



Call the UK's leading debt charity. We help change the lives of thousands of people every week. Get free, confidential advice and practical solutions to help you deal with your debts

Call 0800 138 1111
stepchange.org/



National Debtline has helped millions of people with their debts. They'll talk you through options and give clear advice on how to take back control.

Call 029 20362111
nationaldebtline.org/



MoneyHelper Provide you with links to budgeting tools, calculators and debt support agencies.

Call 0800 011 3797
moneyhelper.org.uk/en



Our network of independent charities offers confidential advice online, over the phone, and in person, for free. When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

Call 0800 702 2020
citizensadvice.org.uk/wales/



Moneyworks Wales is a collaboration between the country's leading financial cooperatives. We are a group of credit unions committed to improving the financial wellbeing of Welsh workers.

Moneyworkswales.com



Credit Unions of Wales are a group of financial cooperatives working collaboratively to build access to affordable credit and ethical savings here in Wales.

Creditunionsofwales.co.uk



AdviceUK is a registered charity supporting the UK's largest network of independent advice services. It provides support to front-line centres and agencies that offer independent social welfare and legal advice to those in need.

Call 0300 777 0107
adviceuk.org.uk



Provide free professional debt help, job clubs, life skills groups and money education in the heart of communities. All services are delivered face-to-face through local churches.

Call 0800 328 0006
capuk.org/



Business Debtline is a charity run by the Money Advice Trust. They are a free debt advice service for the self-employed and small businesses in England, Wales and Scotland.

Call 0800 197 6026
businessdebtline.org/



Turn2us is a national charity providing practical help to people who are struggling financially.

turn2us.org.uk/



Stop Loan Sharks Wales is operated by the Wales Illegal Money Lending Unit. Our team was established in 2008, and as Stop Loan Sharks Wales we are the agency which investigates and prosecutes loan sharks throughout Wales – and also protects and supports people who have borrowed money from loan sharks.

Call 0300 123 3311
stoploansharkswales.co.uk/



Mind Cymru provide advice and support to empower anyone experiencing a mental health problem. They campaign to improve services, raise awareness and promote understanding.

Call 0300 123 3393
mind.org.uk/



Welsh Women's Aid is the national charity in Wales working to end violence against women and girls in all its forms.

Call 08088 010 800
welshomensaid.org.uk



The National Gambling Support Network, formerly known as 'The National Gambling Treatment Service', is a group of organisations across Great Britain that provide free, confidential and personalised support for anyone who's experiencing harm from gambling, as well as those affected by someone else's gambling.

Call 08088 020 133
gamcare.org.uk/



FareShare Cymru was established in 2010 and began delivering food in July 2011. They are one of a network of 25 similar centres located across the UK who all work to fight the issues of food waste and hunger.

Call 029 20362111
fareshare.cymru/



Trussell Trust supports a nationwide network of food banks and together they provide emergency food and support to people facing hardship, and campaign for change to end the need for food banks in the UK.

trusselltrust.org/



WWW.CAMBRIANCU.COM

0333 2000 601

Cambrian Savings & Loans is a trading style of Cambrian Credit Union Limited. Registered Office: 144 Conway Road, Llandudno Junction, Conwy, LL31 9ND. Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and Prudential Regulation Authority Registration No: 213672. Loan APR subject to loan value, term and status. Terms and conditions apply. **Warning: Late repayment can cause you serious money problems.** For help with your account please contact our team on 0333 2000 601 or visit www.cambriancu.com. For financial advice visit www.moneyhelper.org.uk





Ffoniwch brif elusen ddyled y DU. Rydym yn helpu i newid bywydau miloedd o bobl bob wythnos. Mynnwch gyngor cyfrinachol am ddim ac atebion ymarferol i'ch helpu i ddelio â'ch dyledion.

Call 0800 138 1111
stepchange.org/



Mae'r Llinell Ddyled Genedlaethol wedi helpu miliynau o bobl gyda'u dyledion. Byddan nhw'n trafod opsiynau gyda chi ac yn rhoi cyngor clir ar sut i adennill rheolaeth.

Call 029 20362111
nationaldebtline.org/



Mae Helpwr Arian yn rhoi cysylltiadau i chi am adnoddau cyllidebu, cyfrifiannellau ac asiantaethau cymorth dyledion.

