

Tasglu Tlodi Plant

Cydweithio: CAB ac Incwm a Dyfarniadau – Yasmin Bell, CAB, ac Anwen Peters, Incwm a Gwobrau Uwch Reolwr

Child Poverty Task Force

Joint Working: CAB and Income & Awards – Yasmin Bell, CAB, & Anwen Peters, Senior Officer - Income and Awards

CRYFACH *tecach* **GWYRDDACH**  **STRONGER** *fairer* **GREENER**



Powys

Cyngor ar Bopeth Powys Citizens Advice Powys

Chwefror/February 2023

**cyngor ar
bopeth**

**citizens
advice**



Sut ydym ni wedi helpu pobl dros y 9 mis diwethaf

Gwnaethom ni ddelio gyda mwy na **11,600** o geisiadau am gyngor a chymorth parhaus, mynd i'r afael â **18,290** o wahanol faterion rhoi cyngor a darparu cyngor i breswylwyr ym mhob Ward o'r Awdurdod Lleol ledled Powys.

Canlyniadau Ariannol

Incwm Budd-dal a enillwyd - **£1.8** miliwn

Dyledion a Reolwyd - **£2.1** miliwn

Dyledion a ddilëwyd - **£333k**

Rydym ni'n dynodi budd-daliadau ac yn cynorthwyo gyda'r mynediad atynt, lleihau ad-daliadau dyledion, dynodi a darparu amrywiaeth eang o help i gael mynediad at grantiau a chronfeydd argyfwng i gefnogi pobl mewn argyfwng ariannol.

How we have helped people in the last 9 months....

We dealt with over **11,600** requests for advice and ongoing support , tackled **18,290** different advice issues and provided advice to residents in every LA Ward across Powys.

Financial Outcomes

Benefit Income gained - **£1.8** million

Debts Managed - £2.1 million

Debt Written off - £333k

We identify & assist in accessing benefits, reducing debt repayments, identify and provide a wide range of help to access emergency funds and grants to support people in financial crisis.

Ein Heffaith ar lesiant pobl

O'r bobl yr ydym ni wedi eu helpu...

Dyweddodd **85%** ein bod ni wedi helpu i ddatrys eu problem

Dyweddodd **84%** na fydden nhw wedi datrys y broblem heb ein help ni

Dyweddodd **83%** eu bod nhw'n teimlo llai dan bwysau, llai isel a llai gorbryderus

Mae'r gwaith a wnawn i gefnogi pobl yn eu gwneud nhw'n fwy cydnerth ac yn cynyddu'r incwm gofynnol ar gyfer costau byw hanfodol.

"Dydw i ddim yn gwybod beth fyddwn ni wedi ei wneud heb eich cefnogaeth barhaus, wnaethoch chi ddim troi eich cefn arnom ni, a nawr bydd cartref cynnes gennym ni y gaeaf hwn ac am y tro cyntaf ers 3 blynedd ni fyddwn yn poeni am sut i gadw'r teulu'n gynnes."

Our Impact on people's well-being

Of the people we have helped..

85% said that we had helped to resolve their problem

84% said they would not have sorted the problem without our help

83% said they felt less stressed, depressed or anxious

The work we do to support people helps make them more resilient and increases the income needed for everyday essential living costs.

"I don't know what we would have done without your continued support, you never gave up on us, and now we will have a warm home this winter and for the first time in 3 years' do not worry about how to keep the family warm".

Beth ydym ni'n ei wneud i gefnogi pobl drwy'r Argyfwng Costau Byw?

- Gweithio gyda 45 partner atgyfeirio ffurfiol.
- Darparu cymorth mewn argyfwng yn ogystal â chymorth parhaus.
- Mae staff hyfforddedig ar gael yn ddyddiol i ddelio â chronfeydd brys.
- Y nod yw atal pobl rhag mynd i ddyledion problemus a'u helpu i ddatrys materion yn ymwneud â dyledion.
- Hyfforddi ein staff i sicrhau eu bod nhw'n gallu delio ag anghenion cyngor newidiol. Mae 50% o'n staff bellach yn gynghorwyr ynni hyfforddedig.

What do we do that supports people through the Cost of Living Crisis?

- Working with 45 formal referral partners.
- Provide crisis support as well as on-going support.
- Trained staff are available daily to deal with emergency funds.
- Aim to prevent people falling into problem debt and help resolve debt issues.
- Training our staff to ensure they can deal with the changing advice needs. 50% of our staff are now trained energy advisers.

Ein Gwasanaethau Cyngor

Cyngor Cyffredinolwr am y materion i gyd gan gynnwys budd-daliadau, ynni, dyled, cydberthnasau, tai, cyflogaeth, gwahaniaethu, mewnfudo a materion eraill.

