

# Citizens Advice Denbighshire Annual Report 2018/19

**For everyone, for 80 years**



Sir Ddinbych  
Denbighshire

September 20th 2019

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## Information Assurance:

Citizens Advice Denbighshire is committed to the management of information risk and a summary of key points and controls is available upon request from the CEO.

# Chair's Report

**First of all,** I would like to thank the volunteers and staff who deliver our services and make all that we do possible.

Our major achievement this year was to be successful in our bid for funding from Denbighshire County Council. This was a huge amount of work for Lesley and Graham and the team as it involved a completely new tendering process. We were successful and have now secured funding that is guaranteed for four years.

At our last AGM we were privileged to have Judith Greenhalgh the Chief Executive to address the meeting. Judith outlined her vision for the future of Denbighshire and how she saw our service fitting into that vision.

We continue our delivery partnerships with Citizens Advice Flintshire, NEWCIS and South

Denbighshire Community Development Partnership. We aim to develop further our services to the Dee Valley. We have seen a few changes to the Trustee Board this year. Our treasurer Robert Williams resigned at last year's AGM. We would like to thank Robert for the many years that he carried out that work. Our Secretary Mike Denman resigned in October. In January 2019 Anne Dewberry resigned from the Board. We were fortunate in having Nigel Nicholl and Yveline Hands already on our Board and they took over the roles of Treasurer and Secretary respectively.

We could not continue as an organisation without the support of all our funders. We thank them all for their support. We thank Denbighshire County Council and the Town Councils.

**Alastair Morgan** Trustee Board Chair

# Chief Executive's Report

**In this**, our national 80th anniversary celebration year, it is pleasing to have won the Denbighshire County Council Consumer and Financial Service contract. This gives us unprecedented security of funding and enables us to plan and develop our services from a more resilient financial position.

In July this year Citizens Advice in Wales were accredited the new Welsh Government - Information & Advice Quality Framework (IAQFW). Citizens Advice Denbighshire is passported to the new standard, as a fully audit compliant organisation. Welsh Government is rightly proud of its commitment to quality in the services it funds, and it is likely that being an IAQFW holder will be a condition of funding in the future.

Universal Credit Full Service (UCFS) is now integrated into the welfare benefit system in the UK and Denbighshire. The planning and preparation we undertook with our partners Denbighshire County Council and the DWP has meant that for the people of Denbighshire:

- help and support to make and maintain a UC claim is easy to access,
- the right advice is available,
- digital support is provided
- solutions for any other problems are offered
- Personal budgeting support is given

We were pleased to be invited to two DCC Scrutiny Committees in 2018 and 2019 to provide evidence to the committees and receive the congratulations and their gratitude for the proactive approach taken to manage the impact of UCFS's introduction in Denbighshire.

Thank you to all staff and volunteers who work so hard to provide an excellent service to our clients and thank you for your continuing support.

