

Reaching out to local schools



A service which aims to tackle child poverty will be delivered from July in Caerphilly and Blaenau Gwent.

Citizens Advice Caerphilly Blaenau Gwent (CACBG) and colleagues from our South East Wales offices have secured funding from The Moondance Foundation to provide comprehensive advice in schools which is tailored to individuals' needs.

The outreach service builds on a pilot which has been delivered by our Citizens Advice Cardiff and Vale colleagues and is now being rolled out across the South Wales network.

The Wellbeing of Wales national indicator report states that: "children are consistently the age group most likely to be in relative income poverty."

Across South Wales, 31% of children live in poverty, which is above the national average. Over 45% of children in poverty come from single-parent families. 45% of children say

they worry about having enough to eat.

Chief Executive Ashley Comley said schools are ideal locations for providing accessible and stigma-free support as they are often the first point of contact for struggling families.

"Our advisers can carry out benefit checks to make sure that people are receiving all the financial support they are entitled to. They can help families with debt and provide financial capability advice to give them the tools to manage their finances better in the future. As well as providing advice and support on other issues such as housing, employment and more.

"The service is targeted at those who need us most, provided in a way that allows for interventions as early as possible and provides a holistic approach that gives us the best chance of achieving positive outcomes with our clients."

Advice for veterans and their family

A new service, targeting Armed Forces veterans and their loved-ones from across Wales and England, is providing access to digital advice tailored to a family's specific needs.

The project is being delivered by Citizens Advice Caerphilly Blaenau Gwent (CACBG) and Citizens Advice Cardiff and Vale (CACV). The service will provide comprehensive, tailored and practical advice to help the whole family access the right help at the right time.

A Royal British Legion study found 6% of UK veterans reported unmanageable debt, compared to 4% of the general population. 10% of veterans had used payday loans, double the rate of non-veterans.

The Journal of Veterans Studies showed that veterans experience financial and housing insecurities. Across the UK the Office for National Statistics (ONS) reports that 32.1% of

veterans live with a disability.

Head of Digital Operations Lisa McLain said CACBG have been working closely with the Caerphilly Veterans Hub for more than four years, providing a monthly drop-in service.

She said: "The project builds on the lessons we have learned from this work and will be delivered nationally from our Caerphilly Contact Centre.

"We have experience of helping veterans and understand that the challenges they face extend to their families. Their loved-ones shoulder the burden of managing the rising cost of living, household finances and caring responsibilities. This places significant financial strain on households.

"Our trained advisers support the whole family unit with all of their advice needs, such as welfare benefits, debt, housing, and employment."



New debt drop-ins launched



ARE YOU STRUGGLING
WITH DEBTS?
DROP-IN TO SEE US FOR
FREE ADVICE

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A new debt drop-in service has been launched by Citizens Advice Caerphilly Blaenau Gwent (CACBG).

People who are struggling to manage their money can drop-in to see a Debt Adviser at our Bargoed and Risca offices or Brynmawr Medical Centre. Previously, those who have dropped into one of our general advice sessions for help with their finances were referred to our debt service for an appointment.

Delivering debt specific drop-in sessions means that people who need our help can access the right support at the right time. Service Manager Keith Thorne said debt continues to be the second most common issue we deal with at CACBG.

He said: "More often than not, the people who come to us with debts can't face opening letters from creditors and don't

Monday 9.30-12.30
Bargoed Office

Tuesday 9.30-12.30
Risca Office

Wednesday 9.30-12.30
Brynmawr Medical Centre

PLEASE NOTE

We operate a first come, first served policy.

To help us provide you with the right advice, we ask that you bring:

- any creditor letters
- bank statements for 3 months
- information on your income and expenditure
- proof of identity

Advicelink Cymru
0800 702 2020
citizensadvicecgbg.org.uk

understand how much is owed and to whom. Dropping in to see us is the first step to taking control of their money and improving their overall wellbeing.

"The service is free and anyone who lives in Caerphilly and Blaenau Gwent can come to us for support."

To receive support we ask that clients bring with them any creditor letters that they may have, bank statements for three months, information on their income and expenditure and proof of identity.

