice &amp; Budgeting Service</b>

## Charity Governance

<b>Your organisation determined that:</b>	it does need to meet the Additional Standards of the Charities Governance Code
<b>At this time, our organisation has</b>	complied with all sections of the Charities Governance Code

## Activities

<b>Annual Return for Period</b>	01-01-2020 to 31-12-2020
<b>Due Date</b>	31/10/2021
<b>Activities</b>	Advice/advocacy/information Education/training Relief of poverty Welfare of those in need because of youth, age, ill health or disability

## Description of Activities

The North Leinster region comprises of the 5 counties of Kildare, Longford, Louth, Meath & Westmeath.

During 2020 we provided a free, confidential and non judgmental money advice and budgeting service to existing and new clients through our 8 MABS offices located across the region. Our clients can be people who are struggling to manage their money, may have fallen into arrears with utility providers such as electricity or gas, or fallen into arrears with their rent, mortgage or other debt repayments. Many of our clients may be facing the threat of disconnection from their electricity or gas supply or eviction from their rented or mortgaged home.

We supported 2,110 new clients who presented to our service during 2020, which was a 22% reduction on 2019. This was in addition to our existing active caseload of circa 1,300 clients whom we were supporting at the beginning of 2020. This reduction in the number of people contacting our service for the first time in 2020 when compared to 2019 was most likely as a result of the pandemic and the various supports put in place by government to support people who found themselves unemployed and also the supports put in place to prevent disconnections and evictions during the pandemic. Likewise supports put in place by financial institutions to support people who found themselves unable to meet full loan/mortgage repayments as a result of the pandemic impacted as well.

As MABS was deemed to be an essential service during the pandemic, all offices in our region remained operational throughout the pandemic albeit closed to the public for certain periods during 2020 where public health restrictions required such closures. During 2020 we delivered the service to clients primarily through virtual appointments or over the phone.

Under the MABS Court Mentor Scheme we attended the County Registrars court in all 5 counties, where such court hearings took place throughout 2020 to support people facing possession order proceedings in respect of their principal private residence.

As the gateway to the various supports available under the State funded Abhaile scheme in 2020 we continued to support borrowers who found themselves in mortgage arrears on their principal private residence.

We also delivered virtual community education sessions to various community groups on budgeting and debt prevention across the region throughout 2020.

We continued to provide an Approved Intermediary service under the Personal Insolvency legislation to submit Debt Relief Notice (DRN) applications to the Personal Insolvency courts for individuals who met the criteria to qualify to have debts of up to €35,000 written off under a DRN.

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<b>Beneficiaries</b>	Unemployed/low income Those suffering from hunger/poverty Those suffering from addiction Those suffering from disease, disorders and ill-health Community services Mental health support Asylum seekers/refugees Ethnic minorities Tenants Travellers Advocacy and civil rights Secondary school children
<b>Provides Direct Service to Individuals</b>	Yes
<b>Fees Charged for Direct Service</b>	No
<b>Fee Structure &amp; consideration/selection process</b>	
<b>Beneficiary Selection Process</b>	Our service is open to all, there is no selection process
<b>Average No. Employees / Paid Officers</b>	20-49
<b>No. of Volunteers</b>	NONE

### Financials

<b>Gross Income</b>	€2,150,677.00
From Government/ Local Authorities	€2,150,677.00
From Other Public Bodies	
From Philanthropic organisations	
From Donations	
From trading and commercial activities	
From Other Sources	

### Description of Other Sources

#### Donation Income Types

<b>Gross Expenditure</b>	€2,050,018.00
<b>Salary Expenditure</b>	€1,674,432.00

### Attachments

Type	Description	Barcode
		<b>BC185649</b> <b>BC185649</b>
Set of Audited Accounts	North Leinster Money Advice and Budgeting Service Signed FS - 2020.pdf	BC185649

### Declaration

<b>Filer Name:</b>	Michael Laffey
<b>Filer Address:</b>	
<b>Filer Email:</b>	michael_laffey@mabs.ie
<b>Filer Phone:</b>	0761 07 2682
<b>Filer Declaration Made:</b>	Yes

