

Ka welwelka lacagta?

Taageero ayaa laga
heli karaa Enfield



Saddex tilaabo oo aad
ku heli karto xulashooyin
iyo meelo aad caawimo
ka hesho

Talaabadda 1:
Waa maxay
dhibaataada maanta?

Si lama filaan ah
baan u lacag waayay

- Shaqo lumis ama saacado yaraaday
- Lacagtu ayaa joogsatay
- Lacag luntay
- Kharash aan la filayn
- Masiibo (sida daad ama dab)
- Xariir burburay
- Cunaqabatayn (fiiri ikhtiyaarka: ⑤)

Fiiri xulashooyinka ① ② ⑥

Lacagtaydu iguma
filna

- Kala doorasjada cuntada, shidaalka, iyo kaarka mobilada
- Dakhli hoose
- Qandaraaska lacag bixinta shaqo la'aanta
- Mushaharka jirrada ee sharciga ah oo aad u hooseeya
- Soo wajahaya shaqo-ka-joojin
- Aan hubin u qalmidda taageero iyo in kale
- Isbeddelka duruufaha

Fiiri xulashada ① ②

Deyn baan qabaa

- Rirada ama Canshuurta Dawladda Hoose
- Gaas iyo koronto
- Amaahda mishaarka laga jaro
- Saaxiibo ama qoys lacag kugu leh
- Dib u bixinta faa'iidada

Fiiri xulashada ③

Waxaan sugayaa
lacag-bixin faa'iido
ama hormaris

- Sheegasho cusub oo faa'iido ah
- Lacag bixinta oo daahday
- Sugidda go'aan

Fiiri xulashooyinka ① ④

Talaabadda 2: Waa maxay ikhtihaarada?

1 Qorshayaasha Taageerada Dawladda Hoose

Qof kasta oo da'diisu tahay shaqo iyo dakhli yar ayaa laga yaabaa inuu u qalmo (Amaahda Dadweynaha) Universal Credit. Iyadoo ku xiran duruufahaaga waxaad xaq u yeelan kartaa inaad dalbato **gargaarka guriyeynta**. Haddii dakhligaaga hooseeyo oo aad ku dhibtoonayso inaad bixiso cashuurta dawladda hoose, fadlan la xidhiidh degmada aad ku nooshahay si aad u codsato **taageerada cashuurta dawladda hoose**. Haddii aad helayso waxa kor ku xusan oo aad weli la daaladhacayso, waxa laga yaabaa in aad xaq u yeelato **lacag-bixin dheeraad ah (discretionary payment)**.

Wax badan ka ogow: www.enfield.gov.uk/financialhardship

2 Kordhi Dakhligaaga

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. La hadalka lataliye waxa kale oo ay kaa caawin kartaa in aad heshid heshiisyo ka jaban sida gaaska iyo korontada oo aad hubiso in aadan ka maqnaan waxyaabaha ay ka midka yihiin cuntada dugsiga ee bilaashka ah.

3 Kala Talinta Deynta

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

4 Hormarinta Faa'iidada

Haddii sameysay cawasho cusub oo faa'iido ah iyo dhakhaalo ahaan adag tahay goortaaad 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'iidada waa qasab in dib loo bixiyo, iyo lacagtana waxaa lagaa qaadi doonaa faa'iidooyinka mustaqbalka (dayn).

5 Lacag bixinta Dhibaataada

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 Diidmada Go'aan

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

Talaabadda 3: Halkee ka helaa caawinaad? Taageero bilaash ah oo qarsoodi ah

DAWLADDA HOOSE EE ENFIELD

Talo-siinta Daryeelka iyo Taageerada deynta
Hal meel oo lagala xidhiidho arrimaha dakhliga iyo deynta dawladda dhexe, kaalmaynta dadka deegaanka si kor loogu qaado dakhliga, bixinta deymaha golaha lagana saaro caqabadaha shaqada www.enfield.gov.uk/financialhardship
www.enfield.gov.uk/financialhardship

Caawinno xulashooyin leh: **1 2 3**

TALO-SIINTA MUWAADINIINTA ENFIELD

Talo bilaash ah, la heli karo oo tayo leh oo ku saabsan dhibaatooyin sida guriyeynta, shaqada, dheefaha, deymaha ama arrimaha socdaalka
0800 014 8307
www.citizensadviceenfield.org.uk/contact-us

Caawinno xulashooyin leh:

1 2 3 5 6

XARUNTA DEYNATA EE ENFIELD

Taageerada deynta labada luuqad - Ingiriisi iyo Roomaaniyaan
07596 735 789
info@enfielddebt.org
www.sentlondon.co.uk/enfield-debt-centre

Caawinno xulashooyin leh: **2 3 6**

Adeegga La-talinta Guriyeynta
Talosiinta guriyeynta iyo taageerada kuwa guri la'aanta ah ama khatarta ugu jira inay noqdaan guri la'aan
housingadvice@enfield.gov.uk
new.enfield.gov.uk/services/housing

Caawinno xulasho leh: **1**

TALO-SIINTA MUWAADINIINTA QARAN

www.citizensadvice.org.uk

Caawinta Amaahda Dadweynaha ah La Sheegan Karo
0800 144 8444 (telefoon bilaash ah)