Drop-ins are held at our Bargoed office, every Monday from 9.30 to 12.30, our Risca office, every Tuesday from 9.30 to 12.30 and Brynmawr Medical Centre, every Wednesday from 9.30 to 12.30.

A full list of our drop-ins can be found on our website.

Out and about in the community

Citizens Advice Caerphilly Blaenau Gwent (CACBG) took our advice into local communities this spring and we have shared our knowledge and experience with partners at a range of public and partner events.

We had a presence at Blackwood and Ystrad Mynach Spring Fairs, where staff joined colleagues from Caerphilly Council in an advice hub.

This gave us the opportunity to promote all the ways that people can access our services and where to find a range of resources to help themselves.

A coffee morning which celebrated Heolddu Comprehensive School being awarded the Welsh Government Community Focussed School accreditation was attended by Ceri Morgan, Operations Manager, and Emma Gray, Communications Officer.

CACBG has been working closely with the school for several months to help and encourage parents who are struggling to access information and support.

We were also invited to attend a health and wellbeing event at Coleg Gwent's Ebbw Vale site.

Students were able to ask us more about what we do and how to access advice at the right time.

This event also provided the platform for us to promote the different career opportunities available with the Citizens Advice service.



Emma Gray (left) and Rabia Ali (right) celebrating International Women's Day with Neville Southall

Keith Thorne, our service manager responsible for debt services shared financial capability and debt management best practice with colleagues at the All-Wales Financial Wellbeing Forum. The group discussed the financial challenges facing people and ways to help improve overall wellbeing.

Wellbeing was the focus of an event arranged by Blaenau Gwent County Borough Council to celebrate International Women's Day.

Rabia Ali from our debt service and Emma Gray joined a range of partners at the council's Ebbw Vale offices, including Blaenau Gwent Council's Sport, Health and Wellbeing Employability Ambassador Neville Southall.

Welcoming new Trustee Board members

We have welcomed a communications expert and a retired finance director to our Board of Trustees.

The Citizens Advice Caerphilly Blaenau Gwent (CACBG) Trustee Board plays an important role in helping us achieve our goals and are an integral part of our organisation.

Members come from all walks of life and have a range of skills and experience.

Strategic communications professional Damina Vizard and retired finance director Gerard Donovan joined the board in March.

Damian has a background in multimedia and is passionate about ensuring information and advice is accessible to all.

He is currently Head of Strategic Communications at a South Wales Housing Association. His experience will provide insight into how to overcome communications barriers and the

challenges faced by those living in social housing.

He said: "I am dedicated to supporting communities and committed to strengthening CACBG impact, ensuring clear, accessible, and effective communication to help those in need."

Gerard brings both professional and volunteer experience to the board.

Prior to retiring in 2024, he spent 13 years as a finance director for a prescription spectacle manufacturer based in Caerphilly.

In a voluntary capacity Gerard served for eight years as treasurer for Caerphilly Business Club and currently offers his time and experience as a trustee, director and independent examiner in the voluntary sector.

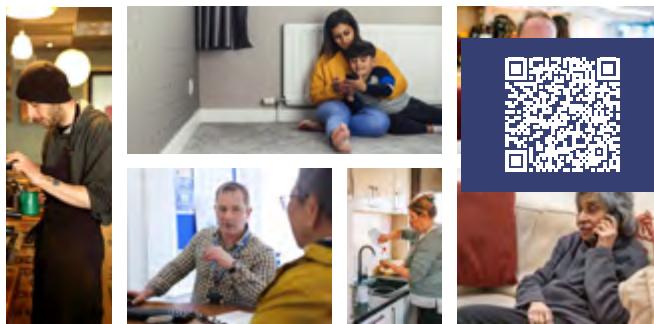
We still have vacancies for new trustees, with particular emphasis on experience in ICT. We are keen to hear from individuals who could add value to the Board with their skills and expertise.

You will get the chance to work with a dynamic and forward-thinking organisation. The position would also provide an opportunity to support a local charity that is well regarded and has an excellent reputation for delivering high quality and life changing services.

