

# Ka welwelka lacagta?

Cawinaad ayaa laga  
heli karaa ee Bristol



Saddex tillaabo lagu helo  
ikhtiyaaro iyo meelo  
si aad uga hesho caawinaad

**Talaabadda 1:**  
**Waa maxay dhibaataada  
maanta?**

## **Si lama filaan ah lacag ma haysto**

- Shaqada lumtay ama saacadaha yaraaday
- Lacagta la joojiyay
- Lacagta lumtay
- Kharashyo lama filaan ah
- Masiibo (tusaale ahaan. daadka ama dabka)
- Burburka xiriirka
- Xayiraad la saaray (fiiri ikhtiyaarka: **5**)

**Ikhtiyaarada fiiri **1 2 6****

## **Lacagteyda aad ugama filna**

- Go" aansashada inta u dhaxeysa cuntada, shidaalka, iyo deynta moobeelka
- Dakhli yar
- Heshiis eber saacadood ah
- Mushaharka xanuunka ee sharciga ah oo aad u hooseeya
- Wajahaya shaqo la'aan
- Ma hubo inaad u qalanto caawinaad
- Isbeddelka daruufaha

**Ikhtiyaarka fiiri **2****

## **Deyn baan qabaa**

- Kirada ama Canshuurta Golaha
- Gaaska iyo korantada
- Deynta maalmaha shaqada
- Ku leh saaxiibo ama qoyska
- Dib u bixinta faa'iidada

**Ikhtiyaarka fiiri **3****

## **Aniga waxaan sugayaa lacag bixin ama hormaris**

- Cawasho cusub oo faa'iido ah
- Bixinta dib u dhacday
- Go'aanka sugitaanka

**Ikhtiyaarada fiiri **1 4****

## Talaabadda 2: Waa maxay ikhtiyaarada?

### 1 Nidaayada caawinaada Golaha

Dadka dakhligoodu yar yahay waxa laga yaabaa inay u qalmaan Faa'iidooyinka Guryaynta/Deynta Caalamiga ah si ay uga caawiyaan kharashaadka guryeynta. Golaha waxa kale oo uu bixiyaa dhimista cashuurta golaha iyo lacag bixinta guriyaynta ku haboon ee kuwa ku halgamaya dhaqaale ahaan. Waxaa laga yaabaa inaad u qalanto taageerida bixinta maxaliga ah, taasoo taageereyso dadka ku jiro dhibaato. Dhammaan nidaayada waxay ku tiirsanaan doonaan dhibaatooyinkaaga hadda jira. Raadi wax badan: [www.bristol.gov.uk/benefits-financial-help](http://www.bristol.gov.uk/benefits-financial-help)

### 2 Kordhi Dahkligaaga

Ruux kasta kaasoo u halgamaya dhakhaale ahaan waxuu heli karaa hubin faa'iido iyo si ula hadlo lataliye lacag la'aan ah iyo talo qarsoodi ah. Hubinta faa'iidada waxay xaqiijin kartaa inaad heleyso dhammaan lacagta xaq u leedahay adiga. gaar ahaan haddii dhibaatooyinkaaga mardhow isbeddelay. Lahadalka lataliyaha waxay kaa caawin kartaa inaad raadiso macaamiilo yar sida sheyada gaaska iyo korantada iyo inaad xaqiijiso inaad waynin sheyada sida deeq siinta dharka dugsiga ama dugsiga lacag la'aanta.

### 3 Talada Deynta

Daynta waxay ku dhici kartaa qof kasta. Talada lacag la'aanta waxay kaa caawin kartaa inaad raadiso hab si uga maareyso deymahaaga iyo si u yareeyso intaad bixiso bil kasta.

### 4 Hormarinta faa'idada

Haddii sameysay cawasho cusub oo faa'iido ah iyo dhakhaalo ahaan adag tahay goortaa sugeyso lacag bixintaada koowaad, waxaad awoodi kartaa si aad u hesho hormarin si aad u awoodid sheyada sida kirada iyo cuntada. Waa muhiim inaad hesho talo intaad qaadanin ka hor hormarin. Hormarinta faa'idada waa qasab in dib loo bixiyo, iyo lacagtana waxaa lagaa qaadi doonaa faa'iidooyinka mustaqbalka (dayn).

### 5 Lacag Bixinta Dhibka

Haddii lagu ganaaxay, waxaad awoodi kartaa inaad codsato lacag bixinta dhibka ah goobta shaqada. Lacag bixinta dhibka ah lama bixiyo isla markiiba marwalba, iyo mana heli karo qof walba. Lacag bixinta adag ee Daynta Caalamiga ah waxay u baahan yihiin in dib loo bixiyo (dayn), laakiin lacag bixinta adag ee Gunnada Shaqo-doonka ama Gunnada Taageerada Shaqaalaynta (ma'ahan dayn).

### 6 Go'aanka Dooda

Waad la doodi kartaa go'aanka faa'idada haddii la joojiyay faa'idaada/ la mamnuucay/ la yareeyay/ la diiday ama bixisay lacag dheeraad ah. inta badang go'aamada faa'idada waxay u baahan yihiin in laga doodo hal bil gudaheeda.