**Lesley Powell** CEO

## Our impact in 2019/20



**£970k**

of backdated benefits was received by clients



**265**

clients raised out of fuel poverty



**3 out of 4**

clients said our welfare benefit service improved their quality of life



**3853**

clients came to us for help with benefit issues

**We helped 6129 clients with 8188 enquiries**

**£10.5m**

**of benefit and tax credit gains for our clients**

**76%**

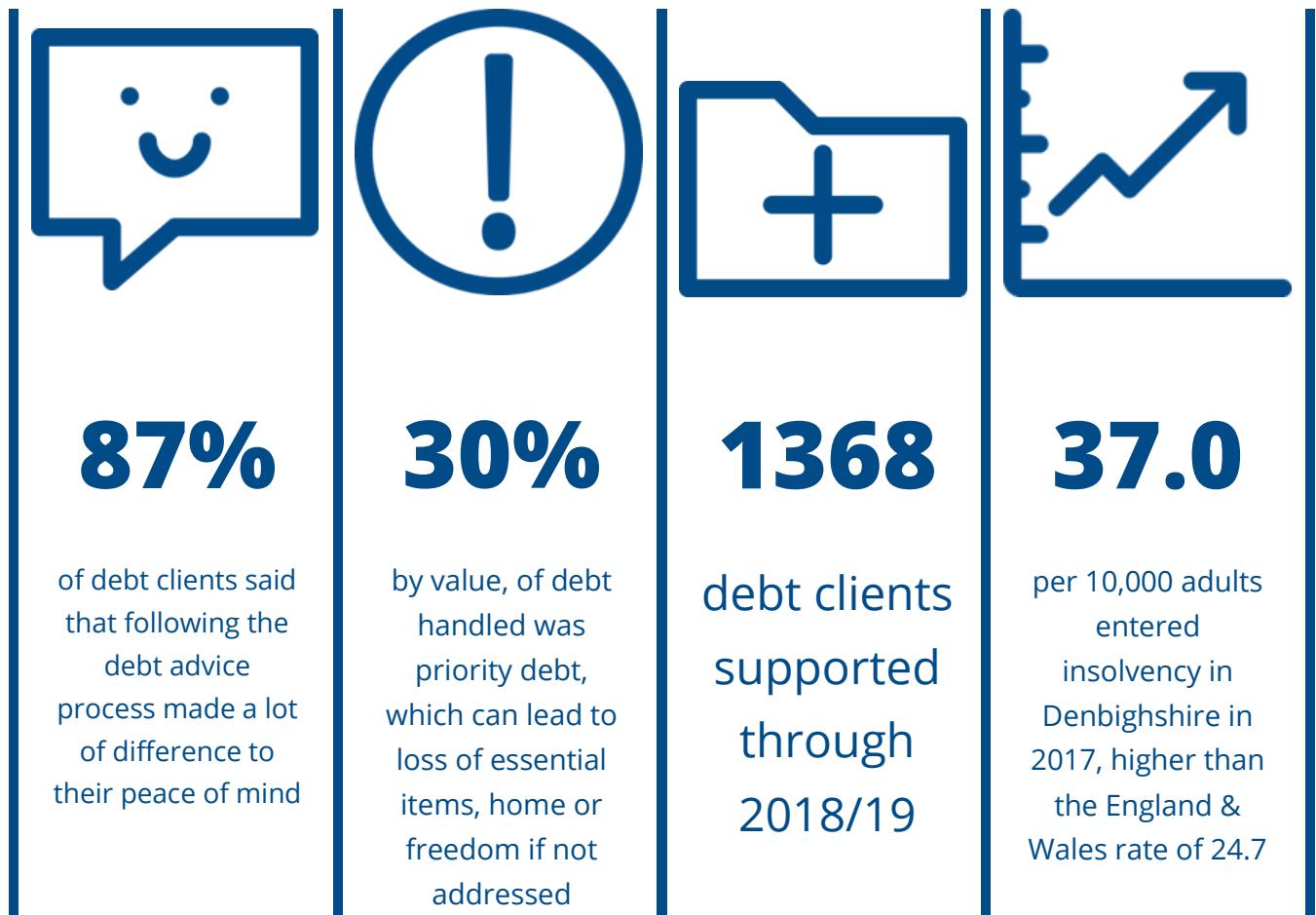
of welfare benefit appeals and reviews were successful

**74**

clients facing repossession received help from us in Court

**2583**

clients received an income gain during 2018/19



**£7.4m** of debt handled by us in 2018/19

For every **£1** invested in Citizens Advice Denbighshire we returned:

**£2.38** in fiscal benefits

**£16.47** in public value

**£21.95** to our clients



# National Projects

## Help to claim

In October 2018, the DWP funded Citizens Advice nationally to provide Universal Support. The support scheme is to help claimants through every step of making a Universal Credit claim. It offers people the comprehensive and practical support they need to get their first payment on time and be ready to manage it when it arrives.

Citizens Advice Denbighshire were chosen as one of the Early Mobilisation Leads, to test and pilot the service from January this year.

The service is available face-to-face, over the phone and online through webchat.

Clients can self-refer, be signposted into the service or be referred by DWP staff through a national referral route or by other partners through locally agreed routes.