- Cyngor Arbenigol ar Ddyled gyda Gwaith Achos
- Cyngor Arbenigol ar Fudd-daliadau'r Wladwriaeth gyda Gwaith Achos
- Cyngor Arbenigol ar Ynni gyda Gwaith Achos

Mae'r staff arbenigol wedi eu hyfforddi a'u hachredu gan y Gwasanaeth Cyngori Ariannol, Gweithredu Ynni Cenedlaethol ac IMA.

Rydym ni'n cael ein rheoleiddio gan yr Awdurdod Ymddygiad Ariannol ar gyfer rhoi cyngor ariannol a chyngor am ddyled.

Our Advice Services

Generalist Advice on all issues including benefits, energy, debt, relationships, housing, employment, discrimination, immigration and other issues.

- Specialist Debt Advice with Casework
- Specialist Welfare Benefits Advice with Casework
- Specialist Energy Advice with Casework

Specialist staff are trained and accredited by the Money Advice Service, NEA and IMA.

We are regulated by the Financial Conduct Authority for debt & money advice.

Ein Hachrediad / Our Accreditation



Safon Ansawdd Cyngor (AQS)

Cyngor am Achos Gwaith: Budd-daliadau'r Wladwriaeth, Dyled, Defnyddiwr

Safon Ansawdd Cyngor (AQS)

Safon dros y Ffôn

AQS – Advice Quality Standard

Advice with Casework: Welfare Benefits, Debt, Consumer

AQS Advice Quality Standard

Telephone Standard



Debt Advice
Quality Framework

Safon o Ansawdd Cyngor am Ddyled Y Gwasanaeth Arian a Phensiynau

Money & Pensions Service Debt Advice Quality Standard

IAQF Llywodraeth Cymru

Fframwaith Ansawdd Gwybodaeth a Chyngor Llywodraeth Cymru ar gyfer Cymru

Welsh Government IAQF

Information & Advice Quality Framework for Wales

Gwasanaeth Cwbl Achrededig sy'n cynnwys adolygu gan gymheiriad
Fully Accredited Service with peer review



darparu gwybodaeth a chyngor o safon i bobl Cymru a hynny mewn modd sy'n gyson
providing a consistent approach to quality information and advice for the people of Wales

- **Gwasanaethau Ehangedig**

- Mae cael mynediad at Gyngor ar Bopeth Powys yn darparu “Drws Agored” i amrywiaeth ehangach o wasanaethau:
- **Gwaith aml-asiantaethol** yn gweithio â sefydliadau eraill o’r 3ydd sector
- **Cymorth Arbenigol ar gyfer Gwahaniaethu, Mewnfudo a Defnyddwyr**
- Mynediad at ddarpariaeth **Banc Bwyd** ac **Ynni Argyfwng**
- Cynghorwyr yn hyfforddi fel cyfryngwyr cymeradwy i gynorthwyo wrth gymhwyso amrywiaeth o gronfeydd ariannol a grantiau cymorth oddi wrth wahanol sefydliadau.

Gallwn roi cyngor ym mhob iaith drwy gyfieithu a gwasanaethau BSL.

Expanded Services

Accessing Citizens Advice Powys provides an “Open Door” to a wider variety of services:

- **Multi-agency** working with other 3rd sector organisations
- **Specialist Discrimination, Immigration & Consumer Support**
- Access to **Foodbank & Emergency Energy** provision
- Advisers trained as approved intermediaries to assist in applying for a variety of financial assistance funds and grants from different organisations.

Our advice can be delivered in all languages via translation and BSL services.

Ymgyrch dros Newid

Mae data rydym ni'n ei gadw yn lleol yn bwydo i mewn i gronfa ddata genedlaethol a'i ddefnyddio i ddynodi materion sy'n dod i'r wyneb a wynebir gan y bobl rydym ni'n eu cefnogi.

Caiff y data ei ddefnyddio i ddylanwadu ar wneuthurwyr polisi, Mae ymgyrchoedd cyfredol yn cynnwys:

- gwaharddiad llwyr ar osod mesuryddion rhagdalau gorfodol.
- adolygu'r defnydd o fesuryddion rhagdalau.

Ar hyn o bryd rydym ni'n casglu tystiolaeth am:

- y niwed a achosir drwy fyw mewn tai ag inswleiddio gwael

Campaign for Change

Data we capture locally feeds into a national database and used to identify emerging issues faced by the people we support.

The data is used to influence policy makers. Current campaigns include:

- a total ban on forced prepayment meter installations.
- a review of the use of prepayment meters.

We are currently gathering evidence on:

- the detriment caused by living in poorly insulated homes

Sut i gysylltu â ni

Cysylltwch drwy ffonio neu e-bostio – edrychwch ar ein tudalen **“Cysylltwch â Ni”**.