Caawinno xulashooyin leh: **2 4**

qadka Deynta

0800 240 4420 (telefoon bilaash ah)

Caawinno xulasho leh: **3**

MASIIXIYIINTA LA DAGAALAMA FAQRIGA

Taageerada deynta bilaashka ah iyo koorsooyinka miisaaniyada ee Enfield
0800 328 0006 (telefoon bilaash ah)
www.capuk.org

Caawinno xulasho leh: **3**

TAAGEERADA DHEEFAHA KALE

Isku-xirka Enfield (Enfield Connections)

Talo iyo kaalmo loogu talagalay dadka waaweyn ee nugul ee qaba su'aalaha faa'iidada, buuxinta foomka onlaynka iyo wax ka badan
020 3960 0129
info@enfieldconnections.org
Foomka is-gudbinta: www.bit.ly/EnfieldSelf

Xarunta Daryeelayaasha Enfield

Tababarka, macluumaadka iyo taageerada daryeelayaasha oo ay ku jiraan talooyinka faa'iidooyinka, maamulka lacagta, iyo shaqada
www.enfieldcarers.org
020 8366 3677
info@enfieldcarers.org

Turn2us

Taageerada macluumaadka iyo dhaqaalaha si dadka loogu caawiyo inay dib ugu soo laabtaan wadadii saxda ahayd, oo ay ku jiraan xisaabiyaha dheefaha iyo deeqaha laga yaabo inaad codsato
www.turn2us.org.uk

Booqo www.gov.uk si aad u hesho liiska dhammaan faa'iidooyinka ay ku jiraan naafanimada:
www.gov.uk/browse/benefits

TAAGEERADA KALE EE DEYNATA

Samafal

Adeegyada shaqada ee lacag la'aanta ah, koorsooyinka maamulka lacagta iyo taageerada deynta labada luuqad - Ingiriisi, Carabi, Soomaali & Turki
info@samafal.org.uk | www.samafal.org.uk

Debt Free Advice

Talo khabiir oo ku socota dadka reer London ee deynta ku dhib qaba. Bogagga talada waxaa loo turjumi karaa Polish, Bengali, Gujarati, Urdu & Isbaanish
0800 808 5700 | www.debtfreeadvice.com

Khadka Deynta Qaranka

Talobixin deyn bilaash ah oo madax-banaan oo telefoon iyo online ah
0808 808 4000 | www.nationaldebtline.org

StepChange

La-talinta deynta khabiirka ah iyo hagidda lacagta
0800 138 1111 | www.stepchange.org

Kooxda Joojinta Amaahda Sharks (Stop Loan Sharks Team)

Ma u baahan tahay in lagaa caawiyo amaahda shark?
La xidhiidh Kooxda Joojinta Amaahda Sharks - adiga oo ku jira kalsoonida ugu adag
0300 555 2222 | 07860 022 116 (Qoraal)
reportaloanshark@stoploansharks.gov.uk
www.stoploansharks.co.uk

Talo iyo taageero badan

Age UK Enfield

Macluumaad, talo, u doodid iyo adeegyo fayoobi oo kala duwan oo ka weyn 50
020 8375 4120
admin@ageukenfield.org.uk
www.ageuk.org.uk/enfield

Mind in Enfield

La xidhiidh adeega Sanctuary haddii aad ku jirto murugo shucuureed oo aad la halgamayso sidii aad ula qabsan lahayd
020 8906 7509 (Sanctuary)
020 8906 7506 (Guud)
www.mindeb.org.uk

Waxqabadka Naafada Enfield (Enfield Disability Action)

Wuxuu u shaqeeyaa sidii hal goob ah oo loogu talagalay dadka naafada ah
020 8373 6228 | eda@e-d-a.org.uk

Simply Connect Enfield

Talo, taageero iyo is-caawin, nolol caafimaad leh, kooxaha bulshada iyo hawlaha
connectwell@enfieldva.org.uk
www.enfield.simplyconnect.uk

Hoy

Talo bixin guri oo bilaash ah
0808 800 4444 (telefoon bilaash ah)
www.england.shelter.org.uk

Foojarrada Bilowga Caafimaadka leh (Healthy Start)

Si lagaaga caawiyo iibsashada miro, khudaar iyo caano haddii dakhligaagu hooseeyo, uur leedahay ama aad leedahay ilmo ka yar 4 sano.

Ka codso onlayn: www.healthystart.nhs.uk
0300 330 7010 | healthy.start@nhsbsa.nhs.uk

Soo-galotiga aan heli karin dhaqaalaha dadweynaha (NRPF)

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 NRPF
07963 509 044
www.project17.org.uk

Mashruuca Midnimada

Taageerada in xaaladda NRPF laga saaro haddii ay khuseyso iyo taageero kale
www.unity-project.org.uk

Foojarrada Bilowga Caafimaadka leh (Healthy Start)

Ka codso onlayn: www.healthystart.nhs.uk
0300 330 7010 | healthy.start@nhsbsa.nhs.uk



Interactive version



www.worryingaboutmoney.co.uk/enfield

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