After signposting or referral, for clients who haven't already applied for UC, we'll check whether it is the right benefit for them. In some cases this will be clear after a few simple questions, sometimes we'll need to find out some more details about the client's situation, and in some cases this will require a full benefits check. At this stage, those who should be claiming other benefits will be signposted to our other advice services or external organisations as appropriate.

Everyone going through the service will be triaged to assess their individual level of support needs. Those who can support themselves with some reassurance are helped to do so. More intense support will go to those who need it most.

The advice service is holistic, based on client need and therefore isn't separated into different sessions. Instead, there are 2 key parts to the client journey - these can be addressed in multiple sessions or in 1 - depending on the client's support needs.

The support ranges from light touch support like helping a client access a computer and

pointers if they get stuck, to sitting down beside someone as they complete the entire form or in some cases completing the form for them. This isn't restricted to online claims and might include support for a client to arrange a home visit or make a telephone claim.

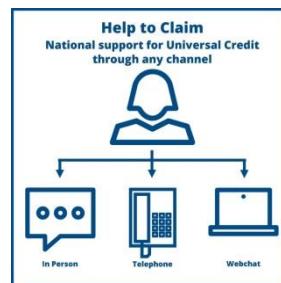
The initial part of the client journey can be very time sensitive for a client. Their entitlement to UC doesn't normally start until they press the submit button, make a phone claim or book a home visit. Therefore, we need to ensure clients get this support as soon as possible.

Our research shows some people often face challenges with the evidence requirements for UC. This is a key reason payments are delayed. This service includes specific support to help people gather the right evidence.

This step might also include supporting a client to:

- prepare for the practicalities of their first monthly payment
- access adaptations such as direct payments to landlords and conditionality easements
- apply for Advance Payments and access additional financial support

There will be clients that present with complex issues that won't all be covered by the Help to Claim service. In these cases we continue to support the client internally for advice e.g. debt advice, budgeting support, additional benefit entitlement.



## Best Practice Lead

**As part of the delivery** of the Help to Claim service the DWP has funded Citizens Advice to set up a network of Best Practice Leads (BPLs), to gather and share information about the performance of Universal Credit and Help to Claim, build local relationships and develop and share best practice. Citizens Advice Denbighshire is one of 34 local Citizens Advice offices nationally to be appointed to this service.

### Our Best Practice Lead:

- gathers intelligence and insight on how Universal Credit and Help to Claim is working across a JobCentre Plus district
- works with other Best Practice Leads to develop an approach to sharing this intelligence with relevant partners including Jobcentres, local Citizens Advice and national Citizens Advice
- develops strong local relationships with relevant regional stakeholders including local Citizens Advice, Jobcentres (at the district level), advice agencies and other voluntary sector organisations
- support other local Citizens Advice with their relationships at a local level (where appropriate)
- help local Citizens Advice across a district to understand Universal Credit and Help to Claim and track the experiences of clients

Viv Blacoe is our BPL and she is working with our Citizens Advice colleagues across North Wales and Powys to complete a research project into the wider support needs of UC claimants.

**Nest** attended a Wednesday morning drop-in session at Canolfan Ni after seeing our posters while attending a community activity meeting. Nest was struggling to stay in her own home due to ongoing health issues. We suggested she apply for Attendance Allowance and completed the application for her. This was awarded at the lower rate of £57.80 per week.

We asked about her current energy usage and found her monthly Direct Debit was over £70 more than necessary. This was corrected, she received a refund and was placed on Scottish Power's priority services register. Nest was also found to have significant debt of almost £20,000 which we referred to our Money Advice Team. We were able to negotiate with creditors to reduce amounts owing and she was able to pay them off following the sale of her home.

## Gambling Support

**Citizens Advice**, in partnership with GambleAware, are expanding services in Wales to prevent gambling-related harm and get people the support and advice they need.

Julie Pierce joined us in July as our project worker to deliver the service across north and mid Wales (the other Welsh post being with our colleagues at Rhondda Cynon Taff who are delivering the service in west and south Wales).