## Talaabadda 3: Halkee ka helaa caawinaad? Mid kasta oo ka mid ah adeegyadaan waxay bixiyaan talo bilaash ah oo qarsoodi ah iyo talo qarsoodi ah

#### GOLLAHA MAGAALADDA BRISTOL

**Dhibaataada Deegaanka iyo Ka hortagga Maalgelinta.** Dhinaca deeqaha cuntada, dharka iyo alaabta guriga ee dadka soo foodsartay dhibaato dhaqaale.

0117 922 4500 (Mon-Fri, 9am to 12noon) [www.bristol.gov.uk/lcpf](http://www.bristol.gov.uk/lcpf)

**Ku caawi ikhtiyaarada:** 1 2

**Xuquuqda daryeelka iyo adeegga talada lacagta Macluumaadka ku saabsan naafanimada iyo faa'iidooyinka daryeelaha, oo ay ku jiraan talo iyo gargaarka cawashada iyo go'aamada dooda** [www.bristol.gov.uk/disabilitybenefits](http://www.bristol.gov.uk/disabilitybenefits)

**Ku caawi ikhtiyaarada:** 2 6

#### ADEEGA TALOBIXINTA KOONFURTA BRISTOL

**Talo guud iyo caawimo khaas ah oo ku saabsan faa'iidooyinka daryeelka, deynta, kor u qaadida dakhliga iyo awoodda maaliyadeed**

01179 851 122 (Faa'iidooyinka samafalka iyo Guud ahaan)

01179 038 358 (Talada Deyn bixinta) [www.southbristoladvice.co.uk](http://www.southbristoladvice.co.uk)

**Ku caawi ikhtiyaarada:** 1 2 3 4 5 6

#### TALYOYINKA MUWAADINIINTA BRISTOL

**Bixiyaha talada guud, oo ay ku jiraan deynta, xuquuqda daryeelka, guriyeynta iyo shaqaleynta**

0808 278 7957

[www.bristolcab.org.uk](http://www.bristolcab.org.uk)

**Ku caawi ikhtiyaarada:** 1 2 3 4 5

#### LACAGTA HADALKA

**Talo ku socota qof kasta oo ka walaacsan lacagta, daboolida deynta, faa'iidooyinka iyo biilasha**

0800 121 4511 ama 0117 954 3990

[www.talkingmoney.org.uk](http://www.talkingmoney.org.uk)

**Ku caawi ikhtiyaarada:** 1 2 3 4 5 6

#### XARUNTA TALADA WAQOYIGA BRISTOL

**Faa'iidooyinka samafalka madax bannaan iyo talo bixinta deynta, oo ay ku jiraan shaqo kiisas adag, rafcaannada iyo matalaadda maxkamadda**

0117 951 5751

[www.northbristoladvice.org.uk](http://www.northbristoladvice.org.uk)

(Qalabka Latalinta onlaynka ah ee su'aalaha 24/7)

**Ku caawi ikhtiyaarada:** 1 2 3 4 5 6

#### XARUNTA TALO BIXINTA EE ST PAULS

**Talo guud iyo mid takhasus leh oo ku saabsan deynta, faa'iidooyinka iyo arrimaha socdaalka ee bulshooyinka St Pauls iyo East Bristol**

0117 955 2981 | [enquiry@stpaulsadvise.org.uk](mailto:enquiry@stpaulsadvise.org.uk)

[www.stpaulsadvise.org.uk](http://www.stpaulsadvise.org.uk)

**Ku caawi ikhtiyaarada:** 1 2 3 6

#### AGE UK BRISTOL

**Macluumaad iyo talo loogu talagalay dadka ka weyn 55 ee ku nool ama ka shaqeeya Bristol iyo daryeelayaashooda**

0117 922 5353

[www.ageuk.org.uk/bristol](http://www.ageuk.org.uk/bristol)

**Ku caawi ikhtiyaarada:** 2 6

#### XARUNTA SHARCIGA EE BRISTOL

**Talo bixinta sharciga oo takhasus u leh oo ay ku jiraan guriyeynta iyo guri la'aanta, rafcaannada ceyrta, socdaalka iyo magangalyada, qoyska, caafimaadka dhimirka, shaqada iyo takoorka**

0117 924 8662 | 0330 024 0389 (taleefoonka lacag la'aanta)

[mail@bristolawcentre.org.uk](mailto:mail@bristolawcentre.org.uk)

[www.bristolawcentre.org.uk](http://www.bristolawcentre.org.uk)

**Ku caawi ikhtiyaarada:** 6

#### Caawinaad kale

**Talo siinta Guryeynta ee CASH Bristol**

**Talo sharci oo ku saabsan arrimaha guryeynta, oo ay ku jiraan ka saarid, deynta la xariirta guryeynta iyo wax ka badan**

0117 935 1260 | [advice@chasbristol.co.uk](mailto:advice@chasbristol.co.uk)

[www.chasbristol.co.uk](http://www.chasbristol.co.uk)

