



Working with Europe's largest minority

The Order of Malta
for the Roma



SOVEREIGN MILITARY HOSPITALLER ORDER
OF ST JOHN OF JERUSALEM OF RHODES AND OF MALTA



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Message from the Grand Hospitaller



***Grand Hospitaller Dominique
de La Rochefoucauld-Montbel:***

“*The Roma have been in Europe since the 15th century. They are Europe’s largest minority and often suffer hardship, through poverty, lack of employment and lack of integration into local communities. The Order of Malta, seeing these unfulfilled lives, has set in motion*

many projects to help the Roma – from basic social skills for the children, through education and training, to finding employment and social acceptance.

In these pages you will read about how these people live, their difficulties, and the activities and programmes the Order is running in many European countries to help them integrate into local society.”



The Grand Hospitaller, Dominique de La Rochefoucauld-Montbel

Working towards social integration

There are around 12 million Roma – or gypsy – people in Europe. They are the largest minority group, they are not socially integrated and often live in deep poverty.*

THE ROMA: A PEOPLE IN NEED

The Roma came originally from Northern India, but from many different groups. They are nomadic, very musical, athletic, love dancing and singing, and are very religious. Their own language is Romani, but many speak only the language or dialect of the country they are living in.

There are deep inequalities for the Roma, including human rights issues. They suffer from lack of employment and lack of education; in the coming years young Roma will make up 10-20% of new labour market entrants (World Bank Report, 24 February 2015).

The European Union has recognised the strong need for their economic and social integration, with every EU country having a joint responsibility to improve their lives and futures. The first ever legal instrument explicitly on Roma was adopted by an EU Council Recommendation in 2013. Since then, progress has been made, but it is recognised that more is needed.

11th MEETING OF THE AD HOC COMMITTEE OF EXPERTS FOR ROMA ISSUES (CAHROM), THE COUNCIL OF EUROPE, April 2016

Four thematic reports on key concerns for Roma communities were tabled – child/early and forced marriages within Roma communities, Roma health mediators, vocational education and training for Roma, Roma and Travellers' participation in advisory councils and consultative mechanisms.**

EUROPEAN UNION: KEY AREAS FOR ACTION, June 2016

The European Union June 2016 Factsheet*** proposes measures:

- to fight against discrimination, promote intercultural dialogue, information on Roma history and culture;
- to provide more access to education so that Roma can be socially integrated – including early education, early school leaving, individualised support;
- to seek to provide more access to employment. Roma participation in the labour market remains very weak;
- to provide access to healthcare, particularly in deprived areas, and focus on preventive measures eg vaccination of children, family planning, raising health awareness;
- access to housing – still more efforts are needed at local level;
- cooperation and coordination – national public authorities for education, local authorities for housing and employment.

In all of these activities, the aim is to scale up successful practices.

WORLD BANK REPORT, February 2016

"With CEE countries now facing rapid demographic changes deepened by emigration, low fertility, and aging, promoting

equality of opportunity for marginalised Roma makes even bigger economic sense. Roma constitute an increasing number of labour market entrants and, given the opportunity, they can contribute to the economic growth and prosperity in CEE countries,” says Arup Banerji, World Bank Director for Operations in the European Union.

In: World Bank Report - *Being Fair, Faring Better: Promoting Equality of Opportunity for Marginalized Roma*, February 2016.

“Addressing early childhood development gaps by sustaining parenting skills and improving the availability and affordability of quality services in the first 1,000 days of life could go a long way in enhancing opportunities for Roma children well into adulthood,” says Roberta Gatti, World Bank Global Lead for Labor, and the lead author of the Report.

THE ROMA SOUNDING BOARD

In mid 2017, the World Bank launched an initiative for Romania ‘...which recognises a stronger need to understand the challenges facing Roma in Romania to create better interventions targeting their wellbeing and life chances - **The Roma Sounding Board** - a platform for hearing different voices and considering new ideas on how the World Bank and other interested partners can address issues of marginalisation and improve inclusion for the Roma population.’ (World Bank, April 25, 2017.)

THE GOAL

The goal is social integration, whilst respecting the culture and identity of the Roma. The Order of Malta now runs integration programmes in Belgium, Hungary, Romania and Slovakia, with recent additions in Albania, Croatia and Slovenia.

Steps to integration

1. Education and socialising.

Projects start with the children, showing them a way of living that will benefit them, and involving the support of their mothers – their involvement is essential for the success of these projects.