We join 10 regional offices in England on the project which is funded via a 2 year partnership with GambleAware. The regional offices work in partnership with the National Gambling Treatment Service to provide support to clients.

In Wales the National Gambling Treatment Service provider is the Addiction Recovery Agency (ARA) which has also seen recent additional investment from GambleAware to expand their treatment services across Wales.

Julie's role will be to increase awareness of gambling-related harm across the region and to train frontline staff to identify anyone at risk of gambling-related harm and on the help and support available to them.

Once staff are trained we will commence routine screening to identify clients at risk and provide advice and contribute to providing valuable insight into who is more vulnerable to gambling harm and the problems it causes.

## Client Story - Benefits

# Denbighshire School Uniform Recycle

**5 years ago**, single mum (Sadie) approached Denbigh Citizens Advice Office. Her partner had left her, a few weeks earlier, she had 3 children aged 6, 8 and 13, she was working part time, her ex-partner had been the main income earner. They owed rent and council tax arrears and several credit debts. Sadie was upset as she was unable to buy school uniforms for the children and the new term started in a couple of days. Sadie was helped to make immediate claims to benefits, hold off recovery action on her debts. The manager had an idea, she contacted the childrens' schools and asked if they had any lost property items. They did, the manager went to fetch them and the volunteers washed and pressed the uniforms and presented the family with good as new uniforms (including sports gear).

The idea for a School Uniform recycle Scheme was born!

The following year Denbigh staff and volunteers contacted local schools before the end of summer term and collected lost property items, took them home, cleaned and pressed them, then opened a pop up shop (in an empty High Street shop) for a week in the summer holiday. Families were invited to attend and for a £1 donation (to cover washing costs) take as much uniform as their family needed. Families were encouraged to bring in clean unwanted uniform so they could be recycled during the week.

This project has grown and covers the county with 36 schools involved this year and 6 pop up shops.



We have brought in partners to help deliver the project, bringing the community together to make the project a success. Denbighshire County Council helped with the promotion of the project and the transportation, Denbigh and Rhyl Town Councils provided grants for new uniforms and shoes, local businesses such as Lockstock Self Storage for storage facilities, Community Centres (ASK Centre in Rhyl, Pop in Centre Prestatyn, Friends of Pengwern and Canolfan Ni in Corwen) hosted pop up shops, their volunteers staffed the shops. Local churches helped to wash and press uniforms and volunteers from the local authority and Department of Work and Pensions staff volunteered. School children have helped too, both in the shops and also in raising money for the scheme. The children are active participants as they see that this project has an ecological significance and is fighting waste.

This year, Community Foundation Wales provided us with funding for 68 school uniform grants for Denbigh High School children and £1000 for Denbigh primary school uniforms to families on low income but who did not qualify for the Welsh Government School Uniform Grant.

Rhyl Town Council provided £2000 for vouchers for the new Christ the Word High School and for Rhyl High School blazers.



Parents are motivated and supportive of the project, they have embraced the idea and been enthusiastic in their support. In the weeks leading up to this years events, parents were bringing freshly laundered and pressed school uniforms their children had grown out of, also trainers, coats and shoes. Several parents have asked us if we could donate prom dresses and suits as they know how much they have cost and want to relieve the burden for other families.

Promotion of the project was predominantly through social media, again this drew in the communities across Denbighshire, the positivity about the events and the spirit of the project was evident in the Facebook community.

Parents attending the "shops" were invited to provide contact details so we could contact them and provide an income maximisation check. Last year these checks proved extremely fruitful and over 500 families were helped to claim a further £125k, and we helped families manage £80k of debt. This year 800 families attended with over 1200 children given school uniforms.

The Children's Commissioner for Wales reported the project as innovative "A Charter for Change: Protecting Welsh Children from the impact of poverty".



The impact of this project has far reaching impact for the community. It touches community on many levels and brings groups together for one accord, it is intergenerational, environmentally friendly, breaks down barriers within communities, promotes community sharing and community cohesion.