Call 0800 011 3797
moneyhelper.org.uk/en



Mae ein rhwydwaith o elusennau annibynnol yn cynnig cyngor cyfrinachol ar-lein, dros y ffôn neu'n bersonol, am ddim. Pan rydyn ni'n dweud ein bod ni yma i bawb, rydyn ni'n ei olygu. Mae pobl yn dibynnu arnom ni oherwydd ein bod yn annibynnol ac yn gwbl ddiudedd.

Call 0800 702 2020
citizensadvice.org.uk/wales/



Mae Moneyworks Cymru yn gydweithrediad rhwng cydweithfeydd ariannol mwyaf blaenllaw'r wlad. Rydym yn grŵp o undebau credyd sydd wedi ymrwymo i wella lles ariannol gweithwyr Cymru.

Moneyworkswales.com



Mae Undebau Credyd Cymru yn grŵp o gwmnïau ariannol cydweithredol sy'n gweithio ar y cyd i adeiladu mynediad at gredyd fforddiadwy ac arbedion moesegol iddi yng Nghymru.

Creditunionsofwales.co.uk



Mae AdviceUK yn elusen gofrestredig sy'n cefnogi rhwydwaith mwyaf y DU o wasanaethau cynghori annibynnol. Mae'n darparu cymorth i ganolfannau ac asiantaethau rheng flaen sy'n cynnig cyngor lles cymdeithasol a chyfreithiol annibynnol i'r rhai mewn angen.

Call 0300 777 0107
adviceuk.org.uk



Darparu cymorth dyled proffesiynol am ddim, clybiau swyddi, grwpiau sgiliau bywyd ac addysg arian yng nghanol cymunedau. Darperir yr holl wasanaethau wyneb yn wyneb trwy eglwysi lleol.

Call 0800 328 0006
capuk.org/



Mae Business Debtline yn elusen sy'n cael ei rhedeg gan yr Ymddiriedolaeth Cyngor Ariannol. Maen nhw'n gwasanaethau cyngor ar gyfflog am ddim i'r busnes a busnesau bach yng Nghymru, Lloegr a'r Alban.

Call 0800 197 6026
businessdebtline.org/



Elusen genedlaethol yw Turn2us sy'n darparu cymorth ymarferol i bobl sy'n cael trafferthion ariannol.

turn2us.org.uk/



Mae Atal Siarcod Benthug Arian Cymru yn cael ei weithredu gan Uned Benthuca Arian Anghyfreithlon Cymru. Sefydlwyd ein tîm yn 2008, ac fel Atal Siarcod Benthug Arian Cymru ni yw'r asiantaeth sy'n ymchwilio i siarcod benthug arian a'u herlyn ledled Cymru – yn ogystal ag amddiffyn a chefnogi pobl sydd wedi benthug arian gan siarcod benthug.

Call 0300 123 3311
stoploansharkswales.co.uk/



Mae Mind Cymru yn darparu cyngor a chymorth i rymuso unrhyw un sy'n profi problem iechyd meddwl. Maent yn ymgyrchu i wella gwasanaethau, codi ymwybyddiaeth a hybu dealthwriaeth.

Call 0300 123 3393
mind.org.uk/



Cymorth i Ferched Cymru yw'r elusen genedlaethol yng Nghymru sy'n gweithio i roi diwedd ar bob math o drais yn erbyn menywod.

Call 08088 010 800
welshomensaid.org.uk



Mae'r Rhwydwaith Cymorth Hapchwarae Cenedlaethol, a elwid gynt yn 'Gwasanaeth Triniaeth Hapchwarae Cenedlaethol', yn grŵp o sefydliadau ledled Prydain Fawr sy'n darparu cymorth cyfrinachol a phersonol am ddim i unrhyw un sy'n dioddef niwed oherwydd gambo, yn ogystal â'r rhai y mae gambo rhywun arall yn effeithio arnynt.

Call 08088 020 133
gamcare.org.uk/



Sefydlwyd FareShare Cymru yn 2010 a dechreuodd ddosbarthu bwyd ym mis Gorffennaf 2011. Maent yn un o rwydwaith o 25 o ganolfannau tebyg ledled y UK sydd i gyd yn gweithio i frwydro yn erbyn materion gwastraff bwyd a newyn.

Call 029 20362111
fareshare.cymru/



Mae Ymddiriedolaeth Trussell yn cefnogi rhwydwaith cenedlaethol o fanciau bwyd a gyda'i gilydd maen nhw'n darparu bwyd brys a chymorth i bobl sy'n wynebu caledi, ac yn ymgyrchu am newid i roi terfyn ar yr angen am fanciau bwyd yn y DU.

trusselltrust.org/



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