2. Improving living conditions.

Activities include restoring dwellings which have fallen into disrepair, summer camps for the children, after-school centres and special lessons, a riding school.

3. Teaching skills which can lead to employment.

These include learning how to work with others and how to use a computer.

*World Bank Report, 2015

**11th meeting of the Ad hoc Committee of Experts for Roma Issues (CAHROM), April 2016

*** outlined in the EU Factsheet, ‘Progress made by EU Member States in Roma integration,’ June 2016

The response of the Sovereign Order of Malta

Responding to these needs and aware that in many European countries where the Order has a presence, the plight of the Roma needed its own special focus, in 2013 the Sovereign Order of Malta appointed its first Ambassador to the Roma.

Ambassador Franz Salm-Reifferscheidt began his challenging task in September of that year. Working with Order Associations and organisations in Albania, Belgium, Hungary, Romania, Slovakia and Slovenia, the Ambassador instigated 11 projects and activities for Roma communities. By 2015 he had set up a series of links across all these countries, all of which continue to develop and expand. A highlight in 2015 was a three-day pilgrimage to Rome for 220 gypsies, mostly children, from Albania, Croatia, Hungary, Romania, Slovakia and Slovenia, an audience with Pope Francis and meeting the Grand Master of the Sovereign Order. In 2016, further projects were added, in Albania and Croatia, and new initiatives set up in Hungary and Slovenia, and in Beregovo, Ukraine. In 2017, a multi-disciplinary centre was opened in Lezha, Albania, in 2018 new steps discussed in Croatia and Slovakia. As more projects come onstream, the count is approaching 20.

Europe's largest
minority group:
The Roma



WHO ARE THE ROMA?

The Roma, or gypsies, first arrived in Europe from northern India, through what is now Iran, Armenia and Turkey. They gradually spread their way across the whole of Europe from the 9th century onwards. They were always considered strangers, and they didn't want to be settled.

However, now they do, and they wish to stay in one place. They like to have parties, in their caravans – in large family groups. They are very religious, and like singing and dancing. There are three generations to every one of ours. They have no feeling of property. Due to the general lack of integration, they have little civic sense.

They face poverty, exclusion and discrimination. They have poor living conditions and little or no education, so that these inequalities prevent them from realising their potential in life and living with dignity.

The key to their future is to teach the children. Coordinating with governments and local authorities, the Order of Malta aims to give them a future in their own country, with successful integration into local communities.



A street help programme assists an elderly Roma in Romania

80 TO 85%
OF ROMA IN EUROPE
ARE SEDENTARY



1 OUT OF 4
ROMA COMPLETE
UPPER SECONDARY
SCHOOL



MORE THAN 71%
OF ROMA HOUSEHOLDS
IN DEEP POVERTY



Creating dignity, building futures

An interview with Franz Salm,
Sovereign Order of Malta Ambassador
to the Roma



In September 2013 Franz Salm was appointed the Sovereign Order of Malta's Ambassador for the Roma. It was a challenge that arrived at the right time, he says. He had just retired from thirty years of corporate life and did not see himself "just sitting around. I wanted to do something to help people who needed help. This is the essence of the Order and my own perspective, too."

The background to his brief: well before 2013 there were already activities to help Roma communities carried out by relief organisations of the Order of Malta, but with an Ambassador at the helm, the work would acquire a close coordination. The Order's work recognises that with Roma and travellers - there are approximately 12 million of them, the largest and most vulnerable minority in Europe - they are not only a social, but also a severe political concern. The Ambassador cites the World Bank survey of February 2015, emphasising its central points - that we need to address the deep inequalities surrounding the Roma, that this is a human rights issue as well as smart economics - with young Roma constituting 10-20% of new labour market entrants.

The Order, he notes, with many volunteer corps worldwide, has an effective network for activities in this field.

"By coordinating the activities, the effectiveness is obvious."

In the first two years in his new post, the Ambassador fundraised 1m euro for 11 projects, and fundraising from both public and private sources continues apace.

He explains: "It is a 600-year old drama for the Roma - but things really work if you give them dignity. Social workers are needed 24/7 - to help them in every situation. These are not our guests! They have dignity. You need a balance between social thinking and the needs of civil society."

As he discusses the needs of the Roma - he has travelled extensively in Eastern and Central Europe on fact-finding missions - he warns "Below poverty there is misery." And he cautions that Eastern Slovakia will be the greatest concern in the coming years: gypsies are a significant percentage of the population. Of that percentage, 30% speak Romani, not Slovak.