Citizens Advice Denbighshire has shown initiative in creating this project, it is out of the scope of our usual work, other organisations are following in our footsteps and we are supporting them to do so. This is an excellent example of a community based organisation seeing a need locally and working with that community to provide a solution.

# Community Engagement

## Advice in the Community

We **recognise** the importance of our advice services being accessible and it is a key objective of our Business Development Plan.

We have therefore increased the number of access points to our services across Denbighshire using community venues, bringing our services into the heart of the community.

We have been helped to establish a new outreach service in Bodelwyddan by the Gwynt Y Mor Community Investment Fund who provided a grant of £9767 in 2018. The award of the grant coincided with the redevelopment of the Centre by Bodelwyddan Community Council, the facilities in the Centre are excellent.

We recommenced our service in the St Asaph Library after its refurbishment, the library is a busy community hub and demand is high.

As well as continuing engagement with the community through our advice services, Llangollen library is also the current site of group training sessions. Following a recruitment drive in the area in June, several volunteers have joined us. Keeping training sessions local has helped us to reduce expenses and also trial group-focused training for advisers.

Our presence in these community venues brings an increased footfall to the buildings which builds community cohesion and resilience.

## Advice is Working

We **continue** to provide supported employment positions funded by the Active Inclusion Fund element of the European Social Fund.

Our Advice is Working project commenced in June 2018 (following on from our similar "Advice Works" project which operated in 2017) and has enabled us to provide 18 supported employment opportunities. The project ends in December 2019 and we are hopeful of securing future funding despite Brexit concerns.

The project provides participants (typically the long-term unemployed) with real work experience under our support and training.

7 participants remain with us on the project. Of the 11 participants who have left the project so far 6 have progressed to sustained employment. Of these, one is a Syrian refugee who is employed as a stone mason in Wrexham and two who are currently employed by us.



# 80<sup>th</sup> Celebration

The Citizens Advice service celebrated its 80th anniversary on 4th September 2019. The original 200 bureaux opened just 4 days after the outbreak of World War II.

The service has gone through big changes in the following years, well demonstrated by the story of our very own Jean Sheriff (taken from <https://wearecitizensadvice.org.uk/80-years-of-history-aa55fc02bc4e>)

Jean Sheriff was 16 years old when a public meeting was called to set up Citizens Advice in Rhyl. Since the start of the war, over 50 Citizens Advice had been set-up in South Wales alone. There was clearly demand in North Wales as well.

Citizens Advice Rhyl opened its doors on 23 March 1940, in a shop on Water Street. It was business as usual for the 'White Elephant Shop' (as it was known), but anyone could drop in for a cup of tea and a chat.

Jean remembers that small donations could be made and small items were sold at the front of the shop to generate funds. There was a small room at the back of the shop where private discussions with clients were able to take place.

A small advert was placed in the shop window which read "Citizens Advice Bureau — bring us your problems."

Shortly after the war ended, the local Citizens Advice in Rhyl closed. It was felt that there was no further need for this kind of community assistance, and Jean returned to work for local council.

23 years later in 1969, Citizens Advice Rhyl reopened its doors (this time in a church), and Jean returned to Citizens Advice.

Jean remained at Citizens Advice Rhyl for the next 41 years. In later years, Jean moved away from advice and focussed on the training and support of newly appointed advisers. She finally retired in 2010, aged 86, after dedicating an incredible 47 years to Citizens Advice.

We celebrated the organisations 80th Birthday on 7th December in our Denbigh office with a 1940's themed celebration, open to all.



## Viv & Winnie

**After 24 years with us,** including 6 years as Denbigh Office Manager, Winnie Lawson retired. Winnie was the driving force behind the School Uniform Recycle and has continued to work on and promote the scheme. We celebrated Winnie's time with us and to thank her for her loyal service at an afternoon tea in June. Viv Blacoe has taken over as manager following 4 years as a Welfare Benefit Caseworker.