If you are interested in helping us drive forward our vision for the future of advice services, visit our [website](#).

Citizens Advice Caerphilly Blaenau Gwent

Becoming a Trustee



Insight into financial issues of disabled people

National Citizens Advice will be joined by a panel of experts to explore the financial circumstances of disabled people more generally at their June Data Insight Event.

Disabled people are struggling. Access to disability benefits is the network's largest single advice area. Disabled clients are among those needing most support with cost-of-living issues.

In this context, the government's proposals for restricting eligibility for disability and incapacity benefits, and cutting incapacity benefit payments, will cause significant hardship for disabled people and those with long-term health conditions.

By their own admission, hundreds of thousands of disabled people will move

into poverty, and many more already in poverty will be pushed deeper into destitution.

Child poverty will increase too as disabled parents are set to be among the hardest hit as there is little prospect of income from employment replacing the financial benefits they may lose.

The June Data Insight Event will explore the challenges disabled people face in living costs, housing, employment, accessing services and the benefits system, etc. They will consider whether the government's proposals offer any real hope to improve outcomes for disabled people.

Sign-up for the free event on Thursday, 26th June, from 2 - 3pm [here](#).



Real stories

Taryn is 30 and lives with her 2 young children in Caerphilly. She suffers from several long-term health conditions including low blood pressure and anxiety and depression.

Taryn was struggling financially and had fallen into debt. She has difficulty in understanding numbers and finds it hard to budget. Recently bailiff enforcement action was taken against her by creditors. This left her feeling fed up and stressed, exacerbating her mental health problems. Our adviser completed a full debt assessment with Taryn. This showed that she was living on a negative budget and

had no disposable income that she could use to pay off her debts. With our support Taryn made an informed decision to apply for a Debt Relief Order (DRO). This application was successful and £24,500 of debt was written off.

Without the debt burden Taryn's mental health improved, allowing her the chance to get back on top of her finances.

She was delighted with the result and said that although she understood that Citizens Advice provided information and advice on a range of issues, she didn't realise that we offered such in-depth support for debt.

Straeon go iawn

Mae Taryn yn 30 ac yn byw gyda'i 2 blentyn ifanc yng Nghaerffili. Mae hi'n dioddef o sawl cyflwr iechyd hirdymor gan gynnwys pwysedd gwaed isel a phryder ac iselder.

Roedd Taryn yn cael trafferthion ariannol ac wedi mynd i ddyled. Mae'n cael anhawster deall niferoedd ac yn ei chael hi'n anodd cyllidebu.

Yn ddiweddar cymerwyd camau gorfodi gan feiliaid yn ei herbyn gan gredydwyr. Roedd hyn yn ei gadael yn teimlo wedi cael llond bol ac o dan straen, gan waethyg ei phroblemau iechyd meddwl. Cwblhaodd ein cynghorydd asesiad dyled llawn gyda Taryn. Roedd hyn yn dangos ei bod yn byw ar gyllideb

negyddol ac nad oedd ganddi unrhyw incwm gwario y gallai ei ddefnyddio i dalu ei dyledion. Gyda'n cefnogaeth ni, gwnaeth Taryn benderfyniad gwybodus i wneud cais am Orchymyn Gostwng Dyled (DRO). Roedd y cais hwn yn llwyddiannus a chafodd £24,500 o ddyled ei ddileu.

Heb y baich dyled gwellodd iechyd meddwl Taryn, gan roi cyfle iddi ddod yn ôl ar ei harian.

Roedd wrth ei bodd gyda'r canlyniad a dywedodd er ei bod yn deall bod Cyngor ar Bopeth yn darparu gwybodaeth a chyngor ar ystod o faterion, nid oedd yn sylweddoli ein bod yn cynnig cymorth mor fanwl ar gyfer dyled.

We work in partnership with



citizensadvicecbg.org.uk

Scan the QR code to visit our website



We are recruiting Trustee Board members to help us continue to work and deliver services throughout Caerphilly, Blaenau Gwent, Wales and the UK. For more information download an [information pack](#) or scan the QR code.

