

Annual Report

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

Submission Number:	SR100181
Received Date:	18/10/2023

Charity Details

Charity Number	20201951
Charity Name	North Leinster Money Advice & Budgeting Service

Charity Governance

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

Activities

Annual Return for Period	01-01-2022 to 31-12-2022
Due Date	31/10/2023
Activities	Relief of poverty Education/training Advice/advocacy/information 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 2022 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 and 3 outreach clinics (2 in county Meath and 1 in Kildare). 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. The impact of 4 ECB interest rate increases on mortgage repayments between July and December 2022 also resulted in more clients seeking our support. 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 2,613 new clients who presented to our service during 2022, which was a 21% increase on our 2021 figure. This was in addition to our existing active caseload of circa 1,200 clients whom we were supporting at the beginning of 2022. This increase in the number of people contacting our service for the first time in 2022, when compared to 2021, was more in line with pre-pandemic figures and was most likely due to the 'Cost of Living Crisis' (primarily utility, rent and mortgage repayment increases, resulting in arrears) and also as a result of the expiry of supports put in place by government during the pandemic (to support people who found themselves unemployed and also the supports put in place to prevent disconnections and evictions). Likewise the changes to supports which had been put in place by financial

institutions during the pandemic, to aid people who found themselves unable to meet full loan/mortgage repayments, and increases in lending rates will also have led to an our increase in numbers.

From March 2022 we delivered the service to clients' primarily through face to face appointments, while still offering virtual appointments as an option (which was how we delivered our service to clients' from March 2020 to March 2022). In 2023, we recommenced our Outreach Clinics in County Meath (in Ashbourne & Trim) and introduced an Outreach Clinic in County Kildare (in Kildare town).

Under the MABS Court Mentor Scheme we attended the County Registrars court in all 5 counties, attending 83 court sittings, where such court hearings took place throughout 2022, 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 2022 we continued to support borrowers who found themselves in mortgage arrears on their principal private residence.

We also delivered in person and virtual community education sessions to various community groups on budgeting and debt prevention across the region throughout 2022, conducting 56 sessions in total, for 768 participants.

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.

In December 2022, North Leinster MABS were happy to be approved for accreditation by Age Friendly Ireland, as an Age Friendly business.

Beneficiaries	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
Provides Direct Service to Individuals	Yes
Fees Charged for Direct Service	No
Fee Structure & consideration/selection process	
Beneficiary Selection Process	Our Service is open to all, there is no selection process
Average No Full Time Employees	27
Average Part Time Employees	12
No. of Volunteers	NONE

Financials

Total Income	€2,118,318.00
From Government/ Local Authorities	€2,118,318.00
From Other Public Bodies	€0.00
From Philanthropic organisations	€0.00
From Donations	€0.00
Donation Income Types	
From Bequests	€0.00
From trading and commercial activities	€0.00
From Other Sources	€0.00
Description of Other Sources	
Total Expenditure	€2,161,577.00
Salary Expenditure	€1,785,668.00
Other Expenditure	€375,909.00
Surplus / (Deficit) for the Period	(€43,259.00)

Assets and Liabilities at the end of the financial period

Cash at Bank and in Hand	€209,751.00
Other Assets	€270,299.00
Total Assets	€480,050.00
Total Liabilities	€262,841.00
Net Assets / (Liabilities)	€217,209.00

Audit Details

Have the financial statements been audited	Yes
	The audit report was unmodified (i.e. a clean report)

International Transfers

Total income received by the charity from outside the State during the financial year	€0.00
Select countries from which income was received	
Total funds spent or transferred outside the State by the charity during the financial year	€0.00
Select countries to which funds were transferred	
Select method(s) used to transfer funds outside the State	

Attachments

Type	Description	Barcode
Full Set of Accounts	North Leinster MABS 2022 Directors Report & Financial Statements for Year Ended 31st December 2022 - Signed.pdf	BC323417

Set of Audited Accounts	North Leinster MABS 2022 Directors Report & Financial Statements for Year Ended 31st December 2022 - Signed.pdf	BC326944
Annual Report	North Leinster MABS Chair's Report & Directors Report for year ended 31st December 2022.pdf	BC326949

Declaration

Filer Name:	Michael Laffey
Filer Address:	North Leinster Money Advice & Budgeting Service Regional Office, 1st Floor 1b Brews Hill Navan Meath Republic of Ireland C15 XR8Y
Filer Email:	michael_laffey@mabs.ie
Filer Phone:	0818 07 2682
Filer Declaration Made:	Yes

*** I am authorised to make this submission on behalf of the charity trustees;**

*** All the information in this submission has been approved by the charity trustees and is correct and complete to the best of my knowledge;**

*** I have read and accept the Charities Regulator's Data Protection Notice.**