## Key to Advice

**In June 2018** we started a new service for tenants of Denbighshire County Council Housing. We work closely with the Denbighshire Housing team to support tenants through events and one to one advice sessions. We look to maximise tenants' income, help them manage the household income and provide energy efficiency and economy advice to reduce expenditure and introduce energy changing behaviours.

One tenant commented "I know how to use my heating system more efficiently now, I didn't know about the Warm Home Discount and that payment helped to cover my winter fuel bill".

# Energy

## Client Story

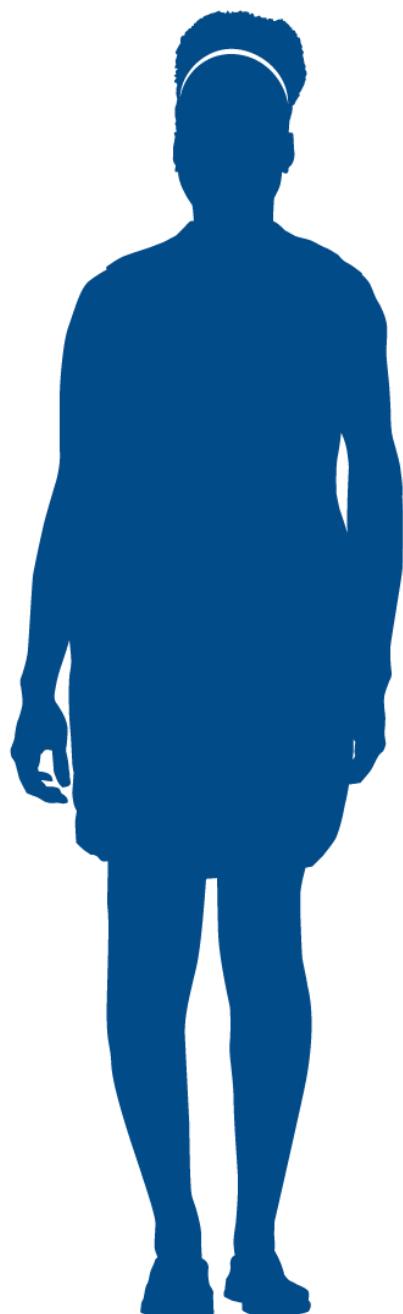
**Sally** lives in a council rented property with her two children, John aged 7 and Rachel aged 9. She had to make a claim for Universal Credit after leaving an abusive relationship and had got into rent arrears and was struggling to budget. Citizens Advice Denbighshire had assisted Sally in making a claim for Child Disability Allowance due to John's autism and she was awaiting a decision. She returned to Citizens Advice as she had no money left for food, gas and electric and it was five days until their next payment of Universal Credit.

We were able to provide Sally with an emergency £40 top up card to pay for gas and electric and a food bank voucher to help her until her next payment. We checked her Universal Credit account online and discovered an overpayment of tax credits were being deducted as well as her advance payment so we contacted them and got the overpayments lowered and deferred the advance payment for 3 months. We also assisted client with a budgeting sheet and noticed her electric usage was high and she was paying £100 a month to the council's housing department for rent arrears. We contacted the council asked them if they could lower the payment but when they checked they stated that the rent account was now up to date and therefore no more payments were due.

Sally saw our energy adviser due to their high electricity usage, it was discovered that she was using an electric heater as she was unsure how to use the central heating system. We checked the internet and found online instructions for her system, she was advised on how to set the timer and temperatures for the central heating and hot water. She was shown how to turn individual radiators down using the radiator valves in rooms that are not often used to save on energy cost. We discussed the most comfortable recommended settings for their particular circumstances bearing in mind any ill health in the household, and recommended a temperature of 21c in the living room and 18c

in other rooms. We also provided guidance about insulation within the property and how to avoid damp problems within the home by using extractor fans when washing and cooking.

Sally was advised to make a claim for the Warm Home Discount, an annual payment of £140 on her electric account for people on benefits and low income. We checked her supplier website and advised her that applications open in the Autumn and she can return if help is needed in making a claim. We also phoned her supplier to make them aware of the health issues in the house and sign them onto to their Priority Service Register.



