



Anglo: Not Our Debt Campaign

www.notourdebt.ie

'How-To' Pack

Welcome,

You may be reading this because you would like to organise a public or community meeting to discuss the Anglo: Not Our Debt Campaign. You might not wish to organise a public meeting. You can hold small meetings at your own kitchen table to discuss these issues or simply share this information with your family, friends and neighbours. In either case, we hope you find the information in this pack helpful.

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Also for download on the site/part of the pack:

- Breakdown of Anglo debt repayments by county
- Questions and Answers on repayments and promissory notes
- Powerpoint and slides on repayments and promissory notes
- Economic jargon buster
- Public meeting sign-up sheet template
- Public meeting poster and flyer templates
- Explanatory video

1. What is the campaign?

The Anglo: Not Our Debt campaign is targeting the payments of INBS and Anglo Irish Bank's debts – also known as 'promissory notes' – to the Irish Central Bank and the European Central Bank, and calling for their suspension. The responsibility for repaying this debt is being forced onto people in Ireland, and we believe that this is unjust. These payments are scheduled to continue until the 2030s. These debts are completely separate from the EU/IMF deal with the Irish government.

The next payment of €3.1 billion will leave the Irish exchequer on 31st March 2012. We are calling for the suspension of this payment pending renegotiation. In order to do this, we need to raise awareness of the issue by having public meetings and getting as many communities and groups involved as possible, and by putting severe pressure on our TDs and Senators to address this issue.

A '**Q&A**' about the debts and promissory notes, which provides a technical breakdown of the repayments is available for download on our website at www.notourdebt.ie/faq

The demand of this campaign is a very real possibility, but to make it happen, we need people all over the country being active and vocal. We need your help. Why not channel the anger we've all been feeling over the past years into positive action for change? Together we can do this!

Who's involved in the campaign?

The Anglo: Not our Debt campaign has been started by Debt Justice Action, an alliance campaigning against debt injustice. The group is comprised of non-party political justice organisations from a range of sectors including trade unions, community, global justice, research and academia. We have seen the devastating impact of austerity, cutbacks and the pay-off of private financial debt on communities across Ireland and all over the globe. We are calling for an end to this debt injustice.

The organisations involved are:

Action From Ireland (Afri)
Africa Centre
Africa-Europe Faith and Justice Network
Ballyhea Says No To Bondholder Bailout
Canal Communities Campaign for Equality and Fairness
Claiming Our Future
Centre for Global Education
Clondalkin Travellers Development Group
Comhlámh
Debt and Development Coalition Ireland

Fermoy Says No To Bondholder Bailouts
Galway One World Centre
Gluaiseacht for Global Justice
Irish Missionary Union – Justice
Just Forests
Kilbarack Community Development Project
Latin America Solidarity Centre
Little Sisters of the Assumption
Migrants Rights Centre of Ireland
NUI Maynooth Community Education, Equality and Social Activism
Partners in Faith
Sisters of Our Lady of the Apostles
Spectacle of Defiance and Hope
UCD School of Social Justice
Unite Trade Union
Waterford Women’s Centre

Individual community workers and campaigners
Independent think-tank TASC is providing technical advice.

If you or your organisation would like to endorse this campaign then do get in touch.

2. What You Can Do

Step 1: Educate yourself

Go to the FAQs available for download, which explains the debt in a clear, easy and accessible way. You can also download a printable version on our website www.notourdebt.ie/faq

Also, check out the other resources at the back of the pack and linked on our website. Feel free to send us an email to info@notourdebt.ie or give us a call (see contact numbers in spokespeople section on) to discuss the issue if you'd like to or have any questions.

Step 2: Educate others

We need to spread the message and information about this debt injustice across the country. So please get involved and tell others. Tell your friends, your family, your neighbours, colleagues, and community members. Bring it up over the dinner table, in the pub, at the school gate. Could you invite some friends over for a kitchen table, sit around with tea and cake and learn together about the debt and what should and shouldn't happen.

You don't have to organise a public meeting. You can hold small meetings at your own kitchen table to discuss these issues or simply share this information with your family, friends and neighbours. However, if you would like to host a community meeting, the resources provided in this education pack will help you do this.

Step 3: Contact your TDs.

Whatever our opinion of politics, and a lot of us are a bit cynical these days, to succeed in this campaign we need to put lots of pressure on our political representatives. We have seen time and time again in the past few years how people power and political pressure can work – think of the pensioners and the medical card, the septic tank campaign, or the u-turn on the DEIS scheme in schools. In Ireland politics is local and we can use this to our advantage. These folks are paid to represent us, so let's let them know what we think,

So let's get pestering our politicians!