Fran Frrokaj, Mayor of Lezha and Franz Salm, Ambassador of the Sovereign Order of Malta to the Roma population inaugurate a new multi disciplinary centre for Roma & Egyptian communities in Albania

The Order's projects for the Roma focus on seven areas of need in Roma community centres:

- hygiene and health facilities
- medical checks
- kindergarten and playground
- tutoring school children
- counselling for the mothers
- apprenticeships, and
- music school and other activities leading to local integration.

The most effective way to engage young Roma to learn, explains the Ambassador, is to encourage the mothers to send their children to school. "We counsel the mothers. And we train the girls to weave, the boys to do carpentry. We also educate the young in social behaviour, to build their self-confidence – we teach them to greet people and look them in the eye. When the children behave normally, people lose their mistrust of them, social prejudice disappears.

A Jesuit who has looked after children in Sibiu, Romania, for years described them: 'I follow their progress as if they were all my children. Now, some are going to university.'

The Ambassador organised a pilgrimage to Rome a couple of years ago for 220 Roma from six countries. They had an audience with Pope Francis and met the Grand Master of the Order. "An unforgettable experience for everyone."

Order of Malta projects are now underway in Albania, Austria, Belgium, Croatia, Hungary, Romania, Slovakia, Slovenia and Ukraine. Ambassador Salm is engaged in unifying the programmes in each country, to review successes and share best practices. Progress is already evident, heartening for the organisations and encouraging for the communities themselves, as they begin to see they really do have a future, too.

Pope Francis greets a young Roma pilgrim and his mother



Order of Malta integration activities underway for Roma people in Europe



Integration:

The Sovereign Order of Malta's work with Roma communities



ALBANIA

Multi-disciplinary centre in Lezha

The centre, created and managed by the Order's Malteser Albania, and opened in November 2017, provides services for those with special needs, in particular Roma. It includes a football field, a play-ground for children and offers day care for preschool children and after school programmes for young students, as well as a sport centre. Psychological and legal consultancy is also offered. The multi-disciplinary centre is supported by the local municipality, the Order's Global Fund for Forgotten People, and by private donors. **Lezha**, in the north east, is a city with 130,000 inhabitants, 5% of them Roma.

The key activities:

- Education activities for children: learning and support classes for children enrolled in the 9-year public education system, outdoor games and sports.
- Legal assistance. Many emigrant families were forced, for legal or economic reasons, to leave the countries where they were living. Their return has brought economic and social problems. The Albanian auxiliary organisation of the Order of Malta works to ensure registration of children in schools, economic benefits assistance and employment opportunities. It also works with referral and direct support groups for benefits from public services, such as registration in the Civil Registry Office, enrolment in the education system, referrals for enrolment in vocational training courses, and employment / re-employment.
- The centre works with between 40 and 60 Roma youngsters in collaboration with volunteers.



Annual summer camp in Albania for Roma children means fun and community integration

AUSTRIA

The Order of Malta has set up a new Roma project in Austria

An after school programme has been launched in **Graz**, Austria, for Roma children. The aim is to provide help with school work, with the language, and a music programme, to create a community of support and social integration.

BELGIUM

Integration project in Ghent

In response to the growing number of Roma living in the city, the Belgian Association of the Order of Malta has adapted an entire floor of its La Fontaine hospice for the homeless in **Ghent** to create special support for Roma children. Since early 2016, weekly classes in the Flemish language are being run for the children, as well as social adaptation training: every child who comes has to take a shower, can change and wash their clothes, and receive training in personal hygiene and basic first aid. Educational and computer games are also on offer. The aim is to integrate the children into the local environment, providing education and fun at the same time and, as word gets around, gradually more and more children are taking part. Communication with the children is key and, as with other Order programmes for the Roma, the Association's first call is always to engage the interest of the mothers and to explain that their children's future depends on integration into local society. Funding support is from the Order's Ambassador to the Roma, the Belgian Association, and a cooperative, with discussions for additional support from the city of Ghent.



A special project focusses on play to integrate school groups



After school activities in Ghent, Belgium, promote enjoyable ways to learn



An art group project brings Roma youngsters together

CROATIA

An education project for a deprived group

Various Romani groups have lived in Croatia since the 15th century and are still concentrated in the north of the country. They are the largest national minority. As in other European countries with Roma settlements, their current problems concern unemployment, poor housing conditions, inadequate water supply and electricity infrastructure in Roma settlements, poor health care and low average level of education.