Mae’r canlynol ar ein gwefan hefyd:

- Dolenni at we-sgyrsiau – Dyled, Credyd Defnyddwyr a Chredyd Cynhwysol
- Gwybodaeth am weithredoedd a rhifau cyswllt ar gyfer hunan gymorth
- Caiff preswylwyr Powys sy’n cysylltu drwy linell genedlaethol eu trosglwyddo atom ni drwy ein rhwydwaith ar gyfer cymorth lleol.



www.powyscitizensadvice.org.uk

How to contact us

Get in touch by phoning or emailing – see our **“Contact Us”** page.

Our website also has:

- Webchat links - Debt, Consumer and Universal Credit
- Information on actions and contact numbers for self help
- Powys residents contacting national lines will be transferred to us through our network for local assistance.



www.powyscitizensadvice.org.uk

Cyngor ar Bopeth Powys Citizens Advice Powys

**Am wybodaeth bellach cysylltwch :
For further information please contact:**

Yasmin Bell, Prif Swyddog/Chief Officer

ceo@powyslca.org

01686 617641



Powys Council Money Advice Service

2023



Cyngor Powys Gwasanaeth Cyngor Ariannol

2023

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Powys

Who We Are and What We Do

- 4 money advice officers and one manager
- The team support 600+ customers a year around
 - benefits take up
 - budgeting
 - debt (qualified)
 - fuel advice (qualified)

Pwy Ydym Ni a Beth Ydym Ni'n ei Wneud

- 4 swyddog cyngor ariannol ac un rheolwr
- Mae'r tîm yn cefnogi 600+ o gwsmeriaid drwy gydol y flwyddyn
- trefnu budd-daliadau
 - trefnu cyllideb
 - dyled (cymwysedig)
 - cyngor tanwydd (cymwysedig)

Who We Are and What We Do

- Work with Ukraine refugees/ Macmillan deal with cancer pathway referrals
- Last year the team made gains for customers of £1.75m
- Team have seen a 40% increase in referrals (comparing 2020 levels)

Pwy Ydym Ni a Beth Ydym Ni'n ei Wneud

Gweithio â ffoaduriaid o Wcráin / Mae Macmillan yn delio â llwybrau atgyfeirio sy'n berthnasol i ganser

Llynedd, cafwyd £1.75m o enillion i gwsmeriaid gan y tîm

Mae'r tîm wedi gweld cynnydd o 40% mewn atyfeiriadau (o'i gymharu â lefelau 2020)

Problem – We deal more with emergency crisis help rather than moving customers towards good financial health and dealing with causes of poverty.

Problem – Rydym ni'n delio mwy gyda help mewn argyfwng yn hytrach na symud cwsmeriaid at iechyd ariannol da a delio ag achosion o dlodi

**UK Strategy for Financial Wellbeing
2030 Goals**

Money & Pensions Service

Financial Foundations	Nation of Savers	Credit Counts	Better Debt Advice	Future Focus
2m more ↑ children and young people getting a meaningful financial education.	2m more ↑ working-age 'struggling' and 'squeezed' people saving regularly.	2m fewer ↓ people often using credit for food and bills.	2m more ↑ people accessing debt advice.	5m more ↑ people understanding enough to plan for, and in, later life.

We have a vision to transform to a new holistic money advice service that helps people out of poverty at earlier stages of the poverty cycle with a new model of support..

Rydyn ni wedi cael gweledigaeth i drawsnewid i fod yn wasanaeth cyngor ariannol holistaidd newydd sy'n helpu pobl allan o dlodi yn ystod cam cynharach o'r cylch tlodi gyda model newydd o gymorth...



Our new model from.....

Now

- Aligned with the Money & Pensions Service for Wales
- The team accredited & adopt its C.P.D through M&PSW
- Develop new referral pathways in from
 - GP surgeries 3rd Sector Org's
 - Hospitals Schools
 - Community Connectors

Ein model newydd o

Nawr

Wedi ei alinio â'r Gwasanaeth Arian a Phensiynau ar gyfer Cymru

Caiff y tîm ei achredu a bydd yn mabwysiadu ei C.P.D drwy M&PSW

Datblygu llwybrau atgyfeirio newydd o:

Feddygfeydd GP

Sefydliadau'r 3ydd Sector

Ysbytai Cymunedol

Cysylltwyr Cymunedol

Ysgolion

Our new model from.....

