

"The Money Advice and Budgeting Service is aware of the obstacles faced by many of its clients nationally in accessing financial services. The proposed alternative models are welcomed as a positive step towards new developments in this area"

Liam Edwards (*National Co-ordinator of MABS*)

"The ILCU welcomes this research as a positive step forward by the Traveller community in accessing financial services and in exploring ways in which the credit union movement can better serve society as a whole"

Liam O Dwyer (*Director ILCU*)

"This research highlights the ongoing difficulties members of the Traveller community have in accessing legal forms of savings and credit. Hopefully the recommendations contained in this research will lead to more options being available for Travellers and people on low incomes to access savings and credit facilities."

Thomas McCann (*Equality Officer, ITM*)



EXCHANGE HOUSE
Travellers Service

Exchange House Travellers Service
42 James Street Dublin 8 Ireland
T: 00 353 1 454 6488
F: 00 353 1 454 6575
info@exchangehouse.ie
www.exchangehouse.ie



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ALTERNATIVES

An exploration of new models of affordable savings and credit options in use worldwide which may be adapted by the Traveller community in Ireland