



IRELAND'S POSTMASTERS – SUPPORTING COMMUNITIES, SUPPORTING GOVERNMENT



# Continuing to serve, thanks to your intervention

**In 2022 Irish politicians chose to recognise the importance of local post offices in Irish society. Your decision to support government funding for Irish postmasters was hugely important to helping us, as small business owners, to continue to provide essential services in our local communities.**

Two years on, the post office network stands as a cornerstone of our communities. As we navigate through the evolving landscape of customer needs, the adaptability and resilience of the network is there for all to see. We are a vital service preventing social exclusion while supporting small businesses in our communities.

Like most businesses, postmasters are currently contending with unprecedented challenges. Rising operational costs, from utilities to supplies, coupled with broader economic pressures, have made the task of delivering high-quality, accessible services more daunting. Yet, our commitment to keeping the post office at the heart of our communities remains unwavering. We are dedicated to finding sustainable ways to meet the evolving needs of our customers while maintaining the essence of what makes post offices a vital part of community life.

We are profoundly grateful for the funding package that has been extended to us, it is a vital lifeline in these turbulent times.

This support not only underscores the value placed on the services we provide but also affirms your commitment to preserving the integral role of post offices throughout the country.

Postmasters provide a crucial public service. Despite working hard to transform our operations in a tough business environment, we still need continued government support. By working together, we can enable postmasters to innovate and ensure that post offices continue to serve as vibrant, inclusive, and essential hubs within our communities. Your continued support for Irish postmasters and the Irish post office network is invaluable.

Best wishes,

**Sean Martin**

*President,*

*Irish Postmasters' Union*

## DID YOU KNOW?



**95% of the country's 900 plus post offices are independent businesses delivering important government services in their local communities.**

# Public Support for Local Post Offices Remains Strong

**While many institutions know disgrace and failure, post office is untarnished**

Irish Independent, 10 January 2024

**'It's a really sad day' – Rathmines post office at risk of closure after almost a century**

Irish Independent, 22 February 2024

**Once the post office is gone, then life of the village is gone...**

The Echo, 19 September 2023

**Public meeting over potential closure of post office in rural County Mayo**

Independent.ie, 19 October 2023

**Post offices 'extremely important' service for towns**

RTÉ 26 February 2024

**Online petition against closure of Roscommon Post Office reaches almost 1000 signatures**

Independent.ie, 7 February 2024

**Locals Rally to save post office in Phibsborough**

Dublin People, 28 February 2024

**Midlands Post Office Closure Averted after late breakthrough**

Midlands103, 6 March 2024

## Access to cash

**In regions where banking services are scarce or entirely absent, post offices fill a vital gap, offering a suite of financial services that range from simple cash withdrawals and deposits to pension disbursements and bill payments.**

This accessibility to cash and financial services is not just a convenience but a necessity for many, ensuring that all community members, regardless of their location or economic status, can participate in the financial system.

Speaking to journalist Sarah Burke in the Irish Independent, Celine Clarke, Head of Advocacy and Public Affairs at Age Action, told the Irish Independent that the erosion of financial services such as the post office, has a "negative impact" on the quality of life of older persons, especially those who are digitally excluded or have transport issues.

She outlined that digital banking "is not the answer," as 6 in 10 older people experience digital exclusion, meaning they are not using the internet or do not have the skills to use it safely.

"These people must have access, in their communities, to the full range of essential financial services that a post office provides. Otherwise, they are at risk of social exclusion and financial abuse," she added. [Irish Independent, 22 February 2024].

### DID YOU KNOW?

→ **500** Post Offices are in locations where there are no banks within 5 kms!

→ **6 in 10** older people experience digital exclusion.



