

Ma ka walwalsan tahay lacag?

Caawimaad iyo
Taageero ayaa laga heli
karaa Tower Hamlets



Saddex tillaabo oo lagu
helo xulashooyin iyo
meelo aad ka hesho
caawinaad

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

Si lama filaan ah ayaan lacag la'aan u noqday

- Shaqada ayaa lumiyay ama saacadaha shaqada ayaa igu yeraaday
- Lacagtii isoo geli jirtay ayaa joogsatay
- Lacag ayaan lumiyay
- Kharashyo lama filaan ah
- Masiibo (tusaale ahaan. daad ama dab kacay)
- Burbur xiriir
- Xayiraad la saaray (eeg xulashada: 5)

Eeg xulashooyinka 1 2 6

Lacagtayda meel dheer ima gaarsiiso

- Kala go'aansashada cuntada, shidaalka, iyo deynta moobilka
- Dakhli yar
- Heshiis eber saacadood ah
- Mushaharka xanuunka ee sharciga ah oo aad u hooseeya
- Wajahaya shaqo la'aan
- Ma hubto inaad u qalanto caawinaad
- Isbeddelka daruufaha

Eeg xulashooyinka 1 2

Deyn ayaan ku jiraa

- Kirada ama Canshuurta Golaha
- Gaaska iyo korantada
- Deynta maalmaha mushahaarka
- Dayn kugu leh saaxiibo ama qoyska
- Dib u bixinta gunnooyinka

Eeg xulashada 3

Waxaan sugayaa lacag bixinta gunnooyinka ama hormaris

- Codssi cusub oo gunno ah
- Lacag bixinta ayaa dib u dhacday
- Sugaya go'aan

Eeg xulashooyinka 1 4

Talaabadda 2aad: Waa maxay qaar ka mid ah xulashooyinka?

1 Barnaamijyada Samaqabka ee Deegaanka Golaha (Council Local Welfare Schemes)

Dadka dakhligoodu hooseeyo waxa laga yaabaa inay helaan Gunnada Guryaha, Taageerada Cashuuraha Golaha iyo Lacag Bixinta Guryaha ee lagu bixiyo Go'aanka Golaha.

Wax badan ka ogow: www.towerhamlets.gov.uk/benefits

2 Kordhi Dakhtligaaga

Ruux kasta oo u dhibtoonaya dhakhaale ahaan wuxuu heli karaa baaritaanka u-qalmitaanka gunnada wuxuuna lataliye ula hadli karaa si lacag la'aan ah si uu uga helo talo qarsoodi ah. Baaritaanka u-qalmitaanka gunnada waxa uu xaqiijin karaa inaad hesho dhammaan lacagta aad xaq u leedahay, gaar ahaan haddii ay duruufahaagu is beddeleen dhawaan. Inaad la hadasho la-taliye ayaa waxay kaloo kaa caawin kartaa maaraynta biilasha gaaska iyo korontada iyo inaad xaqiijiso in aanad seegin waxyaabo ay ka mid yihiin deeqaha dharka dugsiga.

3 Tala Daynta

Daynta waxay ku dhici kartaa qof kasta. Talo iyo taageero lacag la'aan ayaa waxay kaa caawin kartaa inaad raadiso hab aad ku maareyso deymahaaga iyo yareynta caddadka aad bixiso bil kasta.

4 Gunnada Hormariska ah

Haddii sameysay codsi cusub oo gunno ah oo aadna ku jirto xaalad adag oo dhaqaale inta aad sugaysa lacag bixintaada koowaad, waxaad awoodi kartaa inaad hesho hormaris si aad u awoodid sheyada sida kirada iyo cuntada. Waa muhiim inaad hesho talo intaad qaadanin hormariska. Gunnooyinka hormariska ah waa qasab in dib loo bixiyo, lacagtana waxaa lagaa jari doonaa gunnooyinkaaga mustaqbalka (waa dayn).

5 Lacag Bixinta DWP ee Daruufaha Adag

Haddii lagu ganaaxay, waxaad awoodi kartaa inaad lacag bixinta daruufaha adag ka codsan kartaa hay'ada shaqada (Jobcentre). Lacag bixinta daruufaha adag marwalba lama bixiyo isla markiiba, iyo mana heli karo qof walba. Lacag bixinta daruufaha adag ee Universal Credit (Gunnada Caalamiga ah) waxay u baahan yihiin in dib loo bixiyo (waa dayn), laakiin lacag bixinta daruufaha adag ee Gunnada Shaqo-doonka ama Gunnada Taageerada Shaqaalaynta (ma ahan dayn).