Integration is key to involving Roma groups in the life of the country and their own survival. Small steps can create great examples and inspire others, and learning from others makes implementation more efficient.

Taking inspiration from work underway in Romania,

the Order of Malta has plans underway to offer after school activities for Roma children in the area of **Varazdin**, which has a large Roma population.

The after school programmes will focus on learning through games and activities, with the aim of encouraging the children to stay in education, improve their reading, writing and social skills, and become more integrated with the local community.

As the programme is rolled out, plans include expanding activities to the weekends.

An important benefit is being able to learn from the experiences of the highly successful after school and education programme currently running in **Satu Mare**, Romania: Roma children now demonstrate higher self-esteem, are clean and polite and doing significantly better in school. The local population, initially suspicious, are now asking if they can send their children to the centre, too. This is genuine integration.

Population of Roma in Croatia: at least 35,000 (European Commission Factsheet 2014).

HUNGARY

Roma integration 'Presence Programmes' of the Hungarian Charity Service of the Order of Malta (MMSz)

What 'presence' means: Presence, as the Hungarian Charity Service of the Order of Malta explains, means being present in the life of another human being.

In Roma communities, the social work the Order of Malta provides is the most effective way of integrating people at the edge of society. They usually live in deteriorating areas in cities, in colonies around villages - small settlements turning into ghettos - in circumstances unimaginable to the average citizen. Malnutrition, even starvation, poor living conditions and frequent addiction, all contribute to poor health. Crime, violence and usury are prevalent in these communities and an 'existence outside the law' leaves the authorities helpless to intervene.

These people are living not in poverty, but in misery. If poverty is lack of possessions, misery is another category altogether. Poor families have to fight for everything, but they have their values and goals. In misery, the lack of means plummets to a level that destroys all values. Nothing counts but the needs of the moment. That is why on freezing winter nights they will burn their furniture, or if necessary, their clothes or their children's school books.

The Charity Service takes its Presence Programme into communities like these, working together with them, sharing their hard lives, identifying their problems, finding solutions - for housing, employment, education.

As a first step the Charity Service opens an office in the community. If local houses have no heating, no water supply, then the office of the Service is also operated without heating and running water. This sharing of a common situation, and a continuous helping presence, creates the conditions for mutual acceptance and trust. Social work, community development and programmes for children are set up. Next, more services are introduced, involving institutions in the surrounding main society, and selecting tasks on the basis of social diagnosis and local needs.

The Presence Programme is implemented in a different way in each settlement, but with common elements in all the settlements:

- **social support** (family support, debt management, community care for addicts)
- **education, training** (support for local schools, after school child programmes, early childhood development, playhouses, community areas, special schools)
- **training for employment** (organisation of training, assistance to increase mobility, transit employment, creation of jobs, vegetable garden and farming programmes)
- **housing assistance** (renewal through donations, voluntary group work, mobility increase, assistance in moving from the community)
- **health support** (community baths, health screenings, taking patients to doctors, buying medicines, medical devices)
- **community development** (operation of community areas, organisation of community programmes, actions)
- **mediation** (positive messages for the excluded group, professional discussions, involvement of sponsors and volunteers, conflict management).

PRESENCE PROGRAMMES AROUND THE COUNTRY

Monor

The Programme has been running since 2005 in the Roma settlement of Tabán, an area in Monor, hosting 55 families, about 400 people. When the Order of Malta Charity Service in Hungary launched it, the percentage of dropouts at the local primary school was very high. Teenage children left school early and became parents. By their thirties they were already grandparents. Unemployment and poverty were inherited from generation to generation. The Service started in a container office with a single social worker. Then children's programmes began; even illiterate grandparents have been convinced to finish their primary school studies. An afternoon school was established, and the Safe Start Children's Centre for the development of children aged 0 to 3, where basic skills such as personal hygiene are taught (cleaning teeth, washing hands) - not learned from parents, as the parents themselves don't do it,

and in most houses there is no running water. Today, primary school failures are minimal, most of the children complete basic education and there are young people with university degrees in the settlement.