# Post office Products and Services



## An Post Money

- ▶ Credit Card (Classic & Flex)
- ▶ Loans
- ▶ Green Loan
- ▶ FX Cash & Currency Card
- ▶ Current Account
- ▶ Money Mate

## Mails & Parcels

- ▶ SOAR & Other Stamp Products
- ▶ Packets & Parcels
- ▶ Prepaid Gift Jiffy Bag / Box
- ▶ Advantage Cards

## Government Services

- ▶ TV Licence
- ▶ Dog Licence
- ▶ Garda Fines
- ▶ Passport Express

## Retail Products

- ▶ Billpay
- ▶ Money Transfers
- ▶ Postal Money Order
- ▶ Western Union Send/Receive
- ▶ Agency Banking Lodgements and Withdrawals (AIB & BOI)
- ▶ An Post Business Cash Lodgements
- ▶ GVS One4all / Chip&Pin / Gaming

- ▶ An Post Mobile SIMs and phones (PO Only)
- ▶ National Lottery
- ▶ Garlanna Products
- ▶ Leap Cards
- ▶ Mobile Phone Top-ups

## NTMA

- ▶ Prize Bonds
- ▶ Fixed Term Savings Products
- ▶ Regular Savings Products
- ▶ Deposit Accounts

## Welfare

- ▶ Social Welfare Transactions

## Spotlight On....

### Tony Wall



**As a third-generation postmaster of our family-owned post office, I've seen firsthand the evolving landscape of the southwest inner city. This post office isn't just a business; it's a part of the family's history, standing tall through generations.**

Previously, there were 6 or 7 post offices serving the area, all of which have since closed without replacement. We are now the sole remaining post office in the vicinity. Additionally, the closure of several banks in the southwest inner city, including those on the North Quays, has left the area devoid of banking services and ATMs.

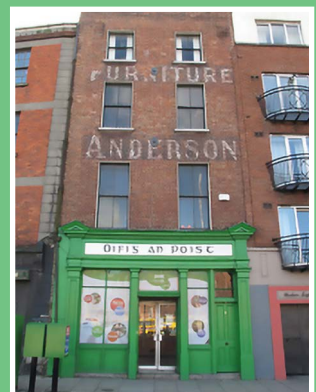
In an era marked by the decline of traditional banking services, we have emerged as a vital alternative for many. With several banks shuttering their branches in our vicinity, we've stepped in to fill the void, offering essential banking services and access to cash. Local businesses rely on us for essential services; legal firms trust us with their documentation, and people turn to us for social welfare assistance and access to cash.

But perhaps the most rewarding aspect of my role is the opportunity to serve the most vulnerable members of our community. From those struggling with homelessness to individuals facing mental health challenges and addiction, we provide a sense of stability and support that goes beyond simple transactions.

The post office has become a hub for integration; our customers represent at least forty different nationalities. The State's response to refugees and international protection applicants heavily relies on our services.

The recent government support for post offices has provided a much-needed lifeline for our operations. However, the rising costs of doing business poses ongoing challenges, threatening the viability of post offices like mine.

As we look ahead, I envision my post office expanding its services to provide more direct support to those in need, filling the gaps left by other institutions and continuing to serve as a pillar of the southwest inner city for generations to come.



# A trusted partner in Social Welfare payments



The post office network plays a pivotal role in ensuring the smooth delivery of cash payment services, particularly for those in receipt of social welfare benefits. This service is not merely a matter of convenience but a critical component of the social safety net that supports the most vulnerable segments of society.

We know our customers who come in week after week to collect their pensions and social welfare payments. This face-to-face engagement helps us to detect elder abuse and to prevent social welfare fraud.

By facilitating these transactions, post offices act as an essential conduit between the government and its citizens, ensuring that welfare recipients have timely and reliable access to their benefits.

This service also injects vital economic activity into local communities. When people collect their social welfare payments from the post office, they often spend these funds within the local economy, supporting small businesses and contributing to the economic vitality of their communities.

## Show Your Support, Use Your Local Post Office

Supporting your local post office is preserving an essential community resource.

Using your local post office is a powerful way to contribute to its sustainability. It's a small, practical step that helps your local post office to remain a vibrant part of our social and economic landscape.

By choosing to use the services offered by your local post office, you're voting for its survival and for the maintenance of a vital community asset.

Your constituents will thank you for helping to keep our businesses profitable.



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