Communicating your discontent with the Anglo/INBS payments with your local TD **is as important** as understanding the issues and educating others. The government needs to be seen to be under pressure from the people in order to be in a position to renegotiate.

1. Email or write to your TD recording your concern about the Anglo debt, and requesting a meeting. There's a sample letter available on our website, www.notourdebt.ie. Ideally, write a letter (handwritten is most effective), as this gets more attention than an email.

2. Leave a bit of time, and then follow up with a phone call, to your TDs constituency office, or Dáil office.
3. Have a face to face meeting with your TD. Read on for tips on how to do this.

Remember it's more effective to speak to your TDs in a group – it's less intimidating for you, and has a greater impact.

A list of your local TDs is available here:

<http://www.oireachtas.ie/parliament/tdssenators/tds/>

A suggested letter or email is featured further on in this pack.

Contact.ie have set up a handy online tool for emailing TDs. Just add details and message, choose the category (ie “all TDs”) and click send.

Don't forget to let us know how you got on! Email info@notourdebt.ie

3. Organising a public meeting

There are a number of spokespeople who are available to speak on behalf of the campaign who you can contact and invite to speak at your meeting if you feel it is appropriate. See 'Debt Justice Action Spokespeople' further on in this booklet.

We also encourage that you invite local speakers who might have an adequate understanding of the issues and can create the relevant links to your community.

The agenda of your public meeting might appear as follows:

7pm: Introduction to meeting with **FACILITATOR**

7.15pm: Introduction to issues with **SPEAKER**

7.30pm: Open the floor to Q and As

BREAK

8pm: Watch informative **VIDEO** or **POWERPOINT**

8.15pm: Break into smaller group discussions based around important questions which encourage attendants to link the broader economic issues to their own lives.

8.30pm: Allow to time for **FEEDBACK.**

8.45pm: Move towards a **CONCRETE ACTION** – This can be something as simple as everyone taking a petition and getting people to sign it, or agreeing to write TDs, or can be something like staging a public stunt or community action.

Make sure that people leave with something to do, to help them feel part of the campaign and so they understand that they are integral to its success.

See also <http://seedsforchange.org.uk/free/meeting>

4. Briefing notes for facilitator / speaker

1. The role of the facilitator
2. Facilitation tools
3. The role of the speaker
4. Understanding the brief

1. The role of the facilitator

An important aspect of facilitation is **understanding everyone's role**.

What does the facilitator do?

- Sets the agenda.
- Opens the event and introduces speakers.
- Keeps people to time.
- Facilitates discussion.

The facilitator does NOT have to be an expert on the topic, or economics. What is most important in the facilitator's role is to be an effective communicator, to be inclusive, and to be an efficient time-manager.

What are you facilitating?

- People making links between debt repayments and their lives – even hypothetically.
- Empowering people to articulate themselves and speak about issues directly affecting them – you are not telling them what to think.
- Empower them to take action and be vocal.
- Maintaining order and structure at a public meeting when it is possible people will be emotionally charged.
- Offer people space to have discussion in small groups.
- You are aiming to come away with: action points, a time and date for a follow-up meeting, a contact list to stay in touch with who was at the meeting.
- Actions are important as it helps people feel ownership of a campaign and feel that they are involved in it and also that they see how necessary to it. You don't want people leaving the meeting feeling as if it doesn't matter whether they are present or not.

2. Facilitation tools

Depending on the meeting structure you choose, you may wish to use some activity based discussions to help people feel comfortable talking about themselves.

You can search Google for facilitation tools, guidelines and activities.

Seeds for Change also provides excellent resources for facilitation and organising public meetings, in their 'resources' section:

<http://www.seedsforchange.org.uk>

3. What is the role of the speaker?

The speaker makes an input on what the campaign is calling for and makes a case as to why individuals and people in your community should be concerned about and active on suspending the repayments. They might also explain the economic aspects of the repayments and describe the flow of money.

Campaign spokespeople, featured at the end of this pack, can be contacted to attend your event.

It is worth finding local speakers, maybe prominent community members, who are willing to speak at the event. It is important to create links with the locality and not simply depend on external speakers coming in. A local business person or community activist might be approachable and confident to speak to a group, or anyone else.

4. What is the brief?

The campaign is calling for the suspension of Anglo/INBS promissory notes payments by 31st March pending renegotiation. Study the Q and A on the promissory note before the meeting and direct people to that document.

5. Some suggestions on how to speak in public

Speaking in public is not always easy, and many of us are nervous about doing it. Here are some tips to help you along.

When you speaking to groups of people you are trying to get what you want to say actually listened to. You are not trying to change people's minds – that is something different.