## **Big Energy Saving Week**

**Big Energy Saving Week** is an annual, nationwide event created in partnership with Citizens Advice, Citizens Advice Scotland and the Department for Business, Energy and Industrial Strategy (BEIS). This year's event ran from 21st January to 27th January.



We ran 4 individual events with two in Rhyl, one in Corwen and another in Betws G.G. We invited 100 people to attend the events. Those that attended were given energy advice along with a slow cooker (both energy efficient and delicious to use!) and we had cooking demonstrations at all events.

Thank you to all who attended and our cooking demonstrators!

### **Rhyl Town Council - Energy Adviser**

**We have been funded** by Rhyl Town Council to provide a dedicated Energy Adviser since 2017. This post ensures that the people in Rhyl have immediate access to energy advice and access for further help on any other issues.

Last year we saw 212 Rhyl residents about utility issues, removing 57 households from fuel poverty.

## **Fuel Bank**

**Citizens Advice Denbighshire** joined with the Vale of Clwyd Food Bank to pilot a direct, restricted cash transfer scheme for Denbigh residents on pre-payment meters to allow them to place credit on their meters. Pre-paid, marked gift cards were given to clients allowing them to top-up their electricity and/or gas. The pilot was very successful in increasing client engagement to increase long-term resilience and we hope to be able to continue this project in the coming year.

### **Warmer Wales**

**Warmer Wales** is funded by the British Gas Energy Trust, monitored by Citizens Advice Cymru and delivered in 14 Citizens Advice areas. The project targets people in, or at risk of, fuel poverty and vulnerable to the cold.

Warmer Wales is holistic in nature so while there is a focus on energy advice and cost saving measures, past experience has also shown that removing people from fuel poverty is far from one-size fits all. Our NEA Level 3 qualified advisers offer advice on energy including tariffs and efficiency along with income maximisation and debt advice.

### **Chester Law Students**

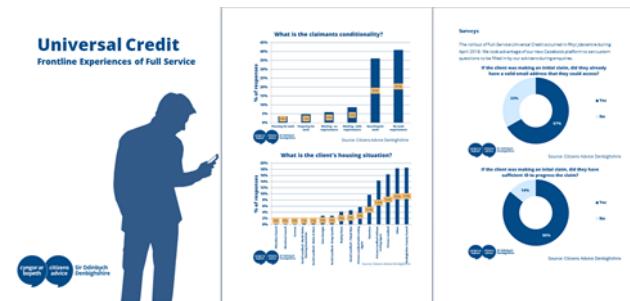
**Citizens Advice Denbighshire** has worked closely with the University of Chester Law School to offer placements to undergraduate law students. Three students joined our Rhyl Office, Welfare Benefits Team and Money Advice Team for six weeks. We can't thank them enough for their help and wish them the best in their future studies.

# Universal Credit

April 2019 marked the first full year of Universal Credit Full Service at Rhyl Jobcentre. Prior to the Full Service rollout, several changes were made to Universal Credit nationally including the ability to receive 100% of their first payment as an advance and pay this back over a 12 month period. These changes helped to contribute to greater success for rollouts across all areas.

Locally, Citizens Advice Denbighshire continues to sit on the Universal Credit Steering Group along with Denbighshire County Council, DWP representatives and Registered Social Landlords. Co-location at Rhyl Jobcentre with the DWP and Denbighshire County Council has allowed Denbighshire residents prompt access to services from all three organisations.

To ensure that Denbighshire claimants needs were being met, since the Full Service rollout Citizens Advice Denbighshire has been collecting survey data along with our usual collection of profile information and issue codes. These were gathered into reports and demonstrated the value of partnership working with a significant proportion of clients had same-day verification of ID and application for Council Tax reduction.



# £408k

is the monetary value of the time given by volunteers in our offices this year.