Tarnabod

In this village of 800 people, ninety per cent are Roma and the majority of families have had no experience of work for generations. After finishing school, the children had no way of avoiding unemployment. In cooperation with the local government, the Charity Service started the 'Reception Village Programme'. Homeless families from Budapest were received in empty houses in Tarnabod. The Service purchased a minibus - there is no public transport - so people can go to work in surrounding settlements. The Service also supports family farming. Ten years ago, with government support the Service converted an empty stable into an electronic waste disassembling unit, creating thirty jobs. The plant is now self-supporting.



After school work helps young students to improve their academic performance

As there were no heated buildings in Tarnabod, the children went to the village pub to get warm. The Service then bought the building and created a playhouse for the children; since 2011 the local kindergarten and school have been operated by the Service. Today it is normal that children living in Tarnabod complete their studies, acquire a profession or prepare for graduation.

Miskolc

In 2014, the Presence Programme was started in a ghetto-like housing estate in the centre of the town, where a segregated community was facing evacuation. The Charity Service has created community areas, providing family assistance and handling administrative issues, and a special playground in the housing estate.

3,000 people live in the outskirts, in Lyukó-völgy. There are no services available. The Charity Service community house provides facilities for bathing, washing, learning. Children's programmes have been

organised and medical examinations are carried out by volunteer medical doctors.

Pécs

More than 800 people live in sub-standard conditions in Pécs György-telep. The Presence Programme, started in 2007, aids 127 families. Since October 2016, a children's centre for 40 youngsters, Menő Jövő Gyerekközpont, offers health facilities, a kindergarten, playground, classrooms, plus job training courses.

Veszprém

The ten-storey housing estate in the industrial area of the town has turned into a ghetto over the years. Public utilities were unavailable or not maintained. With the Presence Programme launched in 2009, electricity meters were changed to prepaid meters and debts were rescheduled. Having seen the successful results, in 2016 the municipality of Veszprém entrusted the Charity Service to handle all local government-owned flats in Veszprém.

A junior exercise and workout programme - in Order of Malta tee shirts





Rehearsing her trumpet solo - the Hungarian Roma Sinfonia players

Tatabánya

A generation has grown up in Tatabánya Mésztelep without paying for electricity - it was normal for them to steal electricity. With a complex and intense social work programme and the cooperation of the power supply company and the Charity Service, power stealing was stopped.

Gyulaj

In this village of 1000 inhabitants the Charity Service, together with the local government, has established a social cooperative, with the goods produced sold in two neighbouring towns. Since 2015 the Charity Service has run the local kindergarten and the school and has introduced soccer and music programmes - a great success in the life of the settlement.

The Sinfonia programme

In 2017 a music programme – Sinfonia – was set up to encourage children to come together and take part in musical programmes and initiatives. A collaboration between five centres, 700 Roma children participate. Children with particular talent are given extra tutoring.

The Presence Programmes of the Hungarian Charity Service of the Order of Malta are currently being implemented in Tarnazsadány, Erk, Kadarkút, Gyöngyös, Hirics, Táská, Tarpa, Pácin, Tiszabura and Tiszabö. The Service has been a partner in implementing the 'Chance for Children EU Programme' from its beginning in 2010. In hundreds of small towns, integration programmes financed by grants are facilitated by the Service's skills and expertise.

In recognition of its professional achievements, the Hungarian Charity Service of the Order of Malta was invited to act as the leader of the PAIRS (Effective Programmes for the Active Integration/ Inclusion of the Roma in South-East Europe) programme. In the framework of the 1.8 million euro project, involving eight European countries (Albania, Bulgaria, Hungary, Italy, Romania, Serbia, Slovakia, Ukraine), and eighteen civil and governmental organisations, best practices and successful programmes of Roma integration have been collected.

ROMANIA

Riding lessons lead to academic progress and integration

In **Köröspatak**, about a thousand Roma live in a settlement without electricity and running water. "It is not poverty," says Ambassador Salm. "It is misery." The children, poor, bored, were persuaded to learn to ride horses by the wife of the Order's Romanian Association Hospitaller, herself an accomplished rider. After three months of training, their gymnastics on horseback have been exceptional. The riding school goes from strength to strength – the children are happy and as a result are doing better at school, and integration is working. There are now 84 young riders and a small music school has recently been set up. In the summer of 2016, the 12 gypsy junior riders from Köröspatak travelled with members and friends of the Order's Romanian Association to Weilheim, Bavaria, to take part in a riding gymkhana, a further sign of acceptance and successful integration. In **Satu Mare**, an 'after-school centre' run by the

Order of Malta Romanian Relief Service welcomes 80 gypsy children every day. Together with Order volunteers, the children go over their schoolwork, play games, have fun – and observe the clean and sparkling environment. The project aims to encourage them not to abandon their schooling. The St. Josif Day Centre also supports 120 disadvantaged children, who take part in different educational, counselling and free time activities every week, get given a hot nourishing meal, and have a bath. In **Sfantu Ghorghe** one of the oldest cities in Transylvania, the 'Safe Start' programme cares for mothers and babies and provides a kindergarten; in **Örkö** and **Bucharest** there are tutoring programmes for Roma children and in Örkö, a first aid training for women too.