You need people to take time and listen to it. You must explain how it affects them.

Try not to overload your audience with information. Dazzling or stunning your audience with lots of technical information may alienate or confuse them.

When you go into an audience think about why they came and what they want out of it, what their expectations are. Know your audience and think about what their motives might be.

When you look at a person you have to look at all of their potential. Know their capabilities and know your own motivations.

Speak to people as your equals – no one on this planet is better than you or worth more than you. If you speak down to people they stop listening.

Be yourself: when a speaker is comfortable the audience is comfortable.

The only thing that can't be copied or sold is sincerity and authenticity.

It's ok to think of it as a performance. Don't let the performance part scare you.

Smile.

adapted from a talk given by Marius Griffin, at Advocacy and Activism Training in Cork, November 2011
<http://corkfeminista.com/2011/11/04/advocacy-activism-training/>

6. Outreach

It's key to reach out to different groups, movements and key local figures to build political momentum and pressure. Try to draw in people who are active and politically powerful in your local area. You can do this by attending and supporting other meetings, and making the links between local cuts and the big picture issue of paying off 3.1 billion per year.

Effective responses

Sometimes at public meetings or when dealing with ideas that seem quite large, arguments can be made against your campaign that utilise fear-mongering and threats to our survival. Our government has used some of these in an attempt to convince us that we need to keep making the payments. For example, the government has used the argument that the ECB might 'cut off funding to our pillar banks' if the payments were suspended. The pillar banks are the main operating banks in Ireland, such as AIB and Bank of Ireland. We think this argument is not plausible because the pillar banks are being maintained to avoid contagion; a contagion that would spread to the core-EU economies if the ECB precipitated their collapse, and they would collapse without ECB funding.

In order to convince others, you need to be convinced yourself.

However, **FACTS**, **FEELINGS** and **CONVICTIONS** are three communications tools you can use. Facts, feelings and convictions generally appeal to different people's sensibilities. Some people are moved more by facts, some by figures, and so on. Because different people respond differently to each, to communicate successfully on the issues, you need to use all. Try to use one of each for each point of your argument.

FACTS: Data and details, logical argument, plans and strategies.

FEELINGS: Emotional element, stories and pictures, revealing personal aspects.

CONVICTIONS: Headlines and bullet points, certainty in language.

For example:

Fact: '€3.1 billion would cover the cost of running the Irish primary education system for one year'.

Feeling: An individual's personal account of the effect the cuts have, maybe in the area of education services.

Conviction: 'It is unjust to punish our children and sacrifice their education in order to reimburse the bad investments made by anonymous bondholders.'

Try to think of the motivations of your audience according to the issues experienced predominantly in your community and prepare information around these themes. Another way of using this is asking the people who come to the meeting questions that are constructed around these three elements. The feedback that comes from this discussion will draw out how your community feels affected by the payments and will help motivate people to action.

7. Dealing with the Press

Always inform your local press about your meeting/ event. In general the local media *want* to give coverage to your issue. The media also want comments from real people rather than local politicians.

Particular (local and national) journalists tend to have specialised areas – look them up and approach them accordingly.

Find out who your local newspaper and radio journalists are – **google them** – and communicate with them.

Your local press might be interested in covering a topic but may have a lack of resources. You can make it easier for them by:

- Always sending a press release about your event at the time and invite the media to your event.
- Try to update the journalist with emails/statistics during the event/meeting/action if they cannot make it themselves.
- Make notes of points made at the event – this will make it easier for the journalist to follow it up later.

For radio interviews it is ok to take precautionary steps. You can ask for the questions beforehand and can outline the key areas you would like to cover/you are able to talk about.

For more info on community media, see

Community Radio: <http://www.craol.ie/1/0/home.html>

Local Newspapers: <http://migration.ucc.ie/localnewspapers.htm>

Also, if targeting local press, do refer to our useful spreadsheet which breaks down the Anglo debt by county.

Download the really useful Seeds For Change ‘Dealing with the Media’ pack at

<http://www.seedsforchange.org.uk/free/resources#media>

8. Using Formal Political Processes

You can find out more about the legislative process and the Program for Government here:

<http://www.oireachtas.ie/parliament/about/>

From CIVICUS MDG TOOLKIT <http://www.civicus.org/mdg/title.htm>

Using formal political processes

What are formal political processes?

The role of citizens in a democracy is very different from their role in other forms of government. In a democracy, citizens vote for their leaders and representatives, the government is there for the people and must act for the people and citizens pay taxes and have a right to know how their money is being spent, as well as a right and duty to have a say in the way government works. If people don't participate, the government can make decisions without hearing popular opinions or needs, and soon they stop being transparent and accountable. In other words, a democracy requires both a strong and active government and a strong and active civil society.