## Thank you!

# Social Media

**Social media** has become an excellent platform for B2B and B2C communication. Our Facebook Page reached over 500 likes this year. 30 clients came to us through Facebook for advice, most of which were able to have their issues full resolved through Messenger. Volunteer Taster Days advertised through Facebook greatly increase numbers attending these. Promotion of the School Uniform Recycle was seen by thousands of Denbighshire residents and we were able to answer any questions about our events ahead of time.

# Scams

**Social media** has proven to be an effective way to alert residents of scams in the area. When we were alerted to the 'Spanish Prisoner' scams attempted by post in the area, we were able to alert thousands of residents immediately. The scams purporting to be from the HMRC, this year were particularly clever and misleading, again our alerts through social media were effective. The aggressive tactics used by these scammers drove one client to a panic attack.

The national Scams Awareness campaign took place in June with a focus on Life established (40s-60s) and Older people. The aims of Scams Awareness is to raise knowledge of current scams and to encourage people to report scams and fraud, especially those who may have already fallen victim to a scam, sharing awareness and information will help combat the scammers.

# Prospective Projects

## Veterans

**There is a sizeable** Armed Forces Community in Denbighshire and across North Wales this taking into account serving members (including reserve forces) and veterans.

We have signed the Armed Forces Covenant and are members of the Denbighshire Armed Forces Community Covenant partnership.

We hold the Bronze award under the defence employer's recognition scheme: service personnel / the armed forces community are not unfairly disadvantaged by OUR recruitment and selection processes and we would welcome applications from the community for our vacancies. We wish to recruit volunteers from the Armed Forces Community.

We work closely with the community locally and across North Wales and are seeking opportunities to focus project activity on veterans and/ or the wider community. We hope to develop our relationships with Armed Forces Charities and build on the success of the "Veterans Advice on Your Doorstep" project which we ran in 2017.

## Working Families

**We will focus** some research on those people within our community who are working (whether employed or self employed) to consider whether we meet their needs, whether we are sufficiently accessible to them and what we might do to improve services if necessary.

Our primary advice channel remains a daytime weekday face to face service. Other channels including telephone and webchat are available but out of (weekday) hours services are very limited on these channels also.

None of the above means that working people can't access our services, many will do so but in these challenging times we must do all we can to extend reach as far as possible. 75% of our

debt clients are not employed. Is that representative of debt within our community? Clearly the issue of problem debt is not restricted to the unemployed; many working people will have problem debt whether or not they are on low incomes.

Commentary on the impact of welfare reform has been largely focussed on the unemployed and those with disabilities. There has been very little said about how working people and families are affected - e.g. zero hours contracts - increased use of foodbanks or how people may be affected when WTC and CTC migrate to UC.

We are looking to fund activities to research and extend engagement and out of normal employment hours services.

## Social Return on Investment (SROI)

**In 2018**, along with our partners in South Denbighshire Community partnership, we secured training and support from Social Value Cymru and Mantell Gwynedd to measure the SROI on the Your Place or Ours / Lle Chi Neu Ni project.

Graham Kendall and Yveline Hands are receiving training and are working with our partners and stakeholders to measure the SROI on the project's work so far. This will meet a commitment given to the project funder Big Lottery and enhance our demonstration of the impact of what is proving to be a very successful project.

Aside from the project this learning is improving our ability to evaluate and demonstrate the impact of all the work we do for the benefit of our community.



Llywodraeth Cymru  
Welsh Government



Freeman Evans  
St David's Day  
Denbigh Charity

Citizens Advice Denbighshire would like to thank all their funders for their investment into our services and demonstrating their confidence in us by renewing funding and contracts.

Problems can make everyday life harder. Knowing how to take action isn't always obvious and solving problems can be about having access to the right skills. If left unsolved, these problems don't just affect individuals; they impact on local communities and at a national level.



With your support we can help people solve their problems, we can improve their lives, their health, their financial situations and their relationships and their ability to solve similar problems in the future.

We are proud to work in partnership with Denbighshire County Council to deliver welfare benefits and money advice to the people of Denbighshire.



citizens  
advice



# BeGambleAware



Grŵp Cynefin  
Mwy na thai • More than housing



Tai Sir Ddinbych  
Denbighshire Housing