In **Pauleasca** a new centre is planned, to provide care and work for the beggars who have arrived from Salzburg (70% come from this town in southern Romania) and to support their repatriation. Meantime, a house has been rented where they can be tutored and mentored.

Population of Roma in Romania: 730,000-970,000 (European Commission factsheet 2014).

A young Roma shows his gymnastic skills on horseback - Transylvania, Romania



SLOVAKIA

Pastoral care and education

Two wide-ranging projects set up and run by the Order of Malta's Slovakia auxiliary organisation, one in the west of the country, the other in the east, are providing care and support to local Roma communities.

The problems these Roma face are a huge unemployment rate and little education, discrimination and social exclusion. Most live in poor conditions in slums, particularly in the east of the country.

Orechov dvor in Western Slovakia

A daily project provides (i) a maternal care centre for young Roma mothers, (ii) after school education for Roma children and (iii) a daily school bus which brings the Roma children to the local public school.

Olejniov in Eastern Slovakia

In Olejniov, a daily programme gives pre-school education to young Roma children aged between 4 and 6. They learn the Slovak language and basic skills, such as hygiene, so that they are prepared to enter the public school process without being disadvantaged. The project has already shown very positive results: in 2015, a state psychologist allowed almost all the children from that year's class to enter the public school system.

Roma population in Slovakia: approximately 490,000 (European Commission Factsheet 2014).



Storytime with young Roma in Slovakia

SLOVENIA

Establishing trust and a special publishing initiative

The Roma live in all parts of the country, with the highest concentrations in Novo Mesto (South East Slovenia) and Murska Sobota (North East Slovenia). They live in very poor housing conditions, have poor education or none at all, are mainly without employment and suffer discrimination.

The Order of Malta Slovenian Association's projects for the Roma started in 2015. A 3-year work plan was created, to cover a number of areas: assistance in pastoral work in Slovenia, with publications and pilgrimages, and help to improve general living conditions in the Roma settlements in **Brezje** and **Žabjek** (region of Novo Mesto and Pušča – a settlement near Murska Sobota).

Special initiative: The publication of two prayer books, in the two most widely spoken Roma dialects, translated with the help of volunteers from the Roma themselves. Published August 2016, the books have been created to help pastoral work, and to aid volunteers working with these groups in issues of health, social care and education.

Roma population in Slovenia is about 10,000 people (European Commission Factsheet 2014).

UKRAINE

Helping a community to live safely

Beregovo has a population of over 7,000 Roma who live on the edges of the society, in extremely poor habitations, with a lack of basic services. The Order of Malta has been engaged in providing a clean water system, including clean drinking water and a wash house for the community, and educating the population in safe hygiene practices. Very successful results of after school tutoring for Roma children impress the school inspectorate. Plans underway in 2018 focus on a mobile dental clinic, to operate in the city.



A new after school project in Beregovo: learning games for young Roma

How you can help

DONORS

There are three groups, each offering support in their own way, all contributing to the success of the work:



Those in Group One say 'do whatever you want';



Group Two donate restricted funds – the Ambassador identifies a project and this donor will cover it;



Group Three are donors who wish to be a partner.

DONATION BANK ACCOUNT:

Bankhaus Carl Spaengler & Co., AG
Schwarzstrasse 1
5020 Salzburg, Austria

IBAN: AT92 1953 0001 0021 9000

BIC: SPAEAT2S

For more information:

Ambassador Franz Salm

f.salm@orderofmalta.int

Photos:

Calin Piescu, Horwath Michal



SOVEREIGN MILITARY HOSPITALLER ORDER
OF ST JOHN OF JERUSALEM OF RHODES AND OF MALTA

Magistral Palace
Via dei Condotti, 68
Rome - Italy
Tel. +39.06.67581.250
info@orderofmalta.int

www.orderofmalta.int