Some of the typical campaign areas where this tool would be useful are:

- Setting joint benchmarks
- Impacting on planning
- Accessing and influencing the budget
- Monitoring government performance
- Lobbying for service delivery in a particular area
- Influencing country reports such as MDG progress reports.

Starting out

Before you can participate in and use the existing political processes you need to:

- Understand how your political structures work and where citizens can input
- Understand how policies, laws and decisions are made, and when it is appropriate to target political representatives and officials
- Understand the roles and responsibilities of different tiers of government
- Know who is who
- Know your rights
- Know the issue you want to campaign around.

What officials want to know

The following are useful for officials:

- Specialist briefings in concise lay language
- Evidence of how measures affect your clients

- Evidence of the reactions of different groups
- Technical endorsements
- Advance warning of campaigns.

What political representatives want to know

The following are useful for politicians:

- Short focused information
- Evidence of how it affects their voters
- Evidence of breadth of support
- High profile endorsements
- What they can do for you.

Actions

There are many ways that you can participate and use the formal political processes, namely

- Vote in elections
- Lobby decision makers (see Lobbying and advocacy)
- Influence policies and laws through the established channels for citizen input
- Hold national / provincial / local government accountable through committees and forums established for citizen input
- Refer complaints to watchdog bodies such as Human Rights Commissions, Public Protectors, Ombudspeople (see Using the Law)
- Use the law and courts to hold government to its commitments, challenge policies or violations of rights (See Using the Law).

Obstacles and challenges

- Using formal political systems works best in countries that have a strong, open and transparent democracy. It is unlikely to be a useful tool in repressive countries or countries that are democratic in name only.
- Often formal processes can create the illusion that you are being heard and distract you from other campaigning actions.

Formal processes can take time.

- Your voice might be just one of many voices and you may be marginalised in the formal process.
- You need to be clear on your information and facts to be credible in the formal processes.

Benefits

- You don't need to fight for the right to be heard as CSOs if the formal political system recognises you and provides opportunities for input.
- If used correctly, formal processes provide an opportunity to work in partnership with those representatives who support your issue.

9. Tips on Approaching Your Local TDs or Senators

Why schedule a personal visit?

Personal visits are an extremely effective means of engaging your legislator(s) on issues of interest to your organisation. Legislators want to meet and hear from their constituents. However, they are very busy people, so it is crucial to make the most of the time you have with your representative and senators.

The best time to schedule a visit.

When the Dáil and Seanad are in session is good timing to meet your representative at the Oireachtas. When out of session, a constituency visit may be more appropriate. The Dáil and Seanad sit from Tuesday lunch time to Thursday evening. Don't target Deputies and Senators on Monday or Friday or out of session, unless they have offered a private meeting with you on those days.

How to determine who your elected officials are.

You can find telephone numbers, email addresses, etc for members of the Oireachtas in the Green Pages in any phone directory. Or call the main Oireachtas number 01- 6183333, and ask for any member by name.

You can find out whose constituency you live in by looking at:

<http://www.oireachtas.ie/parliament/tdssenators/tds/>

Before your visit

- Invite your legislator in advance by phone, and follow up with a letter confirming the date and time of the meeting. Expect no more than one hour for a typical site visit.
- Make it easy for your legislator to meet with you. Offer several possibilities and do your best to accommodate their schedule.
- Prepare a good fact sheet about your organisation or legislative issue.
- Learn in advance where your legislator stands on your issue or the mission of your organization.
- Be prepared to explain how your organisation affects voters in the legislator's district.
- Dress appropriately for the visit – normal business attire is acceptable.
- If possible, invite a Board Member or community person, already known to the Legislative.

During the visit

- Be on time, prepared, and polite.
- Start with a concise introduction to your organisation, containing the following information:

Who you are

What your organisation does

What you need from your legislator

A reference to the fact sheet you have prepared. Make sure the legislator leaves with a copy of the fact sheet in his/her hand.

- Do not attack the legislator for his/her record on your issue(s), and do not disparage government or politics.
- Do not use technical terms or acronyms, unless you are certain that your legislator will understand them.
- If you do not know the answer to a question, say you will find out and get back to him/her – and follow through.
- It really helps if you are a constituent.
- ALWAYS get a concrete commitment from the politician at the end of a meeting, and follow them up on it.
Before s/he leaves, ask how you can be of help to him/her.
- Thank him/her for their time.

After the visit

- Follow up with a thank you note, along with any information that you promised during the visit.
- Keep in touch during legislative session – contact your legislator on issues of interest to your organization, and remind him/her of his/her visit to your facility.