Now

- Develop Early intervention Surgeries and Awareness Sessions

Foodbanks

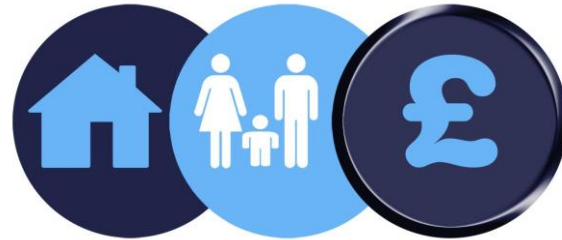
Employers (inc PCC)

Community Groups

Libraries

GP Surgeries

Sessions in schools



Ein model newydd o

Nawr

- Datblygu Cymorthfeydd ymyrraeth gynnar a Sesiynau Ymwybyddiaeth

Banciau bwyd

Cyflogwyr (gan gynnwys CSP)

Grwpiau Cymunedol

Llyfrgelloedd

Meddygfeydd GP

Sesiynau Mewn Ysgolion

- Develop a money advice hub for customers

- Datblygu canolfan cyngor ariannol digidol i gwsmeriaid

Our new model from.....

Now

- The team will focus on prevention and equipping and supporting and crisis support all to improve financial health around

Income Maximisation

Money Management

Employment

Digital Skills

Wellbeing

Debt



Ein model newydd o

Nawr

- Bydd y tîm yn canolbwyntio ar ataliad a thaclu a chefnogi a chymorth argyfwng – bob un i wella iechyd ariannol o gwmpas

Eithafiad Incwm

Rheoli Arian

Cyflogaeth

Sgiliau Digidol

Llesiant

Dyled

Our new model from.....

Now

- Money Manager Health Check quiz
- Initial session with customer to identify financial health and understanding of key principles of each and weaknesses
- Action Plan for customer created
- Early Referrals out for targeted support
- Crisis support

Ein model newydd o

Nawr

- Cwis Gwirio Iechyd Rheoli Arian
- Sesiwn gychwynnol gyda chwsmer i ddynodi iechyd ariannol a dealltwriaeth o egwyddorion allweddol pob un a gwendidau
- Creu Cynllun Gweithredu i'r cwsmer
- Atgyfeiriadau Cynnar allan ar gyfer cymorth targedig
- Cymorth mewn argyfwng

Our new model from.....

Now

- Weekly Sessions to help and equip customer through changes needed
- Final Week will help see progress of customer and also impact survey to see how the support has helped



Ein model newydd o

Nawr

- Sesiynau Wythnosol i helpu a thaclu cwsmer
- Bydd yr Wythnos Derfynol yn helpu i weld cynnydd y cwsmer a hefyd arolwg effaith i weld sut mae'r cymorth wedi helpu

Our new model from.....

Now

- Referrals out to Key Partners when key markers hit
- Change our performance from income gains to a broader set of markers.
 - Outcome based indicator based on Financial Capabilities
 - Income Gains for customer
 - Other Financial health improvements for the customer
 - Gains for services inc. health and local government
 - Gains for society

Ein model newydd o

Nawr

- Atgyfeiriadau i Bartneriaid Allweddol pan fydd marcwyr allweddol yn taro
- Newid ein perfformiad o enillion incwm i set ehangach o farcwyr.
 - Dangosydd yn seiliedig ar ganlyniad ar Alluoedd Ariannol
 - Enillion Incwm i'r cwsmer
 - Gwelliannau eraill i'r cwsmer o ran iechyd ariannol
 - Enillion i wasanaethau gan gynnwys iechyd a llywodraeth leol
 - Enillion i gymdeithas

Contact The Team

- www.powys.gov.uk/moneyadvice

Online referral form is from this page

- wrteam@Powys.gov.uk

Anwen Peters (MAS Manager)

anwen.peters@powys.gov.uk

01874 612153

Cysylltwch â'r Tîm

Mae'r ffurflen atgyfeirio ar-lein ar y dudalen hon

Dave Morris (Senior Manager)

david.morris@powys.gov.uk

- Establish Quarterly team meetings
- Provide services that compliment our combined strengths and specialist services.
- Dedicated points of contact for better communication and progressing cases.



- Sefydlu cyfarfodydd tîm chwarterol
- Darparu gwasanaethau sy'n cydweddu â'n cyd-gryfderau a gwasanaethau arbenigol.
- Pwyntiau cyswllt dynodedig ar gyfer cyfathrebu'n well a gwneud cynnydd gydag achosion.

- Aim to work together on local Research & Campaign issues.
- Map outreaches to avoid duplication and increase combined remote coverage.
- Possibly align reporting of gains and improvements for Powys
- “No Wrong Door”



- Anelu at weithio ynghyd ar faterion lleol Ymchwil ac Ymgyrch.
- Mapio allgymorth i osgoi dyblygu a chynyddu cyfuno'r anghysbell.
- Posibilrwydd o alinio adrodd yn ôl o ran enillion a gwelliannau i Bowys.
- “Dim Drws Anghywir”

Thank you for listening

Diolch am wrando

And

Ac

Any questions?

Unrhyw gwestiynau?