**Hoyga Bristol**

**Talo siinta guriga**

03301 755 121 | [home@shelter.org.uk](mailto:home@shelter.org.uk) [england.shelter.org.uk](http://england.shelter.org.uk)

**1625 Dad Madaxbanaan**

**Taageerada dhaliyarada da'doodu u dhaxayso 16 ilaa 25 ee soo food saartay guri la'aanta**

0117 317 8800 | [www.1625ip.co.uk](http://www.1625ip.co.uk)

**Kooxda Tamarta Guriga: Xarunta Tamarta Joogtada ah (CSE)**

**Talo guud oo ku saabsan isticmaalka tamarta guriga, kuleylinimada & ilaalinta biilasha shidaalka**

0800 082 2234 | [home.energy@cse.org.uk](mailto:home.energy@cse.org.uk) [www.cse.org.uk/loveyourhome](http://www.cse.org.uk/loveyourhome)

**WECIL**

**Hay'adda Hoggaaminta Isticmaalaha Dadka Naafada ah oo la talinta Dadka Naafada ah. Takhasusyada waxaa ka mid ah Faa'iidooyinka Naafada (AA, PIP, DLA & ESA).**

0117 947 9919 | [navigators@wecil.co.uk](mailto:navigators@wecil.co.uk)

# Caawinaad kale

## Xarunta Illaha ee Bristol Soomaaliya

Warbixin, talo, iyo tilmaamo aan eex lahayn oo ku saabsan arrimo badan oo ay ka mid yihiin daryeelka, guryeynta, dugsiyada, iyo shaqada  
0117 907 7994 | [info@somalicentre.co.uk](mailto:info@somalicentre.co.uk)

## Foojarrada Bilowga Caafimaadka leh

Si ay kaaga caawiso iibsashada miraha, khudaarta iyo caano haddii aad dakhli yar tahay, uur leh ama ilmo ka yar 4 sano. Ka codso qadka/onlaaynka  
[www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

## Caawiyelacageed

Talooyin kaa caawinaya hagaajinta dhaqaalahaaga

0800 138 7777 | 07701 342 744 (WhatsApp) [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

## Great Western Credit Union

Bixinta amaahda la awoodi karo iyo akoonnada kaydka ah ee badbaadada leh si loo caawiyo dadka maxalliga ah si ay u fiicanaadaan  
0117 924 7309 | [www.greatwesterncu.org](http://www.greatwesterncu.org)

## Tallaabada Beddelka

Hay'ad samafal oo bixisa talo dayn iyo maamulka lacagta  
0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

## Turn2Us

macluumaad iyo taageero dhaqaale  
0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefits-calculator-2.turn2us.org.uk](http://benefits-calculator-2.turn2us.org.uk)

## Loogo talagalay Muhaajiriinta, Magangalyo doonka iyo Qaxootiga

### Xaquuqaha Qaxootiga Bristol

Talo iyo taageero ay ku jirto caawinta gurigaaga, lacagtaada ama codsigaaga magangalyo. Kala xariir iimayl ahaan, telefoon, fariin qoraal ah ama WhatsApp. Fariin ku dhaaf magacaaga, lambarka taleefankaaga, luqadda aad ku hadasho iyo haddii aad u baahan tahay turjumaan.  
07526 352 353  
[advice@bristolrefugeerights.org](mailto:advice@bristolrefugeerights.org)  
[www.bristolrefugeerights.org](http://www.bristolrefugeerights.org)

### Mashruuca Midnimada

Taageerada in xaaladda NRRP laga saaro haddii ay khuseyo iyo taageero kale  
[www.unity-project.org.uk](http://www.unity-project.org.uk)

### Caawinta Muhaajiriinta

Talo madax banaan iyo hagitaan lagu caawinaayo magangalyo doonka inay u gudbaan oo fahmaan habka magangalyada. Khadka caawinta magangalyada waxaa la heli karaa 24/7/365 oo ay heli karaan dhammaan magangalyo doonka gudaha UK.  
Khadka caawinta magangalyada: 0808 8010 503  
[ASCorrespondence@migranhelpuk.org](mailto:ASCorrespondence@migranhelpuk.org)  
[www.migranhelpuk.org](http://www.migranhelpuk.org) (Webchat la heli karo)

### Mashruuca 17

Talo ku saabsan guryaha iyo fursadaha dhaqaale ee qoysaska leh carruurta ay soo food saartay faqri/guri la'aan daran sababtoo ah waxay qabaan NRRP  
(07963) 509044 • [www.project17.org.uk](http://www.project17.org.uk)

## Ku saabsan warqadan

Buug-yarahaan waxa uu ku salaysan yahay barashada Scotland's A Menu for Change mashruuca waxaana lagu soo saaray taageero ururada hoose. Waxaad ka heli kartaa warqadaha 'Worrying About Money?' onlaynka ah [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets). Macluumaadka buug yarahaan waxaa la cusboonaysiiyay 08/10/21.

**Jawaab celinta?** Maxaa faa'iido ah ka heshay hagahan? [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