10. Writing Letters and Emails to TDs

In order to get an issue noticed at a government level we must put pressure on our TDs at a local level. Every constituent has the right and the power to approach their local TD to discuss issues of concern.

When writing to, emailing or approaching your TD, it is helpful to do the following:

- Personalise your letter/message. You can write a letter from scratch calling for a suspension or you can use the letter template provided in this pack and add your own personal perspective to that.
- Is it ok to front-end your message/ visit and open with specifically what you want. For example, state, 'this is why I am here', or 'this is what I want', and then explain the reasons for this, so that the reader/listener understands your purpose immediately.
- Know and clearly articulate what you want specifically – you want the repayments of Anglo debts to be suspended.
- Include your contact details.

Template Letter to TD

Dear [insert name of TD]

I am outraged that people in Ireland have now joined millions of people worldwide repaying unjust and illegitimate debts.

Ireland's repayments of the now dead Anglo-Irish Bank's debts will reach over €47 billion by 2031. That's over €26,000 per working person. The debts run up by the former Anglo-Irish Bank and Irish Nationwide Building Society are not the responsibility of people living in Ireland – they are the responsibility of those who lent recklessly to Anglo. Yet we, the people, have been saddled with repaying the debts through so-called 'promissory notes', of which the next, amounting to €3.1 billion, falls due on 31st March.

This money could and should be used to maintain and expand public services and provide a desperately needed stimulus to the depressed economy. For example, in my constituency [insert name of constituency], funding has been cut from [insert example of a cut to an important local service – e.g. nursing home, hospital, local amenities like parks, swimming pools]. As an elected TD, you have a responsibility to ensure that public money is not diverted from the funding of this important local service to the cover the losses accrued by private banks. I call on the you to support an immediate suspension of these repayments and to advocate that the Irish Government enter into negotiations with the relevant parties, including the European Central Bank, to ensure that this unjust debt is written down in full.

Yours sincerely,

11. Campaign Spokespeople

For interviews contact:

Andy Storey, Chairperson Afri: + 353 87 6543872

Nessa Ni Chasaide, Coordinator, Debt and Development Coalition Ireland, + 353 1 6174835 / +353 87 7507001

Jimmy Kelly, Secretary General, Unite +353 87 9003217

Marie Moran, lecturer, UCD School of Social justice, +353 86 3212217

John Bisset, Dublin Community Worker, + 353 87 9889132

Vicky Donnelly, Development Education Worker, + 353 872645344 (Galway)

12. Further Resources

Articles:

Ireland 'should not be test ground' for austerity 'experiment'

The Irish Times - Thursday, January 26, 2012

<http://www.irishtimes.com/newspaper/finance/2012/0126/1224310757895.html>

Today, we'll pay €1.25billion to bondholders. This must be stopped.

January 25, 2012

<http://www.thejournal.ie/readme/column-today-we%E2%80%99ll-pay-e1-25billion-to-bondholders-this-must-be-stopped/>

Nobel economist criticises Irish bondholder payments

The Irish Times - Friday, January 27, 2012

<http://www.irishtimes.com/newspaper/finance/2012/0127/1224310806521.html>

For very interesting commentary on the ELA and Promissory notes, see the last contribution on this comment thread:

<http://www.irisheconomy.ie/index.php/2012/01/27/presentation-on-ela-and-promissory-notes/>

Presentation on ELA and Promissory Notes

<http://www.karlwhelan.com/IrishEconomy/Whelan-CrokePark.pdf>

The Roots of Ireland's Debt Crisis

<http://www.notourdebt.ie/the-roots-of-irelands-debt-crisis>

Who are the bond holders we are bailing out?

<http://www.golemxiv.co.uk/2010/10/who-are-the-bond-holders-we-are-bailing-out/>

Government is apparently exaggerating its efforts to deal with Anglo's promissory notes

<http://namawinelake.wordpress.com/2012/01/19/government-is-apparently-exaggerating-its-efforts-to-deal-with-anglos-promissory-notes/>

Noonan's bluff: time to call the minister on his four month-old claim of negotiations on Anglo's promissory note

<http://namawinelake.wordpress.com/2012/01/20/noonans-bluff-time-to-call-the-minister-on-his-four-month-old-claim-of-negotiations-on-anglos-promissory-notes/>

Other resources:

Seeds for Change <http://www.seedsforchange.org.uk/>

This website has fantastic resources for grassroots organizing.

Books:

Sins of the Father, Conor McCabe

Anglo Irish – The Bank that Broke Ireland, Simon Carswell

See www.notourdebt.ie for further education tools and downloads.