6 Ka Dood Go'aan

Waxaad ka doodi kartaa go'aanka gunnada haddii gunnadaada la joojiyay / la ganaaxay / la dhimay / la diiday ama lagu siiyay lacag dheeraad ah. Inta badan go'amada gunnooyinka waxay u baahan yihiin in laga doodo hal bil gudaheed.

Talaabadda 3aad: Halkee ka helaa caawinaad? Si aad u hesho wixii talo bilaash ah oo qarsoodi ah

Taageerooyin Kale

GOLAH TOWER HAMLETS

Kooxda Wacyigelinta Taageerada Dadka Deegaanka ah

Caawimaada ku aadan sheegashooyinka Gunnada Caalamiga ah (Credit Universal) iyo kordhinta dakhliga iyada oo la raacayo baaritaanka xaq u lahaanshaha ceyrta LBTHResidentsupport@towerhamlets.gov.uk
Caawimaad ku aadan xulashooyinka:

1 2 4 5

Qorshaha Taageerada Dadka Degan Tower Hamlets

Kaalmo ku aadan kharash nololeedka muddo gaaban oo loogu talagalay dadka ku jira ama halis ugu jira inay dhibaato galaan
020 7520 7217 | lwqueries@necsws.com

XAFIISKA TALO-SIINTA MUWAADINIINTA EE EAST END (EAST END CITIZENS ADVICE BUREAU)

Talobixin ku saabsan gunnooyinka, deynta, guriyeynta, shaqada, socdaalka, sharciga iyo in kale oo badan

020 3855 4472 | www.eastendcab.org.uk

Caawimaad ku aadan xulashooyinka:

1 2 3 4 5 6

Caawimaada iyo Talo Siinta Muwaadiniinta ee Codsashada

Talo iyo taageero ku aadan codsashada gunnada Universal Credit
0800 144 8444 | www.citizensadvice.org.uk

HOOLKA TOYNBEE HALL

Adeegga buuxinta foomamka oo inta badan dadka ka caawiya kordhinta gunnada iyo dakhliga iyo sidoo kale talo ka bixinta daymaha
020 7392 2953 | advice@toynbeehall.org.uk
www.toynbeehall.org.uk
Caawimaad ku aadan xulashooyinka:

1 2 3 4 5

XARUNTA BROMLEY BY BOW

Adeegga Caawimaada Biilasha Adeegyada Guriga ee East End (East End Energy Fit Service)
Talo bixin loogu talagalay dadka ku dhibtoonaya inay iska bixiyaan biilasha gaaska, korontada ama biyaha, oo ay ku jirto talo bixinta deynta iyo dheefaha daryeelka
020 8709 9745 | energy@bbbc.org.uk
www.bbbc.org.uk/services/energy
Caawimaad ku aadan xulashooyinka:

1 2 3 4 5 6

TALO BIXINTA ISLAND (ISLAND ADVICE)

Talobixin ku saabsan deynta, guriyeynta iyo xaq u lahaanshaha gunnooyinka oo ay ku jiraan xisaabinta 'gunno la'aanta', dib u eegista iyo dib u tixgelinta qasabka ah, racfaanka iyo dhageysiga maxkamada

020 7987 9379 (Talaado 10.00am-12.00pm)

admin@island-advice.org.uk

www.island-advice.org.uk

Caawimaad ku aadan xulashooyinka:

2 3 5

MASHRUUCA LIMEHOUSE (LIMEHOUSE PROJECT)

Talobixin ku saabsan gunnooyinka ceymiska, deynta, guriyeynta iyo socdaalka, oo laga helo khadka taleefanka iyo fool ka foolba (Luqadaha lagu hadlo: Ingiriis, Bengali, Urdu iyo Hindi)
020 7538 0075 | www.limehouseproject.org.uk
789-791 Commercial Road
Unit 2, St Anne Street
London, E14 7HG

Caawimaad ku aadan xulashooyinka:

1 2 3 4 5 6

GURIGA JAMAACADDA (UNIVERSITY HOUSE) XARUNTA TALOYINKA SHARCIYEED (LEGAL ADVICE CENTRE)

La-talin sharcieed, caawimaada iyo matalaadda arrimaha la xiriira shaqada, guryeynta iyo gunnooyinka samaqabka
020 3606 0372 | www.legaladvicecentre.london

Caawimaad ku aadan xulashooyinka:

1 2 3 4 5 6

AGE UK EAST LONDON

Taageerada iyo talooyinka loogu talagalay dadka da'da ah, qoysaskooda iyo daryeelayaashooda

020 8981 7124 | info@ageukeastlondon.org.uk

www.ageuk.org.uk/eastlondon

Caawimaad ku aadan xulashooyinka:

1 2 4 5 6

Shabakadda La-talinta Bulshada ee Tower Hamlets (Tower Hamlets Community Advice Network, THCAN)

Wadashaqeyn ka dhaxaysa xarumaha talo-bixinta ee maxaliga ah ee bixiya talo bilaash ah iyo matalaad ku aadan dhinacyada sharciga daryeelka bulshada
thcan@island-advice.org.uk | www.thcan.org.uk

Golaha Tower hamlets (Tower Hamlets Council) Taageerada Qiimaha Noloshu (Cost of Living Support)

Caawimaad ku aadan helitaanka taageerooyin kala duwan

www.towerhamlets.gov.uk/costofliving

Hoy (Shelter)

Talo-bixin bilaash oo la xiriirta guriyeynta
0808 800 4444 | england.shelter.org.uk

StepChange

Talo bixinta la xiriirta deynta iyo hagitaanka lacagaha
0800 138 1111 | www.stepchange.org

Turn2us

Macluumaadka iyo taageerada maaliyadeed si aad dib ugu soo laabato wadada, oo ay ku jiraan kalkulaytarka gunnooyinka iyo deeqaha
www.turn2us.org.uk
benefits-calculator.turn2us.org.uk

Money A&E (Hay'ada Talo-Bixinta Lacageed)

Talo-bixin lacageed, waxbarasho iyo tababar loogu talagalay dadka deggan kooxaha danyarta ah iyo bulshooyinka qowmiyadaha kala duwan
020 8616 3750 | info@moneyaande.co.uk
www.moneyaande.co.uk

Talooyinka iyo Taageerooyinka Kale

Bilowga Caafimaadka leh (Healthy Start)

Si lagaaga caawiyo iibsashada khudaar, miro iyo caano haddii aad leedahay dakhli yar, uur leedahay ama aad qabto canug ka yar 4

0300 330 7010 | healthy.start@nhs.uk

Ka codso khadka: www.healthystart.nhs.uk

***Waxaa heli kara qoysaska haysta NRPF**

Masiixiyiinta Ka Soo Horjeeda Faqriga (Christians Against Poverty)

Hay'ada Samafalka ee la-talinta deynta

0800 328 0006 | www.capuk.org

Talo-bixinta Ka Xoroobida Daynta (Debt Free Advice)

Talo bixin ku saabsan deynta oo lacag la'aan ah, oo ay bixinayaan khabiirada oo la helo iyadoo loo maro khadka caawinta, webchat, WhatsApp iyo wada sheekaysi fiidiyow ah

0800 808 5700 | www.debtfreeadvice.com

MoneyHelper

Taageerada deynta, gunnooyinka, maareynta lacagta iyo hawlgabka

0800 138 7777 | www.moneyhelper.org.uk

Magangelyo-doonka, Qaxootiga iyo Muhaajiriinta Aan Wax Looga Qaban Lacagaha Dadweynaha (No Recourse to Public Funds, NRPF)

Mashruuca 17 (Project 17)

Talo ku saabsan guriyeynta iyo fursadaha dhaqaale ee qoysaska leh carruurta ay soo food saartay faqri/guri la'aan daran sababtoo ah waxay qabaan NRPF

07963 509 044 | www.project17.org.uk

Mashruuca Midnimo (Unity Project)

Taageero loogu talagalay kuwa qaba NRPF, oo ay ku jirto in shuruuda NRPF laga saaro haddii ay khuseyso

www.unity-project.org.uk

Kooxda Loo Dhanyahay ee Haweenka (Women's Inclusive Team)

Taageero loogu talagalay Bulshooyinka Madaw iyo Qowmiyadaha laga tirada badan yahay ee Tower Hamlets oo ay ku jiraan barnaamijyada dhalinyarada, mashaariicda xoojinta haweenka iyo taageerada caafimaadka dhimirka. Luuqadaha lagu hadlo waxa ka mid ah Soomaali, Bangla, urdu iyo Ingiriis.

020 7790 2650 | www.wit.org.uk/contact



Nooca isdhexgalka leh



www.worryingaboutmoney.co.uk/tower-hamlets

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